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Influence of External Pressure, Financial Stability, and Financial Target on Fraud Financial Reporting

Bambang Subiyanto[1], Tiara Pradani[2], Dinda Tri Novianty Divian[3]
[1,2,3]Faculty of Economics and Business, Universitas Nasional, Jakarta, Indonesia
bams.undip@gmail.com, tiarapradanii@gmail.com, dindanoviantidivian.9g@gmail.com

Abstract

This study aims to obtain empirical evidence of how the influence of external pressure, financial stability, and financial targets on fraudulent financial reporting in manufacturing companies in the consumer goods industry sector listed on the Indonesia Stock Exchange in 2016-2020. The population in this study is manufacturing companies in the consumer goods industry listed on the Indonesia Stock Exchange through the website www.IDX.co.id during the period 2016-2020. The sample in this study were 14 manufacturing companies in the consumer goods industry sector listed on the Indonesia Stock Exchange from 2016 to 2020, which were selected using the purposive sampling method. The type of data used in this research is secondary data. Techniques and data collection tools in this study used the method of documentation and literature study. While the data analysis method used is multiple linear regression analysis. The results obtained in this study indicate that external pressure and financial targets have a significant negative effect on financial statement fraud. Meanwhile, financial stability has no significant effect on fraudulent financial statements.

Keywords
external pressure; financial stability; financial target; fraudulent financial statement; f-score

I. Introduction

Financial statements are records of a company's financial information for a particular accounting period and are used to display a company's performance (Digdowiseiso, Subiyanto, & Lubis, 2022; Digdowiseiso, Subiyanto, & Irnandi, 2022). According to Digdowiseiso & Santika (2022) and Digdowiseiso & Agustina (2022), financial statements aim to provide financial information about reporting companies useful for investors, lenders, and other creditors in making decisions about providing resources to companies. In the financial statements, the information presented is not only in the form of numbers but also contains information that shows the company's financial performance in one period. Various ways are carried out by companies, among others, by showing their financial condition and possibly attracting potential investors' attention, so this situation creates the potential for fraud in the preparation of financial statements (Digdowiseiso, 2021; Fatkhurrizqi & Nahar, 2021; Digdowiseiso & Putri, 2022).

Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021) . Financial performance is a measuring instrument to know the process of implementing the company's financial resources. It sees how much management of the company succeeds, and provides benefits to the community. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

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Fraud usually occurs because of motivation and opportunity (Digdowiseiso, Subiyanto, & Priadi, 2022; Subiyanto, Digdowiseiso, & Mandasari, 2022). Usually, the motivation arises because of the financial pressure that forces a person/individual to commit fraudulent actions. Opportunities occur due to the low level of the company's internal control system in supervising all activities in the company. Fraud in financial statements can mean that the information presented in the financial statements is irrelevant and contains misstatements, resulting in inappropriate decision-making by users of financial statements. If a company provides irrelevant information, then financial information cannot be used to make economic decisions because the results of the analysis carried out are inadequate (Rahmanti & Daljono, 2013; Digdowiseiso, Subiyanto, & Priadi, 2022; Subiyanto, Digdowiseiso, & Mandasari, 2022).

The phenomenon of financial statement fraud in Indonesia is widespread. The phenomenon of cases related to fraudulent financial reporting in manufacturing companies in Indonesia. PT Tiga Pilar Sejahtera Food Tbk (AISA) was suspected of violating financial statements in 2017 after Ernst & Young conveyed an investigative audit report as a certified public accountant. The first point of the investigation was the discovery of the alleged misappropriation of Rp. 4 trillion in the 2017 financial statements, which occurred in the inventory, trade receivables, and fixed assets accounts which reached three hundred twenty-nine billion rupiahs on EBITDA and six hundred sixty-two billion rupiahs on sales account. The second point is the alleged flow of funds of Rp. 1.78 trillion from AISA to parties suspected of being related to former management using AISA's loan disbursement at the bank. The third point relates to transactions and relationships between stakeholders, and it was found that AISA did not provide adequate and relevant disclosures to stakeholders. This case contradicts or violates the Decree of the Chairman of Bapepam and Financial Institutions No. KEP-412/BL/2009 related to certain transactions and conflicts of interest (www.nasional.co.id accessed 04 February 2022, 07.13 WIB).

Cases of fraudulent financial reporting occur because of the influence of a factor of fraud called the fraud triangle theory, which consists of pressure, opportunity, and rationalization (Cressey, 1953). The components of the fraud triangle cannot be studied directly, so in this case, the researcher must consider the variables and proxies for the measurement to be used (Skousen, Smith, & Wright, 2009). The independent variables used in this research are external pressure, financial stability, and financial target. The dependent variable in this study is fraudulent financial reporting.

Research conducted by Andiyani (2020) states that external pressure positively affects financial statement fraud. Research by Maghfiroh, Ardiyani, & Syafnita (2015) shows that external pressure significantly affects financial statement fraud, while research by Listyaningrum, Paramita, & Oemar (2017) shows that external pressure has no significant impact on fraudulent financial reporting. Research conducted by Regina Aprilia (2017) shows that financial stability significantly affects financial statement fraud.

With the research gap above, it is necessary further to research the influence of External Pressure, Financial Stability, and Financial Targets on Fraudulent Financial Reporting in Manufacturing Companies in the Consumer Goods Industry sector on the Indonesia Stock Exchange using the latest research objects from 2016-2020. Thus, this study aims to obtain empirical evidence and analyze the effect of External Pressure, financial stability, and financial targets on Fraudulent Financial Reporting.

II. Review of Literature

2.1 Agency Theory

Agency theory (agency theory) from Jensen and Meckling is a theory that discusses the agency relationship between shareholders (principals) and management (agents) who are responsible for managing the company. Principals (shareholders) will only monitor the leadership of the company controlled by the agent (management) and ensure that management does its work for the benefit of the company (Tandiontong, 2016).

In terms of fraud, management as an agent is an internal part of the company with more information than the principal (shareholders). This condition creates a conflict of interest between shareholders and management. Because in this case, management can choose which information is presented and communicated to shareholders (principals).

2.2 Fraud Triangle Theory

The Fraud Triangle's purpose is to detect the possibility of fraud (Buchholz, 2012). The Fraud Triangle illustrates that three conditions cause fraud: pressure, opportunity, and rationalization. In 1953, Cressey created this theory known as the fraud triangle. The fraud triangle is as follows (Cressey, 1953):

a. Pressure
   The embezzlement of company money by the perpetrators began of a pressure that squeezes it (Tuanakotta, 2010).
b. Opportunity
   The perception of this opportunity has two components. The first, general information, is knowing that a trusted position can be violated without consequences. Second, the technical skills or expertise needed to carry out the fraudulent act (Tuanakotta, 2010).
c. Rationalization
   The third corner of the fraud triangle is rationalization or seeking justification before committing a crime, not after. Justification is done so that the perpetrator can digest his behavior against the law to maintain his identity as a trusted person (Tuanakotta, 2010).

2.3 Fraudulent Financial Reporting

Fraudulent financial reporting is an intentional misstatement or omission of amounts or disclosures made to deceive or deceive users of financial statements. Financial reporting fraud is usually carried out by management to mislead investors by exaggerating the value of income and assets or by reducing the amount of debt (liabilities) and production costs or costs charged to the company (Priantara, 2013).

Most cases involve misstatements in reported amounts compared to disclosures (Elder, 2011).

a. Asset Misapropriation
   In everyday language, asset misappropriation or "taking" of assets illegally is called stealing. The thing that is often the target of looting is money (both in the treasury and in the bank).
b. Fraudulent Statement
   Fraudulent statements are often identified as management fraud or fraud committed by management because most perpetrators are indeed at a managerial level or position (officials or executives and senior managers). Fraudulent statements are actions taken by officials or executives and senior managers of a company or government agency to cover the actual financial condition by carrying out financial engineering.
c. Corruption
   The term corruption here is similar but not the same as the term corruption in our country's legislation provisions. The term corruption here is divided into four types: conflicts of interest, bribery, illegal gratuities, and economic extortion. This type of fraud is the most difficult to detect because it involves cooperation with other parties or collusion. This fraud often cannot be detected because the parties who work together enjoy their benefits.

2.4 External Pressure

External pressure is a condition in which outsiders pressure a person to fulfill the requirements or expectations of these outsiders (Hanifa & Laksito, 2015). Skousen et al. (2009) explained that one of the pressures often experienced by company management is obtaining additional debt or external funding sources to remain competitive, including funding for research and development or capital expenditures. On the other hand, the company has to pay off its accrued debt. A company is said to be able to pay off its debts if its operational activities continue well and do not experience losses.

2.5 Financial Stability

Financial stability is a condition that describes the financial state of a company in a stable condition. An assessment of the stability of the company's financial condition can be seen from the condition of its assets. Total assets describe the wealth owned by the company, the high assets owned by the company are an attraction for investors. Therefore, management often manipulates financial statements to make it appear that the company's financial condition is in a stable position.

2.6 Financial Target

A financial target is when the company determines the level of profit obtained for the business expanded. In carrying out its performance, management must perform the best in achieving the planned targets.

2.7 Frame of Mind

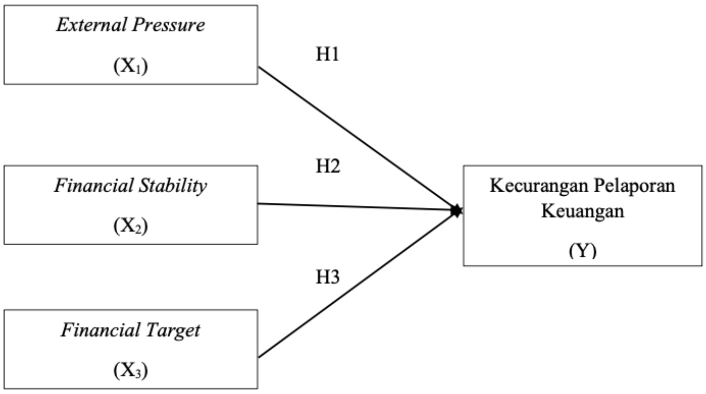

Figure 1. *Frame of Thought*

a. Effect of External Pressure on Fraudulent Financial Reporting

External pressure is the existence of excessive pressure from outside the company that affects the management to fulfill the wishes and expectations of the third party (Hanifa & Laksito, 2015). Companies with high leverage because there are too many debts compared to the assets owned by the company, so the company will commit fraud because the company is threatened that it will not be able to pay its obligations or debts on time (Rachmania, Slamet, & Iryani, 2017). In this study, external pressure is proxied using the leverage ratio. The leverage ratio shows the company's ability to pay off its debts to creditors (Simanjuntak, Krist, & Aminah, 2017).

Research conducted by Maghfiroh et al. (2015) states that external pressure significantly affects fraudulent financial reporting. Another study by Listyaningrum et al. (2017) found that external pressure had no significant effect on fraudulent financial reporting. According to the results of research by Rachmania et al. (2017), external pressure results have a positive impact on fraudulent financial reporting. From the statement above, the first hypothesis of the study is obtained, namely:

H_1: External Pressure has a significant positive effect on Fraudulent Financial Reporting.

b. Effect of Financial Stability on Fraudulent Financial Reporting

Financial stability is a condition that shows the company's financial situation is in a stable condition. According to SAS No. 99 in Listyaningrum et al. (2017), when excessive pressure from external parties occurs, there is a risk of fraud in the financial statements. Financial stability is proxied by the percentage change in total assets (ACHANGE) (Skousen et al., 2009). The higher the percentage change in total assets owned by the company, the more wealth it has, and the higher the fraud practice in the financial statements.

The research results conducted by Aprilia, Hardi, & Al-Azhar (2017) show that financial stability has a positive effect on fraudulent financial reporting. Fatkhurrizqi & Nahar (2021) research shows that financial stability has no impact on fraudulent financial reporting. Based on the statement above, the second hypothesis of this research is:

H_2: Financial Stability has a positive effect on fraudulent financial reporting.

c. The Effect of Financial Targets on Fraudulent Financial Reporting

Financial targets are financial targets that cause excessive pressure on management set by the board of directors, including the objective of receiving bonuses from sales or profits. Company managers are required to perform their best to achieve the financial targets that have been planned. Comparison of profit with total assets or Return on Assets is a measure of operational performance that is widely used to show how well or efficiently assets have worked (Skousen et al., 2009). Return on Assets is often used to evaluate a manager's performance and determine bonuses, salary increases, etc.

The research results conducted by Lubis (2016) show that financial targets significantly affect fraudulent financial reporting. Furthermore, Afiah & Aulia (2020) research states that financial targets do not affect fraudulent financial reporting. From the statement above, the third research hypothesis is:

H_3: Financial Target has a positive effect on Fraudulent Financial Reporting

III. Research Method

The population used in this study is using the number of reports from manufacturing companies in the consumer goods industry sector that are listed and which publish annual financial reports (annual reports) published on the Indonesia Stock Exchange (IDX) between 2016-2020. The sample selected in this study was based on purposive sampling, namely selecting samples based on predetermined characteristics or criteria (Digdowiseiso, 2017). The sample criteria in this study are 1) manufacturing companies in the consumer goods industry sector that are listed on the Indonesia Stock Exchange in a row for the 2016-2020 period; 2) Companies whose financial statements use the Rupiah currency; 3) Manufacturing companies on the IDX with complete annual report data on the company's website or IDX website consecutively during the 2016-2020 period; 4) Manufacturing companies on the IDX are in consecutive profit positions during the 2016-2020 period.

IV. Result and Discussion

4.1 Descriptive Statistics Analysis

Table 1. Descriptive Statistics Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
External Pressure	65	0.0769	0.7596	0.366811	0.1842900
Financial Stability	65	-0.1914	0.3828	0.074054	0.9255875
Financial Target	65	0.0005	0.5267	0.136566	0.126777
Fraudulent Financial Reporting	65	-0.5650	1.0658	0.371208	0.4135102
Valid N (listwise)	65				

Based on the table above, it can be concluded as follows:

a. External Pressure variable has a minimum value of 0.0769 obtained from PT. Herbal Medicine Industry Pharmacy Sido Muncul Tbk in 2016 and the maximum value of 0.7596 was obtained from PT. Unilever Indonesia Tbk in 2020, and the mean value is 0.366811, greater than the standard deviation value of 0.1842900, which means that the data spread evenly or varies.

b. Financial Stability variable has a minimum value of -0.1914 obtained from PT. Wilmar Cahaya Indonesia Tbk in 2018 and the maximum value of 0.3828 was obtained from PT. Sekar Bumi Tbk in 2017, and the mean value is 0.074054, which is smaller than the standard deviation value of 0.9255875, which means the data spreads unevenly or does not vary.

c. Financial Target variable has a minimum value of 0.0005 obtained from PT. Sekar Bumi Tbk in 2019 and a maximum value of 0.5267 was obtained from PT. Multi Bintang Indonesia Tbk in 2017, and the mean value is 0.136566, which is greater than the standard deviation value of 0.1266777, which means that the data spread evenly or varies.
d. Financial Reporting Fraud Variable has a minimum value of -0.5650 obtained from PT. Unilever Indonesia Tbk in 2017 and the maximum value of 1.0658 was obtained from PT. Chitose Internasional Tbk in 2017, the mean value is 0.371208, smaller than the standard deviation value of 0.4135102, which means the data is spread unevenly or does not vary.

4.2 Research Discussions

Table 2. Multiple Linear Regression Test

	Unstandardized Coefficient		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.167	0.044		26.487	0.000
External Pressure	-1.978	0.106	-0.882	-18.656	0.000
Financial Stability	-0.125	0.197	-0.028	-0.633	0.529
Financial Target	-0.446	0.154	-0.137	-2.895	0.005

a. Effect of External Pressure on Fraudulent Financial Reporting
Judging from the results of the t-test calculation that external pressure has a significant negative effect on fraudulent financial reporting. This conclusion is obtained because it is known that the B value is -1.978 with a significant external pressure value of 0.000, which is smaller than 0.05, so H1 is accepted. This is because the more outstanding the debt owned by the company, the stricter the supervision carried out by creditors in viewing a company's credit history. In addition, if the company's debt is large and the company commits fraud by hiding the value of the debt it has, this will worsen the company's situation, and the company will go bankrupt (Agusputri & Sofie, 2019).
The results of this study follow research by Rachmania et al. (2017), which shows that external pressure significantly affects fraudulent financial reporting.
b. Effect of Financial Stability on Fraudulent Financial Reporting
Based on the results of the t-test calculation that financial stability has no significant effect on fraudulent financial reporting. This conclusion is obtained because it is known that the B value is -0.125 with a significant value of 0.529, which is greater than 0.05, so it can be concluded that H2 is rejected. This is because managers who do not participate will manipulate financial statements to improve the company's prospects when financial conditions are unstable or decline. After all, this will only worsen the company's financial situation in the future (Ulfah, Nuraina, & Wijaya, 2017).
The results of this study support previous research conducted by Nurmala & Rahmawati (2019), and Rachmania et al. (2017), which showed that financial stability had no significant effect on fraudulent financial reporting.
c. The Effect of Financial Targets on Fraudulent Financial Reporting
Based on the results of the t-test calculation that the financial target has a significant negative effect against fraudulent financial reporting. This conclusion is obtained because it is known that the B value is -0.446 with a financial target significance value of 0.005, which is smaller than 0.05, so it can be concluded that H3 is accepted. This is

in line with agency theory, where financial targets have relationships with agents and principals. The agent will carry out his obligations to display the company's performance as best as possible to achieve the planned financial target. This condition has a low-risk impact because management will carry out financial performance carefully so that the possibility of fraudulent financial reporting is minimal (Hanifa & Laksito, 2015).

The results of this study are not in line with previous research conducted by Listyaningrum et al. (2017), which showed that financial targets had no significant effect on fraudulent financial reporting.

V. Conclusion

External pressure has a negative and significant effect on fraudulent financial reporting. This means that the greater the debt owned by the company, the tighter the supervision carried out by creditors in viewing a company's credit history. Financial stability has no significant effect on fraudulent financial reporting. This occurs because the increase in the total number of assets owned by most companies is only small, or the increase is not significant so that it does not affect the potential for fraudulent financial reporting. It could also be because managers who do not participate will manipulate financial statements to improve the company's prospects when financial conditions are unstable or experience a decline. After all, this will only worsen the company's financial situation in the future. Financial targets have a negative and significant effect on fraudulent financial reporting. The agent or management will carry out their obligations to show the company's performance and possible so that the planned financial targets can be achieved. This condition has a low-risk impact because management will conduct financial performance carefully so that the possibility of fraudulent financial reporting is very small.

Several suggestions can be used for further research and for companies and investors. Further research can use the object of study on manufacturing companies with a broader sector or all manufacturing companies listed on the IDX to ensure that the research performs well. Further research is also expected to find other variables that can be expected to affect the risk of fraudulent financial reporting. Companies are expected to increase the level of prudence in providing information to users of financial statements so as not to mislead users of financial statements. Investors are advised to be more careful in making choices to invest. This is due to anticipating fraud committed by the company.

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