

THE IMPACT OF OBEDIANCE PRESSURE ON RISKY CHOICE BEHAVIOR

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Abstract; *This research aims at analyzing the determinance of financial statement fraud using MCP Theory (Motives, Capability, and Possibility). Motives variable used the proxy of leverage ratio (LEV), capability variable used the proxy by calculating the total number of board of directors and possibility variable used the proxy of the proportion of total audit committee. The criteria for sample in this research were companies with special notation or 'tattoo' from IDX from 2016 through 2018 amounted to 30 companies. The data analysis method used the SPSS. The results of the research show that Motives, Capability and Possibility variables simultaneously affect the financial statement fraud significantly and positively.*

Abstrak; Penelitian ini bertujuan menganalisis determinasi kecurangan laporan keuangan dengan menggunakan Teori MCP (Motive, Capability, and Posability). Variabel motif menggunakan proksi rasio leverage (LEV), variabel kemampuan menggunakan proksi dengan menghitung jumlah dewan direksi dan variabel kemungkinan menggunakan proksi dari proporsi total komite audit. Kriteria sampel dalam penelitian ini adalah perusahaan dengan notasi khusus atau 'tatto' dari BEI dari 2016 hingga 2018 berjumlah 30 perusahaan. Metode analisis data menggunakan SPSS. Hasil penelitian menunjukkan bahwa variabel Motif, Kemampuan, dan Kemungkinan berpengaruh secara simultan terhadap kecurangan laporan keuangan secara signifikan dan positif.

INTRODUCTION

Financial statement describes accounting information that relates company economic activities with interested parties. In general, financial statement aims at providing information about the financial position, financial performance and cash flow of an entity that are beneficial to most of financial statement users in making economic decision and showing management responsibility over resources usage that is entrusted to them (Ikatan Akuntan Indonesia, 2009).

Fraud of financial statement happens due to motivation and encouragement from many parties, both inside and outside the company. Motivation and encouragement for a well-prepared financial statement attract the interest of investors and potential investors, so the manager will do anything to prepare a good financial statement. Fraud can take many forms, such as manipulating the generally accepted accounting principles (Financial Accounting Standard), performing an aggressive profit management, and committing illegal action that is hidden and ended up in company bankruptcy. Financial statement fraud often involves the company auditors (Septriani and Desi, 2018).

According to Association of Certified Fraud Examiners (ACFE), fraud is any intentional or deliberate act of deception committed by an individual or entity who understand that the mistakes can bring harm to other individual or entity. A research by ACFE (2000) in Kusmayadi (2009) found that 83 percent of fraud case was committed by company owner or board of directors.

Cases of financial statement manipulation in Indonesia happened to Bank Century, Bank Duta, Bank Lippo, PT Gas Negara, PT Kimia Farma, Kasus PT Citra Marga Nusapala Persada, Merck, PT KAI, and PT Telkom that directly and indirectly put the profession of accountant on the spotlight (Adhikara, 2014) as well as recent scandal related to financial statement polemic in Garuda Indonesia. Aliansi Muda untuk demokrasi (ALMud) explains that this financial statement polemic can harm the public in general, especially for the shareholders. Public fraud done by Garuda Indonesia in the annual Statement of Financial Position (LPK) in 2018. Based on the previous information, it is known that Garuda recorded about Rp11 billion in December 2018, but in 2017, this government-owned airline suffered a loss of Rp3 trillion (Merdeka.com, 2019).

Research by Putriasih et al. (2016) and Utomo (2018) proved that pressure/motive affected the financial statement fraud. It is in contrast to Pardosi (2015) and Nurbaiti and Rustam (2017) who stated that pressure/motive did not affect the financial statement fraud. Putriasih (2016) showed that capability affected the financial statement fraud. The result of that research is opposing the research of Nurbaiti and Rustam (2017), which stated that capability did not have a significant effect on accounting irregularities. Pamudji and Aprillya (2010) and Nabila and Daljono (2013) proved that Possibility using the proxy of the audit committee did not affect the profit management.

From some financial statement fraud cases in Indonesia, as well as from the previous research on the theory of financial statement fraud detection that showed different results, a further research should be conducted by using other theory with the title: "Detection of Financial Statement Fraud: In the Perspective of Fraud MCP Theory" (An Empirical Study on Companies Listed in IDX 2015-2018). This research aim to investigate MCP theory affect financial statement fraud.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Association of Certified Fraud Examiners (2014) stated that fraud is defined as any intentional or deliberate act of deception committed by an individual or entity who understand that the mistakes can bring harm to other individual or entity. Fraud is any cunning act to gain advantage by covering up the truth, telling deceit, tricking, and other dishonest acts.

Fraud is an intentional act of irregularly using the company resource to gain personal benefit and bring harm to the related company or other parties (Tuannakotta, 2010). Fraud can be classified into three:

1. Asset Misappropriation

Asset misuse and theft of company or other parties is easy to detect since it is tangible or can be measured or calculated (defined value).

2. Fraudulent Statement

Officers or executives of a company or government agency who cover up the actual financial condition by committing financial engineering in presenting the financial statement to gain benefit or is called as window dressing.

3. Corruption

Corruption is an irregular and illegal act of misusing the public trust to gain personal benefit by public officers, both politicians and civil servants, and other parties involved in it.

According to ACFE (2014), financial statement fraud is the least frequent type of fraud but causing the highest impact among other types of fraud. Financial statement fraud may also present the financial statement looking good to give benefit to the fraudulent party, but harming others.

Financial statement fraud can be related to these themes, such as: (1) falsification, modification or manipulation of financial record, supporting documents or business transaction; (2) intentional mistakes in recording material, omission, or intentional mistakes in presenting event, transaction, account, or other significant information constituting the sources of information about financial statement preparation; (3) intentional act in using accounting principles, policies, and procedures to measure, acknowledge, report, and disclose the economic events and business transactions; (4) intentional removal of disclosure or insufficient disclosure presentation related to accounting standards, principles, practices and related financial information; (5) using aggressive accounting techniques through illegal profit management; and (6) manipulation of accounting practice based on the available accounting standard that has loopholes to be used by the company for covering the economic substantial of the performance.

MCP theory stands for the three factors that are considered as supporting or triggering fraud in an organization (Priantara, 2013). MCP theory consists of: Motives: Motives describes the trigger, need or reason of someone in committing crimes. Motives on fraud sometimes related to pressure in order to get additional income using unfair way. It is a serious issue for the company to manage its employee's motives to commit fraud if it comes from external factors. However, the company can provide counseling programs for the employee who is under pressure before they commit fraud as the only alternative to manage the pressure. When a crime or fraud is released, the perpetrator may articulate the reason for the crime or fraud. Therefore, forensic accountants or detectives should be able to tell the motives. Even though the motives for fraud is not an element of evidence, it is important to identify whether fraud is committed in person or group. There are four motives of crime: economic motives, egocentric, psychosis, ideological.

Capability, fraud will be committed if the perpetrator has the ability to perform violation, for instance having technological skills for document falsification. A skillful fraud perpetrator is usually persuasive and can easily invite other people to join him, consistently and efficiently lying, and has a good stress management to avoid pressure/investigation.

Possibility of Exposure, one of the motives of fraud in a company is the opportunity for the employee to carry out fraud. It can be solved if the company has a good internal control, sharing the information, and good communication between directors and management about the standard operating and company culture, monitoring the operation regularly, and reviewing performance by giving reward to those with good achievement, or punishment to the employees that do not positively contribute to the company.

If it is applied appropriately and consistently, it is expected to minimize fraud. In addition to preventive measures, fraud detection is also needed. It can be realized through internal audit function. A reliable auditor must use his skills carefully, so it is expected that he can prevent and detect fraud before it brings financial and non-financial losses to the company.

Hypothesis

Motives is presented by the leverage ratio that is a ratio between total liabilities and total asset (Schuetze, 2007). To get loans from external parties, the company should persuade that it can pay the loans. If the company has a high leverage, it means the company has higher liabilities as well as the credit risks. The research by Putri et.al (2015) stated that motives significantly affected the prevention of financial statement fraud. While the research by Martantya and Daljono (2013), Annisya et.al (2016) and Septriani and Desi (2018) stated that external pressure presented by leverage (LEV) showed no effect for the management to commit fraud in preparing the financial statement.

H1: Motives affects the financial statement fraud

According to Warsono et.al (2010), the board of directors is a crucial organ in a company and its main function is to pay attention with responsibility to the implementation of corporate governance in order to achieve the company goals. Board of directors determines policies (decisions) or company strategies for short-term and long-term through the policy regarding financial statement report, such as through profit management. Annisya et.al (2016) suggested that the board of directors did not affect the fraudulent risk of financial statement. It shows that changes in directors is not used as the means to carry out financial statement fraud. Meanwhile, the research by Taco and Ventje (2016) showed that board of directors affected the profit management

H2: Capability affects the financial statement fraud

Tunggal (2013) suggested that the audit committee is a sub-committee of the board of directors consisted of external independent directors. The audit committee is responsible for supervising external reports; monitoring risk and control process; both internal and external audit functions. Fraud can be minimized through good internal supervision. Therefore, the number of audit committees is the authorized parties in detecting fraud through tax avoidance and profit management. Damayanti and Tridahus (2015) showed that the audit committee did not significantly affect tax avoidance. The research by Taco and Ventje (2016) revealed that the audit committee did not affect profit management.

H3: Possibility affects the financial statement fraud

RESEARCH METHODOLOGY

This research used a quantitative method. The quantitative method is a research method based on positivism philosophy, as fulfilling the concrete, empirical, objective, measurable, rational and systematic scientific rules (Sugiyono, 2011). The population in this research was go-public companies listed in IDX (Indonesia Stock Exchange) during 2016-2018. Sample to be studied was the financial statement data period of 2016-2018 from the companies which get special notation from Indonesia Stock Exchange, www.idx.co.id.

Variables and Operational Definition

Motives, referred to the research by Martantya and Daljono (2013) that leverage ratio (LEV) is represented from total liabilities divided by total assets. Capability, referred to the research by Taco and Ventje (2016) that capability is represented by calculating the total number of board of directors. Possibility, referred to the research by Fitri and Tridahus (2015) that the audit committee is represented by the proportion of external audit committee divided by the total number of audit committees. The dependent variable was financial statement fraud, using sales growth ratio from current year sales divided by previous year sales.

Data Analysis

Data analysis method to test the hypothesis used the multiple regression analysis. Multiple linear regression in this research was formulated as follows:

$$Y = b_0 + b_1X1 + b_2X2 + b_3X3 + e$$

Description:

Y: Financial statement fraud

b: Regression Coefficient

X1: Motives

X2: Capability

X3: Possibility of Exposure

e: Standard error

Hypothesis Testing

Hypothesis testing was to find out whether the analysis approach of MCP theory affected the financial statement fraud. To test the hypothesis, it required the data or facts obtained from the data collection. F test calculation was based on SPSS to determine F count and F table at a significant level of 0.05.

FINDINGS AND DISCUSSION

The data obtained 30 out of 40 companies that fulfilled the criteria as research sample. The data of financial statement observed was during the period of 3 years, so the total sample in this research was 90 financial statement data.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Motives	90	0	23	3.07	4.963
Capability	90	2	8	3.37	1.267
Possibility	90	0	1	.65	.138
Fraud	90	0	47	1.77	5.759
Valid N (listwise)	90				

In table 1. The results of descriptive analysis are as follows: The mean value for Motives variable is 3.07 and the standard deviation is 4.963, meaning that if the mean value is lower than standard deviation value, then the potential financial statement fraud is higher (Skousen and Wright, 2009). The minimum and maximum value is 0 and 23, respectively. The mean value for Capability variable is 3.37 and the standard deviation is 1.267, meaning that if the mean value is higher than the standard deviation value, then the potential financial statement fraud is lower (Skousen and Wright, 2009). The minimum and maximum value is 2 and 8, respectively. The mean value for Possibility variable is 0.65 and the standard deviation is 0.138, meaning that if the mean value is higher than the standard deviation value, then the potential financial statement fraud is lower (Skousen and Wright, 2009). The minimum and maximum value is 0 and 1, respectively. The mean value for financial statement fraud variable is 1.77 and the standard deviation is 5.759, meaning that if the mean value is lower than the standard deviation value, then the potential financial statement fraud is higher (Skousen and Wright, 2009). The minimum and maximum value is 0 and 47, respectively.

Table 2. Normality Test

		Unstandardized Residual
N		90
Normal Parameters(a,b)	Mean	.0000000
	Std. Deviation	.41527893
Most Extreme Differences	Absolute	.094
	Positive	.075
	Negative	-.094
Kolmogorov-Smirnov Z		.691
Asymp. Sig. (2-tailed)		.726

Based on table 2 above, it shows that the results of normality test with Asymp. Sig. (2-tailed) is (0.726 > 0.05), meaning that variables in this research are normally distributed.

Table 3. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Motives	.995	1.005
	Capability	.915	1.092
	Possibility	.911	1.098

Based on table 3, the test results show that: Tolerance rate of Motives = 0.995 > 0.1 with VIF = 1.005 < 10, so the variable of MCP Theory from Motives aspect is said to be free from multicollinearity. Tolerance rate of Capability = 0.915 > 0.1 with VIF = 1.092 < 10, so the variable of MCP Theory from Capability aspect is said to be free from multicollinearity. Tolerance rate of Possibility = 0.911 > 0.1 with VIF = 1.098 < 10, so the variable of MCP Theory from Possibility aspect is said to be free from multicollinearity.

Table 4. Autocorrelation Test

dL	4-dL	Du	4-Du	DW	interpretation
1.5889	2.4111	1.7264	2.2764	1.933	No autocorrelation

Based on table 4, the autocorrelation test toward regression model with independent variables of MCP Theory that are Motives, Capability, and Possibility and dependent variables of Financial Statement Fraud, resulted in DW value = 1.933. Then, it can be concluded that there is no autocorrelation.

Table 5. Heteroskedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.524	.423		1.238	.221
	Motives	.001	.051	.003	.022	.982
	Capability	-.090	.061	-.211	-1.463	.150
	Possibility	.092	.509	.026	.182	.857

Based on table 5, the test results show that the significance value of the MCP Theory variable from Motives aspect = 0.982, so, Motives variable is said to be free from

heteroskedasticity. The significance value of the MCP Theory variable from Capability aspect = 0.150, so, Capability variable is said to be free from heteroskedasticity. The significance value of the MCP Theory variable from Possibility aspect = 0.857, so, Possibility variable is said to be free from heteroskedasticity.

Hypothesis Testing

Table 6. Hypothesis Testing

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.623	.675		2.405	.020
Motives	.231	.082	.362	2.818	.007
Capability	-.043	.098	-.059	-.439	.662
Possibility	-1.574	.811	-.260	-1.941	.058

F_{count}	= 3.670
Sig. F	= 0.018 ^a
R Square	= 0.180
Adj. R Square	= 0.131

Discussion

Based on table 6, the variables of MCP Theory (Motives, Capability, and Possibility) has $F_{count}=3.670$ with Sig. F 0.018 that is lower than 0.05, so H_1 is accepted H_0 is rejected. It can be concluded that the variables of MCP Theory (Motives, Capability, and Possibility) simultaneously affect the Financial Statement Fraud significantly. Based on table 6, the R square value is 0.180. It shows that 18% of the variables of MCP Theory (Motives, Capability, and Possibility) affect the Financial Statement Fraud variable. While the remaining 82% is affected by other variables excluded from this research model.

Table 6 shows the results of hypothesis testing. MCP Theory from Motives aspect affects financial statement fraud. Based on t-test in table 6, the variable of MCP Theory from Motives aspect has a t-value of 2.828 with a significance level of 0.007. Since sig. t < 5% (0.007 < 0,050), then H_0 is rejected H_a is accepted, so it can be concluded that Motives positively and significantly affects financial statement fraud. It is because the companies are not able to pay all their liabilities, both current liabilities (short-term) and non-current liabilities. It means that the total asset of the company is lower than its liabilities, in addition to its great cash outflow. It represents a higher tendency to commit financial statement fraud. The results of this research are in line with Putri et al. (2015) who proved that motives significantly affected financial statement fraud. However, it is in contrast to Martantya and Daljono (2013), Annisya et al. (2016) and Septriani and Desi (2018) who proved that external pressure represented by leverage (LEV), showed that there was no effect for the management to commit financial statement fraud.

MCP Theory from Capability aspect affects financial statement fraud. Based on t-test in table 6, the variable of MCP Theory from Capability aspect has a t-value of -0.439 with a significance level of 0.662. Since sig. > 5% (0.662 > 0,050), then H_0 is rejected H_a is accepted, so it can be concluded that Capability does not significantly affect financial statement fraud. It is because the company has a sufficient number of board of directors. It means that the more number of board of directors, the lower tendency of financial statement fraud. The results of this research are in line with the research conducted by Annisya et al. (2016) that the board of directors does not affect the financial statement fraud risk. However, it is in contrast to Taco and Ventje (2016) who said that the number of board of directors affected financial statement fraud, one of which through profit management.

MCP Theory from Possibility aspect affects financial statement fraud. Based on t-test in table 6, the variable of MCP Theory from Possibility aspect has a t-value of -1.941 with a significance level of 0.058. Since sig. > 5% (0.058 > 0,050), then H_0 is rejected H_a

is accepted, so it can be concluded that Possibility does not significantly affect financial statement fraud. It is because the company has an audit committee to carry out the internal control. It means that, if a company has an audit committee to control the management performance systematically, it will lower the tendency of fraud since the financial statement fraud will be possibly revealed or known by the authoritative party and results in sanctions. The results of this research are in line with Damayanti and Tridahus (2015) that the audit committee does not significantly affect financial statement fraud that is through tax avoidance. The research conducted by Taco and Ventje (2016) showed that the audit committee does not affect financial statement fraud through profit management.

CONCLUSION AND SUGGESTIONS

Based on the research to 30 companies that obtain special notation or 'tattoo' from Indonesia Stock Exchange period of 2016-2018, it concludes: F test shows a significant result that MCP Theory (Motives, Capability, and Possibility) simultaneously affects financial statement fraud. R square value is 0.180. It shows that 18% of the variables of MCP Theory (Motives, Capability, and Possibility) affect the Financial Statement Fraud variable. While the remaining 82% is affected by other variables excluded from this research model. Moreover, based on the partial test, it shows that Motives Variable positively and significantly affects financial statement fraud. It is because the companies are not able to pay all their liabilities, both current liabilities (short-term) and non-current liabilities. Capability variable does not significantly affect the financial statement fraud. It is because the company has a sufficient number of board of directors. Possibility variable does not significantly affect the financial statement fraud. It is because the company has an audit committee to carry out the internal control.

This research has several limitations. First, the sample used in this research are only companies that receive special notation or 'tattoo' from Indonesia Stock Exchange. Second, Motives variable is represented by leverage (LEV) ratio, capability variable is represented by calculating the total number of board of directors and Possibility variable is represented by the proportion of external audit committee divided by the total number of audit committee. Suggestions for future research are recommended to use more samples for better results, add another variables to identify financial statement fraud.

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