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Hexagon Model: Financial Statement Fraud (Evidence Indonesian Health Company)

HENDY SATRIA¹, RACHMAD CHARTADY², ZULFADHIA NURILILAH³

¹ STIE Pembangunan Tanjungpinang, Kepulauan Riau

*Email : Hendysatria@stie-pembangunan.ac.id

ABSTRACT

This research aims to determine the effect of the fraud hexagon model on financial statement fraud in healthcare companies listed on the Indonesia Stock Exchange for the 2019-2022 period. This research used a sample of 16 companies using a sampling technique, namely purposive sampling. The method used in this research is a quantitative descriptive method. The object of this research is a healthcare company listed on the Indonesian Stock Exchange. Data collection techniques were carried out using documentation and literature study methods. The results of this research are based on the results of the t-test or partial test which shows that pressure, capability, and rationalization affects fraudulent financial statements. Opportunity, arrogance, and collusion do not affect financial statement fraud. The results of the f test or simultaneous test show that pressure, capability, opportunity, rationalization, arrogance, and collusion together simultaneously influence financial statement fraud. It can be concluded that the results of the coefficient of determination test with a McFadden R-squared value of 0.2313, which means that the variables pressure, capability, opportunity, rationalization, arrogance, and collusion influence financial statement fraud by 23.13% while the remaining 76.87% is influenced by other external variables from the research studied.

Keywords: *Fraud, Fraud Hexagon Model, Financial Statement Fraud*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Fraud hexagon model terhadap Financial Statement Fraud pada perusahaan health care yang terdaftar di Bursa Efek Indonesia periode 2019-2022. Penelitian ini menggunakan sampel sebanyak 16 perusahaan dengan menggunakan teknik pengambilan sampel yaitu purposive sampling. Metode yang digunakan dalam penelitian ini adalah metode deskriptif kuantitatif. Objek penelitian ini adalah perusahaan jasa kesehatan yang terdaftar di Bursa Efek Indonesia. Teknik pengumpulan data dilakukan dengan metode dokumentasi dan studi literatur. Hasil penelitian ini berdasarkan hasil uji t atau uji parsial yang menunjukkan bahwa tekanan, kapabilitas, dan rasionalisasi berpengaruh terhadap kecurangan laporan keuangan. Peluang, arogansi, dan kolusi tidak berpengaruh terhadap kecurangan laporan keuangan. Hasil uji f atau uji simultan menunjukkan bahwa tekanan, kapabilitas, peluang, rasionalisasi, arogansi, dan kolusi secara bersama-sama berpengaruh terhadap kecurangan laporan keuangan. Dapat disimpulkan bahwa hasil uji koefisien determinasi dengan nilai



McFadden R-squared sebesar 0,2313 yang berarti variabel tekanan, kapabilitas, peluang, rasionalisasi, arogansi, dan kolusi mempengaruhi kecurangan laporan keuangan sebesar 23,13% sedangkan sisanya 76,87% dipengaruhi oleh variabel eksternal lain dari penelitian yang diteliti.

Kata kunci: *Fraud, Fraud Hexagon Model, Financial Statement Fraud*

1. INTRODUCTION

The fraud Phenomenon in Indonesia has become an issue that has emerged deeply various aspects of life, especially in the economic field. This phenomenon is a serious challenge that can hamper economic growth in Indonesia, tarnish business integrity and damage the public trust. Economic crimes such as corruption, misappropriation of funds and financial manipulation are the main threats to economic sectors. These practices can harm a lot of parties such as companies, investors and society.

Financial reports which prepared by management are not always free from fraud. Fraud is a deliberate action to do or not do something properly so the company publish the financial reports that can materially mislead users (Kismawadi et al., 2020). When a company publishes financial reports, the company wants to provide an overview of the condition and situation of the company in good condition. To achieve this goal, the company will do whatever it takes to make the financial reports look good. This can motivate the company to manipulate financial reports by presenting information that is not appropriate to the company's conditions.

The 2019 ACFE Indonesian report presents data of fraud by industry. Health Care company including the top five cases of fraud with a percentage of 4.2%. Based on the numbers of percentage, fraud cannot be considered as trivial because it causes quite large losses. Besides that, the fraud that the company does can reduce the value of the company and the trust of the general public.

Financial statement fraud often occurs in companies in the world. Based on a survey conducted by ACFE in 2022, the results show that the most common fraud schemes in the Asia Pacific region are corruption at 57% and financial statement fraud at 11%. Indonesia itself is in 4th position with 23 cases out of a total of 194 cases that occurred with an average loss of USD 121,000 (ACFE, 2022).

The results of a fraud survey conducted by the Association of Certified Examiners Indonesia in 2022 showed that there were 64.4% corruption cases, 28.9% misuse of state & company assets/wealth, and 6.7% fraud on financial reports. In case to avoid fraud in financial reports, auditing activities are required. The role of auditors is really needed to detect as early as possible in order to minimize long-term problems that can be detrimental to company. Activity of Auditing can be done by auditing the company's financial reports using certain methods.

Hexagon Fraud is Sampling technique in research development of previous theories such as Triangle Fraud, Diamond Fraud, and Pentagon Fraud. The



detection theory of cheating was refined by Georgios L. Vousinas in 2019 into a theory Hexagon Fraud or as the S.C.C.O.R.E Model. Hexagon Fraud consists of six components which are pressure, capability, opportunity, rationalization, arrogance and collusion. The objectives of this research based on the problem formulation are as follows, (1) to determine the effect of pressure on fraudulent financial reports in Health Care companies; (2) to determine the effect of capability on fraudulent financial reports in Health Care companies, (3) to determine the effect of opportunity on fraudulent financial statements in Health Care companies,; (4) to determine the effect of rationalization on fraudulent financial reports in health care companies; (5) to determine the effect of arrogance on fraudulent financial reports in Health Care companies; and (6) to determine the effect of collusion on fraudulent financial reports in Health Care companies

2. LITERATURE REVIEW

Agency Theory

Jensen & Meckling (2019) explained that agency theory is related to contractual relationships between members of a company or organization. Agency theory focuses on two individuals, namely the principal and agent, and is seen in perspective and structure. The principal delegates decision-making responsibility to the agent. Agency problems can arise if the interests of the principal and agent are not in the same direction (Ghozali. 2020)

In a company, the company owner wants to always know information about the company's management activities. Through the accountability report made by the agent as company manager, the principal can find out the information needed, including an assessment of the agent's performance in a certain period. Agents are responsible for maximizing the profits of investors (principals), on the other hand, managers (agents) also have an interest in optimizing their prosperity. However, in practice, management tends to commit fraudulent actions so that the accountability reports presented appear to be in good condition. This can create agency problems that can affect the disclosure of liability reports.

Fraud

According to the Association of Certified Fraud Examiners (ACFE) (Setiawati, 2018), fraud is an unlawful act carried out intentionally to achieve certain goals such as manipulation, providing false reports or other forms of acts carried out by certain parties both within the organization and from outside the organization. This is done to obtain personal or certain group benefits which can directly or indirectly harm other people.

Fraud is an act and action carried out deliberately, consciously, and willingly to misuse everything that is collectively owned, for example company and state resources, for personal enjoyment and then presenting false information to cover up this abuse (Faradiza, 2019).

To be able to prevent, detect or investigate fraud, auditors or anyone else need to recognize and understand the modus operandi that might occur in their



respective companies. For discussion and types of fraud modes, the Association of Certified Fraud Examiners (ACFE) developed a model for classifying fraud which is called the Fraud Tree. Fraud Tree has three main branches and many branches on each branch. The three main branches are corruption, asset misappropriation and financial statement fraud (Priantara, 2023)

3. RESEARCH METHOD

The type of research used in this research is quantitative research in the form of analysis Fraud Hexagon Model against fraudulent financial statements. The type of data which used in this research is secondary data in the form of Health care company financial reports which is registered on the Indonesian Stock Exchange (IDX) for the 2019-2022 period and can be accessed at www.idx.co.id or from the official website of each company.

The data collection method which is used in this research is documentation and literature study methods. This technique uses purposive sampling, which is a technique for determining samples with certain criteria. Based on the criteria of sampling, the final sample size used was 16 companies. Financial statement fraud is measured using a formula F-Score (fraud score model) which is a model proposed by Dechow et al., (2011)

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

The pressure (X1) is projected by the *Financial Target* which can be calculated by using the formula of *Return On Asset (ROIA)* (Skousen et al., 1953).

$$ROA = \frac{\text{Net Profit}}{\text{Total Assets}}$$

The Capability (X2) is projected by *Changel In Director* which will be calculated by using variables *dummy*. If there is a change in the cell directory during 2019-2022 then it will be purchased as column 1, otherwise it will be purchased as column 0 (Skousen et al., 1953).

The Opportunity (X3) is projected by hand *Ineffective Monitoring* (Nurhakim & Harto, 2023).

$$CBOD = \frac{\text{Total of Independent Commissioners}}{\text{Total of Board of Commissioners}}$$

Rationalization (X4) is projected by the Total Accrual Ratio (TATA) (Pratiwi et al., 2022).

$$TATA = \frac{\text{Net Income} - \text{Cash Flow from Operation}}{\text{Total Asset}}$$

Arrogance (X5) is projected by *CEO Education* (Sukmadilaga et al., 2022) which will be calculated by using variables *dummy*. If the company has a CEO with a Masters (S2) education or above, it is given code 1, otherwise if the company has a CEO with a master's degree (S2), it is coded 0.

Collusion (X6) is projected by *Sales Transactions to Related Parties* (RPT) (Rizkiawan & Subagio, 2022).



$$\text{RPT} = \frac{\text{Sales to Related Parties}}{\text{Gross Amount of Sales}}$$

The data processing techniques in this research were processed/analyzed by using software namely of the application is *Eviews 12* with logistic regression analysis.

4. RESULT AND DISCUSSION

Tabel 1 Partial Test

Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	-1.677420	2.592522	-0.647023	0.5176
X1_ROA	-5.438883	2.556567	-2.127417	0.0334
X2_DCHANGE	-1.797117	0.829287	-2.167062	0.0302
X3_CBOD	-1.375263	1.625754	-0.845923	0.3976
X4_TATA	5.296564	2.180091	2.429515	0.0151
X5_CEOEDU	2.040689	1.141015	1.788485	0.0737
X6_RPT	0.661749	1.413753	0.468080	0.6397

Based on the results of the t-test is obtained the variable value of pressure with z-statistic value is -2.127417 and Prob value Significant $0.0334 < 0.05$ then H_0 is rejected, and H_a is accepted. On this research it can be concluded that the pressure variable partially has a significant effect on financial statement fraud.

The results of this research are in line with the research has done by Julia & Yunita (2022), Septriani & Handayani (2018), and Setiawati & Baningrum (2018) which shows the results that the pressure has an influence on financial statement fraud. This means that pressure has an influence on the occurrence of financial statement fraud in a company. It can be said to have an influence when someone is in a stressful situation due to a company target. The managers of the company are required to perform and display good performance. When a company has set financial targets that it wants to achieve and then they are not met, then it becomes a big pressure for management and management does everything they can, including manipulating financial reports, to maintain the company's performance in good condition.

Capability Has Influence to Financial Statement Fraud

Based on the result of T-test, the capability variable value was obtained with a z-statistic value of -2.167062 and a value of Prob. The significance determined is $0.0302 < 0.05$, so H_0 is rejected and H_a is accepted. It can be concluded that the capability variable partially has a significant influence on financial statement fraud.

The results of this research are in line with research that has been carried out by E. R. Utami & Pusparini (2019), Melati et al. (2020), and Jannah et al. (2021) which shows the results that capability influences financial statement fraud. This means that when a director changes, it can cause instability in the supervision of company activities.



This instability in supervision can be exploited by management to carry out deviant actions or take advantage by committing fraud so that more frequent changes in director positions within the company will open up greater opportunities for fraud to occur and will be more difficult to detect.

Opportunity Has No Influence on Financial Statement Fraud

Based on the results of the t test, the survival variable was obtained with z-statistics value of -0.845923 with the Prob value. The significance is $0.3976 > 0.05$, so H_a is rejected, and H_0 is accepted. It can be concluded that the partial error variable doesn't have a significant influence on financial statement fraud.

The results of this research are in line with research that has been carried out by Janah et al. (2022) and Octani et al. (2021) which shows that error does not affect financial statement fraud. This means that with the presence of an internal board of commissioners, the company's organizational and organizational oversight will be carried out objectively and internally and away from intelligence from specific parties, so as not to trigger manipulation of financial statement fraud. A company is expected to have an independent board of commissioners so it can provide the best supervision for the company and fraudulent practices can be avoided by the company. Companies that have proportions that comply with predetermined requirements are not able to reduce financial statement fraud.

Rationalization Influences Financial Statement Fraud

Based on the results of the t-test, a rationalized variable value was obtained with a z-statistic value of 2.429515 with a Prob value. Significance $0.0151 < 0.05$ means H_0 is rejected and H_a is accepted. It can be concluded that the rationalization variable partially has a significant influence on financial statement fraud.

The results of this research are in line with research that has been carried out by Jannah et al. (2021), Utami et al. (2022), and Wahyuni & Budiwitjaksono (2017) which shows that rationalization has an effect on financial statement fraud. Rationalization is closely related to the company's subjective assessments. This subjective company assessment and decision making will be reflected in the company's accrual value (Sari & Lestari, 2020). This means that the company's accrual concept can potentially be manipulated by company management by recording when transactions occur even the cash has not been disbursed or received, so that if the accrual value increases, it can increase the potential for fraud in financial statements.

Arrogance Has No Influence on Financial Statement Fraud

Based on the results of the T-test, the arrogance variable was obtained with a z-statistic of 1.788485 and the Prob value significance is $0.0737 > 0.05$, so H_a is rejected, and H_0 is accepted. It can be concluded that partial arrogance does not have a significant influence on financial statement fraud.

The results of this research are in line with research that has been carried out by Lestari & Jayanti (2021) and Jannah et al. (2021) which shows that arrogance has no influence on financial statement fraud. This means the companies that have a CEO with a high educational background are able to carry out effective



supervision and are able to lead reliably. According to Hambrick and Mason (2023), decision making in a company can be influenced by the educational factor of the leader. In addition, skills and learning in education are considered to be able to direct a person to choose good strategies and indirectly avoid actions that have the potential to harm the company.

Collusion Has No Effect on Financial Statement Fraud

Based on the results of the T-test, it was obtained that the z-statistic value was -0.468080 with the Prob value Significance $0.6397 > 0.05$ so H_a is rejected, and H_0 is accepted. It can be concluded that partial collusion variables do not have a significant influence on financial statement fraud.

The results of this research are in line with research that has been carried out by Janah et al. (2022), Novarina & Triyantol (2022), and Riyanti & Thelrelesia (2021) which show results that the collusion does not have an influence on financial statement fraud. This means the related companies carrying out transactions have fulfilled the provisions and are in accordance with transaction principles and have made appropriate and transparent disclosures in financial statements. Appropriate and transparent disclosure of financial statements can help to reduce the risk of fraud on financial statements.

5. CONCLUSION & SUGGESTION

Based on the results of data analysis about pressure, capability, opportunity, rationalization, arrogance and collusion regarding financial statement fraud at Health Care companies listed on the Indonesian Stock Exchange in 2019-2022, several things can be concluded as follows based on the results of the t-test, the pressure variable (X1), the capability variable (X2), and the rationalization variable (X4), partially has an influence on the financial statement fraud (Y). But for the opportunity variable (X3), the arrogance variable (X5), and the collusion variable (X6) partially has no influence on the financial statement fraud (Y). And for the simultaneous hypothesis as based on the results of the F-test, it can be concluded that the independent variables (X), which are pressure, capability, opportunity, rationalization, arrogance and collusion, have a simultaneous influence on the independent variables (Y) which is financial statement fraud.

Research Limitation

The Fraud Hexagon is a relatively new theory, there may be limitations in the amount of empirical research supporting its effectiveness compared to previous models. To test this theory with empirical data, in-depth and detailed data is often required which may be difficult to obtain. Limited access to this data can limit the validity of the research

Suggestions

Based on the conclusions above, the suggestions given are Companies are expected to present financial reports that are in accordance with the company's



conditions so they can be used as a decision-making tool and do not harm other parties. Apart from that, company management is advised to set profit targets which are in line with the company's conditions so the management performance is not too erroneous and falls below the level of control, thereby avoiding manipulation of financial reports. It is hoped that companies will not always change their board of directors so as not to provide opportunities or gaps for fraud to occur in the company. Companies are expected to supervise the company's accrual records so that financial records are in accordance with the company's conditions. For the next researchers, it is further recommended to use variables with other proxies and longer observation models so it is hoped they can enrich the research results. Apart from that, you can carry out research on other selectors on the Indonesian Stock Exchange so the research into Hexagon Fraud regarding financial statement fraud will have various results.

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