FACTORS THAT INFLUENCE FINANCIAL STATEMENT FRAUD AND FINANCIAL DISTRESS: AN INVESTIGATION STUDY

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Abstrak

Penelitian ini bertujuan untuk menganalisa faktor-faktor yang terdapat di dalam Fraud Diamond Theory yakni Change in Auditor, Capability, Financial Target, External Pressure, dan Ineffective Monitoring terhadap terjadinya Financial Statement Fraud dan Financial Distress. Penelitian ini menggunakan metode analisis regresi logistik untuk menguji data dari seluruh perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia selama periode 2012-2015. Hasil penelitian menunjukkan bahwa External Pressure berpengaruh terhadap Financial Statement Fraud dan Financial Target berpengaruh terhadap Financial Distress. Sedangkan Change in Auditor, Capability, Financial Target, dan Inneffective Monitoring tidak berpengaruh terhadap Financial Statement Fraud serta External Pressure tidak berpengaruh terhadap Financial Distress. Selain itu, ketika Financial Distress dihubungkan dengan Financial Statement Fraud, hasil penelitian menunjukan tidak ada pengaruh antara Financial Distress dengan Financial Statement Fraud. Berdasar studi ini, sebaiknya auditor, investor, kreditor, dan manajemen saling bersinergi dalam mencegah dan melindungi terjadinya kecurangan laporan keuangan dengan mencermati indikator-indikator pemicu kecurangan tersebut dalam perusahaan.

Kata kunci: *Altman z-score; Beneish M-score; financial distress; financial statement fraud; fraud diamond theory*.

Abstract

This study aims to analyze the factors of the Fraud Diamond Theory, Change in Auditor, Capability, Financial Targets, External Pressure, and Ineffective Monitoring in the occurrence of Financial Statements Fraud and Financial Distress. Using logistic regression analysis method to test the data, the results showed that External Pressure affected Financial Statements Fraud and Financial Targets affected Financial Distress. Meanwhile, Change in Auditor, Capabilities, Financial Targets, and Ineffective Monitoring had no effects on Financial Statements Fraud and External Pressures had no effects on Financial Distress. In addition, when Financial Distress was connected with Financial Statements Fraud, the result of the study showed that there was no influence between Financial Distress and Financial Statements Fraud. Thus, it is advisable that auditors, investors, creditors, and management work in synergy with each other in preventing and protecting from the occurrence of financial statement fraud by observing the indicators which trigger fraud in a company.

Keywords: *Altman Z-Score; Beneish M-Score; financial distress; financial statement fraud; fraud diamond theory*.

1. INTRODUCTION

A company financial statements is prepared in order to provide information concerning the company's financial position, financial performance, and financial change of position that benefits a large number of users in economic decision making and demonstrates the management responsibility for the resources entrusted to it, especially for business organization (Ikatan Akuntan Indonesia, 2009). Therefore, company is obliged to submit an annual financial statement openly to the government and public in accordance with Government Regulation (PP) No. 24 of 1998 Article 2 on company annual financial information. That is because, apart from the government regulation, there are still many companies that try to manipulate financial data in such a way for tax evasion or to attract investors to invest (Yesiariani & Rahayu 2016).

With regard to the manipulation of financial data, such cases have actually occurred in some big companies in the past. For example, the case of Bank of Credit and Commerce International (BCCI) established in Karachi is one of the biggest scandals in financial history regarding a fraudulent cheat of $ 20 billion more, over $ 13 billion of which was unaccounted funds (Masfufah, 2012). Also, there is Satyam Computer Service scandal that shocked the business world. That was because it was the first major accounting scandal in India and one of the major accounting scandals in the world, where the case was a crime of inflating the $ 100 billion overrated debt value (overstated debtors) and recording the liabilities lower than it should have been (understated liability) as much as $ 250 billion for the interest of the founder and leader of Satyam Computer Services (Masfufah, 2012). Besides, there are actually many financial scandals that occurred around the world, including in Indonesia. The cases of financial scandals that occurred in Indonesia are such as the case of the Entrepreneur Agency of Sabang in 2013 (Mudo, 2014), PT. Garuda Indonesia Tbk in 2015 (Editorial, 2016), and PT. Timah Persero Tbk in the period of 2013-2016 (Afrianto, 2016), where those three cases were in form of bookkeeping manipulation scandal.

Fraud in bookkeeping process of financial statements or bookkeeping manipulation is an act of fraud or mistakes made by a person or a body that knows that the mistakes may result in some unfavorable benefits to the individual, entity, or another party (Ernst & Young, 2009). Financially, the fraudulent financial statement resulted in the largest median financial loss compared to other types of fraud (Aghghaleh et al., 2014). Moreover, non-financially, financial statements fraud is one type of frauds with substantial negative impact, such as loss of investor trust, defamation, potential fines, and crime (Ernst & Young, 2009). These fraud cases had also eroded the confidence in financial market, financial information, and accounting professions worldwide (Law, 2011).

To prevent fraud and its adverse impacts, a company should be aware of the factors stimulating the action. The factors that encourage someone to cheat financial statements can be caused by the factors such as a change in auditor, capability, financial target, external pressure, and ineffective monitoring (Amaliah, 2002; Widarjo & Setiawan, 2009; Sihombing & Raharjo, 2014; Yesiariani & Rahayu, 2016). Heniwati & Essen (2020) have examined factors influence on financial distress. However, different from the previous research, this research is still very rare to analyze the factors influencing the occurrence of fraudulent financial statements by using the classification of Fraud Diamond Theory approach and the addition of Financial Distress variable.

Financial Distress is an intermediate or pure occurrence which can trigger the appearance of fraud in making financial statements (Kordestani et al., 2011). That is because financial distress is a condition that can push the emergence of the factors of Fraud Diamond Theory which lead to the occurrence of fraudulent financial statements (Almilia, 2006). Therefore, an analysis on the frauds needs to be undertaken to prevent fraud in financial reporting and to observe what factors driving an individual to perpetrate the action.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Financial Statement Fraud

Fraudulent financial statements are defined by the American Institute of Certified Public Accountants (AICPA) as a deliberate, misstated, or omission of material facts and misleading accounting data that will make a reader change his/her judgment or decision (Yesiariani & Rahayu, 2016). This fraud can be in form of an action conducted by an officer or executive of a company to cover the actual financial condition by performing financial engineering in the presentation of financial statements to get profit (Tarjo & Herawati, 2015).

Financial Distress

Financial Distress is a condition that indicates a declining stage of a company financial condition which takes place prior to bankruptcy or liquidation (Almilia, 2006). If the company has entered the financial distress condition, the management must be careful because the condition could already enter the stage of bankruptcy. The management of a company experiencing financial distress must take an action to overcome the financial problem and prevent bankruptcy from happening.

To prevent bankruptcy, a company experiencing financial distress can be seen or determined by various factors, such as: (a) Financial distress has occurred within a company if there is a termination of employment or elimination of dividend payment (Febrina, 2010); (b) Interest coverage ratio is used to define financial distress condition (Almilia, 2006); (c) Cash inflow is lowers than cash outflow (Kordestani et al., 2011); (d) The company is unable to fulfill its obligations contained in its financial statements (Kordestani et al., 2011); and, (e) Financial distress occurs in the company with decreasing profitability (Kordestani et al., 2011).

Fraud Diamond Theory

Fraud Diamond Theory is a development of Triangle Fraud Theory (Tarjo & Herawati, 2015). In Triangle Fraud Theory, the basic factors of possibility where an individual or a group performs a fraud consisting of three factors, namely Pressure, Opportunity, and Rationalization (Cressey, 1953). However, a few years later, Triangle Fraud Theory was developed into Fraud Diamond Theory by adding a new complementary factor to strengthen the researcher's analysis on a person's or a group's possibility to conduct fraud. The factor was Capability or an individual's ability to perform fraud (Wolfe & Hermanson, 2004).

Rationalization: The Impact of Change in Auditor on Financial Statement Fraud

Change in Auditor is a way to reduce the possibility of fraud in financial statements detection by auditors (AICPA, 2002). This is because the previous auditor may be more able to detect any possibility of fraud committed by the management, both directly and indirectly (Lou & Wang, 2009). However, with the change of auditor, the possible fraud may not be detected. Therefore, a change of auditor (at least in two-year period) can be an indication of fraud occurrence.

In relation to auditor turnover measurement, dummy variables were used to assess the change of auditor, where 1 = there is a change of auditor for two priority years against fraud and 0 = no change of auditor for two priority years against fraud (AICPA, 2002). Based on the explanation and calculation, the hypothesis is proposed as follows:

H_1: Change in Auditor positively affects Financial Statement Fraud.

Capability: The Impact of Capability on Financial Statement Fraud

Capability is a measure of how much power and capacity a person has in doing fraud in the corporate environment (Tarjo & Herawati, 2015). Therefore, this study used Change of Directors as a proxy of Capability. This was because the change of directors was generally related to political content and interests of certain parties that triggered conflict of interest (Yesiariani & Rahayu, 2016). The change of board of directors was probably a company's attempt to get rid of the directors considered to know the fraud committed by the company.

In relation to the measurement of capability in form of change of directors, dummy variables were used to assess the change of board of directors, where 1 = there was change of directors for two priority years against fraud and 0 = no change of directors. In the calculation, the researchers assumed that the more power and capacity a person had in doing fraud in the corporate environment, the higher the possibility the corporate had to do Financial Statement Fraud (AICPA, 2002). Therefore, the researcher proposed the following hypothesis:

H_2: Capability positively affects Financial Statement Fraud.

Pressure: The Impact of Financial Target on Financial Statement Fraud

Financial Target is classified as a pressure which is the risk of a strain from the management and directors to get high profit observed from the Return on Asset of the company (Tarjo & Herawati, 2015). Return on Assets (ROA) shows how much the return on assets owned by the company. To show how efficiently the assets have worked, the ratio of profit to the number of assets or Return on Asset is used as the measure of operational performance which is widely used (Skousen et al., 2009). If ROA shows negative result, it can be interpreted that the company's profit is also in a negative condition, which means that the ability of the capital invested in total assets has not yet been able to generate profit. Based on that, the actual ROA that had been achieved in the previous year will be used by management to set the financial target for the following years (Tarjo & Herawati, 2015). The calculation formula of ROA is as follows:

$$ROA = \frac{net\ income\ before\ extra\ ordinary\ items_{t-1}}{Total\ Asset_t}$$

Based on the formula, the researchers assumed that the company with high profit was likely to implement a profit management in a way that was not in accordance with the prevailing regulations so that there was a possibility of the company doing fraud (Skousen et al., 2009). Thus, the researchers proposed the following hypothesis:

H_3: Financial Target positively affects Financial Statement Fraud.

The Impact of External Pressure on Financial Statement Fraud

External Pressure is an excessive pressure for management to meet the requirements or expectations of third party (Yesiariani & Rahayu, 2016). According to SAS No. 99, when excessive pressure from external parties occurs, there is a risk of fraud in the financial statements (AICPA, 2002). Based on this, in this study, External Pressure was proxied with Leverage. Leverage shows how much of the company's assets whose income is financed using debt. In addition, this ratio also shows how much is the value of debt guaranteed per one of the asset value. In general, the firm with good financial conditions had a DAR ratio of 1 or < 1. That means the higher the resulted ratio, the higher the level of debt owned by the company, which also indicated that the company had a big risk and could be calculated by the formula (AICPA, 2002):

$$LEVERAGE = \frac{Total\ DebtZ}{Total\ Assets}$$

Based on the formula, the researchers assumed that the more pressure received by management, the higher possibility for the management doing fraud in order to satisfy the parties concerned with the company (Yesiariani & Rahayu, 2016). Based on the description, the researchers proposed the following hypothesis:

H_4: External Pressure positively affects Financial Statement Fraud.

Opportunity: **The Impact of Ineffective Monitoring on Financial Statement Fraud**

Ineffective Monitoring is an ineffectiveness of supervision that results in the weak supervision on the possibility of management in manipulating financial statements (Yesiariani & Rahayu, 2016). In connection with this study, Ineffective Monitoring was proxied by BDOUT which contained a comparison between the number of independent commissioner board members and the total number commissioner board members (Aghghaleh et al., 2014). That is because Standard Audit Statement (SAS) No. 70 indicates that some fraudulent financial statements may arise from the management dominance by an individual or small group, without any control compensating for such condition, such as oversight by the board of commissioners or audit committee. Therefore, to find the comparison the following formula can be used.

$$BDOUT = \frac{the\ number\ of\ independent\ commissioner\ board\ members}{total\ number\ of\ commissioner\ board\ members}$$

Based on the formula, the existence of an independent board of commissioners from outside of the company was considered to be a solution to supervise the company to conduct its business activities in accordance with the prevailing rules and regulations. Thus, without an effective monitoring from the board of commissioners, the fraud might occur (Aghghaleh et al., 2014). Based on this, the researchers proposed the following hypothesis:

H_5: Ineffective Monitoring positively affects Financial Statement Fraud.

Pressure*:* The Impact of Financial Target on Financial Distress

In the study results of Hapsari (2012) and Widarjo and Setiawan (2009), profitability which was proxied with Return on Assets (ROA) had a negative and significant effect on Financial Distress. This shows that the higher the profitability ratio generated by a company, the higher the possibility of the company to avoid Financial Distress. Based on the description, the hypothesis in this study is as follows:

H_6: Financial Target negatively affects Financial Distress.

The Impact of External Pressure on Financial Distress

External Pressure proxied by Leverage is a company's ability to fulfill its obligations, both short-term and long-term, if one day the company is liquidated or dissolved (Widarjo & Setiawan, 2009). Based on this, the researchers assumed that the better the company's ability to meet its obligations, the lower the possibility of Financial Distress occurrence. Thus, the researcher proposed the following hypothesis:

H_7: External Pressure negatively affects Financial Distress.

Financial Distress*:* The Impact of Financial Distress on Financial Statement Fraud

Financial Statement Fraud in this study was tested using Beneish M-Score. Beneish M-Score is a method that can be used to detect the companies with a tendency to commit fraud on their financial statements (Beneish, 2012). Empirically, the companies with high M-Score scores have the higher level of tendency to commit fraud. Beneish M-Score is a probabilistic model, so one of its limitations is that the ability to detect fraud is not with 100% accuracy. In Beneish M-Score formula, if M = > 22, it means that the company has a tendency to do Financial Statement Fraud. Beneish M-Score formula is as follows:

$$M = -4.840 + 0.920XDSRI + 0.528XGMI + 0.0404XAQI + 0.892XSGI + 0.115XDEPI - 0.172XSGAI + 4.679X / TATA - 0.327XLVGI$$

Meanwhile, Financial Distress was tested using Altman Z-Score (Mardiana, 2015) and dummy variable which was given value 1 if Altman Z-Score value of a company was < 2.99, and value 0 if Altman Z-Score value of a company was ≥ 2.99. Altman Z-Score formula is as follows:

$$Z \quad = 6.56 \times 3.26\ X1 + X2 + X3 + 6.72 \times 1.05\ X4$$

Where:
X 1 = Working Capital to Total Asset
X 2 = Retained Earning to Total Asset
X 3 = EBIT to Total Asset
X 4 = Market Value of Equity to Total Liabilities

Based on the description, the researchers proposed the following hypothesis:

H8: Financial Distress positively affects Financial Statement Fraud.

Based on the description of the hypotheses development, the researchers proposed a research framework as illustrated in Figure 1.

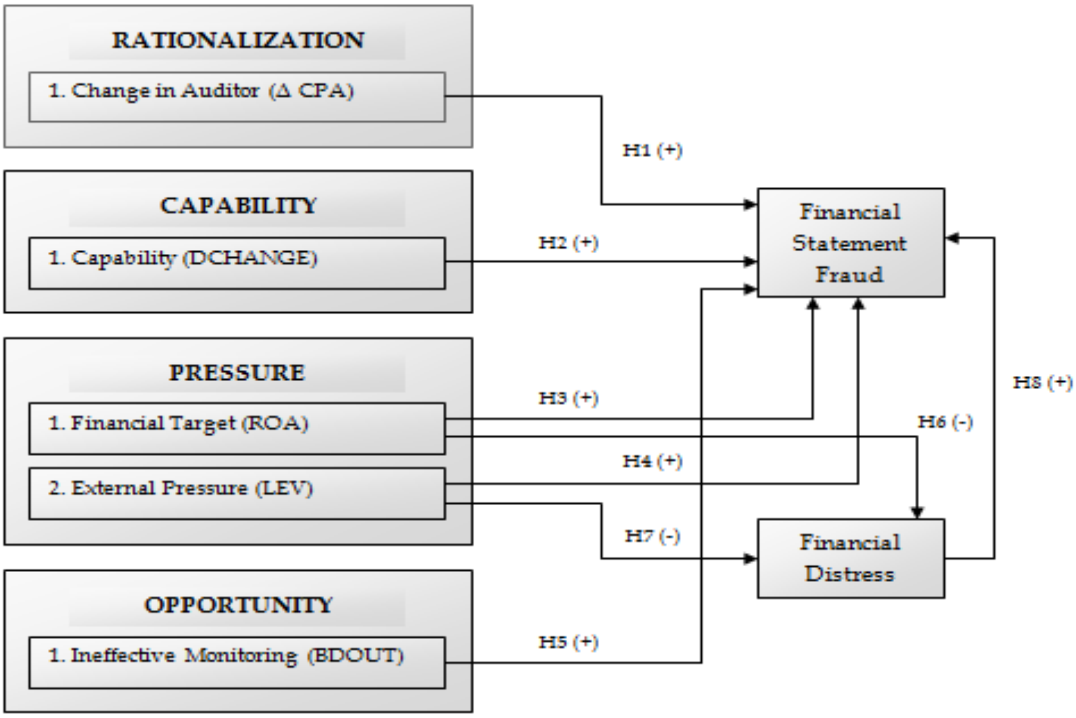

Figure 1. Research Model of Antecedents of Financial Statement Fraud and Financial Distress

3. RESEARCH METHODS

The method of data analysis used in this research is logistic regression analysis. The reason was because the dependent variables in this study were dichotomous or dummy. In addition, the sampling technique was purposive sampling with the aim to get the sample fitting in the criteria that had been determined by the researchers. The criteria used to select the samples included: (1) All the manufacturing companies listed in the Indonesia Stock Exchange in the period of 2012-2015; (2) The above-mentioned companies were listed consecutively during the study period and not delisted during the given time; and, (3) All manufacturing companies listed in the Indonesia Stock Exchange that provided information related to research variables consistently in their financial statements in 2012-2015. Based on those matters, 109 companies became the object observed for three years with total observation or analysis unit amounting 324 cases. Besides, the data analysis for this observation was conducted using two approaches, namely descriptive statistical analysis and hypothesis testing.

4. RESULTS AND DISCUSSIONS

Respondent Description

In this study, the financial statements fraud variable produced the mean value of 0.32, while the standard deviation value resulted was 0.469, which meant that the potential of fraud occurrence in manufacturing sector was higher than the average value. With the standard deviation value of 0.469, the potential for fraud to occur in the manufacturing sector was categorized as moderate. The financial distress variable produced a mean value of 0.48, and the standard deviation value generated was 0.500, meaning that the potential for bankruptcy in the manufacturing sector was higher than the average value. With the standard deviation of 0.500, the potential for bankruptcy in manufacturing sector was moderate.

The change in auditor variable had the mean value of 0.07, and the standard deviation value was 0.252, which indicated that the potential for replacement of auditors within two years in the manufacturing sector was higher than the average value. With the standard deviation value of 0.252, the potential of auditor change within two years in the manufacturing sector was low.

In the capability variable, the mean value was 0.44, while the standard deviation value generated was 0.497, meaning that the potential for the change of the board of directors within two years in the manufacturing sector was higher than the average value. With the standard deviation value 0.497, the potential for the change of board of directors within two years in the manufacturing sector is moderate.

The financial target variable yielded the mean value 4.62 and standard deviation value 11.42. With the standard deviation value 11.42, the potential of corporate financial target in the manufacturing sector was high. Additionally, the average value (mean) of external pressure variable was 0.6131 which demonstrated that every 1% of total assets guaranteed 61.31% of total debt, and the resulted standard deviation was 0.7538.

In the ineffective monitoring variables, the average value (mean) obtained was 0.4038, which meant that of 324 cases there was 40.33% of the manufacturing sector companies which had a comparison between the number of independent board of commissioner members and the total number of effective board of commissioner members. Meanwhile, the yielded standard deviation was 0.117.

In the next stage was the hypothesis testing to assess the relationship between independent variables and dependent variable. Hypotheses test results can be seen in Table 1.

Table 1. Hypotheses Test

Hypothesis	Effect	Coefficient (β)	Sig.	Information
1	X1 → Y1	0.057	0.315	Rejected
2	X2 → Y1	0.086	0.750	Rejected
3	X3 → Y1	-0.008	0.607	Rejected
4	X4 → Y1	0.542	0.041	Accepted
5	X5 → Y1	-2.238	0.070	Rejected
6	X3 → Y2	-0.341	0.000	Accepted
7	X4 → Y2	0.200	0.459	Rejected
8	Y2 → Y1	0.234	0.468	Rejected

Based on Table 2, of the six variables (X1, X2, X3, X4, X5, Y2) included in the logistic regression model there was only one independent variable that had a significant influence on Financial Statement Fraud (Y1) since it had significance value < 0.05, namely External Pressure (X4). Meanwhile, the other variables, namely Change in Auditor (X1), Capability (X2), Financial Target (X3), Ineffective Monitoring (X5), and Financial Distress (Y2) were not significant because their significance values were > 0.05.

Moreover, of the two variables (X3, X4) included in the logistic regression model, there was also only one independent variable, namely Financial Target (X3), which had a significant influence on Financial Distress (Y2) because its significance value was < 0.05. And, the other variable, namely External Pressure (X4), was not significant because its significance value was > 0.05.

The Impact of Change in Auditor on Financial Statement Fraud

The results proved that Change in Auditor had a positive but not significant influence on Financial Statement Fraud. This could happen because in the manufacturing sector companies observed in this study, from 324 cases there were only 22 cases (6.8%) which conducted change of auditors. This figure was less able to describe its effect on fraudulent financial statements amounting to 105 (32.4%). Another possibility was that there was a cooperation in the preparation of financial statements, so the companies did not need to replace with the new auditors because although the previous auditors indicated any weakness or fraud in the financial statements, the auditors could be invited to cooperate.

The Impact of Capability on Financial Statement Fraud

The result of this study showed that Capability had a positive but insignificant influence on Financial Statement Fraud. This might happen because the change of directors in big manufacturing companies was enabled due to political nuances, power, nepotism, and wealth. That matter was not about the consideration of fraudulent financial statements made by the companies. Therefore, the frequent changes of company directors might not necessarily affect the degree of fraud in financial reporting.

The Impact of Financial Target on Financial Statement Fraud

The research has shown that Financial Target had a negative and insignificant influence on Financial Statement Fraud. This could happen because of the likelihood of how much the return on assets owned by the manufacturing companies actually did not affect the fraudulent financial statements. The assumption that the companies with high profit were likely to conduct profit management in a way that did not comply with the prevailing regulations, consequently, there was a possibility that the companies were not proven to perpetrate frauds.

The Impact of External Pressure on Financial Statement Fraud

The research result suggested that External Pressure had a positive and significant effect on Financial Statement Fraud. The result of this study explained that External Pressure describing that the higher level of debt owned by a company indicated that the company had a big risk. To avoid fraudulent financial statements, there should have been the reduction in External Pressure which was generally originated from the third parties (investors) through, among many, debt reduction so as not to be bigger than the assets.

The Impact of Ineffective Monitoring on Financial Statement Fraud

The study revealed that Ineffective Monitoring had a negative and insignificant effect on Financial Statement Fraud. This explained that the number of independent external commissioners from the outside of a large company had not yet been able to influence the fraudulent financial statements of the company. Although the data-based facts proved that the number of independent commissioners had not been able to affect Financial Statement Fraud yet, in the manufacturing company, the role of independent commissioner must have been implemented as effectively and efficiently as possible in order to prevent the occurrence of Financial Statement Fraud.

The Impact of Financial Target on Financial Distress

The result of the research showed that Financial Target had negative and significant effect on Financial Distress. This explained that the prevention of a manufacturing company from bankruptcy condition or Financial Distress could be done by the measure of improving profitability because based on the facts of the research the higher the profitability of a manufacturing company, the lesser the risk of bankruptcy.

The Impact of External Pressure on Financial Distress

The study signified that that External Pressure had a positive and insignificant effect on Financial Distress. This might happen because the pressure from the outside of the manufacturing companies in form of the ability to meet obligations by the companies had not been able to influence the risk of bankruptcy of those companies; as a result, the companies had to find other ways to overcome the risk. Therefore, the companies should have not only been intimidated on the ability to meet the obligations but also on increasing their sales or income.

The Impact of Financial Distress on Financial Statement Fraud

The result of the research verified that Financial Distress had positive but insignificant effect on Financial Statement Fraud. This could happen because fraud and bankruptcy were two different things although they were interconnected or interplaying. A justification on a company which was sick or in the verge of bankruptcy that the company committed fraudulent financial statements was not true. This still required evidence that a bankrupt company was a reality, but fraud was manipulated.

5. CONCLUSION AND SUGGESTIONS

The results of this study indicated that external pressure had an influence on the occurrence of financial statement fraud. In addition, financial target showed that the results had an influence on the occurrence of financial distress. Meanwhile, for other variables such as change in auditor, capability, financial target, and ineffective monitoring did not show effects on the incidence of financial statement fraud. Moreover, external pressure did not show any influence on the occurrence of financial distress, and financial distress also did not affect the occurrence of financial statement fraud.

With regard to the purpose of this study, there are a number of contributions that can be taken in theory and for practitioners. Theoretically, this study has shown that not all negative factors in a company will affect the occurrence of fraud within the company, especially in the type of fraudulent financial statements.

In addition, practitioners, especially auditors, should be more accurate in checking the nature of the financial posts which were based on assumptions, such as bad debts. That is because the posts were very often to become the beginning of a company to manipulate to equalize the balance sheet so that the company gets an unqualified opinion. This is conducted to suppress the number of corporate actors which perpetrate financial statement fraud, especially in Indonesia. Furthermore, the investors and creditors should be more careful before making an investment decision against a company. A deep analysis is required before making an investment decision to estimate the financial health of the company to be invested the capital. Lastly, the management should create a more conducive atmosphere within the company. Targets are important, but far beyond that, management must consider the pressure on the employees to achieve the targets set by the management.

The researcher observed that there were limitations in this study, so it is expected that the future research can reassess this research model in different contexts, perspectives, or measurements. First of all, there were a number of independent variables which used the concept of fraud diamond theory that did not affect the Financial Statement Fraud and Financial Distress. The variables can be replaced with other independent variables or fraud concepts to be able to explain the phenomena of Financial Statement Fraud and Financial Distress in the manufacturing companies or companies in other fields. Secondly, regarding the discrepancy between the inconsistent year-on-year manufacturing company financial statements, inconsistent use of dollar or rupiah, and inconsistency between the financial statements overview and the complete financial statements, the researchers suggest that the next researchers be more careful in doing manual calculation or copying data since there must be crosscheck between financial statement documents.

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