



Analysis of the Influence of Financial Stability on Accounting Fraud (Farud) and Company Performance Improvement

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Abstract. Accounting fraud has grown in various countries, including in Indonesia. The Indonesian Accounting Association or IAI describes accounting fraud as misstatements arising from fraud in financial reporting and misstatements arising from misappropriation of assets. The tendency of accounting fraud has received a lot of public attention as a concern because accounting fraud can cause losses to other parties and provide benefits for the perpetrators. Even in Indonesia, accounting fraud has become a habit from year to year. The purpose of this study is to analyze the effect of financial stability on the tendency of accounting fraud and increase company performance in food and beverage companies listed on the Indonesia Stock Exchange. With the alleged hypothesis that financial stability has a positive effect on accounting tendencies and financial stability has an effect on company performance. The conclusions in this study are: Financial stability has a positive effect on accounting fraud, which means that the more companies that commit accounting fraud, the more unstable the company's finances will be, where the company will feel disadvantaged and many companies will go bankrupt. 2. Financial stability has a positive effect on company performance, meaning that with good performance and away from fraud, the company will benefit, where many investors will invest but if the company has poor performance, financial stability will also decrease.

Keywords: Financial Stability · Company Performance · Accounting Fraud

1 Introduction

Accounting fraud is increasing in many countries, including Indonesia. The Indonesian Institute of Accountants or IAI defines accounting fraud as misstatement due to fraudulent financial reporting and misstatement due to improper handling of assets (commonly referred to as misappropriation or embezzlement) related to the theft of entity assets resulting in financial statements not being presented in accordance with generally accepted accounting principles. in Indonesia. The trend of accounting fraud is widely recognized as a driving force that attracts the attention of business people around the world. Even in Indonesia, accounting fraud has become a habit every year [1].

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Fraud is any action intentionally carried out by individuals or groups that can affect financial statements and cause losses to the company or other parties. Fraud is the intentional or negligent presentation of material facts that are not true and are intended to harm the victim. Fraud can be construed as illegal activity. Fraud is also a deliberate fraud that harms other parties and benefits the perpetrators of fraud and/or their groups. [2].

Fraud or often known as *fraud* is a thing that is now widely discussed in Indonesia. Fraud involves the intentional misrepresentation of facts and/or to obtain improper information or to obtain illegal financial gain. Intentional misrepresentation of a truth or condition that is hidden from a material fact that can influence another person to do an act or action that harms him, is usually a mistake but in some cases (especially done intentionally) it may be a crime. Misrepresentation/misrepresentation (wrong statement) that is careless/without calculation and cannot be trusted with the truth can result in influencing or causing other people to act or act.

Indications of the tendency of accounting fraud can be seen from the form of deliberate policies and actions that aim to commit fraud or manipulation that harms other parties. The tendency of accounting fraud includes various forms, such as the tendency to commit acts of corruption, the tendency to misappropriate assets, and the tendency to conduct fraudulent financial reporting. [3] Detecting fraud is not an easy task because it requires comprehensive knowledge about the characteristics and ways of committing fraud. Fraud detection also does not always get a bright spot because various underlying motivations, and the many methods of committing fraud [4].

In this case there are many cases of accounting fraud committed by various parties both abroad and in Indonesia. Some of the biggest accounting frauds that occur in the world include:

- a. Siemens bribery case. The biggest corruption occurred in Germany involving Siemens Aktiengesellschaft (Siemens AG), a multinational company focused on construction, communications, transportation, and medical equipment. In fact, the case is considered the most despicable case in the world. Siemens' reputation was previously considered very good, until on November 15, 2006, police raided their headquarters in Munich on suspicion of bribery. Siemens is known to have spent around \$1.36 billion from 2001 to 2007 to bribe government and company employees in various countries under the pretext of corporate taxes. This is known as "nützliche aufwendungen" or "beneficial expenses". As a result, the country where the company was operating suffered losses, while Siemens became increasingly "wealthy". The Siemens company also received sanctions of \$1.6 billion.
- b. Corruption Sani Abacha. Sani Abacha was the President of Nigeria from 1993 to 1998. He died on June 8, 1998. During his tenure, Abacha was considered a dictator because of his ruthless rule. He did not even hesitate to kill anyone who dared to oppose him. After his death, it was discovered that Sani Abacha had committed USD 3 billion to USD 5 billion of corruption, or around IDR 43 trillion to IDR 72 trillion. In 2014, the United States Department of Justice revealed that more than \$458 million had been frozen by Abacha and his accomplices around the world. As a result of his actions, Nigeria had to struggle to pay the "legacy" left by Sani Abacha.

- c. Alberto Fujimuro's Case of Corruption and Human Rights Violations. During his tenure, former Peruvian President Alberto Fujimuro managed to "deceive" the media and society by showing a clean image. When in fact, this Peruvian leader embezzled public funds amounting to USD600 million or Rp8.7 trillion. Not only that, Alberto also committed human rights violations. Alberto ordered the murder of 10 farmers in Pativilca in 1992. He was also involved in the kidnapping of Peruvian opposition journalist Gustavo Gorriti and businessman Samuel Dryer. This man of Japanese descent was sentenced to 25 years in prison by the court.
- d. Pavlo Lazarenko Korupsi corruption. Pavlo Lazarenko was the former Prime Minister of Ukraine from 1996 to 1997. Pavlo was sentenced to prison in 2006 on charges of money laundering, racketeering and fraud. Lazarenko managed to pocket Rp3 trillion during his tenure. The money was then deposited into his accounts in various countries, such as Poland, Switzerland, and Antigua. Then he laundered money through a leather company in the United States and then used it to buy property. [5]

Financial stability is necessary to prevent fraud by administrators. Financial stability is a condition that describes the financial condition of a company in a stable state. When a company's financial stability is threatened, management takes various steps to make the company look good financially. The independent variables in this study are three factors of financial stability, namely financial leverage which is the tendency of accounting fraud, asset composition, and asset turnover. Financial leverage is the use of fixed-cost funding sources in the hope of generating additional profits on top of fixed costs and increasing the profits available to shareholders. Using such debt creates financial leverage that increases the risk of common stock and forces shareholders to demand higher returns. [6].

Financial stability is one indicator of company performance. The company's performance is the amount of profit it generates. Profits reported in the company's financial statements are profits calculated on an accrual basis. Regulation-based revenue management allows administrators to manipulate revenue or revenue management. Revenue engineering is carried out to increase or decrease income statement accruals to show good operating performance. Yield management efforts have resulted in good operating results [7].

Assessment of success can no longer only be seen from the amount of profits earned by the company. Traditional assessments are less able to provide the information needed to assess and manage all company competencies. Company performance is no longer considered good if it is only seen from the resulting financial statements. a performance appraisal that covers all aspects that support the company's success both in the short and long term. Performance appraisal or measurement is one of the important factors in the company. Apart from being used to assess the success of the company, performance measurement can also be used as a basis for determining the reward system within the company, for example to determine the level of employee salaries and appropriate rewards. Management can also use company performance measurement as a tool to evaluate in the past period.

In maintaining the existence and viability of a company and to determine the work performance of a company in a period, a concept and performance measure is needed as a measuring tool for the level of achievement of company performance. The expected or

target of an indicator of a company's success is determined by the ability of management in terms of managing all resources both in terms of material and non-material.

Financial statements are also a description of a company at a certain time (usually shown in an accounting period or cycle), which shows the financial condition that has been achieved by a company in a certain period. In other words, the financial report is a summary of a recording process, which is a summary of financial transactions that occurred during the financial year concerned. A complete set of financial statements usually includes a balance sheet, income statement, statement of changes to the balance sheet (which can be presented in a variety of ways, such as a cash flow statement or cash flow statement), memos, and others. Things included. Reports and explanatory materials for the annual financial statements.

Against this backdrop, accounting fraud is rampant in business and government, and there are many reasons why someone commits fraud. Dissatisfaction and feelings of injustice in an organization can be a source of corruption. Accounting fraud often occurs not only abroad but also in Indonesia. There are several examples of accounting fraud in Indonesia such as (Table 1):

We already know that corruption cases increase with the establishment of the state, and various efforts have been made to overcome them. However, over time, the practice of corruption is getting worse. In fact, in the Islamic system, one of the most important pillars of anti-corruption is the implementation of a strict monitoring system.

This study uses a sample of food and beverage companies listed on the Indonesia Stock Exchange. Because these companies use a lot of raw materials in Mentang and process them until they are ready for sale, the risk of fraud is high. Using raw materials. Food and beverage companies are also businesses that are mainly consumed by Indonesians and overseas residents. Empirically it is also proven that food and beverage companies remain stable despite Indonesia's financial crisis. Therefore, in this study, researchers use financial stability and company performance as benchmarks to identify accounting trends.

Table 1 Fraud Scandal (cheating) that occurred in Indonesia from 2010–2015

No	Name	Year	Forms of Accounting Fraud
1	PT. Aqua	2010	Violating the permitted water intake capacity
2	PT. Bank BRI Tapung Raya Unit	2011	Manipulating financial report documents
3	PT. Davomas Abadi, tbk	2012	Convert debt into shares
4	PT. Mandiri Syariah Bank	2013	Fake fictitious credit documents
5	PT. Mayora	2014	Misstatement of documents
6	PT. Pertamina	2015	Intervention by a third party

Source: [www.http// kompas.com/2016/0504/corruption cases](http://kompas.com/2016/0504/corruption%20cases)

2 Method

The data collection method used in this study is to find data directly from the IDX's financial records or reports. Secondary data from the IDX consists of reports from independent auditors and company accounts of each registered food and beverage company, according to the criteria for selecting the sample. Despite Indonesia's economic situation in crisis, experience shows that food and beverage companies are stable, which is reflected in year-on-year growth. By managing an effective working model, the company's competitiveness and market demand are not reduced. In addition, the author also conducted a literature survey. That is, we collect data as a rationale and conduct preliminary research from documents, books, internet and ICMD's "Indonesian Capital Market Directory". Other written data sources related to the requested information.

3 Result

In this study, the object of research is the *Food and Beverage sector companies* listed on the Indonesia Stock Exchange (IDX) in 2016-2020. The data population for that year consisted of 21 *food and beverage companies*. Based on the sample selection process there are 5 companies that do not meet the criteria. The five companies are companies that were delisted from the IDX. From the results of the sample selection, the final sample for this paper is 16 companies for the research period from 2016 to 2020. The sample selection was based on the sample criteria described in the previous chapter, namely companies that have published annual reports per research period and the availability or completeness of the data needed in this study, both data regarding annual financial statements and other data related to the variables used. Researcher. Companies that are the sample of this research can be seen in the previous chapter.

After calculating using SPSS 18, the mean value is obtained. To get the mean value, we must look for abnormal cash flow values, abnormal production, and abnormal descriptions. After obtaining this value, the next step is to determine the mean value. The mean value can be obtained using SPSS 18, which means that if the mean value is more than 0.5 then it is given a score of 1, which means the company is committing fraud. However, if the mean value is less than 0.5 then it is given a score of 0, which means the company does not commit accounting fraud.

After we get the overall mean value, the next step is to calculate financial stability. Financial stability can be calculated by finding the value of financial leverage, asset turnover and asset composition. After obtaining this value, the fraud value can be calculated using the formula listed in the previous chapter. To measure the company's performance, researchers use ROA. Below is data that describes the company's financial condition which has been calculated using the ROA formula (Table 2).

The table above shows that the greater the ROA value, the better the company's performance, because the rate of return on investment is greater. This value reflects the company's return on all assets (or funding) provided to the company.

Table 2 ROA Calculation Results

Company Code	Year	Net Profit After Tax	Total assets	ROA
ADES	2016	16,321,000.000	178,287,000.000	9,15
AISA		34,791,373.082	1,568,829,044.876	2,22
CEK		50,686,505,564	568,603,115.385	8,91
DLTA		131,757,700,000	760,425,630.000	17,33
FAST		181,996,584,000	1,041,408,834.000	17,48
INDF		2,856,781,000,000	40,382,953,000.000	7,07
MLBI		340,458 million	993,465,000.000	11,78
MYOR		382,503,008,746	3,246,498,515.952	34,27
PSDN		44,943,209,073	353,638,509.667	12,71
PTSP		11,824,315,343	91,141,822.221	12,97
SIPD		848,130,462,683	2,806,017,091.339	30,23
SKLT		12,802,631,104	196,186,028.659	6,53
SMR		748,495,0000.00	10,210,595,000.000	7,33
STTP		41,072,367,353	548,720,44,825	7,49
TBLA		251,711,673,000	2,786,340,214.000	9,03
ULJT		60,280,543,021	1732,701,994,634	3,48

(continued)

Table 2 (continued)

Company Code	Year	Net Profit After Tax	Total assets	ROA
ADES	2017	31,659,000.000	178.287.000.000	17.76
AISA		79,443,536.512	1.936.949.441.138	4.1
CEK		29,562,060.490	850.469.914.144	3.18
DLTA		146,066,305.000	108.583.733.000	20.61
FAST		199,597,177.000	1.236.043.044.000	16.15
INDF		3,934,808,000.000	47.275.955.000.000	8.32
MLBI		442.916.000.000	1.137.082.000.000	38.95
MYOR		499.655.171.512	439.191.135.535	11.51
PSDN		25.685.038.017	414.611.350.180	6.19
PTSP		16.636.747.013	109.008.910.124	15.26
SIPD		26.485.837.675	2.851.204.618.547	0.93
SKLT		4.833.843.650	199.375.442.409	2.42
SMR		1.260.495.000.000	12.475.642.000.000	10.1
STTP		41.734.027.294	649.273.975.548	6.43
TBLA		248.137.150.000	3.651,105,169	67.96
ULJT		107.339.358.519	206,595,762,260	5.35

(continued)

Table 2 (continued)

Company Code	Year	Net Profit After Tax	Total assets	ROA
ADES	2018	25.968.000.000	316.048.000.000	8,22
AISA		149.951.000.000	3.590.309.000.000	4,18
CEK		96.305.943.766	823.360.918.368	11,7
DLTA		151.115.874.153	969.166.767.000	21,79
FAST		229.034.524.000	1.547.982.024.000	14,8
INDF		4.841.673.000.000	53.585.933.000.000	9,04
MLBI		507.382.000.000	1.220.013.000.000	41,56
MYOR		483.486.152.676	6.549.845.533.328	7,33
PSDN		23.858.490.558	421.366.403.319	5,66
PTSP		27.115.074.153	133.432.783.525	20,32
SIPD		122.410.124.143	2.692.276.103.823	4,55
SKLT		5.976.790.919	214.237.879.424	2,79
SMR		1.785.737.000.000	14.721.899.000.000	12,13
STTP		42.675.154.847	934.765.927.864	4,57
TBLA		421.127.000.000	4.244.618.000.000	9,92
UJT		101.323.273.693	2.179.181.979.434	4,65

(continued)

Table 2 (continued)

Company Code	Year	Net Profit After Tax	Total assets	ROA
ADES	2019	31,072,000,000	502.990.000.000	0,06
AISA		331,702,000,000	7.373.868.000	44,98
CEK		17,593,660,540	221.003.080.305	0,07
DLTA		288,499,375	997.443.167	0,28
FAST		156,048,8700,000	2.162.633.810	72,15
INDF		4,401,080,000,000	25.096.342.000.000	0,17
MLBI		823,761,000,000	1.315.305.000.000	0,62
MYOR		3,350,853,031,768	3.565.011.717.083	0,93
PSDN		8,571,447,459	294.074.971.399	0,02
PTSP		-16,619,941,000	240.056.085.000	-0,06
SIPD		3,575,817,538	941.460.980.675	0,003
SKLT		16,855,973,113	336.932.338.819	0,05
SMR		160.523.000.000	10.736.651.000	14,95
STTP		123.635.526.965	700.204.093.895	0,17
TBLA		185.227.000.000	4.210.156.000.000	0,04
ULJT		451.340.236.545	75.554.064.010	5,97

(continued)

Table 2 (continued)

Company Code	Year	Net Profit After Tax	Total assets	ROA
ADES	2020	32.839,000.000	276.323.000.000	0.11
AISA		379,032,000,000	9,060,979,000	41.83
CEK		26,475,535,845	215,559,766,343	0.12
DLTA		192,045,199,000	1,038,321,916	184.95
FAST		105,023,728,000	2,310,536,370	45.45
INDF		3,885,375,000,000	21,982,095,000,000	0.17
MLBI		303,992,000,000	1,266,071,000,000	0.24
MYOR		635,134,886,070	3,770,695,841,693	0.16
PSDN		9,977,677,442	287,327,682,169	0.03
PTSP		-29,379,954,000	178,735,009,000	-0.16
SIPD		362,030,918,107	973,526,989,320	0.37
SKLT		20,066,791,849	377,110,748,359	0.05
SMR		-750,866,000,000	8,496,899,000,000	-0.08
STTP		18,705,201,171	1,191,568,037,170	0.01
TBLA		50,317,000,000	5,997,366,000,000	0.008
ULJT		730,419,346,954	46,903,684,384	15.57

Source: the company's financial statements after calculating

Table 3 Descriptive statistical test results

	mean	Std. Deviation	N
FRAUD	2.2876250	2.27282807	80
FL	.5286279	.24151298	80
air conditioning	.1356441	.08633934	80
ATO	1.6242734	2.22402936	80

Source: data processed using SPSS 18

3.1 Descriptive Statistics Test

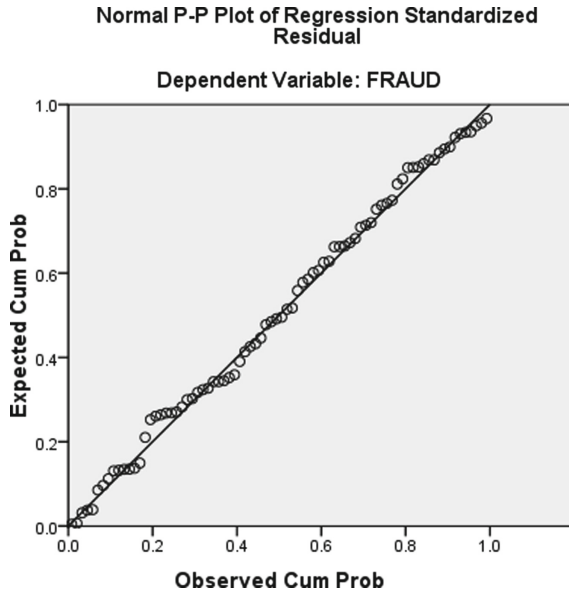
Based on the statistical results obtained as many as 80 observational data derived from the multiplication between the research period (5 years, from 20–16 to 20–20) with the number of sample companies 16 companies. Table 3 shows the descriptive statistics of each research variable. Based on the results of the analysis using descriptive statistics on fraud, it shows an average value of 2.287 with a standard deviation of 2.272. The FL value shows an average value of 0.528 with a standard deviation of 0.241. The results of the AC analysis also show an average value of 0.315 with a standard deviation of 0.086. While the ATO value with an average value of 1.624 with a standard deviation value of 2.224.

3.2 Graph Analysis Test

The decision-making basis for the normal graph is as follows:

If the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression model meets the assumption of normality.

If the data spreads far from the diagonal, the regression model does not meet the assumption of normality.



In the graph above, normality has been achieved, it can be seen that in the regression model the data spreads around the diagonal line and follows the direction of the diagonal line, meaning that the data used in this study meets the assumption of normality and the regression model is feasible to use.

3.3 Auto Correlation Test

From (Table 4) the results of the autocorrelation test above, with the number of dependent variables 2, and $N = 80$, the limits for $df1 = 1,243$ and $df2 = 76$ so that it can be stated that the results of the autocorrelation test with the Durbin-Watson value are 1.326 where the d value is > 1.243 and < 76 . So it can be concluded that in the regression model there is no autocorrelation.

Table 4 Summary model

Model	Change Statistics					Durbin-Watson
	R Square Change	F Change	df1	df2	Sig. F Change	
1	1,000	1.237E7	1,243	76	.000	1.326

b. Dependent Variable Fraud.

4 Discussion

4.1 Testing for Financial Stability Against *Fraud*

This test is conducted to determine whether the regression model can be used to predict the value of corporate fraud. Or to find out whether all the dependent variables observed partially or simultaneously have an effect or not on the independent variables. This test was carried out using the ANOVA test or multiple linear regression at a 95% confidence level and an analytical error rate of 5%. The basis for decisions based on probability are as follows:

If (p-value) > 0.05 then H1 is rejected.

If (p-value) < 0.05 then H1 is accepted.

To see whether all dependent variables (fraud and company performance) simultaneously have a significant effect on the independent variables, it can be seen in the SPSS test as follows (Table 5):

From the table, it can be seen that the standard used to determine whether fraud occurs or not is a significant level. Where in the table, the significance level from 201 6 -20 20 is 0.000, meaning less than 0.05, which means Ha is accepted. Ha, namely financial stability has a positive effect on the tendency of accounting fraud. Where accounting fraud affects the company’s financial stability.

From the results of the analysis that has been done accounting fraud greatly affects financial stability. Where more and more companies are committing fraud, they do not demand the possibility of a crisis both in Indonesia and abroad. Financial stability must be strictly maintained, if the financial condition of a country is unstable it will result in several conditions, including [8].

Monetary policy transmission did not function normally so that monetary policy became ineffective.

The intermediation function cannot function properly due to the inappropriate allocation of funds that hampers economic growth.

Public distrust of the financial system will generally be followed by panicked behavior by investors to withdraw their funds, leading to liquidity difficulties.

The cost of saving the financial system is very high in the event of a systemic crisis.

Financial System Stability is an integral element in the development of a country’s economic system because it is directly related to monetary stability. By controlling

Table 5 Anova

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	408.093	3	136.031	1.237E7	.000 ^a
	Residual	.001	76	.000		
	Total	408.094	79			

^a Predictors: (Constant), ATO, FL, AC

^b Dependent Variable: FRAUD

Table 6 Anova

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2613,180	3	871.060	1,489	.024 ^a
	Residual	44455,776	76	584,944		
	Total	47068.956	79			

^a Predictors: (Constant), ATO, FL, AC

^b Dependent Variable: ROA

financial stability, the symptoms of a crisis that will befall a country can be minimized or even avoided. The importance of maintaining financial stability is not only related to control at the macro level, but at the micro level it can also have a significant effect. Therefore, the role of the government and related institutions must be optimized in order to maintain the stability of the financial system.

4.2 Tests for Financial Stability on Company Performance

This test is conducted to see whether financial stability affects the company's performance. The basis for decisions based on probability are as follows:

If (p-value) > 0.05 then H1 is rejected.

If (p-value) < 0.05 then H1 is accepted.

To see whether financial stability has an effect on company performance, it can be seen in the results below (Table 6):

In the results of the SPSS output above, it can be seen that the significance value in the table is 0.024 which is smaller than 0.05, which means Ha2 is accepted. Where financial stability also affects the company's performance. Company performance is a description of the financial condition of a company, so that it can be known whether a company is good or bad. With this the company's performance shows whether with good performance the company's financial stability will continue to be stable. From the output above, it can be explained that financial stability is very influential on the company's performance.

Financial statements are information that describes the condition of a company, wherein it will become information that describes the performance of a company. Through this analysis of financial statements, users of accounting information can make decisions. Managers in a company can assess whether its performance in the past period was profitable or not. Financial statements are also used as a benchmark for investors in making decisions whether to invest their capital or not.

5 Conclusion

From the results of research that has been done, it can be concluded as follows:

1. Financial stability has a positive effect on accounting fraud, which means that the more companies that commit accounting fraud, the more unstable the company's finances will be, where the company will feel disadvantaged and many companies will go bankrupt.
2. Financial stability has a positive effect on company performance, which means that with good performance and away from fraud, the company will benefit. Where many investors will invest, but if the company has poor performance, its financial stability will also decrease. A person's motivation is a willingness to expend a high level of effort towards the organization, which is conditioned by the ability of the effort to meet individual needs. So the achievement of a performance will be determined by the willingness of employees to spend a high effort to produce educational products or services.

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