

DAFTAR PUSTAKA

- ACFE. *Report to the Nation. 2020 Global Study on Occupational Fraud and Abuse. Asia Pacific Edition.*, Association of Certified Fraud Examiners, Inc.(2020).<https://acfe-public.s3-us-west-2.amazonaws.com/2020-Report-to-the-Nations.pdf>
- ACFE. *Survei Fraud Indonesia, Association of Certified fraud Examiners.* (2016).<https://www.-acfe.-com/rtn2016/docs/2016-report-tothenations.pdf>.
- ACFE. *Survei Fraud Indonesia. ACFE Indonesia Chapter.* (2019). <https://acfe-indonesia.or.id/wp-content/uploads/2021/02/SURVEIFRAUD-INDONESIA-2019.pdf>
- Agusputri, Hanifah, and Sofie Sofie. "Faktor-faktor yang berpengaruh terhadap *fraudulent financial reporting* dengan menggunakan analisis *fraud pentagon*." *Jurnal Informasi, Perpajakan, Akuntansi, Dan Keuangan Publik* 14.2 (2019): 105-124.
- Agustina, Ratna Dewi, and Dudi Pratomo. "Pengaruh *fraud pentagon* dalam mendeteksi kecurangan pelaporan keuangan." *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)* 3.1 (2019): 44-62.
- AICPA, SAS No. 99. *Consideration of Fraud in a Financial Statement Audit.* New York. (2008).
- Andriani, Kadek Fitri, et al. "*Fraud pentagon elements in detecting fraudulent financial statement.*" *Linguistics and Culture Review* 6.S1 (2022): 686-710.
- Angreni, Ni Made Ayu, Suryandari, Ni Nyoman Ayu, and Gde Bagus Brahma Putra. "Kecurangan Laporan Keuangan Ditinjau Dari *Fraud Pentagon*." *Kumpulan Hasil Riset Mahasiswa Akuntansi (KHARISMA)* 4.2 (2022): 147-156.
- Aprilia, Risha. "Analisis Kecurangan Laporan Keuangan melalui *Fraud Hexagon*." *Akrual: Jurnal Bisnis dan Akuntansi Kontemporer.* (2022).
- Ariyanto, Dodik, et al. "*Fraudulent Financial Statements In Pharmaceutical Companies: Fraud Pentagon Theory Perspective.*" *Journal of Legal, Ethical and Regulatory Issues* 24.6 (2021): 1-9.
- Bawekes, Helda F., Aaron MA Simanjuntak, and Sylvia Christina Daat."Penguujian Teori *Fraud Pentagon* Terhadap *Fraudulent Financial Reporting*." *Jurnal akuntansi dan keuangan daerah* 13.1 (2018): 114-134.

- Cahyani, Anik Mega, Elva Nuraina, and Farida Styaningrum. "*Fraudulent financial reporting on property, real estate, and building construction companies.*" *ASSETS Jurnal Akuntansi Dan Pendidikan* 10.2 (2021): 132-147.
- Cahyanti, Devi, and Wahidahwati Wahidahwati. "Analisis *Fraud Pentagon* Sebagai Pendeteksi Kecurangan Terhadap Laporan Keuangan." *Jurnal Ilmu dan Riset Akuntansi (JIRA)* 9.4 (2020).
- Carla, Carla, and Stevanus Pangestu. "Deteksi *fraudulent financial reporting* menggunakan *fraud pentagon*." *Ultimaccounting Jurnal Ilmu Akuntansi* 13.1 (2021): 125-142.
- Camelia, Noor Ainun. "Analisis Faktor - Faktor Yang Mempengaruhi Kecurangan Laporan Keuangan Dengan Perspektif *Fraud Pentagon* Pada Perusahaan Perbankan Yang Listed Di Bursa Efek Indonesia Tahun 2015 – 2018". Skripsi. Universitas Lambung Mangkurat. Banjarmasin. (2020).
- Cressey, Donald R. "*Other people's money; a study of the social psychology of embezzlement.*" (1953).
- Crowe, Horwarth. "*Why the fraud triangle is no longer enough.*" Horwarth, Crowe LLP (2011).
- Dechow, Patricia M., et al. "*Predicting material accounting misstatements.*" *Contemporary accounting research* 28.1 (2011): 17-82.
- Elisabeth, Duma Megaria, and Wesley Simanjuntak. "Analisis Review Pendeteksian Kecurangan (*Fraud*)." *Methosika: Jurnal Akuntansi dan Keuangan Methodist* 4.1 (2021): 14-31.
- Emalia, Deasy, et al. "Dampak dari *auditor quality, financial stability, dan financial target* terhadap *fraudulent financial reporting.*" *Studi Ilmu Manajemen Dan Organisasi* 1.1 (2020): 1-11.
- Faidah, Fatihatul, and Titiek Suwarti. "Deteksi *Financial Statement Fraud* Dengan Analisis *Fraud Pentagon* Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia Periode Tahun 2015–2017." *Dinamika Akuntansi Keuangan dan Perbankan* 7.2 (2018).
- Ghozali, Imam. "Ghozali, Imam. 2018. Aplikasi Analisis Multivariate dengan Program SPSS. Semarang: Badan Penerbit UNDIP." Analisis Multivariate dengan Program SPSS (2018).
- Handoko Dan Ramahan, 2016. "*Fraudulent Financial Statement*". *Gajah Mada International Journal of Bussiness*, Vol. 11, No. 1, Hal. 117-144.

- Hugo, Jason. "Efektivitas Model Beneish M-Score Dan Model F-Score Dalam Mendeteksi Kecurangan Laporan Keuangan." *Jurnal Muara Ilmu Ekonomi dan Bisnis* 3.1 (2019): 165-175.
- Hidayat, M. Taufik, Dini Onasis, and Inova Fitri Siregar. "*Pengaruh Fraud Pentagon Model Terhadap Financial Statement Fraud Dengan Islamic Corporate Governance* Sebagai Variabel Moderasi (Studi Empiris Pada Perusahaan Perbankan Syariah Di Indonesia Tahun 2015–2018)." *SENKIM: Seminar Nasional Karya Ilmiah Multidisiplin*. Vol. 1. No. 1. (2021).
- Ikatan Akuntan Indonesia (IAI). *Pernyataan Standar Akuntansi Keuangan No. 1 Revisi 2009*. Jakarta : Ikatan Akuntan Indonesia. (2009).
- Ikatan Akuntan Indonesia. "SA Seksi 316 Pertimbangan Atas Kecurangan Dalam Audit Laporan Keuangan." *Standar Profesional Akuntan Publik 312* (2011): 70.
- Karyono. *Forensic Fraud*. Yogyakarta: CV Andi Offset. (2013).
- Keuangan, *Pernyataaan Standar Akuntansi*. "PSAK 1: Penyajian Laporan Keuangan." Jakarta: IAI (2009).
- Lailatuddzikriyyah, Mia. "Mendeteksi Potensi Kecurangan Laporan Keuangan Dengan Analisis *Fraud Hexagon* (Studi Empiris Pada Perusahaan Kontruksi Bangunan Yang Terdaftar Di Bei Tahun 2017-2019)." (2021).
- Lestari, Mega Indah, and Deliza Henny. "Pengaruh *Fraud Pentagon* Terhadap *Fraudulent Financial Statements* Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2015-2017." *Jurnal Akuntansi Trisakti* 6.1 (2019): 141-156.
- Maryadi, Antonius Dwi, et al. "Pengaruh *fraud pentagon* dalam mendeteksi *fraudulent financial reporting*." *Jurnal Akuntansi, Keuangan, Dan Manajemen* 2.1 (2020): 13-25.
- Merantika, Mutiara Deditya. "Pengaruh Faktor-Faktor *Fraud Pentagon* Terhadap Kecurangan Laporan Keuangan Menggunakan Metode F-Score (Studi Empiris Pada Perusahaan Transportasi Yang Terdaftar Di Bei Periode 2015-2019)". Skripsi. Universitas Islam Negeri Sultan Syarif Kasim Riau. (2020).
- Muhandisah, Zakiyatul, and Indah Anisykurlillah. "*Predictive analysis of financial statement fraud with fraud triangle perspective*." *Accounting Analysis Journal* 5.4 (2016): 381-388.
- Nabila, Afifah. "Analisis Pengaruh *Fraud Pentagon* terhadap Kecurangan

Laporan Keuangan (Studi Empiris pada Perusahaan Manufaktur yang Terdaftar di BEI Periode 2016-2018)". Skripsi. Universitas Islam Indonesia Yogyakarta. Yogyakarta. (2020).

Nurchoirunanisa, Nanin, Elva Nuraina, and Farida Styaningrum. "*Deteksi Financial Statement Fraud Dengan Menggunakan Fraud Pentagon Theory Pada Perusahaan BUMN Yang Terdaftar Di BEI.*" *Review of Accounting and Business* 1.1 (2020): 1-17.

Pambudi, Bambang Catur. "Pengaruh Karakteristik *Fraud Pentagon* Dalam Mendeteksi Kecurangan Laporan Keuangan Pada Perusahaan Sektor Keuangan Yang Terdaftar Di Bursa Efek Indonesia Periode 2016-2020." (2022).

Prasetya, Giovan Adhy, and Jhon Rinendy. "*Fraud Pentagon Memprediksi Kecurangan Laporan Keuangan Perusahaan Infrastruktur.*" *Jurnal Ekonomi, Sosial & Humaniora* 3.08 (2022): 38-49.

Priantara, D. *Fraud Auditing and Investigation*. Jakarta: Mitra Wacana Media. (2013).

Putra, Yusril, and Danny Wibowo. "Faktor-Faktor Yang Mempengaruhi Kecurangan Laporan Keuangan Dengan Analisis *Fraud Pentagon*." *Jurnal Ilmu dan Riset Akuntansi (JIRA)* 10.8 (2021).

Putriyanti, Neng, and Ari Dewi Cahyati. "*Effect of Pressure, Opportunity, Rationalizations, Capability and Arrogance in The Concept of The Fraud Pentagon.*" *Journal of Auditing, Finance, and Forensic Accounting* 8.2 (2020): 85-95.

Rahmatika, Dien Noviany, et al. "*Detection of Fraudulent Financial Statement; Can Perspective of Fraud Diamond Theory be applied to Property, Real Estate, and Building Construction Companies in Indonesia?.*" *European Journal of Business and Management Research* 4.6 (2019).

Richardson, Scott A., et al. "*Accrual reliability, earnings persistence and stock prices.*" *Journal of accounting and economics* 39.3 (2005): 437-485.

Rizqi, Imam Akram, and Agus Purwanto. "Pengaruh Elemen-Elemen *Fraud Pentagon* Terhadap Kecurangan Pelaporan Keuangan BumN Listing Di Bursa Efek Indonesia Tahun 2016-2020." *Diponegoro Journal of Accounting* 11.4 (2022).

Septriani, Yossi, and Desi Handayani. "Mendeteksi Kecurangan Laporan Keuangan Dengan Analisis *Fraud Pentagon*." *Jurnal Akuntansi Keuangan Dan Bisnis* 11.1 (2018): 11-23.

- Sihombing, Kennedy Samuel, and Shiddiq Nur Rahardjo. "Analisis *fraud diamond* dalam mendeteksi *financial statement fraud*: studi empiris pada perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia (BEI) Tahun 2010-2012." *Diponegoro Journal of Accounting* 3.2 (2014): 657-668.
- Simaremare, Elison, et al. "Pengaruh *Fraud Diamond* Terhadap Pendeteksian *Fraudulent Financial Statement* Dengan Kebijakan Anti *Fraud* Sebagai Variable Moderasi Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2016–2018." *Prosiding Seminar Nasional Cendekiawan*. (2019).
- Skousen, Christopher J., Kevin R. Smith, and Charlotte J. Wright. "*Detecting and predicting financial statement fraud: The effectiveness of the fraud triangle and SAS No. 99.*" *Corporate governance and firm performance*. Vol. 13. Emerald Group Publishing Limited, (2009). 53-81.
- Suhartono, Sugi. "Analisis pengaruh *fraud diamond* dan *good corporate governance* dalam mendeteksi kemungkinan terjadinya *fraudulent financial statement*." *Jurnal Bina Akuntansi* 7.2 (2020): 175-207.
- Suliyanto. *Metode Penelitian Bisnis Untuk Skripsi, Tesis, & Disertasi*. Yogyakarta: Pustaka baru press. (2018).
- Suryandari, Ni Nyoman Ayu, and I. Dewa Made Endiana. "*Ebook-Fraudulent Financial Statement.*" *KARTI* (2019): 7-7.
- Theodorus, Stevano, and Luh Gede Sri Artini. "*Studi Financial Distress Pada Perusahaan Perbankan Di Bei*". Diss. Udayana University, (2018).
- Triyanto, Dedik Nur. "*Fraudulence financial statements analysis using pentagon fraud approach.*" *Journal of Accounting Auditing and Business* 2.2 (2019): 26-36.
- Tuanakotta, Theodorus M. "*Audit kontemporer.*" Jakarta: Salemba Empat (2015).
- Turrahma, Afifah. "Deteksi *Financial Statement Fraud* dengan Analisis *Fraud Pentagon Theory*". Diss. STIE Perbanas Surabaya, (2019).
- Ulfah, Maria, Elva Nuraina, and Anggita Langgeng Wijaya. "Pengaruh *Fraud Pentagon* dalam Mendeteksi *Fraudulent Financial Reporting* (Studi Empiris pada Perbankan di Indonesia Yang Terdaftar di Bei)." *FIPA: Forum Ilmiah Pendidikan Akuntansi*. Vol. 5. No. 1. (2017).
- Waqidatun, Ayu Fitaloka, Aniek Wijayanti, and Agus Maulana. "*Nature of Industry, Ketidakefektifan Pengawasan, dan Kecurangan Laporan Keuangan.*" *Prosiding BIEMA (Business Management, Economic, and*

Accounting National Seminar). Vol. 2. (2021).

Wolfe, David T., and Dana R. Hermanson. "*The fraud diamond: Considering the four elements of fraud.*" (2004).

Yanti, Delviana Dama, and Munari Munari. "Analisis *Fraud Pentagon* Terhadap Kecurangan Laporan Keuangan Pada Sektor Perusahaan Manufaktur." *Akuisisi: Jurnal Akuntansi* 17.1 (2021): 31-46.

Zelin, Cintia. "Analisis *fraud pentagon* dalam mendeteksi kecurangan laporan keuangan dengan menggunakan *fraud score model.*" (2018).

LAMPIRAN

Daftar Populasi Penelitian Perusahaan Sektor Keuangan Tercatat Bursa Efek Indonesia Periode 2019 – 2021.

No	Kode	Nama Perusahaan
1	AMAG	Asuransi Multi Artha Guna Tbk.
2	APIC	Pacific Strategic Financial Tb.
3	ARTO	Bank Jago Tbk.
4	ASBI	Asuransi Bintang Tbk.
5	ASDM	Asuransi Dayin Mitra Tbk.
6	ASJT	Asuransi Jasa Tania Tbk.
7	ASMI	Asuransi Maximus Graha Persada
8	BBCA	Bank Central Asia Tbk.
9	BBHI	Allo Bank Indonesia Tbk.
10	BBKP	Bank KB Bukopin Tbk.
11	BBLD	Buana Finance Tbk.
12	BBMD	Bank Mestika Dharma Tbk.
13	BBNI	Bank Negara Indonesia (Persero)
14	BBRI	Bank Rakyat Indonesia (Persero)
15	BBTN	Bank Tabungan Negara (Persero)
16	BBYB	Bank Neo Commerce Tbk.
17	BCAP	MNC Kapital Indonesia Tbk.
18	BCIC	Bank JTrust Indonesia Tbk.
19	BDMN	Bank Danamon Indonesia Tbk.
20	BEKS	Bank Pembangunan Daerah Banten
21	BFIN	BFI Finance Indonesia Tbk.
22	BGTG	Bank Ganesha Tbk.
23	BINA	Bank Ina Perdana Tbk.
24	BJBR	Bank Pembangunan Daerah Jawa B
25	BJTM	Bank Pembangunan Daerah Jawa T
26	BKSW	Bank QNB Indonesia Tbk.
27	BMAS	Bank Maspion Indonesia Tbk.
28	BMRI	Bank Mandiri (Persero) Tbk.
29	BNBA	Bank Bumi Arta Tbk.
30	BNGA	Bank CIMB Niaga Tbk.
31	BNII	Bank Maybank Indonesia Tbk.
32	BNLI	Bank Permata Tbk.
33	BPFI	Woori Finance Indonesia Tbk.
34	BPII	Batavia Prosperindo Internasional
35	ABDA	Asuransi Bina Dana Arta Tbk.

36	ADMF	Adira Dinamika Multi Finance Tbk.
37	AGRO	Bank Raya Indonesia Tbk.
38	AGRS	Bank IBK Indonesia Tbk.
39	AHAP	Asuransi Harta Aman Pratama Tbk.
40	BSIM	Bank Sinarmas Tbk.
41	BVIC	Bank Victoria International Tbk.
42	CFIN	Clipan Finance Indonesia Tbk.
43	DEFI	Danasupra Erapacific Tbk.
44	DNAR	Bank Oke Indonesia Tbk.
45	DNET	Indoritel Makmur Internasional
46	GSMF	Equity Development Investment
47	HDFA	Radana Bhaskara Finance Tbk.
48	IBFN	Intan Baru Prana Tbk.
49	INPC	Bank Artha Graha Internasional
50	LPGI	Lippo General Insurance Tbk.
51	LPPS	Lenox Pasifik Investama Tbk.
52	MAYA	Bank Mayapada Internasional Tbk.
53	MCOR	Bank China Construction Bank
54	MEGA	Bank Mega Tbk.
55	MFIN	Mandala Multifinance Tbk.
56	MGNA	Magna Investama Mandiri Tbk.
57	MREI	Maskapai Reasuransi Indonesia
58	PADI	Minna Padi Investama Sekuritas
59	PANS	Panin Sekuritas Tbk.
60	PEGE	Panca Global Kapital Tbk.
61	PLAS	Polaris Investama Tbk.
62	PNBN	Bank Pan Indonesia Tbk.
63	PNBS	Bank Panin Dubai Syariah Tbk.
64	PNIN	Paninvest Tbk.
65	PNLF	Panin Financial Tbk.
66	POOL	Pool Advista Indonesia Tbk.
67	RELI	Reliance Sekuritas Indonesia Tbk.
68	SDRA	Bank Woori Saudara Indonesia
69	SMMA	Sinarmas Multiartha Tbk.
70	SRTG	Saratoga Investama Sedaya Tbk.
71	STAR	Buana Artha Anugerah Tbk.
72	TRIM	Trimegah Sekuritas Indonesia Tbk.
73	TRUS	Trust Finance Indonesia Tbk.
74	VICO	Victoria Investama Tbk.

75	VINS	Victoria Insurance Tbk.
76	VRNA	Mizuho Leasing Indonesia Tbk.
77	CASA	Capital Financial Indonesia Tbk.
78	BRIS	Bank Syariah Indonesia Tbk.
79	MTWI	Malacca Trust Wuwungan Insuran
80	NICK	Charnic Capital Tbk.
81	BTPS	Bank BTPN Syariah Tbk.
82	TUGU	Asuransi Tugu Pratama Indonesia
83	POLA	Pool Advista Finance Tbk.
84	SFAN	Surya Fajar Capital Tbk.
85	LIFE	Asuransi Jiwa Sinarmas MSIG Tbk.
86	FUJI	Fuji Finance Indonesia Tbk.
87	AMAR	Bank Amar Indonesia Tbk.
88	AMOR	Ashmore Asset Management Indonesia
89	BHAT	Bhakti Multi Artha Tbk.
90	BBSI	Krom Bank Indonesia Tbk.
91	BANK	Bank Aladin Syariah Tbk.
92	MASB	Bank Multiarta Sentosa Tbk.
93	TIFA	KDB Tifa Finance Tbk.
94	NISP	Bank OCBC NISP Tbk.
95	NOBU	Bank Nationalnobu Tbk.
96	OCAP	Onix Capital Tbk.
97	BSWD	Bank Of India Indonesia Tbk.
98	BTPN	Bank BTPN Tbk.
99	WOMF	Wahana Ottomitra Multiartha Tbk.
100	YULE	Yulie Sekuritas Indonesia Tbk.
101	IMJS	Indomobil Multi Jasa Tbk.
102	JMAS	Asuransi Jiwa Syariah Jasa
103	ASRM	Asuransi Ramayana Tbk.
104	BABP	Bank MNC Internasional Tbk.
105	BACA	Bank Capital Indonesia Tbk.

LAMPIRAN

Daftar Sampel Penelitian Perusahaan Sektor Keuangan Tercatat Bursa Efek Indonesia Periode 2019 – 2021.

No	Kode	Nama Perusahaan
1	AMAG	Asuransi Multi Artha Guna Tbk.
2	APIC	Pacific Strategic Financial Tbk.
3	ARTO	Bank Jago Tbk.
4	ASBI	Asuransi Bintang Tbk.
5	ASDM	Asuransi Dayin Mitra Tbk.
6	ASJT	Asuransi Jasa Tania Tbk.
7	ASMI	Asuransi Maximus Graha Persada
8	BBCA	Bank Central Asia Tbk.
9	BBHI	Allo Bank Indonesia Tbk.
10	BBKP	Bank KB Bukopin Tbk.
11	BBLD	Buana Finance Tbk.
12	BBMD	Bank Mestika Dharma Tbk.
13	BBNI	Bank Negara Indonesia (Persero)
14	BBRI	Bank Rakyat Indonesia (Persero)
15	BBTN	Bank Tabungan Negara (Persero)
16	BBYB	Bank Neo Commerce Tbk.
17	BCAP	MNC Kapital Indonesia Tbk.
18	BCIC	Bank JTrust Indonesia Tbk.
19	BDMN	Bank Danamon Indonesia Tbk.
20	BEKS	Bank Pembangunan Daerah Banten
21	BFIN	BFI Finance Indonesia Tbk.
22	BGTG	Bank Ganesha Tbk.
23	BINA	Bank Ina Perdana Tbk.
24	BJBR	Bank Pembangunan Daerah Jawa B
25	BJTM	Bank Pembangunan Daerah Jawa T
26	BKSW	Bank QNB Indonesia Tbk.
27	BMAS	Bank Maspion Indonesia Tbk.
28	BMRI	Bank Mandiri (Persero) Tbk.
29	BNBA	Bank Bumi Arta Tbk.
30	BNGA	Bank CIMB Niaga Tbk.
31	BNII	Bank Maybank Indonesia Tbk.
32	BNLI	Bank Permata Tbk.
33	BPFI	Woori Finance Indonesia Tbk.
34	BPII	Batavia Prosperindo Internasional
35	ABDA	Asuransi Bina Dana Arta Tbk.

36	ADMF	Adira Dinamika Multi Finance Tbk.
37	AGRO	Bank Raya Indonesia Tbk.
38	AGRS	Bank IBK Indonesia Tbk.
39	AHAP	Asuransi Harta Aman Pratama Tbk.
40	BSIM	Bank Sinarmas Tbk.
41	BVIC	Bank Victoria International Tbk.
42	CFIN	Clipan Finance Indonesia Tbk.
43	DEFI	Danasupra Erapacific Tbk.
44	DNAR	Bank Oke Indonesia Tbk.
45	DNET	Indoritel Makmur Internasional
46	GSMF	Equity Development Investment
47	HDFA	Radana Bhaskara Finance Tbk.
48	IBFN	Intan Baru Prana Tbk.
49	INPC	Bank Artha Graha Internasional
50	LPGI	Lippo General Insurance Tbk.
51	LPPS	Lenox Pasifik Investama Tbk.
52	MAYA	Bank Mayapada Internasional Tb
53	MCOR	Bank China Construction Bank
54	MEGA	Bank Mega Tbk.
55	MFIN	Mandala Multifinance Tbk.
56	MREI	Maskapai Reasuransi Indonesia
57	PADI	Minna Padi Investama Sekuritas
58	PANS	Panin Sekuritas Tbk.
59	PEGE	Panca Global Kapital Tbk.
60	PNBN	Bank Pan Indonesia Tbk
61	PNBS	Bank Panin Dubai Syariah Tbk.
62	PNIN	Paninvest Tbk.
63	PNLF	Panin Financial Tbk.
64	POOL	Pool Advista Indonesia Tbk.
65	RELI	Reliance Sekuritas Indonesia
66	SDRA	Bank Woori Saudara Indonesia
67	SMMA	Sinarmas Multiartha Tbk.
68	SRTG	Saratoga Investama Sedaya Tbk.
69	STAR	Buana Artha Anugerah Tbk.
70	TRIM	Trimegah Sekuritas Indonesia Tbk.
71	TRUS	Trust Finance Indonesia Tbk
72	VICO	Victoria Investama Tbk.
73	VINS	Victoria Insurance Tbk.
74	VRNA	Mizuho Leasing Indonesia Tbk.

75	CASA	Capital Financial Indonesia Tbk.
76	BRIS	Bank Syariah Indonesia Tbk.
77	MTWI	Malacca Trust Wuwungan Insuran
78	NICK	Charnic Capital Tbk.
79	BTPS	Bank BTPN Syariah Tbk.
80	TUGU	Asuransi Tugu Pratama Indonesia
81	POLA	Pool Advista Finance Tbk.
82	SFAN	Surya Fajar Capital Tbk.
83	LIFE	Asuransi Jiwa Sinarmas MSIG Tbk.
84	FUJI	Fuji Finance Indonesia Tbk.
85	AMAR	Bank Amar Indonesia Tbk.
86	AMOR	Ashmore Asset Management Indonesia
87	BHAT	Bhakti Multi Artha Tbk.
88	BBSI	Krom Bank Indonesia Tbk.
89	BANK	Bank Aladin Syariah Tbk.
90	MASB	Bank Multiarta Sentosa Tbk.
91	TIFA	KDB Tifa Finance Tbk.
92	NISP	Bank OCBC NISP Tbk.
93	NOBU	Bank Nationalnobu Tbk.
94	OCAP	Onix Capital Tbk.
95	BSWD	Bank Of India Indonesia Tbk.
96	BTPN	Bank BTPN Tbk.
97	WOMF	Wahana Ottomitra Multiartha Tbk.
98	YULE	Yulie Sekuritas Indonesia Tbk.
99	IMJS	Indomobil Multi Jasa Tbk.
100	JMAS	Asuransi Jiwa Syariah Jasa Mit
101	ASRM	Asuransi Ramayana Tbk.
102	BABP	Bank MNC Internasional Tbk.
103	BACA	Bank Capital Indonesia Tbk.

LAMPIRAN

Sampel yang di outlier

A. Outlier 1

99	ARTO	2020	(0.0870)	0.6501	(14.7115)	0.5	1	1	0	6.978958983
130	BNII	2020	0.0074	0.0245	7.2552	0.5	0	1	0	-8.931285824
158	NICK	2020	(0.0282)	(0.0379)	(0.1726)	0.333333333	0	0	0	-8.522803429
165	PNBS	2020	0.0000	0.0149	(92.7293)	0.666666667	0	0	0	8.320788185
182	YULE	2020	(0.0199)	(0.1195)	(86.3371)	0.5	1	0	1	-46.05627925
242	LPPS	2021	0.1474	0.1493	(4,605.0051)	0.333333333	0	1	0	9.094688036
249	NICK	2021	0.6860	2.1645	0.1682	0.333333333	0	0	0	-96.66345286
264	SRTG	2021	0.4071	0.7447	0.0239	0.4	0	0	0	-7.055498201

B. Outlier 2

5	AHAP	2019	(0.1983)	(0.0736)	0.4069	0.75	1	0	0	-4.81125
49	CASA	2019	0.0004	1.6558	0.7021	0.5	1	0	0	-5.49339
60	LPPS	2019	(0.0370)	(0.1333)	0.6007	0.333333	0	0	0	2.741127
70	PADI	2019	(0.2714)	(0.2300)	(1.1398)	0	0	0	1	-5.20821
91	YULE	2019	0.1090	0.0408	(63.3091)	0.5	0	0	1	50.80003
128	BNGA	2020	0.0072	0.0236	7.7186	0.555556	0	1	0	-50.5119
171	TIFA	2020	0.0135	(0.0893)	4.1420	0.5	0	0	0	-54.2116
265	YULE	2021	0.1792	0.2400	86.3687	0.5	0	0	1	-62.9865

C. Outlier 3

54	IBFN	2019	(0.0788)	(0.2136)	1.6384	0.333333	0	0	0	-3.79022
93	APIC	2020	0.0216	0.3364	0.6473	0.5	1	0	0	-3.74615
94	ASBI	2020	0.0271	0.0166	0.5178	0.6	0	0	0	-3.57955
162	SMMA	2020	0.0002	0.0832	0.5170	0.4	0	0	1	-2.77255

LAMPIRAN
Uji Statistik Dekriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
F. Target	309	-2779407822,00	2450925359,00	-3431223,4979	250126804,45504
F. Stability	309	-923389243,00	4648229048,00	114390256,0065	477817091,59295
N. Of Industry	309	-9272932863,00	9552449756,00	104056548,5049	2029934768,77757
I. Monitoring	309	,00	666666667,00	181710788,0032	259718480,23002
C. In Auditor	309	,00	1,00	,1586	,36587
C. In Director	309	,00	1,00	,2589	,43874
P. Connection	309	,00	1,00	,1650	,37183
F-Score	309	-9396954038,00	9987919398,00	2333707223,7767	3718799066,87512
Valid N (listwise)	309				

Uji Normalitas

A. Sebelum outlier dan Transformasi

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		309
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	1469150,76554
Most Extreme Differences	Absolute	,273
	Positive	,273
	Negative	-,197
Kolmogorov-Smirnov Z		4,803
Asymp. Sig. (2-tailed)		,000

a. Test distribution is Normal.

b. Calculated from data.

B. Setelah Outlier dan Transformasi

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		194
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	,62643567
	Absolute	,080
Most Extreme Differences	Positive	,043
	Negative	-,080
Kolmogorov-Smirnov Z		1,115
Asymp. Sig. (2-tailed)		,166

a. Test distribution is Normal.

b. Calculated from data.

Uji Multikolinearitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
(Constant)	305999,872	75207,955			
ROA	-6,644	14,904	-,027	,982	1,018
F. Stability	-7,865	5,298	-,089	,985	1,015
Nature Of 1 Industry	-,194	,257	-,045	,987	1,013
I. Monitoring	2,642	13,622	,012	,986	1,014
C. In Auditor	-136146,876	63560,617	-,128	,994	1,006
C. In Director	-12313,297	53188,055	-,014	,986	1,014
P. Connection	-76620,764	64585,445	-,072	,981	1,019

a. Dependent Variable: F-Score

Uji Autokorelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,177 ^a	,031	,006	389405,46880	2,137

a. Predictors: (Constant), P. Connection, C. In Auditor, C. In Director, I. Monitoring, F. Stability, Nature Of Industry, ROA

b. Dependent Variable: F-Score

Uji Heteroskedastisitas

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	680344,064	174529,968		3,898	,000
ROA	3,513	47,356	,008	,074	,941
F. Stability	-5,605	5,966	-,101	-,939	,350
Nature Of Industry	-,144	,272	-,055	-,530	,598
I. Monitoring	-56,392	30,883	-,199	-1,826	,071
C. In Auditor	-199440,056	116644,477	-,180	-1,710	,091
C. In Director	45520,417	87289,380	,055	,521	,603
P. Connection	-135186,630	119055,092	-,122	-1,135	,259

a. Dependent Variable: ABS_RES6

Uji Regresi Linear Berganda

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5,404	,164		32,981	,000
ROA	-3,202E-005	,000	-,090	-1,281	,202
F. Stability	-3,878E-005	,000	-,238	-3,376	,001
Nature Of Industry	2,248E-007	,000	,027	,384	,702
I. Monitoring	-1,784E-005	,000	-,043	-,614	,540
C. In Auditor	-,152	,128	-,083	-1,187	,237
C. In Director	,204	,109	,132	1,873	,063
P. Connection	-,061	,124	-,035	-,489	,626

a. Dependent Variable: LOG_Y

Uji Koefisien Determinan (R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,318 ^a	,101	,027	368610,89019	,101	1,368	7	85	,229

a. Predictors: (Constant), P. Connection, ROA, Nature Of Industry, C. In Auditor, C. In Director, F. Stability, I. Monitoring

Uji Kelayan Model (F)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	8,343	7	1,192	2,927	,006 ^b
1 Residual	75,737	186	,407		
Total	84,080	193			

a. Dependent Variable: LOG_Y

b. Predictors: (Constant), P. Connection, Nature Of Industry, ROA, C. In Auditor, C. In Director, F. Stability, I. Monitoring

Uji Hipotesis (Uji T)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	606476,180	187997,011		3,226	,001
ROA	33,914	45,280	,056	,749	,455
F. Stability	-89414,565	54305,552	-,120	-1,647	,101
Nature Of Industry	-,111	,289	-,028	-,384	,701
1 I. Monitoring	-4,363	17,559	-,018	-,248	,804
C. In Auditor	-177179,727	81627,655	-,157	-2,171	,031
C. In Director	-35160,834	65750,731	-,039	-,535	,593
P. Connection	-73753,374	87072,543	-,062	-,847	,398

a. Dependent Variable: F-Score