FRAUD DETECTION OF FINANCIAL STATEMENTS WITH DIAMOND FRAUD ANALYSIS

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Abstrak
Tujuan Utama - Penelitian ini dilakukan menguji secara empiris pendeteksian kecurangan laporan keuangan (*financial statement fraud*) dengan menggunakan analisis *Fraud Diamond*.
Metode - Metode yang digunakan pada penelitian ini merupakan metode kuantitatif. Populasi yang terdapat dalam penelitian ini adalah Perusahaan sector infrastruktur, utilitas dan transportasi yang terdaftar di Bursa Efek Indonesia pada tahun 2016 – 2019 sejumlah 83 perusahaan. Sebanyak 12 perusahaan dijadikan sampel dengan menggunakan Teknik *purposive sampling*. Penelitian ini menggunakan data sekunder dan Metode analisis yang digunakan adalah analisis regresi linier berganda dengan alat bantu SPSS.
Temuan Utama - Penelitian ini menyimpulkan bahwa ada beberapa faktor dari Fraud Diamond yang dapat mempengaruhi seseorang melakukan kecurangan salah satunya hasil pada penelitian ini menunjukkan bahwa tingkat *Leverage (LEV)* berpengaruh terhadap kecurangan laporan keuangan. Perubahan total aset *(ACHANGE)*, *Return On Asset (ROA)*, Kepemilikan saham orang dalam *(OSHIP)*, Transaksi pihak istimewa *(RPT)*, Anggota independen audit *(BDOUT)*, Pergantian Kantor Akuntan Publik (KAP) *(AUDCHANGE)*, dan Perubahan Direksi *(DCHANGE)* tidak berpengaruh terhadap kecurangan laporan keuangan.
Implikasi Teori dan Kebijakan - Implikasi dari penelitian ini ditujukan kepada investor , perusahaan dan peneliti yang akan datang. Disimpulkan bahwa adanya risiko kredit yang tinggi dapat mempengaruhi kecurangan laporan keuangan
Kebaruan Penelitian - Perbedaan penelitian ini dengan penelitian terdahulu adalah dimana peneliti tidak hanya membahas sebagian dari variabel yang terkait dengan Fraud Diamond, melainkan membahasnya secara keseluruhan. Penelitian ini menunjukkan faktor prediktif yang menjadi penyebab perusahaan melakukan kecurangan laporan keuangan dengan mendeteksinya menggunakan Fraud diamond agar beberapa pihak yang berkepentingan dapat memprediksinya dan mencarinya untuk dapat melakukan pencegahan.
Kata Kunci: *Fraud Diamond ; F-Score ;* Kecurangan Laporan Keuangan

Abstract
Main Purpose *- This study was conducted to empirically test the detection of financial statement fraud using Fraud Diamond analysis.*
Method *- The method used in this research is a quantitative method. The population in this study is the infrastructure, utility and transportation sector companies listed on the Indonesia Stock Exchange in 2016 – 2019 with a total of 83 companies. A total of 12 companies were sampled using purposive sampling technique. This study uses secondary data and the analytical method used is multiple linear regression analysis with SPSS tools.*
Main Findings *- This study concludes that there are several factors of Fraud Diamond that can influence someone to commit fraud, one of which is the results of this study showing that the level of Leverage (LEV) affects financial statement fraud. Changes in total assets (ACHANGE), Return On Assets (ROA), Insider share ownership (OSHIP), Special party transactions (RPT), Independent audit members (BDOUT), Change of Public Accounting Firm (KAP) (AUDCHANGE), and Changes in the Board of Directors (DCHANGE) has no effect on fraudulent financial statements.*
Theory and Practical Implication *- The implications of this research are addressed to investors, companies and future researchers. Concluded that the existence of high credit risk can affect fraudulent financial statements*
Novelty *- The difference between this study and previous research is that the researcher does not only discuss some of the variables related to the Diamond Fraud, but also discusses them as a whole. This study shows the predictive factors that cause companies to commit fraudulent financial statements by detecting them using a fraud diamond so that several interested parties can predict it and look for it to be able to take precautions.*
Keywords: *Fraud Diamond ; Financial statement Fraud ; F-Score*

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INTRODUCTION

The company running the business is responsible for all business processes that have been performedThe company running the business is responsible for all business processes that have been performed within a certain period of time. Accountability statements, called financial statements, are a structured presentation of a company's financial performance. The purpose of financial reporting is to provide information about a company's financial condition and to use this information as a basis for decision making by management and investors. A company's financial statement presentation should contain up-to-date information about the company's financial condition, but in reality, there are still many public and private companies that manipulate financial statement information. This is very detrimental to the many stakeholders who de facto need financial information for the company, because the management always wants to present the health of the company in a stable and optimal way in order to gain the confidence of the users in the financial statements.

This manipulation of financial statements is known as fraud.cuts within a certain period of time. Accountability statements, called financial statements, are a structured presentation of a company's financial performance. The purpose of financial reporting is to provide information about a company's financial condition and to use this information as a basis for decision making by management and investors. A company's financial statement presentation should contain up-to-date information about the company's financial condition, but in reality, there are still many public and private companies that manipulate financial statement information. This is very detrimental to the many stakeholders who de facto need financial information for the company, because the management always wants to present the health of the company in a stable and optimal way in order to gain the confidence of the users in the financial statements.

This manipulation of financial statements is known as fraud**.** Financial statement manipulation is common in all businesses, including when PT Garuda Indonesia reported a net profit of $809,000 in 2018, while PT Garuda Indonesia suffered a loss of $216 million in the previous year, 2017. In the third quarter of 2018, the company recorded a loss of $114.08 million, which attracted public attention. (www.okezone.com, 2019). According to Wolfe and Hermanson (2004), Fraud or cheating is unlikely without people having the appropriate capacity to commit cheating or cheating. According to Cressy's theory, there is always pressure, opportunity and rationalization in fraudulent situations. Over time, the theory of diamond fraud was developed, presented by Wolfe and Hermanson (2004).

Fraud Diamond Consists of 4 factors, namely Pressure, Opportunity, Rationalization and Capabilities. Some of the studies conducted by oleh Septriani & Handayani (2018) , Lestari dan Henny (2019) , Yossi & Handayani (2018), Pypyt et al., (2018), Syahputra (2019), Premananda et al (2019), Utami & Pusparini (2018) said in the results of his research that the four variables of the fraud diamond have an influence on fraudulent financial statements. In contrast to the results of research conducted by Wahyuni & Budiwitjaksono (2017), (Simaremare et al., 2019), Esterine & Partogian (2018), Husmawati et al., (2017), Yulianti et al., (2019)which proves that The four fraud diamond variables have no effect on financial statement fraud.

This study is a copy of a study done by Prayoga and Sudarmaji. (2019) Only some of the variables associated with rhinestones were tested, but in this study the author described each variable associated with rhinestones. Limitations in this study are because the research period is only four years and this research is only conducted on Utilities, Infrastructure and Transportation companies listed on the Indonesia Stock Exchange. The benefits of this research are expected to be able to provide input and consideration for taking actions and policies related to the prevention and actions of fraudulent financial statements. In research conducted by Nugraheni & Triatmoko (2017) it shows that personal financial need affects financial statement fraud. Prasmaulida's research (2016) shows that the personal financial need proxy does not affect fraudulent financial statements. Several studies conducted by Yossi & Handayani (2018) concluded that external pressure has an effect on fraud in financial statements, but this is different from research conducted by (Simaremare et al., 2019) which concludes that external pressure does not affect fraud in financial statements. financial statements. Furthermore, research conducted by Pypyt et al., (2018) states that financial targets have a significant effect on fraud in financial statements, but it is different from research conducted by Esterine & Partogian (2018) which states that the opposite is true that financial targets have no significant effect on financial statements. fraud in financial statements. After someone gets the urge to commit fraud, then it will then be seen or traced when the time is right to commit fraud, this is referred to as Opportunity.

The opportunity factor is divided into three parts, namely organizational structure, ineffective monitoring, and nature of the industry. Syahputra's research (2019) shows that opportunity with the nature of industry proxy affects financial statement fraud. Husmawati et al. (2017) research shows that the opportunity with the nature of industry proxy does not affect financial statement fraud. Lestari & Henny's research (2019) shows that opportunities with ineffective monitoring proxies affect financial statement fraud. However, research by Yulianti et al., (2019) shows that opportunity with ineffective monitoring proxies does not affect financial statement fraud.

In some examples of fraud cases, related parties who commit fraud will justify the unethical treatment and argue that the fraud is a reasonable thing to do which is referred to as rationalization. Research by Premananda et al (2019) shows that rationalization affects financial statement fraud. However, research by Yulianti et al., (2019) shows that rationalization does not affect financial statement fraud. Behind every fraud committed, a person's ability also determines and influences the occurrence of fraud, this factor is called capability. Utami & Pusparini's research (2018) shows that capability affects financial statement fraud. In contrast to the results of Rahmatika's research (2019), it shows that capability does not have a positive effect on financial statement fraud. Based on the phenomenon and the research gap between existing research in detecting fraudulent financial reporting, this study aims to deepen the factors that influence the occurrence of fraud in an entity by using the fraud diamond analysis which is a refinement of the fraud triangle.

This study is a replication of the research conducted by Prayoga and Sudarmaji (2019) which tested only some of the variables on fraud diamonds, while in this study the authors discussed each variable related to fraud diamonds.

METHOD

This study uses quantitative research methods with 83 companies listed on the Indonesian Infrastructure, Utilities and Transport Stock Exchange. The sampling procedure used in this study is a purposive sampling procedure. The criteria are: (1) companies in the infrastructure, utilities and transport sectors listed on the IDX during the period 2016-2019; (2) The Company publishes annual financial statements on the IDX website (www.idx.co.id) for the period 2016-2019; (3) companies with losses in the period 2016-2019; (4) The company publishes audited financial statements, the data is not fully linked to the study variables. The number of samples obtained after carrying out targeted sampling with the observation period of 2016-2019 amounts to 48 companies. The analytical method used in this study is descriptive statistical analysis, classical hypothesis testing, The data analysis methods used in this study are descriptive statistical analysis and multiple linear regression analysis. Hypothesis testing is performed using multiple linear regression analysis, plausibility test (R2), simultaneous significance test (Test - F) and partial significance test (T-test). The test model was first tested with the classical hypothetical test to determine the feasibility of the multiple regression model.

Below is the multiple regression model used in this study :

FRAUD = β0 + β1 ACHANGE+ β2 OSHIP + β3 LEV + β4 ROA + β5 RPT + β6 BDOUT + β7 AUDCHANGE + β8 DCHANGE + ε

Keterangan:

FRAUD
= Financial Statement Fraud
β0
= Constant
β1-β6
= Rgression coefficient
LEV
= External Pressure
ROA
=Return On Asset/Financial Target
ACHANGE
= Asset Change/Financial Stability
OSHIP
= Insider Share Ownership/Personal Financial Need
RPT
= Related party transaction /Nature Of Industry
BDOUT
= Independent Audit Member/Inneffective Monitoring
AUDCHANGE
= Change Of Public Accounting Firm/Rationalization
DCHANGE
= Change of Direction/Capability
ε
= error

multiple linear regression analysis and hypothesis testing.

The reason the author uses a quantitative approach is to considering the general nature of quantitative research, including: clarity of elements: objectives, subjects, data sources has been steady, and detailed from the start, can use samples, clarity research design, and data analysis was carried out after all data were collected. There are other factors that influence the choice of the type of research approach, namely: the time and funds needed available, and research interest. The things that Arikunto said that the background for choosing a quantitative approach in this study.

(Table 1. Operational Variable)

Variabel	Formula	Measurement Scale
Financial Statement Fraud (Y)	$FScores = AccrualQuality + FinancialPerformances$ $RSSTaccrual = \frac{(\Delta WC + \Delta NCO + \Delta FIN)}{AverageTotalAssets}$ $Financial\ Performance = Change\ in\ receivabe + Change\ in\ inventories + Change\ in\ cash\ sales + Change\ in\ earning$	Ratio
Financial Stability (X1)	$ACHANGE = \frac{(Total\ asset\ t - total\ Asset\ t-1)}{Total\ Asset\ t}$	Ratio
Personal Financial Need (X2)	$OSHIP = \frac{Total\ shares\ owned\ by\ insiders}{Total\ common\ shares\ outstanding}$	Ratio
External Pressure (X3)	$Debt\ to\ assets\ Ratio = \frac{Total\ Debt}{Total\ Assets}$	Ratio
Financial Target (X4)	$ROA = \frac{Earning\ after\ interest\ and\ tax}{Total\ Assets}$	Ratio

Nature Of Industry (X5)	$RPT = \frac{\sum AR\ RPT}{\sum AR_{(t)}}$	Ratio
Ineffective Monitoring (X6)	$BDOUT = \frac{Total\ Independent\ Boards}{total\ Boards}$	Ratio
Rationalization (X7)	If the company changes auditors during the study period, it is given a score of 1, but if the company does not change auditors, it is given a score of 0	Nominal
Capability (X8)	If the company makes changes during the research period, it is given a score of 1, but if the company does not change directors, it is given a score of 0	Nominal

Source : Processed data, 2021

RESULTS AND DISCUSSION

Descriptive Statistical Analysis

Descriptive statistical analysis is used to explain data evident from the minimum, maximum, mean(s) and standard deviation values of the independent and dependent variables used in this study.

Based on the above table 2, the average asset change (ACHANGE) is 0.09703, insider share ownership (OSHIP) is 0.80690, return on demand rate (LEV) is 0.53159, and return on investment (ROA) is 0.67172 . I know it.

Related party transaction (RPT) 0.181130, independent auditor (BDOUT) of 0.39, change of certified accountant (AUDCHANGE) of 0.35 and change of director (DCHANGE) of 0.52. The minimum and maximum values for (ACHANGE) are -0.33371 and 0.36082 and (OSHIP) are 0.0000057 and 0.47410. (LEV) are 0.74970 and 0.92996, respectively. (ROA) 0.01109 out of 0.27156. (RPT) 0.000079 and 0.988384. (BDOUT) is 0.33 and 0.66 respectively. AUDCHANGE (KAP), like (DCHANGE), has a minimum value of 0 and a maximum value of 1.

(Table 2. Descriptive Statistical Analysis)

	N	Minimum	Maximum	Mean	Std. Deviation
ACHANGE (X1)	48	-0.33371	0.36082	0.09461	0.13752
OSHIP (X2)	48	0.0000057	0.4741033	0.0806900	0.1649504
LEV (X3)	48	0.07497	0.92996	0.53159	0.20984
ROA (X4)	48	0.01109	0.27156	0.06717	0.05191
RPT (X5)	48	0.000079	0.988384	0.181130	0.285861
BDOUT (X6)	48	0.33	0.66	0.39	0.11
AUDCHANGE (X7)	48	0	1	0.35	0.48
DCHANGE (X8)	48	0	1	0.52	0.50
F-SCORE (Y)	48	-0.71401	2.25107	0.36778	0.47527

Source : Processed data, 2021

Hypothesis Test Results

(Table 3. Hypothesis Test Results)

Model		Unstandardized Coefficients	t	Sig.	Adjusted R Square	F	Sig.
		B					
1	(Constant)	1.351	3.869	.001	.191	2.180	0.56^{b}
	ACHANGE	.228	.627	.535			
	SQRT_X2	-.056	-.328	.745			
	LEV	-.506	-2.048	.049			
	AUDCHANGE	.011	.113	.911			
	DCHANGE	-.100	-1.189	.243			
	SQRT_X4	.552	1.077	.289			
	SQRT_X5	.338	1.896	.067			
	SQRT_X6	-1.063	-1.892	.068			
a. Dependent Variable: SQRT_Y							

Source : Output SPSS 25

Based on the table laid out, the following multiple linear regression equation is obtained:

FRAUD = 1,351 + 0,228ACHANGE – 0,056OSHIP – 0,506LEV + 0,552ROA + 0,338RPT – 1,063BDOUT + 0,011AUDCHANGE -0,100DCHANGE + ε

Based on Table 6 above, the actual value of df1 is 8 and df2 is 32. Therefore, the significant difference between the value of Fcount < Ftable (2.180 < 2.244) and the resulting F-test is 0.056, which which is greater than the alpha value. The level is set at 5% (0.05). Based on these results, we can determine asset volatility, leverage levels, asset returns, internal assets, transactions with special parties, independent auditors, changes in chartered accountants and changes in administrators. At the same time, it does not have a significant impact on accounting fraud. .. The adjusted R2 value from Table 6 is 0.191. This value indicates that the independent variable can explain 19.1% of the dependent variable and that the remaining 80.9% can be explained by other factors not considered in this study.

The Effect of Financial Stability on Fraudulent Financial Statements

The results of the test of the first hypothesis of this study show that the financial stability variables used as a proxy for the magnitude of the change in wealth (ACHANGE) do not affect accounting fraud. This is indicated by the meaning of 0.535 > 0.05. These results are in line with research by Utomo (2018) and Nugroho (2017) which show that the condition of asset changes has no effect on fraudulent financial statements. This is because the company has a reasonable percentage change in total assets. Companies avoid significant total changes because they will appear in the company's statement of financial position. To maintain the company's reputation, the company will not commit fraud in real financial statements such as changes in total assets. Bad events that may be related to financial stability are when the company's financial stability is poor, allowing companies to commit fraudulent financial reporting. Poor financial stability indicates that management's incompetence in managing company assets. Because assets are assets used for company operational activities.

The Effect of Personal Financial Need on Fraudulent Financial Statements

The results of the test of the second hypothesis of this study show that the variables of economic demand of a person for the account of an insider participation (OSHIP) do not affect balance sheet fraud. This is indicated by the meaning of 0.745 > 0.05. This result may be related to the low average insider participation in the surveyed companies in the sample, i.e. the largest data value is 0.474 (4.7%) and the smallest data value is 0.0000057 (0.00057%). The results of this study indicate that low insider share ownership indicates that in the sample companies there has been a clear separation between shareholders as owners who control the running of the company and managers as managers of the company. in line with research (Tiffani, 2015) and research (Nugroho, 2017)

The Effect of External Pressure on Fraudulent Financial Statements

The results of the test of the third hypothesis of this study show that the external pressure variables, presented as leverage (LEV), affect balance sheet fraud. This is indicated by the significance of 0.49 < 0.05. This means explaining that the company's ability to pay debts has an effect on fraudulent financial statements. Where it is explained that the existence of high credit risk can make it possible that the company is not able to cover its debts. The emergence of high debt causes management to often report high profitability. When the company decides to get debt, the company will get external pressure. This is consistent with the results of Yoshi and Handayani (2018).

The Effect of Financial Targets on Fraudulent Financial Statements

The results of the test of the fourth hypothesis of this study show that the target financial variables proposed as return on assets (ROA) do not affect fraudulent transactions. This is indicated by the meaning of 0.289 > 0.05. This explains that the company's financial targets have no effect on fraudulent financial statements because company managers still think that the target return on company assets is still considered reasonable and achievable. Managers do not consider that the ROA target is a financial target that is difficult to achieve so that the ROA target does not trigger financial statement fraud. The size of the ROA only measures how much the assets owned generate profits and cannot indicate fraudulent actions in the financial statements. (Esterine Puspitadewi, 2018; Rahmayuni, 2018; Tiffani, 2015)

The Effect of Nature Of Industry on Fraudulent Financial Statements

The results of testing the fifth hypothesis of this study show that the variable NatureOfIndustry, which is represented as a special party transaction (RPT), does not affect accounting fraud. This is indicated by the meaning of 0.067 > 0.05. This explains that the company's special party transactions have no effect on fraudulent financial statements because there is no high involvement by management in decision making. Where there is a separation between management and decision making, there is no complexity of transactions with special parties that trigger companies to commit fraudulent financial statements. In special party transactions, there is no cooperation between management and decision making. These are Husmawati et al., (2017).

The Effect of Ineffective Monitoring on Fraudulent Financial Statements

The results of the test of the sixth hypothesis of this study show that the invalid control variables used by the independent participant in the test (BDOUT) do not affect balance sheet fraud. This is indicated by the meaning of 0.068 > 0.05. This means that regardless of the number of independent members on the committee, poor management of accounting records will not be affected. The results of this study are consistent with those of Rahman and Deliana (2020) and Yesriani and Rahayu (2017)

The Effect of Rationalization on Fraudulent Financial Statements

The results of the test of the seventh hypothesis of this study show that the rationalized variables substituted for the change of activity of chartered accountants (AUDCHANGE) do not affect accounting fraud. This is indicated by the meaning of 0.911 > 0.05. This shows that whether or not there is a change in auditors in utility, infrastructure and transportation companies will not affect the occurrence of financial statement fraud. Changes in auditors could be because the company was not satisfied with the previous auditor's performance, both from the results of the audits carried out. Companies that want their companies to run well will use auditors who are truly independent and objective to improve the company's performance in the future. The results of this study come from Rahman et al. ,(2020) and Tiffani & Marfiah (2015)

The Effect of Capability on Fraudulent Financial Statements

The results of testing the eighth hypothesis in this study show that the capability variables defined by DCHANGE do not affect financial reporting fraud. This is indicated by the meaning of 0.243 > 0.05. Variable board changes as agents (1 if there is a board change this year, 0 if there is no board change) do not affect cheat deals. The replacement of directors by corporate interest groups is not because they want to cover up the fraud they have committed, but because they want to improve the performance of the company, they are looking for more competent and better than their predecessors. The results of this study are consistent with those of Gaddafi and Terzaghi (2018) and Rahmayuni (2018)

CONCLUSION

Based on the results of the study, conclude thatexternal pressures due to high credit risk can influence balance sheet fraud and encourage companies to engage in debt payment fraud. This shows that the presence of high credit risk encourages companies to commit fraud in covering their debts. The company should manage its credit risk by setting a credit limit so that the obligations that should be paid off are not greater than the assets they have. On the other hand, financial stability, personal financial needs, nature of the industry, ineffective supervision, rationalization and capacity do not affect fraudulent financial statements.
There are still many restrictions for this course, so it is advisable not to extend the study periodto four years for further studies. Approximations of the nature of the explanatory variables of industry must be measured using the INVENTORY equation. Further research will allow us to extend our research to other types of companies listed on the Indonesian Stock Exchange.

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