ABSTRAK

PENGARUH KOMPETENSI *CHIEF FINANCIAL OFFICER*, INDIKASI KOLUSI, DAN KUALITAS AUDITOR EKSTERNAL TERHADAP INDIKASI *FRAUD* PADA PERUSAHAAN PERBANKAN DI NEGARA ASEAN

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Penelitian ini bertujuan untuk menganalisis pengaruh Kompetensi *Chief Financial Officer* (CFO), Indikasi Kolusi, dan Kualitas Auditor Eksternal terhadap Indikasi *Fraud* pada perusahaan perbankan di kawasan ASEAN. Motivasi penelitian ini didasarkan pada laporan *Association of Certified Fraud Examiners* (ACFE) tahun 2024 yang mengungkapkan tingginya prevalensi kasus *fraud* di sektor perbankan, besarnya median kerugian finansial akibat *fraud* yang dilakukan oleh manajer berpendidikan tinggi, meningkatnya kasus kolusi, serta peran signifikan auditor eksternal yang berkualitas dalam mitigasi *fraud.* Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi linear berganda untuk menguji hubungan antar variabel. Sampel penelitian mencakup perusahaan perbankan yang terdaftar di bursa efek negara-negara ASEAN dengan kasus *fraud* terbanyak menurut ACFE (Indonesia, Filipina, Malaysia dan Singapura) periode 2019-2023. Variabel dependen dalam penelitian ini adalah Indikasi *Fraud* yang diproksikan melalui *Discretionary Accruals*, sedangkan variabel independen meliputi Kompetensi CFO (diukur melalui latar belakang pendidikan), Indikasi Kolusi (diproksikan melalui *related party transactions*), dan Kualitas Auditor Eksternal (diukur berdasarkan reputasi KAP *Big Four*). Hasil pengujian hipotesis menunjukkan bahwa ketiga variabel independen berpengaruh positif signifikan terhadap *Discretionary Accruals*. Temuan ini memberikan implikasi penting bagi regulator, manajemen perbankan, dan auditor dalam merumuskan strategi pencegahan *fraud* yang lebih efektif di sektor perbankan ASEAN.

Kata Kunci: Indikasi *Fraud*, Kompetensi CFO, Kolusi, Kualitas Auditor, Perbankan ASEAN

ABSTRACT

THE INFLUENCE OF CHIEF FINANCIAL OFFICER COMPETENCY, COLLUSION INDICATIONS, AND EXTERNAL AUDITOR QUALITY ON FRAUD INDICATIONS IN BANKING COMPANIES IN ASEAN COUNTRIES

By

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This study aims to analyze the influence of Chief Financial Officer (CFO) Competence, Indications of Collusion, and External Auditor Quality on Fraud Indications in banking companies across the ASEAN region. The motivation for this research is based on the 2024 report by the Association of Certified Fraud Examiners (ACFE), which highlights the high prevalence of fraud cases in the banking sector, the substantial median financial losses caused by highly educated managers, the rising incidence of collusion, and the significant role of high-quality external auditors in mitigating fraud. This study employs a quantitative approach using multiple linear regression analysis to examine the relationships among the variables. The research sample includes banking companies listed on the stock exchanges of ASEAN countries with the highest number of reported fraud cases according to the ACFE—namely Indonesia, the Philippines, Malaysia, and Singapore—for 2019–2023. The dependent variable is Fraud Indication, proxied by Discretionary Accruals. In contrast, the independent variables include CFO Competence (measured by educational background), Indications of Collusion (proxied by related party transactions), and External Auditor Quality (measured by the reputation of Big Four audit firms). The hypothesis testing results indicate that all three independent variables significantly and positively affect Discretionary Accruals. These findings provide important implications for regulators, bank management, and auditors in formulating more effective fraud prevention strategies within the ASEAN banking sector.

Keywords: *Fraud Indications, CFO Competence, Collusion, Auditor Quality, ASEAN Banking*