## *ABSTRACT*

*Fraudulent financial reporting refers to the deliberate manipulation of financial statements by management to misrepresent a company's actual financial condition. Such fraud can harm investors, regulators, and other stakeholders. Financial ratio analysis is one approach to detect the potential for fraudulent financial reporting, as these ratios provide quantitative indicators and serve as early warning signals for irregularities.*

*This study aims to examine the influence of leverage, profitability, and liquidity on the likelihood of financial statement fraud among banking companies listed on the Indonesia Stock Exchange (IDX) during 2021–2023. A purposive sampling method was used, yielding 118 observations. Secondary data were collected from IDX reports and the Bloomberg Laboratory of FEB UNDIP. The hypotheses were tested using logistic regression with IBM SPSS 27.*

*The findings reveal that leverage has a positive and significant impact on the likelihood of financial statement fraud, whereas profitability shows a negative and significant impact. Meanwhile, liquidity does not have a significant effect.*



*Keywords: Financial statement fraud, leverage, profitability, liquidity*