

THE INFLUENCE OF INEFFECTIVE MONITORING, RATIONALIZATION, AND PROFITABILITY ON FRAUDULENT FINANCIAL REPORTING



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Abstract

Financial reporting fraud is widespread among companies in Indonesia and even throughout the world. The high level of fraud in financial reports and the large number of failures in a company raise concerns about the authenticity of a company's financial reports. The research currently being conducted aims to determine the influence of ineffective monitoring, rationalization, and profitability on fraudulent financial reporting. This research method applies a quantitative approach using a sample of 174 manufacturing companies' data on the IDX using sampling techniques, using certain considerations, and analysis of the data using SPSS 25. The independent variables in this research are ineffective supervision, rationalization, and profitability, while the dependent variable is fraudulent financial reporting. Based on the results of data analysis in this research, it was found that ineffective supervision has a significant negative influence on financial statement fraud. In addition, rationalization shows a significant positive influence on financial statement fraud, while profitability has a significant negative influence on financial statement fraud.

Keywords: Ineffective Monitoring, Rationalization, Profitability, Fraudulent Financial Reporting

INTRODUCTION

An entity really needs financial reports to make the right decisions. Financial reports are very necessary for companies and parties outside the company Ayem et al. (2022) explains that investors in a company use financial reports to decide whether to invest in the company or not. On the other hand, a company's financial reports aim to provide knowledge about the company's financial position, how a company works, and changes in a company's financial position where which is used by various parties who use financial reports to make decisions regarding the company's operations (Zuliyana et al., 2023).

Fraud often occurs in companies, both fraud in financial reports and taxes. for a company or agency. Fraud or deception is very detrimental to many parties involved in a company or agency; therefore, it is necessary to pay attention to what causes fraud and how to prevent fraud (Wardani et al., 2021; Wardani & Putriane, 2020; Wardani & Susilowati, 2020). The phenomenon of fraudulent financial reporting was found in Indonesia, one of which was the case of irregularities committed by PT Indofarma Tbk. This case emerged after there was an Investigation Report (LHP) on the case, which resulted in state losses amounting to IDR 371,8 billion. (Ferry Sandi, 2024).

There is more than one cause of fraud in financial reports, but in the research conducted, the author will discuss three causes of financial report manipulation. The first is ineffective supervision of company activities. Achmadiyah & Hidayat, (2023) explain that ineffective monitoring is an activity that can create opportunities for companies to manipulate company financial report data, which means that ineffective monitoring opens up increased opportunities for companies to commit fraud. Therefore, companies need to have a strong internal control system and a high culture of integrity to prevent unethical actions. Second, the rationalization explained by Puspita, (2021) that this rationalization is a justification for the individual's attitude towards the manipulation carried out is a normal thing that must be done, where understanding the rationalization mechanism is very important to prevent and overcome this problem. By building a healthy organizational culture and by implementing a strong internal control system, companies can reduce the risk of manipulated data leaks. The last one is profitability. Wardani & Yusy, (2022) explain that profitability is the ability of a company to provide an assessment of the company where the company is located. Companies

are required to have good profitability to attract the attention of investors, which is what forces management to commit fraud. Pressure to achieve high profitability can indeed trigger fraud. However, by implementing good corporate governance and building a healthy organizational culture, companies can reduce the risk of unethical behavior.

The demands of superiors in a company make some managers justify various methods to achieve the desired results. Manipulation of financial reports is currently widespread in several companies in Indonesia. The results of a survey conducted by the Association of Certified Fraud Examiners (ACFE) in 2020 revealed that there were 22 cases of financial statement fraud in Indonesia (Ghaisani & Supatmi, 2023). Research on the influence of ineffective supervision, rationalization, and profitability on fraudulent financial reporting is the same as research conducted by Fitriarningsih et al. (2023; Lastanti et al., (2022); Prakoso & Setiyorini, (2021), Purwaningtyas & Ayem (2021), Rahmani & Amin, (2021).

REVIEW OF LITERATURE

Theory Attribution

Attribution theory explains a person's behavior by seeing why other people do it. what they do and someone tries to understand other people's behavior in doing something, and gives reasons why someone does that behavior. In other words, this attribution theory explains someone's behavior towards what is happening Sumatrik, (2019). There are demands on companies from various parties, such as investors and capital borrowers, to obtain company performance from both financial and non-financial parties, which can also have a good impact on investors. This situation can be a trigger for companies to carry out manipulation actions in financial reports.

The Effect of Ineffective Monitoring on Fraudulent Financial Reporting

According to attribution theory, ineffective monitoring explains that inadequate monitoring can provide opportunities for individuals to commit fraudulent acts, and individuals can make internal attributions where they can use the situation to justify their actions. Fraud in a company's financial statements is prone to occur, with the many phenomena of financial report manipulation, which causes companies to have to tighten supervision over their financial statements (Utami et al., 2022).

Ineffective monitoring will certainly have an impact on the occurrence of fraudulent financial reports in a company. According to Himawan & Wijanarti, (2020) explains that the more total receivables a company has, the greater the company's opportunity to manipulate the company's financial statements. Following this description, there are the following things:
H1: Ineffective monitoring has a negative effect on fraudulent financial reporting

The Effect of Rationalization on Fraudulent Financial Reporting

According to attribution theory, rationalization is explained by an individual carrying out acts of manipulation in financial statements, having many reasons to justify the actions they take, and having many reasons for committing fraud. Rationalization is an individual's justification for the act of manipulation of financial statements that is being carried out by Faradiza, (2019). Manipulation of financial reports occurs because management in a company has an obligation to manage the company, so it is not very difficult for management to manipulate financial reports according to their wishes.

Rationalization, of course, has an impact on fraudulent financial reporting. According to Renzy et al., (2021) rationalization, the greater a person's rationalization, the greater the level of manipulation carried out. In accordance with this description, the following hypothesis is:

H2: Rationalization has a positive influence on fraudulent financial reporting

The Effect of Profitability on Fraudulent Financial Reporting

According to profitability attribution theory, it states that companies that have poor profitability will experience great pressure in improving company performance, this is what allows someone to manipulate financial reports. Profitability is the profit of an entity in implementing policies and authority in making decisions Nugroho et al., (2018). Companies with poor profitability have a greater possibility of manipulating financial reports because good profitability can attract the attention of investors to invest capital in the company.

Profitability certainly has an impact on fraudulent financial reporting. According to Milasari & Ratmono, (2019) If an entity has large profits, it makes it easier for a company to manipulate company revenues to increase its net profit. In accordance with this description, there is the following hypothesis:

H3: Profitability has a negative effect on fraudulent financial reporting

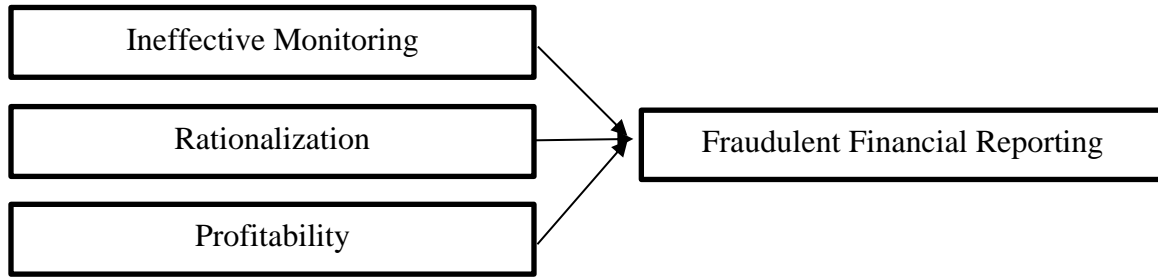


Figure 1
Conceptual Framework of the Research

RESEARCH METHOD

Types of Research

In the research currently being conducted, the method used to conduct research is quantitative descriptive methods. The descriptive quantitative method is suitable for use in this report because, by using this method, researchers can measure, compare, and identify patterns in financial data, which can help us uncover fraudulent practices and take appropriate action to prevent them. The numbers in this research are used to analyze whether there is a relationship between the variables used and to obtain conclusions according to the results of the data processing that has been carried out.

Population and Sample

The research being carried out uses a sample of manufacturing companies that are sampled from the basic and chemical industrial sectors, various industrial sectors, as well as the consumer goods industrial sector on the IDX and the company's official website for the 2018-2023 period. This research has a time span of six years to see the consistency of influence between each variable and to be able to see real events shortly. Determination of the sample in this research was carried out by applying the purposive sampling method. There are criteria in this research for sampling, including: 1) Financial reports in rupiah; 2) The entity is registered on the IDX in 2018-2023; 3) Publish financial reports for the 2018-2023 period or via the company's legal website; 4) The data used is taken from companies with financial reports ending December 31 for 2018 – 2023 and provides complete information; 5) The financial report data is presented completely and meets the variables used in the

research, namely ineffective monitoring, rationalization, profitability, and fraudulent financial reporting.

Data Collection Technique

The research sampling technique currently being carried out is a purposive sampling technique. Purposive sampling itself is a non-random sampling technique; in other words, the author ensures that illustrations are quoted using certain consideration methods that are in accordance with the criteria of the research (Lenaini, 2021).

Variable Operational

Fraudulent Financial Reporting (Y)

Fraudulent financial reporting is an act of manipulation of financial reports with full awareness, which is carried out by company management, and this can be detrimental to users of financial reports Abbas & Laksito, (2022). Manipulation in financial reports often occurs in the presentation of financial reports that misrepresent company profits, which causes the level of fraud in financial reports to increase Roychowdhury, (2006). Related to this statement, in this research, fraudulent financial reporting is proportioned using earnings management.

$$\text{Earnings Management} = \frac{\text{Working Capital Accrual (t)}}{\text{Sales period (t)}}$$

$$\text{Working Capital Accrual} = \text{AL} - \text{HL} - \text{Cash}$$

Information: AL = Changes in Current Assets Period t

HL = Changes in Current Debt Period t

Kas = Changes in Cash and Cash Equivalents Period t

Ineffective Monitoring (X1)

Ineffective monitoring is one of the factors causing manipulation of financial reports due to a lack of good supervision, which causes fraudulent financial reports Utami et al., (2022). In this research, ineffective monitoring uses BDOUT calculations to see the company's performance (Skousen et al., 2008).

BDOUT = Total board of independent commissioners: Total board of commissioners

Rationalization (X2)

Rationalization is an act of fraud committed by an individual and justify the actions they have committed. There was a dispute between management and the auditor, both from the current auditor and the previous auditor, which gave indications of fraud in the financial statements, which then caused the company's financial performance to become poor, which then caused the company to change auditors to disguise the risk of manipulation in the financial statements Wahyuni & Budiwitjaksono, (2017). The change of KAP or CPA is then measured using a dummy variable, which is symbolized by the number 1 if there is a change in auditor and symbolized by the number 0 if there is no change in auditor (Alvionika & Meiranto, 2021).

Profitability (X3)

Profitability is the advantage of an entity in achieving company profits. If the company has good profitability, it will have more opportunities to invite investors. This is what motivates managers to manipulate financial reports to make them look good. In this research, NPM is used to measure company profitability (Almaqaira et al., 2023)

$$NPM = \frac{\text{Net Profit After Tax}}{\text{Income}}$$

RESULTS AND DISCUSSION

The current research took a sample of 29 companies on the IDX. In this research, the sampling technique used was purposive sampling. There are several criteria used in this purposive sampling technique, namely, the number of companies used was 29 manufacturing companies, with a research period of 6 years. The total sample collected was 174 research data, where this data were in accordance with the criteria of the research topic used.

Determination Coefficient Test (R²)

Table 1. Coefficient of Determination Test Results

Model	R	R Squar e	Adjusted R Square	Std. Error of the Estimate
1	.598 ^a	.358	.346	.00664

The value of adjusted R^2 ranges from 0 to 1. According to the table, the adjusted R^2 result is 0.346, where the adjusted R^2 value shows that the independent variable can predict 34.6% of the dependent variable. Where the remainder of the percentage is 65.4%, which is explained by other variables outside the variables studied.

Model Test (Goodness of Fit

Table 2. Fit Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.004	3	.001	31.548	.000
	Residual	.007	170	.000		
	Total	.012	173			

Source: SPSS 25 data processing

Based on Table 2, it can be seen that in the multiple linear regression period there is a significant value of 0,000 and the resulting calculated F shows 31,548 > from F table 2,43 and a significance value < 0,05, where the table shows that the model fits in this research. worth using.

Individual Parameter Significance Test (T Test)

Table 3. t-test

Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	1.132	.004		272.21	.000
X1	-.042	.006	-.407	-6.485	.000
X2	.005	.002	.157	2.532	.012

X3	-0.032	.006	-	-5.015	.000
					.314

Source: SPSS 25 Data Processing

In accordance with Table 3, it shows that the significance value for the independent variable must be smaller than 0,05, so that there are the following results:

1. There is a significance value for the ineffective monitoring variable, which is 0,000, so the significance value is less than 0,05. So, it can be concluded that the ineffective monitoring variable has an influence on fraudulent financial reporting.
2. There is a significance value in the rationalization variable, namely 0,012, which is not more than 0,05. So, it can be concluded that the rationalization variable has an influence on fraudulent financial reporting.
3. There is a significance value for the profitability variable, namely 0,000, which is smaller than 0,05. So, it can be concluded that this variable has an influence on fraudulent financial reporting.

The Effect of Ineffective Monitoring on Fraudulent Financial Reporting

The analysis currently being carried out shows that ineffective monitoring has a negative influence on fraudulent financial reporting. This is shown in the table which states that the significance value for the ineffective monitoring variable is 0,000, which shows the results are smaller than 0,05 and the calculated t result is -6,485. The results of this research indicate that ineffective monitoring in proportion to BDOOUT has a negative influence on fraudulent financial reporting in manufacturing companies listed on the Indonesia Stock Exchange (IDX) in 2018-2023. There is an influence between the ineffective monitoring variable on fraudulent financial reporting because if there is good supervision, there is less opportunity for manipulation of financial reports (Anggraini & Meidiyustiani, 2023).

Research regarding the influence of ineffective monitoring, which is proportioned with BDOOUT on the fraudulent financial reporting variable is also in accordance with attribution theory, which explains that a person's behavior can be influenced by themselves or others by being influenced by internal and external factors. This behavior is what makes management behave honestly or commit fraud to achieve individual interests Purwaningtyas & Ayem, (2021). This current research is in line with research already carried out by

Anggraini & Meidiyustiani, (2023); Fadilah & Wahidahwati, (2019); Himawan & Wijanarti, (2020) which states that if there is good supervision, there is less potential for falsification in financial reports, and the greater the total receivables owned by the company, this causes the company's opportunity to commit fraud to be higher.

The Effect of Rationalization on Fraudulent Financial Reporting

This research states that rationalization has a significant positive influence on fraudulent financial reporting. These results are shown in the table, which states that the significance value of the rationalization variable is 0,000; this result shows that it is smaller than 0,05, and the calculated t result is 2,532. The results of this research indicate that rationalization, which is proportional to the change of KAP, has a positive influence on fraudulent financial reporting in manufacturing companies listed on the Indonesia Stock Exchange (IDX) in the 2018-2023 period. There is an influence of the rationalization variable on fraudulent financial reporting because the higher the rationalization, the more opportunities there are to commit fraud in the company's financial report data (Renzy et al., 2021).

Research on the influence of rationalization which is proportional to the change of KAP which influences fraudulent financial reporting is also in line with attribution theory which states that individuals who carry out engineering in financial reports have various reasons to justify the actions they take with reasons for the interests of the company and the person who carries it out. This cheater always convinces himself that the action he is taking is not that bad (Da Rato et al., 2023).

The research currently being carried out is also the same as research that has been carried out by Amarakamini & Suryani, (2019); Renzy et al., (2021); Suryandari et al., (2019) which states that rationalization has a positive influence on fraudulent financial reporting because the higher the rationalization, the more opportunities there are for manipulation of financial reports, and management can commit fraud on company income by recording transactions when they are made, even though there has been no cash income or expenditure.

The Effect of Profitability on Fraudulent Financial Reporting

The results of the analysis currently being carried out state that profitability has a negative influence on fraudulent financial reporting. This is shown in the table, which states

that the significance value for the profitability variable is 0,000; this result shows that it is smaller than 0,05, and the t calculated result is -5,015. The results of this research indicate that profitability proportional to NPM has a negative influence on fraudulent financial reporting in manufacturing companies listed on the Indonesia Stock Exchange (BEI) in 2018-2023. There is an influence of the profitability variable on fraudulent financial reporting because companies that have low profitability have the possibility of committing fraud in financial reports (Claudia & Dewi, 2023).

Research on the influence of profitability proportional to NPM influences fraudulent financial reporting, which is also in line with attribution theory, which explains that if a company has good profitability, it will strive for the company to have a low tax burden Munawar et al., (2022). The research being carried out is the same as the analysis carried out by Claudia & Dewi, (2023); Isna & Suhendi, (2020); Milasari & Ratmono, (2019) which states that if a company has large profits, it makes it easier for the company to manipulate the income generated from receivables in order to increase its net profit, companies that have low profitability have the possibility of falsifying financial reports, and there is pressure from external parties who want high profitability so that There is an opportunity for an entity to commit falsification in financial statements.

CONCLUSION

The purpose of writing this research is to provide reliable evidence regarding the influence of ineffective supervision, rationalization, and profitability on fraudulent financial reporting, where the data used in this research was taken from the financial reports of manufacturing companies on the Indonesia Stock Exchange (BEI) and the official websites of manufacturing companies. starting from 2018 to 2023. Following the results of data processing and discussion above, the following conclusion that the ineffective monitoring variable has a significant negative effect on the fraudulent financial reporting variable, the rationalization variable has a significant positive effect on the fraudulent financial reporting variable, and the last is the profitability variable has a significant negative effect on the fraudulent financial reporting variable.

In accordance with the results of the analysis of research that has been carried out, there are suggestions and input for future research. Among them are future research could use a different period and use a different research object, and further research could conduct literature studies regarding fraud and profitability affecting other variables.

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