

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengaruh *fraud triangle* terhadap kecurangan laporan keuangan dengan *financial distress* sebagai variabel intervening studi kasus pada perusahaan sektor keuangan yang terdaftar di Bursa Efek Indonesia tahun 2020-2022. Populasi dari penelitian ini adalah seluruh perusahaan sektor keuangan berjumlah 107. Dari 107 perusahaan dilakukan penarikan sampel menggunakan metode *purposive sampling* terdapat 42 perusahaan yang memenuhi kriteria sampel. Data yang digunakan berupa data sekunder dengan mengakses *annual report* perusahaan melalui *website* Bursa Efek Indonesia atau *website* perusahaan dan metode pengumpulan data dengan cara dokumentasi. Metode analisis data menggunakan analisis *Structural Equation Modelling* berbasis *component* atau *variance* yang terkenal dengan *Partial Least Square* (PLS) menggunakan *software* SmartPLS. Hasil penelitian menunjukkan bahwa *pressure* berpengaruh terhadap kecurangan laporan keuangan, *pressure* berpengaruh terhadap *financial distress*, *financial distress* berpengaruh terhadap kecurangan laporan keuangan, *financial distress* mampu memediasi hubungan antara *pressure* dengan kecurangan laporan keuangan. Sedangkan *opportunity* dan *rationalization* tidak berpengaruh terhadap kecurangan laporan keuangan, *opportunity* dan *rationalization* tidak berpengaruh terhadap *financial distress*, *financial distress* tidak mampu memediasi hubungan antara *opportunity* dengan kecurangan laporan keuangan, dan *financial distress* tidak mampu memediasi hubungan antara *rationalization* dengan kecurangan laporan keuangan.

**Kata Kunci:** *Pressure, Opportunity, Rationalization, Financial Distress, Kecurangan Laporan Keuangan, Structural Equation Modelling – Partial Least Square* (SEM-PLS)

## **ABSTRACT**

*This research aims to determine the influence of the fraud triangle on fraudulent financial reports with financial distress as an intervening variable for case studies in financial sector companies listed on the Indonesia Stock Exchange in 2020-2022. The population of this research is all 107 financial sector companies. Of the 107 companies that were sampled using the purposive sampling method, there were 42 companies that met the sample criteria. The data used is secondary data by accessing the company's annual report via the Indonesia Stock Exchange website or company website and the data collection method is by documentation. The data analysis method uses component or variance-based Structural Equation Modeling analysis which is known as Partial Least Square (PLS) using SmartPLS software. The results of the research show that pressure has an effect on fraudulent financial reports, pressure has an effect on financial distress, financial distress has an effect on fraudulent financial reports, financial distress is able to mediate the relationship between pressure and fraudulent financial reports. Meanwhile, opportunity and rationalization have no effect on financial statement fraud, opportunity and rationalization have no effect on financial distress, financial distress is unable to mediate the relationship between opportunity and financial statement fraud, and financial distress is unable to mediate the relationship between rationalization and financial report fraud.*

**Keywords:** *Pressure, Opportunity, Rationalization, Financial Distress, Financial Report Fraud, Structural Equation Modeling – Partial Least Square (SEM-PLS)*