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Predicting Financial Fraud through Pressure, Opportunity, Rationalization and Internal Control (Case Study on Food and Beverage Companies Listed on the IDX)

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ABSTRACT: The Empirical Study of Food and Beverage Companies Listed on the Indonesia Stock Exchange in 2017-2019 aims to explain and forecast the impact of pressure, opportunity, rationalization, and internal control on financial statements that are false. Because it stresses verifying theories using numerical measurements of research variables and statistical data analysis, this study takes a quantitative approach. The study's population consisted of 18 companies that were listed in the food and beverage sub-sector between 2013 and 2017 and were part of the Indonesia Stock Exchange (IDX). Multiple linear regression analysis, often known as multiple regression, is the analysis model that is used to examine how the independent variables affect the dependent variable. The analysis's findings demonstrate how pressure, opportunity, rationalization, and internal control all significantly impact financial statement fraud at the same time. Internal control has little impact on fake financial statements, while pressure, opportunity, and rationalization all have a considerable impact.

KEYWORDS: Pressure, Opportunity, Rationalization, Internal Control, Financial Fraud

BACKGROUND

Within the company scope, the concept of fraud is a deviation from procedures that should not be implemented in a company. These deviations will have an impact on the company's performance achievements. The tendency for fraud to occur is due to the involvement of several elements consisting of disclosing misleading facts, violating rules or abuse of trust to commit fraud or manipulation that is detrimental to the company. Albrecht (2012: 34) asserts that cheating is the outcome of the interplay between two forces—one internal to the cheater and the other external to the environment. Three categories can be used to classify these strengths: (1) opportunities; (2) situational pressures; and (3) personal traits. Three interrelated forces work together to motivate dishonesty. When faced with situational pressure and little opportunity to cheat, someone with good personal traits won't cheat (be honest). On the other hand, a dishonest individual would cheat if they have the chance and are placed in an environment where there is a lot of pressure to perform.

The urge, need, or incentive to commit fraud is known as pressure. Numerous factors, both financial and non-financial, can put pressure on someone's lifestyle and finances, social pressure to succeed, pressure from parties or other sources, such as pressure from wealthy couples, pressure from demanding families, and pressure from the media. According to Santoso & Harti's research (2015), academic dishonesty is driven by pressure, and pressure has a considerable impact on the incidence of academic cheating. Furthermore, the Freddie & Kim research's (2008) findings indicated that pressure has a favorable impact on academic cheating behavior.

An opportunity is a circumstance that creates the potential for fraud to happen. It frequently happens as a result of oversight deficiencies, misuse of power, and lax internal controls inside the organization. Opportunity is the component of diamond fraud that is most likely to be reduced by the use of policies, procedures, and early fraud detection measures. When a company's internal control system is inadequate, opportunities will present themselves (Gagola, 2011). Businesses with lax internal controls will have lots of gaps that give management the chance to rig transactions. According to Andayani's (2010) research, one consequence of insufficient oversight or monitoring is that it can give agents or managers the chance to act immorally by managing profits.

The existence of attitudes, personalities, or a system of moral principles that permit certain people to commit fraud, or individuals who are exposed to enough oppression in their surroundings to for them to rationalize fraud, is known as rationalization. The most popular justification or mindset is that he is simply using assets that have been stolen and that his acts are motivated by a

desire to please his loved ones (Viva & Tarmizi, 2012). Findings from Dewi's (2014) study indicate that people with varying degrees of moral reasoning aptitude exhibit different propensities to engage in accounting fraud. Comparing those with high moral standards to those with poor moral standards, it is shown that the former are less likely to conduct accounting fraud.

In order improve fraud prevention and detection it is necessary to consider the fourth element that is internal control. Internal control is a process designed by management and the board of directors of a company to provide adequate assurance regarding the achievement of objectives related to operations, financial reporting, and compliance with applicable laws and regulations. Effective internal controls aim to prevent and detect fraud, as well as protect company assets from loss, theft or misuse. Strong internal controls can prevent fraud by creating an environment that makes it impossible or very difficult to commit fraud. This includes implementing strict procedures, segregation of duties, and adequate supervision. For example, with segregation of duties, no one individual has complete control over all financial transactions, thereby reducing the risk of financial data manipulation. The findings of Rachmanta's research (2014) indicate that fraud in the education sector is positively correlated with unethical behavior; fraud in the education sector is negatively correlated with organizational commitment; and fraud in the education sector is negatively correlated with perceptions of the effectiveness of the internal control system among education office staff. In the field of education, there is no correlation between distributive justice, procedural fairness, enforcement, organizational culture, and fraud. Similarly, there is no correlation between cheating and the effectiveness of the internal control system as perceived by administrators, instructors, and students.

Based on the background above, the purpose of this study is to predict whether pressure, opportunity, rationalization, and internal control are the factors that influence the financial fraud in food and beverage companies that listing in Indonesia Stock Exchange (IDX) for the period 2017 – 2019).

LITERATURE REVIEWS

Financial Fraud

Fraud is a term that is widely used in the fields of accounting and law. This term is often described as an action or activity that violates the rules and often causes both material and non-material losses for a group. Financial statement fraud is a form of fraud that occurs when management or other parties with certain interests deliberately present misleading or inaccurate financial information. This fraud is often carried out to improve the appearance of a company's financial performance, increase share prices, or achieve predetermined financial targets. Alison (2006) defines fraud as deception carried out intentionally which causes losses without the injured party realizing it and provides benefits to the perpetrator of the fraud. Alison (2006) suggests that fraud can be grouped based on the perpetrator of the fraud, namely: fraud by the company (management and employee) and fraud by parties outside the company (customers, suppliers, business partners, or other foreign parties who can cause losses to the company).

According to Albrecht (2012, 31–53), pressure, opportunity, and rationalization—often referred to as the "fraud triangle"—can operate as catalysts for fraud. A variation on Cressey's (1953) fraud triangle idea is the fraud diamond (Wolfe & Hermanson, 2004). According to Wolfe & Hermanson (2004), in order to enhance fraud prevention and detection, in addition to utilizing the fraud triangle factors of pressure, opportunity, and rationalization, it is imperative to take into account the fourth element, capability. Wolfe & Hermanson (2004) also explain the characteristics related to the personal abilities of fraud perpetrators, including: positioning; intelligence and creativity; confidence and ego; coercion; deceit; and stress. Aina et al. (2021) found that partially pressure has a negative effect on academic cheating behavior. On the other hand, opportunity and rationalization partial positive effect on academic cheating behavior.

Internal Control

The definition of internal control according to the AICPA (The American Institute of Certified Public Accountants) in Winarno's book (2006:11.4) is as follows: "Organizational plans and all coordinated measures and methods implemented in a company to protect assets, maintain the accuracy and reliability of accounting data, improve efficiency, and improve compliance with management policies. Internal control includes organizational structure, methods and measures that are coordinated to maintain organizational assets, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies (Mulyadi, 2014: 163). So it can be concluded that internal control is an activity to prevent risks to minimize losses that may arise from a company's activities so that action can be taken immediately with the aim of improving the quality of the company so that it meets the stated objectives.

According to Romney (2014: 226) internal control objectives include: securing assets; manage records well to report company assets accurately and fairly; provide reliable and accurate information; prepare financial reports in accordance with predetermined criteria; encourage and improve operational efficiency; encourage compliance with established managerial policies; and comply with applicable laws and regulations. Furthermore, according to Winarno (2006: 11.6), there are four internal control objectives, namely: protect company assets; increase the accuracy of information produced by the information system run by the company; increase the efficiency of company performance, so that savings can be made in various activities; and increase compliance with management policies.

Dewi's (2014) research results show that there is a difference in the tendency to commit accounting fraud between individuals who have a low level of moral reasoning and a high level of moral reasoning. Individuals with a high moral level are less likely to commit accounting fraud when compared to individuals with a low moral level. Apart from that, this research also proves that individuals tend to commit accounting fraud in conditions where there are no internal control elements. The third hypothesis successfully proves that there is an interaction between individual morality and internal control. Individuals with low moral levels tend to commit accounting fraud in conditions where there are no internal control elements.

Conceptual Framework

Based on the background and literature reviews, the conceptual framework of this study can be seen in the figure 1 below.

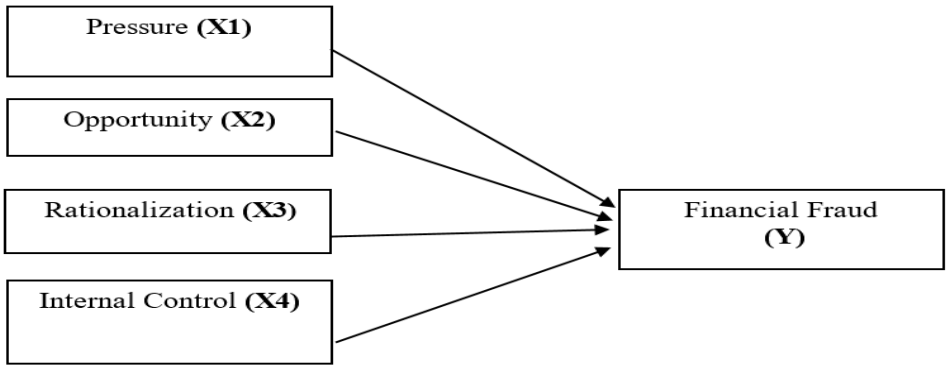

Figure 1 Conceptual Framework

HYPOTHESES DEVELOPMENT

The impact of pressure, opportunity, rationalization on financial fraud

Fraud can be done in various ways, cheating by getting around the system is what happens most often. This action is often carried out to gain benefits for an organization by both people inside and outside the organization. However, cheating or fraud is often carried out by human resources in a company so that the impact can be detrimental to the company. The results of research by Santoso & Harti (2015) found that pressure (pressure) has a significant influence on the occurrence of fraud, which means that the higher the pressure, the more an employee will commit acts of fraud. Apart from that, pressure can occur when management needs money to meet their personal needs, for example pressure for medical costs, pressure from family who demand economic success, and a luxurious lifestyle (Rustendi, 2009). Diany's (2014) research results show that opportunities influence employees to commit fraud. The research results of Mery & Yulius (2015) state that rationalization is basically an action carried out by employees where the activity carried out is not an act that violates, but is doing something that is naturally done. Rationalization is needed by fraud perpetrators to create the perception that they are honest and trustworthy people, but this action has a detrimental impact on where the employee works. Based on the description above, the researcher formulated an alternative hypothesis as follows:

H1: Pressure significantly influences financial fraud

H2: Opportunity significantly influences financial fraud

H3: Rationalization significantly influences financial fraud

The impact of internal control on financial fraud

Strong internal controls can prevent fraud by creating an environment that makes it impossible or very difficult to commit fraud. This includes implementing strict procedures, segregation of duties, and adequate supervision. For example, with segregation of duties, no one individual has complete control over all financial transactions, thereby reducing the risk of financial data manipulation. Opportunities are basically can actually be minimized by creating good systems and controls because the better the existing systems and controls, the smaller the opportunity to commit fraud. Opportunities will arise when the company's internal control system is weak (Gagola, 2011). Companies with weak internal controls will have many loopholes that create opportunities for management to manipulate transactions. Based on the description above, the hypothesis 4 can be formulated as follows:

H4: Internal control significantly influences financial fraud

RESEARCH METHOD

Because it stresses testing ideas using numerical measurements of research variables and statistical processes for data analysis, this study takes a quantitative approach. Furthermore, this study was carried out with the goal of providing an explanation; that is, it used hypothesis testing to determine the causal linkages between research variables (Singarimbun, 2006). The purpose of this research is to examine how internal control and the fraud triangle (pressure, opportunity, and rationalization) relate to financial statement fraud (an empirical study on food and beverage companies listed on the Indonesia Stock Exchange from 2017 to 2019).

The study's population consists of 18 companies that were listed in the food and beverage sub-sector on the Indonesia Stock Exchange (IDX) between 2013 and 2017. Purposive sampling is the technique employed, in which samples are taken in accordance with predetermined standards.

The purpose of data collecting is to gather the information required to meet the goals of the research. To ensure that the study's findings and conclusions are unquestionable, the goal of this step in the data gathering process is to gather reliable data. In this study, documentation is the primary means of data collecting. The process of gathering documentation data involves obtaining pre-existing documents or archived records, which can include books, newspapers, transcripts, and other materials. Secondary data, or data gathered by other parties, are the sources of information employed in this study (Sekaran, 2003: 223). The annual financial statement data of businesses listed on the IDX for the years 2017 through 2019 is among the secondary data used in this investigation. The websites of IDX (www.idx.co.id) and the firm are sources of secondary data. Pooled data was the kind of data used in this investigation. Cross-sectional and time series data are combined to create pooled data. Together with financial test methods, this study also used statistical test techniques. Multiple linear regression analysis, often known as multiple regression, is the analysis approach that is used to examine how independent factors affect dependent variables. SPSS 23 is the program used for multiple linear regression analysis, normality testing, and traditional assumption testing.

RESULTS AND DISCUSSIONS

The first process of analyzing data of this study is descriptive analysis. The process of gathering, categorizing, analyzing, and interpreting data objectively in order to produce information and a summary of the subject under discussion is known as descriptive analysis. Table 1 displays the findings of descriptive analysis of this study.

Table. 1 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Pressure	90	.010	.978	.65731	.243216
Opportunity	90	.100	.738	.37496	.088289
Rationalization	90	1.000	5.000	2.86667	.950458
Internal Control	90	-9.710	65.720	13.50033	14.440252
Financial statement fraud	90	.100	.760	.34820	.161247
Valid N (listwise)	90				

Table 1 shows that the average value of pressure is 0.65731, with the highest value being 0.978 and the lowest being 0.010, with a standard deviation of 0.243216. The Opportunity analysis yielded the following results: an average value of 0.37496, with a standard deviation of 0.088289, and greatest and lowest values of 0.738 and 0.100, respectively. The rationalization analysis yielded an average value of 2,866, a maximum value of 5,000, and a minimum value of 1,000, with a standard deviation of 0.950. The Internal Control variable's description revealed that its average value was 13,500, its greatest value was 65,720, and its lowest value was -9,710. The standard deviation value was 14,440. Regarding the variable degree of financial statement fraud, the values at the highest and lowest points are 0.760 and 0.100, respectively, with an average of 0.34820 and a standard deviation of 0.16147.

The second process is classical assumption tests. The classical assumption test is used to prove whether the multiple linear regression model used in this research meets the classical assumptions or not, then an econometric evaluation will be carried out. Econometric evaluation consists of normality tests, multicollinearity tests, heteroscedasticity tests and autocorrelation tests. In this research, the data normality test uses the Kolmogorov-Smirnov sample test method with a normal distribution test where the criteria used are: if Sig > 5% (α= 0.05) then the research data comes from a population with a normal distribution. Table 2 below describes the result of normality test.

Table 2 Result of normality test

		Unstandardized Residual
N		90
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.12185634
Most Extreme Differences	Absolute	.102
	Positive	.102
	Negative	-.054
Test Statistic		.102
Asymp. Sig. (2-tailed)		.402[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

The results of the data normality test obtained a sig value is 0.402. Based on these results, the data used in this study is normally distributed.

To detect multicollinearity, the size of the VIF (Variance Inflating Factor) and tolerance are determined. The following will present the results of multicollinearity testing carried out with the help of SPSS for Windows, the complete results can be seen in table 3.

Table 3 Result of Multicollinearity Test

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.377	.085		4.435	.000		
	Pressure	.236	.057	.356	4.122	.000	.901	1.110
	Opportunity	-.694	.162	-.380	-4.275	.000	.849	1.177
	Rationalization	.034	.014	.202	2.410	.018	.960	1.041
	Internal Control	-.002	.001	-.144	-1.581	.118	.805	1.243
a. Dependent Variable: Financial Fraud								

Based on the results of the multicollinearity test, it can be seen that the VIF value of each independent variable is around number one and the tolerance value is close to number 1. Therefore it can be concluded that all variables (pressure, opportunity, rationalization, and internal control) there is no multicollinearity.

One of the conditions that must be met by the regression model is that there is no autocorrelation. According to Widayat & Amirullah (2005: 108), if autocorrelation occurs, the consequence is that the estimator is still inefficient, therefore the confidence interval becomes wide. Another consequence if the autocorrelation problem is ignored is that the confounding error variance becomes underestimated, which ultimately results in the use of the t test and F test no longer being used. To detect autocorrelation, use the Durbin Watson quantity. Table 4 below describes the result of autocorrelation test.

Table 4 Result of Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.655[a]	.429	.402	.124691	.978
a. Predictors: (Constant), Internal Control, Rationalization, Pressure, Opportunity					
b. Dependent Variable: Financial Fraud					

Based on the autocorrelation test results, it shows that the Durbin Watson value is 0.978, where this number is between -2 and +2, which means there is no autocorrelation in the regression model used.

The heteroscedasticity test is to test whether in the regression model there is an inequality in the variance of the residuals from one observation to another. A good regression model is heteroscedasticity does not occur (Santoso, 2006). To detect whether there is heteroscedasticity in the regression model, it can be seen from the pattern formed at the points on the scatter plot graph. Figure 2 below describes the result of heteroscedasticity test.

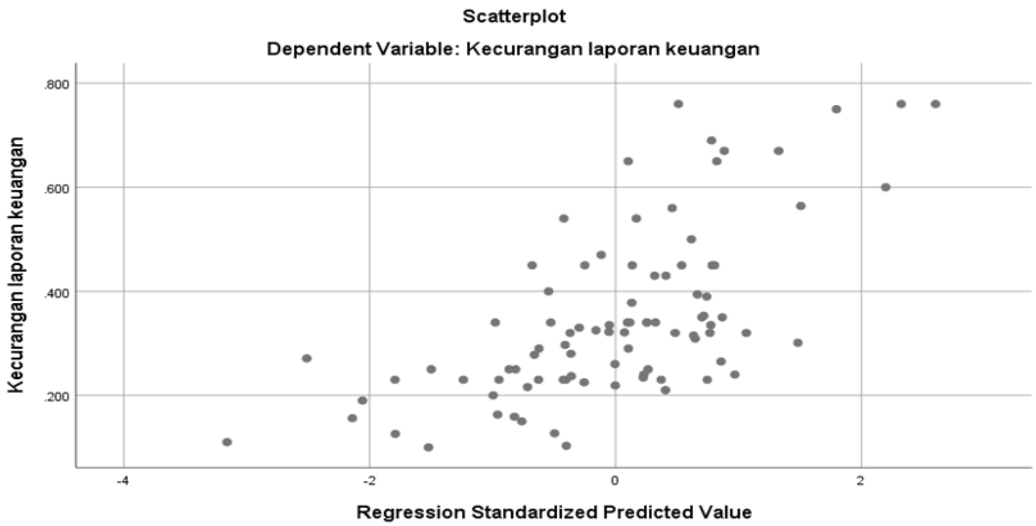

Figure 2 Result of Heteroscedasticity Test
Note: *Kecurangan laporan keuangan* = Financial Fraud

Based on the results of the heteroscedasticity test, it is known that the points formed on the scatter plot graph do not form a clear pattern and are spread above and below the number 0 on the Y axis so that it can be concluded that the regression model used is free of heteroscedasticity. These results prove that the influence of the independent variables namely, the variables Pressure, Opportunity, Rationalization and Internal Control have the same variance. Thus, it proves that the regression equation produced in this research is efficient and the conclusions produced are correct.

The third process is analyzing the influence of pressure, opportunity, rationalization, and internal control on financial fraud. This analyze can be seen from the result of multiple linear regression analysis. Table 5 below describes the result of multiple linear regression.

Table 5 Result of Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.377	.085		4.435	.000
	Pressure	.236	.057	.356	4.122	.000
	Opportunity	-.694	.162	-.380	-4.275	.000
	Rationalization	.034	.014	.202	2.410	.018
	Internal Control	-.002	.001	-.144	-1.581	.118

Based on the results of the regression analysis above, a multiple linear regression equation can be formulated as follows:

Y = 0.377 + 0.236X1 - 0.694X2 + 0.034X3 - 0.002X4

a = 0.377 is a constant value, namely an estimate of financial statement fraud, if the independent variable consisting of the Pressure, Opportunity, Rationalization and Internal Control variables has a value equal to zero.

b_1= 0.236 is the magnitude of the contribution of the pressure variable which influences financial statement fraud. The regression coefficient (b_1) is 0.202 with a positive sign. If the pressure variable changes or increases by one unit, financial statement fraud will increase by 0.236.

b_2= -0.694 is the magnitude of the contribution of the Opportunity variable which influences financial statement fraud. The regression coefficient (b_2) is 0.694 with a negative sign. If the Opportunity variable changes or increases by one unit, financial statement fraud will decrease by 0.694.

b_3= 0.034 is the magnitude of the contribution of the Rationalization variable which influences financial statement fraud. The regression coefficient (b_3) is 0.034 with a positive sign. If the Rationalization variable changes or increases by one unit, financial statement fraud will increase by 0.034

b_4= -0.002 is the magnitude of the contribution of the Internal Control variable which influences financial report fraud. The regression coefficient (b_4) is 0.002 with a negative sign. If the Internal Control variable changes or increases by one unit, financial statement fraud will decrease by 0.002.

e = is the residual value or possible error from the regression equation model, which is caused by the possibility of other variables that could influence the financial statement fraud variable but are not included in the equation model.

The influence of pressure, opportunity, rationalization, and internal control on financial fraud can be seen from the value of determination coefficient (R^2). Table 6 describe the result of determination coefficient.

Table 6 Determination Coefficient

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.655[a]	.429	.402	.124691	.978

Based on the table 6 above, it can be explained that changes in financial statement fraud can be explained by around 42.9% by the variables pressure, opportunity, rationalization and internal control. Meanwhile, the remaining 57.1% is explained by other variables not included in this research model. The multiple correlation coefficient R (multiple correlation) describes the strength of the relationship between the variables pressure, opportunity, rationalization and internal control on financial fraud together, which is 0.655. This means that the relationship between all independent variables and the dependent variable is very close because the R value is close to 1.

To test the influence of each independent variable, namely the pressure, opportunity, rationalization and internal control variables, which have a significant influence on financial statement fraud, the t test is used by comparing the calculated t value with t table. With a degree of freedom of 95% (α = 5%) the t table is 2.008. Table 7 below describes the results of the comparison between the t count and t table values.

Table 7 Result of T-Test

Model		t	Sig.
1	(Constant)	4.435	.000
	Pressure	4.122	.000
	Opportunity	-4.275	.000
	Rationalization	2.410	.018
	Internal Control	-1.581	.118

Based on the result in table 7, it can be explained as follow:

1. The results of the analysis show that the t count value for the pressure variable (X1) is 4.122 while the t table is 2.008, so based on these results it can be concluded that there is a significant influence of the pressure variable (X1) on financial statement fraud, with The assumption used is that other variables are constant. These results can prove that changes in financial statement fraud that occur are influenced by changes in pressure, thus the higher the percentage of pressure, the more fraudulent financial statements will increase.
2. The results of the analysis show that the t count value for the opportunity variable (X2) is –4.275 while the t table is 2.008, so based on these results it can be concluded that there is a significant influence of the Opportunity variable (X2) on financial statement fraud with the assumption used that other variables are constant.
3. The results of the analysis show that the t count value for the rationalization (X3) variable is 2.410 while the t table is 2.008, so based on these results it can be concluded that there is no significant influence of the Rationalization (X3) variable on financial statement fraud with the assumption used that other variables are constant.
4. The results of the analysis show that the t count value for the Internal Control variable (X4) is –1.581 while the t table is 2.008, so based on these results it can be concluded that there is no significant influence of the internal control variable (X4) on financial statement fraud, with the following assumptions used, namely that other variables are constant.

Based on the results of the beta coefficient for each variable, the magnitude of the influence of each variable can be seen, for pressure, which is 0.356, opportunity is -0.380, rationalization is 0.202 and internal control is -0.144. Based on the beta coefficient for each variable, it can be seen that pressure has the greatest influence on financial statement fraud.

CONCLUSION

Based on the results of research and discussion using multiple linear regression analysis that has been carried out, it can be concluded that simultaneously pressure, opportunity, rationalization and internal control have a significant influence on financial

statement fraud. Partially, pressure, opportunity, rationalization have a significant influence on financial statement fraud and internal control does not have a significant influence.

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