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THE INFLUENCE OF AUDITOR, FINANCIAL RATIOS, AND CORPORATE GOVERNANCE ON FRAUDULENT FINANCIAL

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Abstrak: Financial reports are reports that show information about financial data and company operational activities to be given to parties who have an interest in the company (stakeholders). Companies publish financial reports aimed at displaying the actual condition or state of the company. This study aims to examine and analyze the influence of auditors, financial ratios and corporate governance on fraudulent financial reporting of coal mining companies on the IDX for the 2016-2019 period. The population in this study are coal mining companies listed on the IDX for the 2016-2019 period. In taking the sample using purposive sampling technique, in order to obtain a sample of 8 coal mining companies. The data was collected using documentation techniques obtained from the official website www.idx.co.id. The data analysis technique used is multiple linear regression analysis. The results of this study indicate that the activity ratio, profitability ratio has an effect on fraudulent financial reporting, while the auditor, liquidity ratio, leverage ratio, gross profit margin, and corporate governance have no effect on fraudulent financial reporting.
Keywords: Auditor, Fraudulent Financial Reporting, Financial Ratio, Corporate Governance

INTRODUCTION

Financial reports are reports that show information about financial data and company operational activities to be given to parties who have an interest in the company (stakeholders). Companies publish financial reports aimed at displaying the actual condition or state of the compan*y*.

A good and fully functioning financial report is a financial report that is understandable, relevant, reliable, and comparable. Therefore, financial reports must be prepared as best as possible according to accurate data and based on applicable accounting standards (Septia Ismah Hanifa. 2015).

Fraud is a certain amount of deliberate misuse of employees. For example, recording fictitious income, reducing costs and increasing the value of assets in financial reporting to deceive users of financial statements. Without realizing it, fraud can reduce the company's good name or reputation in maintaining business continuity. And its financial practice is better known as fraudulent financial reporting (Septia Ismah Hanifa. 2015).

Several studies have made observations on the variables that affect Fraudulent Financial Reporting. Lajos Zager, Sanja Sever Malis, Ana Novak (2016) concluded that the primary responsibility for fraud prevention and detection depends on management. Apart from management, the board of directors, the audit committee, the external

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auditors and the internal auditors all have a role to play in ensuring reliable financial reporting.

From the research of Shofia Nur Inayanti, Sukirman (2016) financial stability, personal financial need, nature of industry, multiple directorships of board members, change in auditors, rationalization, and capability have an effect on fraudulent financial reporting.

Research conducted by Agung Prajanto, Ririh Dian Pratiwi (2016) Liquidity Ratio, Gross margin ratio, Activity ratio have an effect on fraudulent financial statements. Meanwhile, Leverage ratio, Asset Composition ratio, Inventory ratio, Receivable ratio, and Profitability ratio have no effect on fraudulent financial statements.

The author is motivated to conduct research on fraudulent financial reporting. Because every company that will submit its financial statements to interested parties is required to submit financial reports in accordance with applicable financial accounting standards and has been audited by a public accountant registered with the Financial Services Authority. For this reason, the authors will further examine fraudulent financial reporting.

Agency theory explains the cooperative relationship between two people. Where one person is the shareholder (principal), while the other party acts as management (agent). Agency relationships exist when shareholders give full authority to management to make the best decisions. The relationship between the two leads to a condition of information imbalance because management has more sources of information (Jensen & Meckling, 1976). Fraudulent Financial Reporting is a certain amount of deliberate misuse of employees. For example, recording fictitious income, reducing costs and increasing the value of assets in financial reporting to deceive users of financial statements (Global Fraud & Examiners, 2016)

Research conducted by Sofia Nur Inayanti, Sukirman (2016) states that financial statement stability has an effect on fraudulent financial reporting, personal financial needs do not affect fraudulent financial reporting, nature of industry affects fraudulent financial reporting, multiple directorships of board members have no effect on fraudulent financial reporting, the auditor has no effect on fraudulent financial reporting, rationalization has no effect on fraudulent financial reporting, capability has no effect on fraudulent financial reporting.

Oriza Zea Sabrina, Fachruzzaman, Pratana Puspa Midiastut, Eddy Suranta (2020) corporate governance has no effect on fraudulent financial reporting, ineffective monitoring has no effect on fraudulent financial reporting, earnings management affects fraudulent financial reporting.

METHODS

The data collected in this study were processed and then analyzed using the following statistical tools:

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Descriptive statistics

The analysis used to describe the variables in the study through a sample of data or population as it is, without conducting generally accepted analysis and conclusions.

Classic assumption test

Data Normality Test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution or not (Ghozali: 2011). The test used is Kolmogorov Semirnov, namely the subject with a significant rate (α) of 0.05 if the p> value is normally distributed or vice versa.

Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). A good regression model should not have a correlation between the independent variables (Ghozali: 2011).

Autocorrelation Test

The autocorrelation test aims to test whether in a linear regression model there is a correlation between the confounding error in period t and the error in period t-1 (previous), the problem of autocorrelation is tested by Dubin-Whatson with the formula (Ghozali: 2011).

Heteroscedasticity Test

The heteroscedasticity test aims to test whether the regression model has variance inequality and the residuals of one other observation remain, then it is called homoscedasticity and if it is different it is called heteroscedasticity (Ghozali: 2011).

Hypothesis testing

Testing can be done by looking at the probability value, that is, if the probability (significant) is greater than 0.05, the independent variable has no effect on the dependent variable, and vice versa.

Types and Sources of Data

The data source used in this study is secondary data where the data is obtained from the official website www.idx.co.id, which is in the form of annual financial reports on the IDX.

Population and Sampling

The population in this study were all 22 coal mining companies listed on the IDX in 2016-2019. Then from a number of populations above only 8 companies that meet the criteria as a sample in this study.

The sample selection used purposive sampling technique, which is a non-random sample selection technique whose information is obtained by considering the specified criteria.

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RESEARCH AND DISCUTION

Descriptive statistics

Tabel 1. Descriptive statistics

Variabel	N	Min	Max	Mean	Std. Dev
FRAUDULENT FINANCIAL REPORTING	32	0	1	0,59	0,499
BIG4	32	0	1	0,87	0,336
CURRENT RATIO	32	0,89	9,20	2,4128	1,77219
DER	32	0,04	1,02	0,4038	0,22771
GPM	32	7,29	51,90	31,9409	10,21103
ACTIVITY RATIO	32	0,39	1,87	1,0538	0,42969
ROA	32	2,18	45,56	16,2288	11,40884
CORPORATE GOVERNANCE	32	0	1	0,38	0,492
Valid N (listwise)	32				

Source: Data processed in 2021

Based on the results of descriptive statistical data processing above, the number of observational data was 32. The Fraudulent Financial Reporting variable obtained a minimum value of 0. And a maximum value of 1 while for the mean of 0.59 the standard deviation value was 0.499. The auditor variable obtained a minimum value of 0. And a maximum value of 1. Meanwhile, for the mean of 0.87, the standard deviation value was 0.336. The Liquidity Ratio variable obtained a minimum value of 0.89 and a maximum value of 9.20, while for the mean of 2.4128 the standard deviation value was 1.77219.

The Leverage Ratio variable obtained a minimum value of 0.04 and a maximum value of 1.02. Whereas for the mean of 0.4038 the standard deviation value is 0.2277. The Gross Profit Margin variable obtained a minimum value of 7.29. And the maximum value is 51.90. Meanwhile, the mean value is 31.9409, the standard deviation value is 10.21103.

The Activity Ratio variable obtained a minimum value of 0.30 and a maximum value of 1.87, while for the mean of 1.0538 the standard deviation value was 0.42969. The Profitability Ratio variable obtained a minimum value of 2.18 and a maximum value of 45.56. Meanwhile, the mean value is 16.2288, the standard deviation value is 11.40884. The corporate governance variable obtained a minimum value of 0 and a maximum value of 1. Meanwhile, for the mean value of 0.38 the standard deviation value was 0.492.

Classical Assumption Test Results

Normality Test

The normality test uses the One Sampe Kormogrov Smirnov Test. The results of the normality test on the data show Asymp Sig (2-tailed) with a value of 0.200 where the results are> 0.05, it can be concluded that the data is normally distributed.

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Table 2. Normality Test Results

	Unstandardized Residual	Standar	Information
Asymp Sig. (2-tailed)	0,200	> 0,05	Normally Distributed Data

Source: Data processed in 2021

Multikolinearitas Test

Tabel 3. Multikolinearitas Test Results

Variabel	Tolerance	Std.	VIF	Std.	Information
Auditor	0,188	>0,10	5,306	<10	There is no Multicollinearity
Liquidity Ratio	0,457	>0,10	2,187	<10	
Leverage Ratio	0,592	>0,10	1,690	<10	
Gross Profit Margin	0,177	>0,10	5,634	<10	
Activity Ratio	0,168	>0,10	5,935	<10	
Profitability Ratio	0,197	>0,10	5,069	<10	
Corporate Governance	0,328	>0,10	3,052	<10	

Source: Data processed in 2021

Based on the results of the multicollinearity test with a tolerance value> 0.1 and a variance inflation value (VIF) <10, it can be seen that each variable is free from multicollinearity

Autokorelasi Test

Tabel 4. Autokorelasi Test Results

	Unstandardized Residual	Standar	Information
Asymp Sig. (2-tailed)	0,590	> 0,05	There is no autocorrelation

Source: Data processed in 2021

Based on the results of the autocorrelation test using the run testa test, the test results show the Asymp value. Sig (2-tailed) with a value of 0.590 where the result is> 0.05, it can be concluded that there is no autocorrelation

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Heteroskedastisitas Test

Tabel 5. Heteroskedastisitas Test Results

Variabel	Sig	Std.	Information
Auditor	0,619	>0,05	There is no Heteroskedastisitas
Liquidity Ratio	0,932	>0,05	
Leverage Ratio	0,154	>0,05	
Gross Profit Margin	0,330	>0,05	
ActiviRatio	0,070	>0,05	
Profitability Ratio	0,051	>0,05	
Corporate Governance	0,441	>0,05	

Source: Data processed in 2021

Based on the results of the heteroscedasticity test with the sig results of each variable> 0.05, it can be concluded that each variable is free from heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to test what factors influence the independent variable and the dependent variable.

Tabel 6. Multiple Linear Regression Test Results

Model	Unstandardized Coefisients
Constant	0,043
Auditor	-0,303
Liquidity Ratio	-0,006
Leverage Ratio	-0,727
Gross Profit Margin	0,021
Activity Ratio	0,937
Profitability Ratio	-0,038
Corporate Governance	0,241

Source: Data processed in 2021

$Y = a + + \beta_1X1 + \beta_2X2 + \beta_3X3 + \beta_4X4 + \beta_5X5 + \beta_6X6 + \beta_7X7 + e$
FFR = 0,043 - 0.303 BIG4 – 0,006 CR – 0,727 DER + 0,021 GPM + 0,937 SALTA – 0,038 ROA + 0,241 CGC + e

The results of multiple linear regression models are obtained from the relationship between each independent variable (Auditor, Liquidity Ratio, Leverage Ratio, Gross Profit Margin, Activity Ratio, Profitability Ratio, and Corporate Governance) with the dependent variable (Fraudulent Financial Reporting) which is described as follows:

1. At a constant value of 0.043, it states that if there is an influence from the independent variable, the Fraudulent Financial Reporting value is 0.043 from the measurement scale used.

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2. The coefficient value for the auditor shows -0.303, which means that if the auditor increases by 1 percent, it will decrease fraudulent financial reporting by 0.303 (30.3%) with other independent requirements remaining.
3. The liquidity ratio coefficient shows -0.006, which means that if the liquidity ratio increases by 1 percent, it will decrease fraudulent financial reporting by 0.006 (0.6%) with other independent requirements fixed.
4. The leverage ratio coefficient shows -0.727, which means that if the leverage ratio increases by 1 percent, it will decrease fraudulent financial reporting by 0.727 (72.7%) with other independent requirements fixed.
5. The coefficient value of the gross profit margin ratio shows 0.021, which means that if the gross profit margin ratio increases by 1%, it will increase fraudulent financial reporting by 0.021 (2.1%) provided that other independent requirements remain.
6. The value of the activity ratio coefficient shows 0.937, which means that if the activity ratio increases by 1%, it will increase fraudulent financial reporting by 0.937 (9.37%) with other independent requirements fixed.
7. The value of the profitability ratio coefficient is 0.038, which means that if the profitability ratio increases by 1 percent, it will decrease fraudulent financial reporting by 0.038 (3.8%) with other independent requirements remaining.
8. The corporate governance coefficient value shows 0.241 which means that if corporate governance increases by 1% it will increase fraudulent financial reporting by 0.241.

Feasibility Test

Tabel 7. Feasibility Test Results

Model	F hitung	F tabel	Sig	Std	Information
1	8,758	2,42	0,000	<0,05	model's feasibility test

Source: Data processed in 2021

Based on the table above, it is known that the Fcount value is 8.758 and the significance is 0.000. F Table can be seen from F at a significance level of 0.05 with df1 (number of variables – 1) = 8–1 = 7. The formula df2 is n-k-1 where n is the number of data, k is the number of dependent variables. Df2 = 32–7–1 = 24. The results obtained for FTabel df1 = 7 and df2 = 24 are 2.42. Then the test results show that the value of Fcount> FTabel (8,758> 2.42) so it can be concluded that the model in this study has met the model's feasibility test.

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Hypothesis testing

Table 8. Hypothesis Test Results

Variabel	t hitung	t tabel	Sig	Std	Information
Auditor	0,532	2,064	0,599	<0,05	Rejected
Liquidity Ratio	0,079	2,064	0,937	<0,05	Rejected
Leverage Ratio	1,565	2,064	0,130	<0,05	Rejected
Gross Profit Margin Ratio	1,013	2,064	0,321	<0,05	Rejected
Activity Ratio	3,552	2,064	0,002	<0,05	Received
Profitability Ratio	2,271	2,064	0,032	<0,05	Received
Corporate Governance	1,063	2,064	0,298	<0,05	Rejected

Source: Data processed in 2021

The test results above indicate that the variable activity ratio and profitability ratio affect fraudulent financial reporting. This is evidenced by tcount> ttable and the significant results of each variable if <0.05 then the variable has an effect. For auditor variable, Liquidity Ratio, Leverage Ratio, Gross Profit Margin Ratio, Corporate Governance have no effect on fraudulent financial reporting.

DETERMINATION COEFFICIENT TEST

Table 9. The Result of Determination Coefficient Test

Model	Adj. R Square	Information
1	0,079	As much as 7.9% of the dependent variable can be explained by the independent variable

Source:Data processed in 2021

Judging from the coefficient of determination test results show that the ability of the independent variables consisting of auditors, liquidity ratio, leverage ratio, gross profit margin, activity ratio, profitability ratio, and corporate governance to fraudulent financial reporting is 7.9% while the rest is explained by other factors. outside the variable under study.

Discussion

The Effect of Auditors on Fraudulent Financial Reporting

The test results show that the auditor has no effect on fraudulent financial reporting. This explains that the selection of auditors is made as a result of the company being dissatisfied with the performance of the internal auditors from the audit results, not because they want to cover up fraudulent financial reporting committed by the company. In line with research (sihombing and rahardjo, 2014).

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The Effect of Liquidity Ratio on Fraudulent Financial Reporting

The test results show that the liquidity ratio has no effect on fraudulent financial reporting. This explains that companies that do not have liquidity problems will not be involved in fraudulent financial reporting. In line with research (Agung Prajanto and Ririh Dian Pratiwi, 2016).

The Effect of Leverage Ratio on Fraudulent Financial Reporting

The test results show that the leverage ratio has no effect on fraudulent financial reporting. This explains that low leverage means the company is considered to have low debt and its credit risk is also low. The lower the credit risk, the lower the creditors' level of concern about providing loans to companies. In line with research (Agung Prajanto, Ririh Dian Pratiwi, 2016).

The Effect of Gross Profit Margin Ratio on Fraudulent Financial Reporting

The test results show that the gross profit margin ratio has no effect on fraudulent financial reporting.This explains that a low gross profit margin value will not be involved in fraudulent financial reporting in line with the research (Agung Prajanto, Ririh Dian Pratiwi, 2016).

The Effect of Activity Ratio on Fraudulent Financial Reporting

The test results show that the activity ratio has an effect on fraudulent financial reporting. This explains that companies with high capital turnover have an effect on fraudulent financial reporting. In line with research (Agung Prajanto, Ririh Dian Pratiwi. 2016)

The Effect of Profitability Ratio on Fraudulent Financial Reporting

The test results show that the profitability ratio has an effect on fraudulent financial reporting. This explains that the desire of management to get bonuses for their performance results in fulfilling the wishes of the principal in meeting the financial targets in the form of profit. The higher the ROA targeted by the company, the more likely it is that the management will manipulate profits, which is a form of fraudulent financial reporting. In line with research (Widarti. 2015)

The Effect of Corporate Governance on Fraudulent Financial Reporting

The test results show that corporate governance has no effect on fraudulent financial reporting. This explains that the existence of political connections is not a factor that supports companies to cheat, but there are other factors that cause companies to conduct Qfraudulent financial reporting. Only companies with political connections tend to be careful in reporting corporate financial information. In line with research (Ngan. 2013).

CONCLUSION

Based on the results of the research analysis proves that the auditor variable, liquidity ratio, leverage ratio, gross profit margin ratio, and corporate governance have no effect on fraudulent financial reporting. Meanwhile, the variable activity ratio and variable profitability ratio have an effect on fraudulent financial reporting.

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Suggestions according to the authors in future studies are expected to include additional variables or other factors so that they can produce variables that significantly influence fraudulent financial reporting. In addition, further research is expected to examine all mining companies listed on the Indonesia Stock Exchange.

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