

**THE EFFECT OF EXTERNAL PRESSURE, FINANCIAL
STABILITY, AND FINANCIAL TARGETS ON
FINANCIAL STATEMENT FRAUD**



FINAL PROJECT REPORT

Prepared to Fulfill the Requirements for Completing Education of Applied Bachelor
(D-IV) in Public Sector Accounting at the Accounting Department of
Sriwijaya State Polytechnic

BY

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**POLITEKNIK NEGERI SRIWIJAYA
PALEMBANG
2024**

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OLEH

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MOTTO

Motto:

“ Success is not belongs to a smart person . Success is belonging those who always try .”

(B.J. Habibie)

" So indeed together difficulty there is convenience . So when you has finished (from a business), stay work hard (for other matters) . And only to Your God you hope .”

(QS. Al- Insyirah : 6-7)

I present Thesis This For :

- ❖ Dear Mom and Dad
- ❖ My friends
- ❖ Lecturers and Staff Accountancy
- ❖ Friend MSU Fellowship 2020

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ABSTRACT

The Effect of External Pressure, Financial Stability, and Financial Targets on Financial Statement Fraud

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Financial statements are vital documents that provide stakeholders with essential insights into a firm's financial health. However, intense business competition often leads management to manipulate these statements. According to the Fraud Triangle Theory (FTT), fraud results from pressure, opportunity, and rationalization. The construction industry sectors are particularly prone to financial statement fraud due to their complex accounting practices. Despite regulatory efforts, financial statement fraud remains a significant issue, with an increasing case reported annually. This study aims to investigate the impact of external pressure, financial stability, and financial targets on financial statement fraud. A quantitative research method was employed, utilizing regression analysis to evaluate the relationships and impact between the independent variables and the dependent variable. The data was collected from construction industry sectors that are known for their vulnerability to financial statement manipulation. External pressure, financial stability, and financial targets are crucial in mitigating financial statement fraud. These findings suggest that robust oversight, financial health, and ambitious yet achievable targets effectively reduce fraudulent reporting. Future studies should explore additional factors influencing financial statement fraud and extend the research to different industries for broader insights.

Keywords: Financial Statement Fraud, External Pressure, Financial Stability, Financial Targets, Fraud Triangle Theory

ABSTRAK

Pengaruh Tekanan Eksternal, Stabilitas Keuangan, dan Target Keuangan terhadap Kecurangan Laporan Keuangan

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Laporan keuangan adalah dokumen penting yang memberikan wawasan penting kepada para pemangku kepentingan tentang kesehatan keuangan perusahaan. Namun, persaingan bisnis yang ketat sering kali membuat manajemen memanipulasi laporan ini. Menurut Teori Segitiga Kecurangan (Fraud Triangle Theory), kecurangan terjadi karena adanya tekanan, kesempatan, dan rasionalisasi. Sektor industri konstruksi sangat rentan terhadap kecurangan laporan keuangan karena praktik akuntansi yang kompleks. Meskipun ada upaya regulasi, kecurangan laporan keuangan tetap menjadi masalah yang signifikan, dengan peningkatan kasus yang dilaporkan setiap tahunnya. Penelitian ini bertujuan untuk menyelidiki dampak dari tekanan eksternal, stabilitas keuangan, dan target keuangan terhadap kecurangan laporan keuangan. Metode penelitian kuantitatif digunakan, dengan menggunakan analisis regresi untuk mengevaluasi hubungan dan dampak antara variabel independen dan variabel dependen. Data dikumpulkan dari sektor industri konstruksi yang dikenal rentan terhadap manipulasi laporan keuangan. Tekanan eksternal, stabilitas keuangan, dan target keuangan sangat penting dalam memitigasi kecurangan laporan keuangan. Temuan ini menunjukkan bahwa pengawasan yang kuat, kesehatan keuangan, dan target yang ambisius namun dapat dicapai secara efektif mengurangi kecurangan pelaporan. Penelitian di masa depan harus mengeksplorasi faktor-faktor lain yang mempengaruhi kecurangan laporan keuangan dan memperluas penelitian ke industri yang berbeda untuk mendapatkan wawasan yang lebih luas.

Kata Kunci : Kecurangan Laporan Keuangan, Tekanan Eksternal, Stabilitas Keuangan, Target Keuangan, Teori Segitiga Kecurangan

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