Factors That Influence Financial Statement Fraud According to the Fraud Triangle Perspective in Mining Sector Companies Listed on the Indonesian Stock Exchange for the 2019-2023 Period

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Abstract
Financial statements are an important tool in assessing the performance and financial position of a company. However, financial statement incidents often occur due to pressure, opportunity, and rationalization, as explained in the Fraud Triangle concept. This study aims to analyze the factors that influence financial statement fraud in mining sector companies listed on the Indonesia Stock Exchange (IDX) for the 2019-2023 period. Using a qualitative method, this study uses an analytical approach according to the Fraud Triangle, including elements of pressure, opportunity, and rationalization, which are proxied through financial targets, external pressure, organizational structure, auditor turnover, and audit opinion. The results of this study indicate that a high Return on Assets (ROA) reflects the efficiency of asset management and the low possibility of fraud, while a low or negative ROA may indicate problems in the financial statements even though the F-Score shows low risk. A high Debt to Assets Ratio indicates heavy reliance on debt and potential financial risk, while a low debt ratio reflects more stable and transparent management. Managerial stability, reflected by little board turnover, is associated with transparent financial reporting, whereas frequent board turnover may increase the risk of financial statement manipulation. Auditor turnover also indicates potential problems in the relationship with the auditor, although it does not necessarily affect the F-Score. An unmodified audit opinion is associated with transparent financial reporting and a low F-Score, reflecting the integrity of the company despite variations in financial performance.

Keywords: Financial Target, External Pressure, Organizational Structure, Auditor Turnover, Audit Opinion, Financial Statement Fraud

1. Introduction

Financial reports have a vital role in the business world as a tool to assess the company's financial performance as well as the basis for decision making for various parties, including managers, investors and creditors. A good financial report must be transparent, accurate, and honest to support proper decision-making. However, financial reports are also vulnerable to fraud, such as data manipulation or document forgery, which can harm the company financially and reputationally.

Financial reports are the most urgent medium to find out information about the company's operations and financial status (Fauziyah & Setyawan, 2022). Financial reports can also illustrate the results of the accounting process which can be used as a medium of communication between business activities and financial data that is useful for stakeholders (Awwalia Puspita Putri & Himawan Dwi Nugroho, 2021). The financial statements have a function, namely as a tool for the Company's

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accountability to stakeholders, which contains financial information and the company's operational activities during one period (Tri Annisa & Halmawati, 2020).

The fraud triangle concept introduced by Donald Cressey identifies three elements that encourage fraud, namely pressure, opportunity, and rationalization (Astrina et al., 2023). Pressure comes from financial demands or high-performance targets, while opportunities arise from weak internal controls. Rationalization is the justification of actions taken by the perpetrator to reduce guilt.

Previous research, including the Fraud Diamond Theory, expanded on these elements by adding capability as an additional factor (Fadilah & Wahidahwati, 2019). These elements demonstrate the importance of effective supervision and internal control in preventing financial statement fraud. By analyzing the factors that influence financial statement fraud, this research is expected to make a significant contribution in preventing fraud through the development of a healthier and more transparent work environment (Indriani, 2018).

This research also refers to empirical findings that show that factors such as financial stability, external pressure, and organizational structure can affect the risk of financial statement fraud. Fraud prevention efforts require a thorough understanding of these risk factors, which can serve as a basis for improving internal controls and supporting financial statement integrity.

2. Literature Review

2.1. Agency Theory

Agency theory according to Jensen and Meckling explains that there is a relationship between management as agents and shareholders as principals. The conflict of interest between the two is often that agents want high profits for their performance, while the principal wants a high return on their investment on improving the company's financial performance so that management as an agent can manipulate the numbers in the financial statements to satisfy shareholders as principals.

According to Hendriksen et al. (2000), the agent closes the contract to perform certain tasks for the principal and the principal closes the contract to reward the agent. In a structured entity, business actors have full responsibility for the company's operations and are given specific responsibilities based on their fields, as well as managers who are responsible for optimizing company performance in order to achieve the company's original objectives. Therefore, there is a potential risk of two-way information resulting in misunderstandings between fellow company actors. This results in an opportunity for the head of the agent or manager to launch his personal interests rather than the interests of the principal or owner, namely by manipulating several transactions to the manager's personal account which will then affect the presentation of the company's financial statements.

2.2. Fraud

Romney & Steinbart (2015) explain fraud is the disclosure or false representation of substantial facts made by one party to deceive and stimulate the other party as a justified action to gain dishonest benefits and harm the other party.

In the research "Predicting Material Accounting Misstatements" conducted by Dechow et al. (2010) aims to develop a complete database in uncovering financial presentation fraud by developing various misstatement prediction models. The output of the analysis conducted in the study is a scaled probability (F-Score), namely a fraud score that can be used as a signal or sign of possible earnings management or misstatement. The Fraud Score (F-Score) model used is as follows:

$$F\text{-Score} = \text{Accrual Quality} + \text{Financial Performance}$$

The elements of accrual quality are measured using RSST accrual, which consists of change in working capital, change in non-current operating, change in financial accruals, and average total assets (Richardson et al., 2005). Other measures of accrual quality include change in receivables, change in inventories, and the soft assets ratio (Dechow et al., 2010).

2.3. Financial Targets

The financial target is the level of profitability that has been set by the board of directors or management in generating profits. Financial targets are proxied by Return on Assets (ROA) by comparing net profit after tax with total assets (Hanafi & Halim, 2016) with the formula:

$$ROA = \frac{\text{Net Profit after Tax}}{\text{Total Asset}}$$

2.4. External Pressure

External pressure is pressure from third parties where management must fulfill the requirements of third parties. This variable is proxied by the leverage ratio, which compares debt to total assets (Hanafi & Halim, 2016) with the formula:

$$Leverage = \frac{\text{Total debt}}{\text{Total Asset}}$$

2.5. Organizational Structure

An unstable or complex organizational structure is one indication of the company's management efforts to hide its fraudulent actions. Organizational structure is proxied by changes in directors from the previous year to the following year (SPAP SA 240, 2013). If the company makes a change of directors during the 2017-2019 observation period, it is coded with 1, while companies that do not make changes to the board of directors during the 2017-2019 observation period are coded with 0.

2.6. Auditor Rotation

The change of auditors in the company can be an indication of fraud because the previous auditor is likely to find unusual things done or hidden by management (SPAP SA 240, 2013). Auditor turnover is proxied by a change in public accounting firm (Skousen et al., 2009). If the company changes the public accounting firm during the 2017-2019 observation period, it is coded with 1, while companies that do not change public accounting firms during the 2017-2019 observation period are coded with 0.

2.7. Audit Opinion

Audit opinion is one of the auditor's considerations in providing an opinion on whether or not there is material misstatement arising from financial reporting that is not fair or contains fraud. Audit opinion is proxied by an unqualified opinion (Skousen et al., 2009). If the company's financial statements with an unqualified opinion during the 2017-2019 observation period are coded with 1, while the company's financial statements with an opinion other than unqualified during the 2017-2019 observation period are coded with 0.

3. Methods

The research design used in this research is a qualitative method, which is a research method based on philosophy, which is used to research on scientific conditions (experiments) where the researcher is an instrument, data collection techniques and analyzed qualitative ones emphasize more on meaning. This research aims to explain a phenomenon in the deepest possible way by collecting the

deepest possible data. In this study, researchers emphasized the depth of the data obtained. The deeper and more details obtained, the better the quality of qualitative research. The population used in this study were all mining sector companies listed on the Indonesia Stock Exchange (IDX) for the 2019-2023 period, namely 58 companies. Based on the above considerations, in this study a sample of 5 companies that met the criteria on the Indonesia Stock Exchange from a site called www.idx.co.id was taken.

4. Results and Discussion

4.1. Results

4.1.1. Pressure
a)   Financial Targets

Financial data analysis used to analyze financial targets is proxied using Return on Assets (ROA), namely by comparing net profit after tax with total assets. The results of the calculation of return on assets can be seen in the following table:

Table 1. Calculation of Return on Assets (ROA)

Company Code	2019	2020	2021	2022	2023	Average	Criteria
ADRO	6,03	2,48	13,56	26,26	17,71	13,21	Very good
PTBA	15,48	10,01	22,25	28,17	16,23	18,43	Very good
ZINC	12,51	2,09	3,75	-4,63	-1,02	2,54	Not Good
ANTM	0,64	3,62	5,66	11,36	7,18	5,69	Good enough
INDY	0,14	-2,96	1,72	14,21	4,85	3,59	Good enough

Source: Data processed, 2024

Calculation of Return on Assets (ROA) in several companies shows varying performance. PT Adaro Indonesia experienced a significant increase in 2021 (13.56) and 2022 (26.26), but decreased in 2023 (17.71), reflecting the company's good ability to utilize its assets. PT Bukit Asam also performed well with an ROA of 22.25 in 2021, although it experienced a decline in 2023 (16.23). PT Kapuas Prima Coal experienced a significant decline in ROA, reaching -4.63 and -4.02 in 2022 and 2023, indicating a lack of ability to manage assets. PT Aneka Tambang shows improved financial performance until 2022 (ROA 11.36), although it is below the industry average. PT Kideco Jaya Agung shows fluctuations in ROA, with the highest value of 14.21 in 2022, although it was negative in 2020 (-2.96), it is still above the industry average, indicating effort in utilizing assets.

b)   External Pressure

Financial data analysis used to analyze external pressure is proxied using the Debt to Assets Ratio, namely by comparing total debt to total assets. The results of the Debt to Assets Ratio calculation can be seen in the following table:

Table 2. Calculation of Debt to Assets Ratio (DAR)

Company Code	2019	2020	2021	2022	2023	Average	Criteria
ADRO	44,81	38,08	41,24	39,46	29,26	38,57	Very good
PTBA	29,41	29,59	32,86	36,25	44,37	34,50	Very good
ZINC	45,36	41,76	56,89	68,77	71,40	56,84	Not Good
ANTM	39,95	39,99	36,70	29,51	27,27	34,68	Very good
INDY	71,08	75,18	76,06	62,71	55,76	68,16	Good enough

Source: Data processed, 2024

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Debt to Assets Ratio (DAR) calculations show varying financial performance in several companies. PT Adaro Indonesia Tbk has experienced a decrease in DAR every year, from 41.24 in 2021, 39.46 in 2022, to 29.26 in 2023, which shows a good condition even though it is not fully able to fulfill its obligations. PT Bukit Asam (Persero) experienced an increase in DAR every year, from 29.41 in 2019, 29.59 in 2020, 32.25 in 2021, 36.25 in 2022, to 44.37 in 2023, which indicates a decrease in asset management to meet liabilities. PT Kaltim Prima Coal continues to experience an increase in DAR, reaching 71.40 in 2023, which indicates difficulty in managing assets and paying off liabilities. Meanwhile, PT Aneka Tambang Tbk experienced a decrease in DAR every year, from 39.95 in 2019, 39.99 in 2020, 36.70 in 2021, 29.51 in 2022, to 27.27 in 2023, indicating good asset management and the ability to fulfill obligations. PT Kideco Jaya Agung experienced fluctuations in DAR, with decreases in 2022 (62.71) and 2023 (55.76), although not consistent, indicating efforts in managing assets to pay off liabilities. Overall, PT Aneka Tambang Tbk and PT Adaro Indonesia Tbk showed the best performance in asset management based on the decline in DAR.

4.1.2. Opportunities
a)   Organizational Structure

Analysis of financial data used to analyze organizational structure using dummy variables, namely if the company makes a change of directors then given the number 1, while if the company does not make a change of directors then given the number 0 (Sidauruk & Abimanyu, 2022). Organizational structural analysis is carried out by reviewing the company's financial statements for five years, so that the following calculations can be obtained:

Table 3. Organizational Structural Calculation

Company Code	2019	2020	2021	2022	2023
ADRO	0	0	0	0	0
PTBA	0	1	1	0	0
ZINC	0	0	1	0	0
ANTM	1	0	1	1	1
INDY	0	1	0	0	0

Source: Secondary data processed, 2024

Based on the table above, it can be seen that PT Adaro Indonesia did not experience a change of directors for five consecutive years (2019-2023). PT Bukit Asam (Persero) made changes to the board of directors in 2020 and 2021, but there were no changes in 2022 and 2023. PT Kapuas prima Coal only experienced a change of directors in 2021, while in other years there was no change. PT Aneka Tambang Tbk shows a consistent change of directors every year from 2019 to 2023. Meanwhile, PT Indika Jaya Energy only made changes to its board of directors in 2020, with no changes in 2021 to 2023. This analysis provides an overview of managerial stability and strategic decisions related to the management of directors in each company.

4.1.3. Rationalization
a)   Auditor Rotation

Analysis of financial data used to analyze auditor changes using dummy variables, if the company changes the public accounting firm, it is given the number 1, while if the company does not change the public accounting firm, it is given the number 0 (Sidauruk & Abimanyu, 2022). The auditor change analysis is carried out by reviewing the company's financial statements for five years, so that the following calculations can be obtained:

Table 4. Calculation of Auditor Change

Company Code	2019	2020	2021	2022	2023
ADRO	0	0	0	0	0
PTBA	0	0	0	0	0
ZINC	0	0	0	0	1
ANTM	0	0	0	0	0
INDY	0	0	0	0	0

Source: Secondary data processed, 2024

Based on the table above, it can be concluded that PT Adaro Indonesia, PT Bukit Asam (Persero), PT Aneka Tambang Tbk, and PT Indika Jaya Energy did not experience auditor changes throughout the period 2019 to 2023. Meanwhile, PT Kapuas Prima Coal is the only company that changed auditors in 2023. This data shows that auditor changes are rare in the companies analyzed, with only PT. Kapuas Prima Coal making auditor changes in the last year of the period.

b)   Audit Opinions

Analysis of financial data used to analyze audit opinion using dummy variables, if the company's financial statements with an unqualified opinion are given the number 1, while if the company's financial statements with an opinion other than unqualified then given the number 0 (Sidauruk & Abimanyu, 2022). Audit opinion analysis is carried out by reviewing the company's financial statements for five years, so that the following calculations can be obtained:

Table 5. Calculation of Audit Opinion

Company Code	2019	2020	2021	2022	2023
ADRO	1	1	1	1	1
PTBA	1	1	1	1	1
ZINC	1	1	1	1	1
ANTM	1	1	1	1	1
INDY	1	1	1	1	1

Source: Secondary data processed, 2024

Based on the data above, it can be concluded that all listed companies in the 2019-2023 period, namely PT Adaro Indonesia, PT Bukit Asam (Persero), PT Aneka Tambang Tbk, PT Indika Jaya Energy, and PT Kapuas Prima Coal, received an unmodified audit opinion every year. This shows that the financial statements of these companies are assessed in accordance with applicable accounting standards and no significant material deviations were found, so that all of these companies received positive audit opinions consistently for five consecutive years.

4.1.4. Financial Statement Fraud Detection

The last financial data analysis is to detect the presence or absence of fraud in the financial statements using F-Score. The results of these calculations can be seen in the following table:

Table 6. F-Score Calculation

Company Code	2019	2020	2021	2022	2023	Average	Criteria
ADRO	0,00	-0,10	0,05	0,69	0,00	0,00	Low or Normal Risk
PTBA	0,06	0,15	0,35	0,33	-0,49	0,08	Low or Normal Risk
ZINC	-0,21	0,63	0,14	-0,69	0,25	0,02	Low or Normal Risk
ANTM	0,05	-0,38	0,38	0,26	0,08	0,08	Low or Normal Risk
INDY	-0,23	-0,29	0,23	0,52	-0,01	0,04	Low or Normal Risk

Source: Data processed, 2024

Based on the available data, the analysis of F-Score for each company shows that throughout the period 2019 to 2023, all listed companies, namely PT Adaro Indonesia, PT Bukit Asam (Persero), PT Aneka Tambang Tbk, PT Indika Jaya Energy, and PT Kapuas Prima Coal, have F-Score values that remain below 1. This indicates that all of these companies belong to the low or normal risk category throughout the five years observed.

The consistency of these low F-Score values indicates that there is no indication of financial statement fraud or manipulation practices in financial reporting carried out by these companies. All of these companies scored 0 in each year, which means that the five companies did not meet the criteria for substantial risk, high risk, or above-normal risk. Thus, it can be concluded that over the five-year period recorded, these companies demonstrated transparent financial performance and showed no signs of significant financial statement fraud risk. This reflects stability and integrity in the financial reporting of these companies.

4.2. Discussion

4.2.1. Relationship between Return on Assets and Financial Statement Fraud

Based on the analysis linking F-Score with Return on Assets (ROA), it can be concluded that PT Bukit Asam (Persero) showed excellent performance with ROA of 28.17 in 2022, reflecting the efficiency of asset management to generate large profits. The company's F-Score is 0.33, which is in the low-risk category, indicating no fraud or manipulation of financial statements, demonstrating transparency and integrity in financial reporting. In contrast, PT Kapuas Prima Coal Tbk recorded a negative ROA of -4.63 in 2022, indicating non-optimal asset management. Although the company's F-Score is -0.69, which is also in the low-risk category, a poor ROA is still noteworthy as it could indicate problems in management or financial reporting that are not detected by the F-Score.

4.2.2. Relationship between Debt to Assets Ratio and Financial Statement Fraud

The relationship between Debt to Assets Ratio and F-Score can provide insight into a company's financial performance as well as potential fraud in the financial statements. Debt to Assets Ratio measures the proportion of a company's debt compared to its total assets, which is important for assessing a company's solvency and liquidity. PT Kideco Jaya Agung recorded the highest debt ratio in 2021, at 76.06, indicating a high reliance on debt. Although the company's F-Score indicates low risk, a high debt ratio indicates potential financial risk and possible involvement in financial statement manipulation practices. In contrast, PT Aneka Tambang Tbk has a lower debt ratio of 27.27 in 2023, indicating lower reliance on debt and greater ability to meet financial obligations. With a similarly low F-Score, the company demonstrates stable and transparent financial management, with no indication of fraud in the financial statements.

4.2.3. Relationship between Board of Directors Change and Financial Statement Fraud

PT Adaro Indonesia demonstrated strong managerial stability by not having a change of directors for five years (2019-2023), which corresponds to a low F-Score, indicating transparent and reliable financial reporting. PT Bukit Asam (Persero) experienced board turnover in 2020 and 2021, but retained the same team in 2022 and 2023, indicating managerial dynamics that may affect performance and strategic policies. Nonetheless, if the changes are made carefully, the company can still maintain a low F-Score and minimal risk of fraud.

PT Kapuas Prima Coal experienced a change of directors in 2021, which may be in response to external conditions, and if followed by improved financial statement management, this company can also maintain a low F-Score. PT Aneka Tambang Tbk experiences consistent board turnover every year from 2019 to 2023, which could potentially affect managerial stability and increase the risk of a higher F-Score if not properly managed, which could indicate financial statement manipulation. PT Indika Jaya Energy experienced a change of directors in 2020 and stabilized in 2021-2023, which supports transparent management of financial statements and the possibility of a low F-Score with no indication of fraud.

4.2.4. The Relationship between Auditor Change and Financial Statement Fraud

Based on the analysis, most of the mining companies studied, namely PT Adaro Indonesia, PT Bukit Asam (Persero), PT Aneka Tambang Tbk, and PT Indika Jaya Energy, did not experience any auditor changes between 2019 and 2023, reflecting stability and transparency in their relationships with auditors. The low F-Score of these companies indicates stable financial performance and no indication of financial statement manipulation. In contrast, PT Kapuas Prima Coal, the only company to change auditors in 2023, indicates dissatisfaction or problems in the relationship with the previous auditor, although the F-Score is still classified as low risk. This auditor change may trigger further analysis of potential independence issues, financial statement technicalities, or indications of fraud to watch out for.

4.2.5. The Relationship between Audit Opinion and Financial Statement Fraud

Based on the analysis, all companies listed between 2019-2023, namely PT Adaro Indonesia, PT Bukit Asam (Persero), PT Aneka Tambang Tbk, PT Indika Jaya Energy, and PT Kapuas Prima Coal, received an unmodified audit opinion every year. This opinion indicates that their financial statements comply with accounting standards and are free from material irregularities, reflecting transparent reporting practices. The low F-Score of these companies indicates that they are not involved in financial statement manipulation. Thus, the relationship between unmodified audit opinion and low F-Score suggests that these companies have good integrity in reporting their financial condition, despite variations in each company's financial ratios and performance.

5. Conclusion

Based on the results of the research conducted, it can be concluded that managerial and financial factors, such as Return on Assets (ROA), Debt to Assets Ratio, change of directors, change of auditors, and audit opinion, have a significant relationship with financial statement transparency and potential fraud. High ROA and low debt ratio tend to indicate efficient and transparent management. Managerial stability as reflected by minimal board turnover is also associated with more transparent financial statements. On the other hand, frequent board or auditor changes, while not necessarily affecting the F-Score directly, may indicate potential problems in management or auditor relations. An unmodified audit opinion strengthens the indication that the company has integrity in financial reporting. Overall,

these factors interact with each other and affect the quality of financial reporting, which may reflect a low likelihood of fraud.

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