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INFLUENCE OF FINACIAL STABILITY, PERSONAL FINANCIAL NEED, INEFFECTIVE MONITORING, CHANGE IN AUDITORS, AND CHANGE IN DIRECTOR TO FINANCIAL STATEMENTS FRAUD

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ABSTRACT

The effects of this study examined the effects of financial stability on financial statement fraud, personal financial need on financial statement fraud, ineffective monitoring of financial statement fraud, changes in auditors and directors of financial statement fraud. Secondary data for this study includes annual reports and financial records of manufacturing companies accessed through the IDX, which provides quantitative data. Producers with shares on the IDX from 2018 to 2020. Purposive sampling This study found that Ineffective monitoring has no effect on financial statement fraud, financial stability has a significant positive impact on financial statement fraud, personal financial need has a significant positive impact on financial statement fraud, and a change in auditor or director has a significant positive impact on financial statement fraud.

1. INTRODUCTION

Financial reports are generated as a result of accounting procedures and have a significant impact on business. The Indonesian Institute of Accountants states in PSAK (2017) that providing information that enables the majority of users to make economic decisions regarding an organization's financial position, performance and cash flows is the goal of financial reports. Financial reports can provide information about the condition of the company to parties outside management. People who use financial reports to predict, compare, and assess how decisions will affect their finances will use their economics.

If the information in the financial statements has qualitative characteristics, users can benefit from it. According to the FASB's conceptual framework (SFAC No.), financial reports perform best when presented in accordance with their qualitative components. 2): Financial reports are straightforward, reliable, comparable and relevant to stakeholders, such as: It is influenced by employees, management, investors (holders), creditors, suppliers, customers and the government.

The components of financial statements in Indonesia are more comprehensive. However, financial reports contain many weaknesses that allow management or certain individuals to commit fraudulent financial reporting. The Association of Certified Fraud Examiners (ACFE) defines fraud as "an unlawful act committed intentionally for a specific purpose" (manipulating or providing false reports to other parties) by individuals inside or outside the organization for personal or group gain. either directly or indirectly causing harm to others In 2015, fraudulent financial statements occurred in one of Toshiba's businesses. 1.22 billion US dollars in accounting fraud committed by Toshiba. As a result of this case, Toshiba experienced a significant decline in sales and its name was removed from the stock index. By the end of 2015, Toshiba had lost $8 billion US dollars. At PT Sunprima Nusantara Financing (SNP Finance), another fraud case occurred in May 2018. Speculation indicated that SNP Finance might present fictitious financial reports. Because SNP failed to pay MTN interest of IDR 6.75 billion, the Financial Services Authority (OJK) stopped the company's operations due to this case.

According to Wolfe and Hermanson (2004), four factors can lead to fraudulent financial statements: opportunity, rationalization, pressure, and capability. Either of these conditions can be used as a variable to determine whether there is an error in the financial statements . One of the proxies that allows us to see whether or not fraudulent acts have occurred in the financial statements based on these four conditions is the element of pressure, which can be found by using the proxies for External Pressure, Financial Targets, and Financial Stability. The nature of the industry and ineffective monitoring are

examples of opportunities. Auditor change and director change serve as proxy elements of rationalization and capability, respectively.

This study aims to show how diamond fraud affects fraudulent financial statements proxied by the variables mentioned above. Research conducted in 2019 by Kurnia Nur Fadilah which aims to examine and analyze empirical evidence regarding the impact of the diamond fraud factor on financial statement fraud was utilized by researchers. Pressure is the first factor, and personal financial needs and financial stability are good examples. The second factor is opportunity, which is proxied by ineffective monitoring. The third factor, rationalization (Rationalization), as exemplified by the change of Auditor. The ability proxied by the change of directors is the fourth factor.

Many previous findings support the relationship between diamond fraud and financial statement fraud. Pressure is the first factor, and personal financial needs and financial stability are good examples. Fraudulent financial stability in financial reports, according to research, has no effect Kurnia Nur Fadilah (2019). However, financial stability has a negative impact on financial statement fraud, as stated by Fadrul, Cindy Clara Desli, and Zul Azmi (2021). Kurnia Nur Fadilah (2019) and Fadrul, Cindy Clara Desli, and Zul Azmi (2021) state that personal financial requirements have no effect on financial statement fraud.

The second factor, opportunity, is a proxy for ineffective supervision. Kurnia Nur Fadilah (2019) and Anita Primastiwi, Sri Ayem, and Saeful (2021) state that fraudulent financial reporting is hindered by inadequate supervision. However, fraudulent financial reports are caused by inadequate monitoring, as stated by Fadrul, Cindy Clara Desli, and Zul Azmi (2021).

The third factor is rationalization, which is a proxy for Change in Auditor. Median Wilestari and Novi Fujiana (2021) said that changing auditors reduces fraud or fraudulent acts of financial statements. However, fraudulent financial reports are not affected by a change in auditors, as stated by Fadrul, Cindy Clara Desli, and Zul Azmi (2021).

The fourth factor is the ability represented by changes in directors. False financial reporting decreases when directors are changed, according to Fadrul, Cindy Clara Desli, and Zul Azmi (2021) and Anita Primastiwi, Sri Ayem, and Saeful (2021). Financial statement fraud was not affected by changes in directors, Median Wilestari and Novi Fujiana (2021) stated. Financial report fraud also has a negative impact, according to Sri Ayem and Astuti (2019).

2. METHOD

Types Of Research And Data Collection Techniques

SPSS software and conventional assumption tests are used in this type of quantitative research that takes a quantitative approach. This study uses secondary data, namely the financial reports of manufacturing companies listed on the Indonesia Stock Exchange from 2018 to 2020. In the data collection process, the documentation method is used to collect information from searches conducted on electronic media, especially on the website www.idx. co.id. The method of analysis in this study is multiple linear regression analysis.

Population, Samples and Sampling Techniques

All manufacturing businesses listed on the Indonesia Stock Exchange (IDX) website between 2018 and 2020 were included in the study population. There were 384 samples from 128 business actors in this study, and were observed for three years. The sampling technique in this study is called " *purvosive sampling* ".

Method Analysis Data

This study uses the Multiple Linear Regression analysis method. This hypothesis is tested with the help of several independent variables or predictors in a linear regression model known as Multiple Linear Regression. In addition, a statistical science approach was also applied by utilizing the SPSS application as a tool for data processing in this study.

a. Introduction Data

1) Statistics Descriptive

Descriptive statistics can present a summary of the data read from the mean, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness. This analysis is in the form of an explanation by classifying, analyzing, and making tables based on the data obtained .

b. Test Appropriateness Data

1) Test Normality

The Normality Test aims to evaluate the bell-shaped or similar distribution of data, also known as the normal distribution. A good data pattern is similar to a normal distribution, meaning it is not skewed to the left or right. The Kolmogorov Smirnov test (K–S) was used by the researchers in this study to perform a normality test. If the significance level is greater than 0.05, the data must be normally distributed for the normality test; Otherwise, there is no normal distribution of the data.

2) Test Multicollinearity

The multicollinearity test is a test that determines whether a significant relationship or correlation is found using regression between independent variables. if there is no correlation between the independent variables, determine whether the regression method is effective. The tolerance value is one of the conditions for the multicollinearity test. If the tolerance value is greater than 0.10, the data tested does not have multicollinearity; Conversely, if the tolerance value is less than 0.10, the data tested contains multicollinearity. If the VIF (Variance Inflation Factor) value is 10.00, then the data studied shows multicollinearity.

3) Test Autocorrelation

The purpose of the autocorrelation test is to determine whether the current error and the previous period are correlated. Regression without autocorrelation is good. with the following matters as a basis for decision making:

1. If DWu DWu 2, there is no autocorrelation (Ho is accepted)/autocorrelation coefficient "0."
2. If the DW value is below the lower limit (dl), then there is a positive autocorrelation (Ho is rejected) and the autocorrelation coefficient is greater than zero.
3. If the DW value is greater than (4-dl), there is a coefficient of "0" and negative autocorrelation (Ho is rejected).
4. If the DW value is between du and dl or between (4-du) and (4-dl), the results are inconclusive.
5.

4) Test Heteroscedasticity

The heteroscedasticity test is a method for determining whether the residuals of the regression model from one observation and from other observations have the same variance. Homoscedasticity will occur if the residual variance is the same for each observation, while heteroscedasticity will occur if the conditions are different. A successful regression model exists if the test results show neither homoscedasticity nor heteroscedasticity. Absolute intermediate regression of each independent variable, Glesjer's test was used to evaluate heteroscedasticity. The Glesjer Test decision making framework is as following:

1. If score anyway > 0.05 so be accepted (no there isheteroscedasticity).
2. If score sig < 0.05 so rejected (there is heteroscedasticity).

c. Test hypothesis

1) Analysis Regression linear Double

The use of the objective of multiple linear regression analysis is to examine the effect or impact of several independent variables on the dependent variable. The following regression models were used: The models described below were used for multiple linear regression:

Information :

α	= Constant
β1,2,3,4,5,6,7,8	= Coefficient regression each proxy
X1	= ACHANGE
X2	= OSHIP
X3	= BDOUT
X4	= ACHANGE
X5	= DCHANGE
ε	= Errors

2) Test Coefficient Determination (*Adjusted* R ^{2})

Adjusted R2 will not be used as a measure because the test of the coefficient of determination due to use is carried out to explain how much the independent variable can explain the dependent variable using R multiple linear regression *Square* (Ghozali, 2016).

3) F tes

The F test is used to determine whether the dependent variable and at least one independent variable can have a significant effect simultaneously (Ghozali, 2016) :

a) If the significance value is less than 0.05 or the $_{\text{calculated F}}$ is greater than the F $_{\text{table}}$, it is said to affect the dependent and independent variables simultaneously.
b) It can be said that the dependent and independent variables do not interact simultaneously if the significance value is greater than 0.05 or the $_{\text{calculated F}}$ is smaller than the F $_{\text{table}}$.

4) t test

The t test is used to determine whether the independent variable has a partial effect on the dependent variable (Ghozali, 2016).

a) If the significance value is 0.05 or t $_{\text{count}}$ > from t $_{\text{table}}$ indicates that the independent variable has a partial effect on the dependent variable.
b) The independent variable has a partial effect on the dependent variable if the significance value is greater than 0.05 or t $_{\text{count}}$ is smaller than t $_{\text{table}}$.

3. RESULT AND DISCUSSION

Analysis Results Study

In this study, the data analysis process includes testing the research hypothesis and conventional assumptions. Multiple linear regression was used to test classic assumptions and research hypotheses to see whether the data is affected by independent variables such as personal financial needs, financial stability, ineffective oversight, and a new auditor, or new financial reporting director. statistical fraud where multiple linear regression is used in the test.

a. Test Assumption Classic

1) Test Normality

Table 1 Normality test

Normality Test Results		Conclusion
	Unstandardized Residuals	Normal Distribution
asymp. Sig. (2-tailed)	,120c	

Asymp is shown as the result of the Kolmogorov-Smirnov test, as shown in the table above. Sig. (2-tailed) of 0.120 which is greater than 0.05 indicates that the data used is normally distributed.

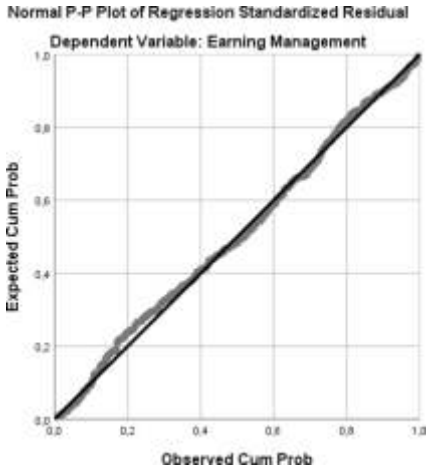

Figure 1 Normal Probability Plot Graph

seen from the output of the normal *Probability Plot (P Plot) graph* above that the data surrounds the diagonal line and moves in that direction, indicating that the regression model meets the assumption of normality.

2) Test Multicollinearity

Table 2 Multicollinearity Test

Variable	tolerance	VIF	Conclusion
Financial Stability	,908	1.102	There is no multicollinearity
Financial need	,890	1.123	No Multicollinearity
IneffectiveMonitoring	,966	1.035	No Multicollinearity
change in Auditors	,800	1,251	No Multicollinearity
change in Director	,840	1,191	No Multicollinearity

The fact that each variable has a tolerance value greater than or equal to 0.10 and a VIF value of less than 10 in the table above shows that this regression model does not show multicollinearity.

3) Test Autocorrelation

Table 3 Autocorrelation Test

Summary Model [b]

Model	Durbin-Watson
1	1, 794

The Durbin Watson value is known to be 1.794 based on the test results above, which shows that the Durbin Watson value is between -2 and 2, indicating no autocorrelation in this study.

4) Test Heteroscedasticity

Table 4 Heteroscedasticity Test

Independent Variable	Sig	Conclusion
Financial Stability	.056	There is no heteroscedasticity
Financial need	,312	There is no heteroscedasticity
Ineffective Monitoring	,731	There is no heteroscedasticity
Change in Auditors	, 174	There is no heteroscedasticity
Change in Director	.080	There is no heteroscedasticity

The Glejser test was used in this study to test heteroscedasticity. The Glejser test uses absolute residual value regression on the independent variables (Gujarati, 2013). If the significant value is greater than 0.05, then there is no heteroscedasticity, according to the rules. The Glejser test results table above shows that each variable has a Sig value. > 0.05, which indicates that the data used is in accordance with the assumption of traditional heteroscedasticity.

Analysis Test hypothesis

a. Analysis Regression linear Double

Table 5 Analysis Regression linear Double

Independent Variable	B	Sig
(Constant)	,015	,000
Financial Stability	.024	,008
Financial need	,028	,000
Ineffective Monitoring	,001	,450
Change in Auditors	,003	,000
Change in Director	,001	,018

Based on Table on could is known equality regression lineardouble, that is:

$Y = 0.015 + 0.024\ x_1 + 0.028\ x_2 + 0.001\ x_3 + 0.003\ x_4 + 0.001\ x_5$

1. Constant as big 0.015 states that the average value of fraudulent financial statements is the same as if the variable is held constant: 0.015.
2. The financial stability regression coefficient (x1) of 0.024 states that the value of fraudulent financial reports increases by one unit for every unit of value added to financial stability of 0.024.
3. The financial need structure regression coefficient (x2) of 0.028 states that the value of fraudulent financial statements increases by 0.028 for each additional unit of financial need.
4. Coefficient regression according to the ineffective monitoring structure of 0.001 (x3), the value of

fraudulent financial statements increased by 0.001 for each value added unit of ineffective monitoring.

5. The regression coefficient based on changes in auditor structure (x4) is 0.03, the value of fraudulent financial statements increases by 0.003 for each additional unit of change in the value of the auditor.
6. Coefficient regression based on a change in the director's structure (x5) of 0.001, the value of financial statement fraud increases by 0.001 for each additional unit of director's value.

b. Test Coefficient Determination

Table 6 Test Coefficient Determination

Summary model b

Model	R	R Square	Adjusted R Square
1	,491 a	,241	,231

The table's coefficient of determination has an adjusted R Square value of 0.231 , or 23.1, indicating that personal financial need, inadequate monitoring, changing auditors, and changing boards can account for 23.1% of fraudulent financial reports. while the percentage of other variables not included in this study was 76.9%.

c. Test Significant Model F

Table 7 Test Significant Model F

F Test Sig Value	Provision	Information
0.000	< 0.05	Influential

The significance value is 0.000 0.05 as described in the previous table. This shows that the model is correct and the dependent variable financial statement fraud is simultaneously influenced by the independent variables personal financial need, inadequate supervision, and financial stability, change of auditors, and change of directors.

d. Test Signification Variable Free (Test t)

Table 8 Test Signification Variable Free (Test t)

Independent Variable	B	Direction	Sig	hypothesis
Financial Stability	,015	+	,008	Be accepted
Financial need	.024	+	,000	Be accepted
Ineffective Monitoring	,028	+	,450	Rejected
Change in Auditors	,001	+	,000	Be accepted
Change in Director	,003	+	,018	Be accepted

Based on the table above it is known that the results of the t test analysis were found as follows:
As for results analysis test t on study this is as following :

a. Influence financial stability to financial statement fraud
From Table Results test regression " *Coefficient* " with a positive beta of 0.024 it can be seen that the significant value of financial stability of 0.008 is less than or equal to 0.05 (0.008 0.05) . Consequently, it can be concluded that fraudulent financial reporting is significantly reduced by financial stability .

b. Influence financial Need to financial statement fraud
From Table Results test regression " *Coefficient* " With a positive beta of 0.028, it is evident that the significant value for financial needs is 0.000 which is less than 0.05 (0.000 0.05). Thus, it can be concluded that financial needs significantly reduce fraudulent financial statements .

***c.* Influence ineffective monitoring to financial statement fraud**From Table Results test regression " *Coefficient* " a positive beta of 0.001 indicates that the significant value for ineffective monitoring is 0.450 greater than 0.05 (0.451 greater than 0.05). Therefore, fraudulent financial statements are not affected by inadequate monitoring .

d. Influence change in Auditor against financial statement fraud

From Table Results test regression " *Coefficient* " positive beta is 0.003, and the significant value of auditor change is 0.000 less than 0.05 (0.000 0.05). Therefore, it is possible to assert that changing auditors significantly reduces fraudulent financial statements .

e. Influence change in Director of finance statement fraud

From Table Results test regression " *Coefficient* " With a negative beta of 0.001, it can be seen that the significant value for director turnover is 0.018 which is less than 0.05 (0.018 0.05) . Therefore, it can be concluded that the change of directors significantly inhibits financial statement fraud .

DISCUSSION

Influence financial stability to financial statement fraud

Hypothesis testing shows a significant value of 0.008 < 0.05 so that hypothesis **be accepted** As a result, financial stability has an impact on fraudulent acts on financial statements. In addition, the value of the regression coefficient of this study indicates that financial stability significantly reduces financial statement fraud. In this study, total assets are used to measure financial stability. The greater the change in total assets as a percentage, the more likely the financial statements contain fraud.

Financial stability is a condition that requires companies to declare their financial stability. Management will usually employ various strategies to make the company appear to be in good financial condition when the profitability of the business is threatened by industry, economic conditions, or the state of the operating entity. Changing financial statements is one way to boost company performance. The ratio of the company's wealth to its total assets has increased. Management can then present the company's financial statements in the most effective way to interest investors by using this as a starting point for allocating the funds they wish to invest. The findings of this study are in line with the research of Sofyan Helmi Purba (2021), which shows that financial statement fraud is influenced by financial stability.

Influence financial Need to financial statement fraud

Hypothesis testing shows a significant value of 0.000 < 0.05 so that the hypothesis is **accepted** a As a result, the need for money influences fraudulent financial reporting. In addition, the value of the positive regression coefficient of this study indicates that financial need significantly reduces fraudulent financial reporting. Financial need is measured in this study by the amount of management stock ownership. This shows that the proportion of insiders who own shares increases along with the rampant manipulation of financial reports. Financial need exists when the executive's financial situation influences the company's finances (Skousen et al.). 2009). Beasly, 1996 (cited in Fadrul et al.), 2021): “Officers of directors and boards of commissioners whose financial performance of a company will be at risk if you have a significant financial stake in it. The individuals concerned believe that they are entitled to claims on the assets and earnings of the company, which has a negative impact on the financial situation of the business. Because of the ambiguity of ownership and control, managers randomly use company funds for personal gain. Managers will use self-interest funds such as workplace pressure, bad habits, and finances to encourage fraudulent financial reporting.

Influence ineffective monitoring of financial statement fraud

Hypothesis testing shows a significant value of 0.450 > 0.05 so the hypothesis is **rejected** a Consequently, inadequate monitoring has no effect on fraudulent financial reporting. In this study, ineffective supervision was measured by the number of independent commissioners in the company. This indicates that the percentage of the company's independent commissioners will not affect the number of incidents of fraudulent practices in the financial statements.

Influence change in Auditor against financial statement fraud

Hypothesis testing shows a significant value of 0.000 < 0.05 so that hypothesis **be accepted** thus indicating that auditor changes affect financial statement fraud. In addition, the value of the regression coefficient in this study indicates that fraudulent financial statements are reduced significantly by changing auditors. In this study, whether auditors changed during the study year was used to measure auditor change. This shows that the frequency of switching of auditors' business is correlated with the prevalence of fraudulent practices in the financial statements.

Compliant with SAS No. The American Institute of CPAs publication 99 (2002) states that changing a company's auditors may indicate fraud. Directly or indirectly, the previous auditor may be better able to find management-related fraud. However, fraud will be more likely if the auditor is changed.

Influence change in Director of finance statement fraud

Hypothesis testing shows a significant value **of** 0.018 < 0.05 so that hypothesis **accepted** a indicating that a change of directors could lead to financial statement fraud. In addition, the value of the regression coefficient in this study indicates that financial statement fraud is significantly reduced by changing directors. Change of directors is measured in this study using the extent to which directors change throughout the year. This shows that the frequency of switching of auditors' business is correlated with the prevalence of fraudulent practices in the financial statements.

Capability is a risk factor for fraud, and Wolfe and Hermanson (2004) say that it makes fraud more likely. They came to the conclusion that a change in CEO or board of directors might be an indication of fraud. The transfer of power from the previous management to the new management is referred to as a "change of directors". The goal is to improve the performance of the previous management. Conflicts of interest, which usually involve political content and the interests of certain parties, can arise when directors are replaced. The composition of a company's board of directors may be changed or a new director deemed more competent than the current board may be hired to improve performance. A change of directors, on the other hand, may be an attempt by the company to remove a director who is deemed aware of the fraud. It is estimated that the company will need time to adjust to the new board of directors, so initial performance may not be optimal.

4. CONCLUSION

Financial statement fraud and this research focuses on manufacturing companies listed on the Indonesia Stock Exchange between 2018 and 2020 to find out how personal financial needs, ineffective oversight, auditor changes, and director changes affect the business. Financial stability Substantial reduction in financial statement fraud. The findings of this study are consistent with the findings of Kurnia Nur Fadilah, Sofyan Helmi Purba, and Wahidahwati (2019). Financial statement fraud is significantly reduced by personal financial needs. The findings of this study are in line with the findings of Kurnia Nur Fadilah and Wahidahwati (2019), Nimas Frasiska Oktafiana, Khoirun Nisa, and Shinta Permata Sari (2019), and Nimas Frasiska Oktafiana. Financial statement fraud is not affected by ineffective monitoring. The findings of this study are consistent with the findings of Kurnia Nur Fadilah and Wahidahwati (2019)

Financial statement fraud was significantly reduced when the auditor was replaced. The findings of this study are consistent with Sofyan Helmi Purba (2021) and Median Wilestari and Novi Fujiana (2021). Financial statement fraud was significantly reduced when directors were replaced. The findings of this study are in line with the findings of Sri Ayem, Saeful, and Anita Primastiwi (2021).

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