

## ABSTRACT

*Name* : Riska Widi Permana Ninggrum  
*Study Program* : Accounting  
*Title* : *Analysis of The Effects of Discretionary Accruals, Liquidity Ratio, and Solvency Ratio Against Company Fraud Risks in the COVID-19 Period.*

*This study examines the relationship between various independent variables—namely, discretionary accruals, liquidity, and solvency—and the risk of fraudulent financial statements during the COVID-19 pandemic. Company size is included as a considered variable in the analysis. The sample for this research was selected from firms listed on the Indonesia Stock Exchange (IDX) that experienced financial difficulties during the COVID-19 period. A quantitative methodology, is employed in this research. The results of this study show discretionary accruals, liquidity ratios, and solvency ratios significantly affected fraudulent financial statement. Discretionary accruals, liquidity (measured by the current ratio), and solvency (measured by the debt-to-equity ratio) have a negative impact on fraudulent financial statement risk, such result indicates higher values in these areas associated with lower likelihood of financial statement manipulation. In contrast, a higher debt-to-asset ratio increases the risk of fraud. Larger firms generally have lower risk of fraud, suggesting that these considered detecting financial manipulation.*

**Keywords** : *Fraud risks, Fraudulent Financial Statements, Discretionary Accruals, Liquidity Ratio, Solvency Ratio.*