**Fraud Diamond In Financial Reporting Fraud Detection with Audit Committee as A Moderation**

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| **KEYWORDS** | **ABSTRACT** |
| Financial Target, Ineffective Monitoring, Auditor Change, Directors Change, Financial Statement Fraud | The purpose of this study was to determine the effect of fraud diamond using four proxies, namely Financial Target, Ineffective Monitoring, Auditor Change and Board of Directors Change on the detection of financial statement fraud and the influence of the audit committee relationship as a moderating variable. This study used a sample of 16 companies from the agricultural product sub-sector that were listed on the Indonesia Stock Exchange from 2017 to 2021. The data used is secondary data in the form of financial reports and annual reports of the sample companies. Hypothesis testing was carried out using a panel data linear regression model with eviews 12 software. The results of this study indicate that Financial Targets and Auditor Turnover have an effect on fraudulent financial reports, Ineffective Monitoring and replacement of directors have no effect on fraudulent financial statements. The audit committee was unable to moderate the influence of Financial Targets, Ineffective Monitoring, Auditor replacements, Directors replacement on fraudulent financial reporting |
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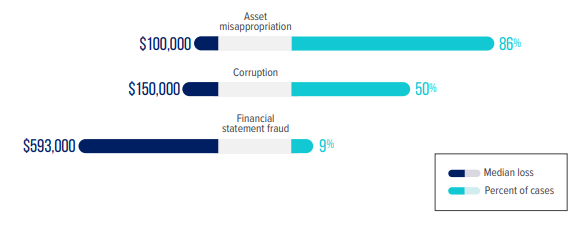
**Introduction**

Financial statements, as stated in the Financial Accounting Standard Guidelines (PSAK) Number 1 of 2015, are a structured presentation of the financial position and financial performance of an entity. Financial statements show the company's performance which contains financial information about the company's financial position, financial performance, and cash flow that can be used by various interested parties to make economic decisions.

Financial statements are reports that contain the recording of money, both purchase and sale transactions, and credit. Financial statements are usually made within a certain period. This policy is set by each company, whether it will be made every month or once a year. Financial statements are made to determine the financial condition of a company, so that top management can evaluate correctly if there are problems in the company's financial condition, therefore financial statements must be made appropriately and carefully. Based on the explanation above, it can be concluded that the financial statement is a file containing data on financial transactions of a company in a certain period, where the file must be reported and accounted for as a form of evaluation for the company's future development (Sari et al., 2020).

The importance of information in financial statements is the reason for management to display financial statements that are always in the best condition with the aim of improving the company's reputation and displaying the company's condition that grows well every time to users of financial statements. This condition encourages management to do everything possible to obtain financial statements with good value and grow in a positive direction, although this must give up inappropriate ways, one of which is by manipulating financial statements so that it can cause fraud in the company (Sari et al., 2020).

According to the Association of Certified Fraud Examiners (ACFE), fraud is an act that violates the law and is carried out intentionally by manipulating and providing false reports to other parties to obtain personal or group benefits.



**Sumber: Association of Certified Fraud Examiners (ACFE) 2022**

**Gambar 1 Categories of Occupational Fraud**

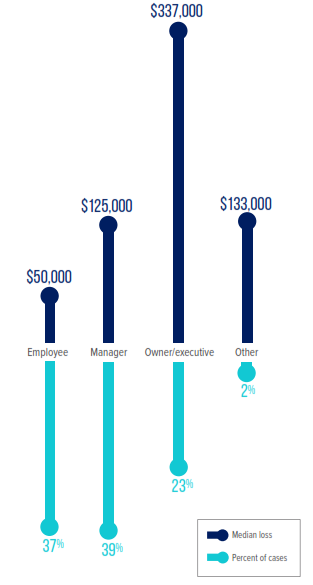
Survey conducted by the Association of Certified Fraud Examiners (ACFE). More can be seen in the diagram above illustrates at the top level, there are three main categories of fraud in business. Financial statement fraud schemes, in which the perpetrator intentionally causes misstatements or material omissions in an organization's financial statements, is the least common category at only 9% of the total but causes the most materiality loss of USD 593,000.

The practice of financial statement fraud is very detrimental to various parties in decision making because the information obtained is not in accordance with the actual condition of the company.



**Sumber: Association of Certified Fraud Examiners (ACFE) 2022**

**Figure 2 Composition of Fraud in World Industry**



**Sumber: Association of Certified Fraud Examiners (ACFE) 2022**

**Figure 3 Composition of Fraud Perpetrators in Industries in the World**

ACFE describes the proportion of financial statement fraud, the majority of which are carried out by several important positions in the company, including managers at 39% and executives at 23%, in this case managers acting as company agents in charge of making financial statements for stakeholders. The value that harms the company the most is financial statement fraud committed by company executives with a fantastic value of 337,000 USD. (ACFE, 2022). Sectors that are vulnerable to manipulation of financial statements above are the main GDP supporting sectors in Indonesia, one of which is the agricultural sector where the agricultural sector is a fairly important sector in Indonesia, because Indonesia is still quite supported by agriculture as part of Indonesia's GDP contribution.

Financial statement fraud is a problem that cannot be underestimated because it can cause losses for many parties. In addressing this problem, of course, it requires the role of each element of the entity to campaign for anti-fraud. In preventing fraud, especially in financial statement fraud, efforts and perspectives are needed in reviewing and detecting fraud. According to Cressey (2002) in (Mardiani, Sukarmanto, & Maemunah, 2017) stated that several factors called the fraud triangle are the main things that cause companies to commit fraud. The fraud triangle itself consists of pressure, opportunity and rationalization but according to Wolfe and Hermanson (2004) in (Mardiani et al., 2017) there are other factors that cannot be ruled out in detecting fraud, in addition to the three factors contained in the fraud triangle there are still other factors that are also considered to play a major role in detecting fraud, i.e. capability.

Diamond fraud is an extension version of the fraud triangle which is believed to be the main factors causing companies to commit fraud. Diamond fraud has a fourth element, namely capability. Diamond fraud theory provides information about factors that have an impact on individual decisions in committing fraud (Wolfe, 2004) in Jauanto et al. (2017), the elements of diamond fraud include: Pressure, Opportunity, Rationalization and Capability.

The factors that cause fraud with pressure categories are financial stability, financial target, external pressure, and personal financial need. As for the category of opportunities (opportunity) are nature of industry, organization structure, and ineffective monitoring. Next for the category of rationalization of the factors is the change of auditors and audit opinions. And the factors included in the capability category are changes in directors, effective lying, and skills (Boboy, Tiwu, Dethan, & Rafael, 2022).

Based on this description, from each element of diamond fraud will be selected one factor that can affect financial statement fraud. One of the factors that can affect financial statement fraud from the first element, namely pressure, is the financial target. Financial targets are excessive pressure on management to achieve financial targets set by the principal. In research by (Nilzam, 2020), (Luhri, Mashuri, & Ermaya, 2021), (Melati, Kirana, & Lastiningsih, 2020) and (MARYANI, 2019) stated that financial targets have no effect on financial statement fraud. Meanwhile, (Rosita, 2022), (Ayem & Tarang, 2022) and Sari et al. (2020) stated that financial targets affect financial statement fraud.

The second factor is the element of opportunity that can affect the confusion of financial statements is Ineffective Monitoring. Ineffective monitoring is a factor that can be measured by the proportion of independent commissioners. This was chosen because based on AFPC research, the biggest financial statement fraud is carried out by executives. In a study (Mardiani et al., 2017) stated that the ineffectiveness of supervision affects financial statement fraud. Meanwhile, in research (Boboy et al., 2022) and (Nilzam, 2020) stated that the ineffectiveness of supervision has no effect on financial statement fraud.

The third factor is rationalization is an attitude that considers fraud to be the right action (Luhri et al., 2021). Rationalization is the assumption that fraudsters justify themselves for what they have done. Rationalizing cheating can be measured easily by those who are used to being dishonest. A factor of rationalization elements that can affect financial statement fraud is the change of auditors. Changes or changes in the Public Accounting Firm (KAP) carried out by the company can result in stress periods and transition periods that hit the company. In the research of (Aris, Arif, Othman, & Zain, 2015), (Repousis, 2016) and (Erdoğan & Erdoğan, 2020) stated that auditor turnover has no effect on financial statement fraud. Meanwhile, according to (Wahyuni, 2019) and (Mardeliani, 2022) stated that the change of auditors affects financial statement fraud.

The fourth factor is the capability element. Fraud will occur if you meet the right people who have the ability to do it. As an effort to optimize performance, companies often change directors for various reasons, namely to get more competent people. However, the change of directors can have a major impact on the company.

The change of directors with financial statement fraud is related, that is, the change of directors can reveal fraud that has occurred in the company. So that this change of directors can detect financial statement fraud in the company. In research (Riyanti, Putri, Artadi, & Umar, 2019) stated that the change of directors affects financial statement fraud. Meanwhile, according to (Ayem & Tarang, 2022), (MARYANI, 2019), (Melati et al., 2020) and (Luhri et al., 2021) stated that the change of directors does not affect financial statement fraud.

Fraud detection does not escape the supervision of internal parties who are very influential on the company. In order for Good Corporate Governance to be carried out as expected by all parties, an effective internal control system and optimal role of the audit committee are needed (Luhri et al., 2021). Financial Services Authority Regulation Number 55/POJK.04/2015 concerning the Establishment and Work Guidelines of the Audit Committee states that the audit committee is responsible to the board of commissioners to assist the board of commissioners in monitoring and ensuring the effectiveness of the internal control system and the implementation of the duties of internal auditors and external auditors. The existence of the audit committee is expected to be able to improve the quality of the company's internal supervision and be able to optimize the checks and balances mechanism, which in turn is aimed at providing optimal protection to shareholders and related stakeholders (Nilzam, 2020).

Researchers want to prove again how the influence of the variables of diamond fraud previously described on financial statement fraud, this study also wants to test whether the audit committee moderates the effect of diamond fraud on financial statement fraud. The reason for using the audit committee as a moderation variable in this study is because of the demands on management to always show good performance for investors and other parties, so it is not uncommon for management to commit fraudulent financial reporting practices. Therefore, it is necessary to have a monitoring mechanism that can guarantee that the company's financial reporting process takes place properly. The existence of an audit committee in a company can provide more supervision of management performance and can provide accurate and precise information on the company's financial reporting process.

The research conducted by (Sugita, Darlis, & Rofika, 2018) is the research that underlies this research, where the study examines how the role of the audit committee in moderating the influence of diamond fraud on the detection of fraudulent financial reporting. This study will test the same thing but in a broader context, other things that distinguish this research from the study are as follows: The object of research in this study is agricultural companies in the agricultural product sub-sector listed on the Indonesia Stock Exchange in 2017-2021, while the object of research in (Sugita et al., 2018) is a manufacturing company listed on the Indonesia Stock Exchange in 2014-2016. The measurement used for the audit committee in this study is the percentage of the audit committee which is financial expertise on the total number of audit committees, while in (Sugita et al., 2018) is the number of audit committees. Based on the background and previous research that has been disclosed above, the author intends to conduct research with the title: **"Diamond Fraud in Financial Statement Fraud Detection with the Audit Committee as Moderation, Empirical Study on Agricultural Product Sub-Sector Companies Listed on the IDX in 2017-2021.”**

**Research Methods**

This type of research uses quantitative methods which are an emphasis on hypothesis testing through measuring research variables with numbers and conducting data analysis with statistical procedures. Quantitative methods can also be interpreted as research methods based on the philosophy of positivism, used to examine certain populations and samples, data collection using research instruments, quantitative / statistical data analysis, with the aim of testing established hypotheses. This research refers to the formulation of associative problems, namely a formulation of research problems that are in the nature of asking the relationship between two or more variables (Ghozali & Eviyanti, 2016).

The form of relationship in this study is comparative causal, namely research with problem characteristics in the form of cause-and-effect relationships between two or more variables. Associative research is research that aims to determine the influence or relationship between two or more variables. This research has the highest level compared to discriptive and comparative because with this research can be built a theory that can function to explain, predict and control a symptom. This research is referred to as a type of quantitative research because the available data is in the form of numbers that can be measured and then assisted by statistical tools.

The research to be carried out is using panel data. According to (Gujarati, 2021) panel data is a combination of time series data and cross section data. Time series data is data from one object with several specific time periods, while cross section data is data obtained from one or more research objects in the same period. Through the use of panel data, it is expected to allow observations that show the dynamics of variation between times of each variable to be used in this study. Data sources from research conducted by researchers are secondary data sources, that is, data sources obtained from historical data.

The depth of research in this study is not deep, but the level of generalization is high. The research environment in this study is a contrived setting environment or artificial setting, this study uses secondary data with the unit of analysis taken from figures obtained from the financial statements of agricultural sector companies listed on the index between 2017 – 2021 which all data are taken from the official IDX website, namely: www.idx.co.id.

**Results and Discussions**

The F statistical test is used to determine whether or not there is an influence of all independent variables (simultaneous) entered in the multiple regression model together on the dependent variable. The test was performed at a significance level (Sig.) of 0.05. If the probability significance (Sig.) value of F-statictic is less than 0.5 then the hypothesis is accepted which means that the independent variable simultaneously affects the dependent variable. The following table 1 shows the results of the F statistical test.

**Table 1**

**F Test Results**

|  |  |  |  |
| --- | --- | --- | --- |
| Root MSE | 0.475761 | R-squared | 0.315980 |
| Mean dependent var | 0.180513 | Adjusted R-squared | 0.279499 |
| S.D. dependent var | 0.578877 | S.E. of regression | 0.491364 |
| Akaike info criterion | 1.477199 | Sum squared resid | 18.10790 |
| Schwarz criterion | 1.626075 | Log likelihood | -54.08794 |
| Hannan-Quinn criter. | 1.536887 | F-statistic | 8.661474 |
| Durbin-Watson stat | 1.316065 | Prob(F-statistic) | 0.000008 |

Source: Secondary data processed 2023

From the data of table 1 above, it can be seen that the significance value of F of 0.000 is smaller than α 0.05. So it can be concluded that independent variables (Financial Target, Ineffective Monitoring, Change of Auditors, Change of Directors) simultaneously affect the dependent variable (Financial Statement Fraud).

Lookup F Table with Number n = 80; number of variables 4; significance level 0.05; df1= 4-1 = 3; df2 = n-k = 80 – 4 = 76 so that the F table is 2.72, then the F value is calculated 8.66 > the F table value is 2.72.

#### Test Results t

The statistical test t is used to determine whether or not there is an influence of each independent variable (x) partially or individually given to the dependent variable the significance standard is set α < 0.05, so it is known that if the significance value of the individual independent variable is smaller than 0.05, it can be decided that the individual independent variable has an effect on the dependent variable. The following are the results of t tests that have been conducted by researchers.

**Table 2**

**Test Results t**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
| C | 0.039645 | 0.305163 | 0.129913 | 0.8970 |
| X1 | 2.783945 | 0.501487 | 5.551378 | 0.0000 |
| X2 | 0.050840 | 0.709201 | 0.071686 | 0.9430 |
| X3 | -0.080795 | 0.112969 | 0.715203 | 0.0477 |
| X4 | 0.043015 | 0.112913 | 0.380960 | 0.7043 |

Source: Secondary data processed 2023

Based on table 2 it can be seen that:

1. The independent variable Financial Target has a significant effect on Financial Statement Fraud, this can be seen from the significance value in the Financial Target table which is much smaller by 0.000 than the value of α 0.05.
2. The independent variable Ineffective Monitoring does not affect Financial Statement Fraud, this can be seen from the significance value in the Ineffective Monitoring table which is much greater by 0.9430 than the value of α 0.05.
3. The independent variable of Auditor Change has a significant effect on Financial Statement Fraud, this can be seen from the significance value in the Auditor Change table which is much greater by 0.0477 than the α value of 0.05.
4. The independent variable of Change of Directors does not have a significant effect on Financial Statement Fraud, this can be seen from the significance value in the Change of Directors table which is much greater by 0.7043 than the value of α 0.05.

#### Coefficient of Determination

The coefficient of determination is used to measure the extent to which the percentage of the ability of the independent variable affects the dependent variable simultaneously. In this study, the independent variable used, namely, in the coefficient of determination test, researchers use adjusted R, the results of which are as in table 3 below:

**Table 3**

**Table of Coefficients of Determination**

|  |  |  |  |
| --- | --- | --- | --- |
| Root MSE | 0.475761 | R-squared | 0.315980 |
| Mean dependent var | 0.180513 | Adjusted R-squared | 0.279499 |
| S.D. dependent var | 0.578877 | S.E. of regression | 0.491364 |
| Akaike info criterion | 1.477199 | Sum squared resid | 18.10790 |
| Schwarz criterion | 1.626075 | Log likelihood | -54.08794 |
| Hannan-Quinn criter. | 1.536887 | F-statistic | 8.661474 |
| Durbin-Watson stat | 1.316065 | Prob(F-statistic) | 0.000008 |

Table 3 shows that the test result of the adjusted R Square coefficient of determination is 27.9 or 28%. This means that the independent variables in this study (Financial Target, Ineffective Monitoring, Change of Auditor, Change of Board of Directors, Audit Committee) simultaneously affect the variable of Financial Statement Fraud by 28%. While the rest were influenced by other factors that were not contained in the regression analysis in this study.

#### Uji Moderated Regression Analysis (MRA)

Moderated Regression Analysis (MRA) is used as an equation for panel data regression models on moderation variables, where the regression equation has a multiplication interaction between two or more with independent variables. The moderation variable in this study is the Audit Committee which will moderate the relationship between Financial Target, Ineffective Monitoring, Change of Auditor, Change of Board of Directors, Audit Committee against Financial Statement Fraud. The hypothesis decision in the Moderated Regression Analysis (MRA) test if the Probability value > α 0.05 then H0 is rejected and means that the Audit Committee variable cannot moderate the influence of the independent variable on the dependent variable. However, if the Probability value < α 0.05 then H0 is accepted and means that the Audit Committee variable can moderate the independent variable against the dependent variable.

**Table 4**

**Uji Moderated Regression Analysis (MRA)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Variable | Coefficient | Std. Error | t-Statistic | Prob. |
| C | 0.450965 | 2.950498 | 0.152844 | 0.8790 |
| X1 Fi\_Tar | 28.43961 | 57.81238 | 0.491929 | 0.6243 |
| X2 In\_Mon | -0.300549 | 0.721774 | -0.416403 | 0.6784 |
| X3 Au\_Ch | 0.548539 | 1.397885 | 0.392407 | 0.6959 |
| X4 Dir\_Ch | -0.040748 | 1.318633 | -0.030902 | 0.9754 |
| Z Kom\_Au | -0.072285 | 0.968002 | -0.074675 | 0.9407 |
| M1 | -8.520579 | 19.26574 | -0.442266 | 0.6596 |
| M2 | -0.047415 | 0.042831 | 1.107019 | 0.2718 |
| M3 | -0.167525 | 0.454177 | -0.368853 | 0.7133 |
| M4 | 0.025383 | 0.427318 | 0.059401 | 0.9528 |

Fraud = 0.450965 + 28.43961 – 0.300549 + 0.548539 – 0.04748 -0.072285 – 8.520579 - 0.167525 - 0.167525 + 0.025383

1. Based on the results of this moderation regression analysis output, it was obtained that the results of the Audit Committee's moderation significance on the Financial Target against Financial Statement Fraud showed a number of 0.6596 which was greater than the significance value of 0.005, which means that the Audit Committee variable could not moderate the influence of the Financial Target on Financial Statement Fraud. The audit committee in moderating the Financial Target acts as a Predictor of Moderation. Because, the influence of the Audit Committee on Financial Statement Fraud in the first estimate is significant and the effect of Interaction Z on the second estimate is not significant. This means that this moderation variable only acts as an independent variable in the relationship model of the regression model.
2. Based on the results of this moderation regression analysis output, it is obtained that the results of the audit committee's moderation significance on Ineffective Monitoring of Financial Statement Fraud show a number of 0.7133 which is greater than the significance value of 0.005, which means that the Ineffective Monitoring variable cannot moderate the effect of Ineffective Monitoring on Financial Statement Fraud. The audit committee in moderating Ineffective Monitoring acts as a Moderation Homologizer. because the effect of the Audit Committee on Financial Statement Fraud in the first estimate is not significant and the effect of Interaction Z on the second estimate is not significant. This means that this moderation variable only acts as an independent variable in the relationship model of the regression model. That is, this variable does not interact with the independent variable and does not have a significant relationship with the dependent variable. That is, the Audit Committee variable does not interact with the Financial Statement Fraud variable and does not have a significant relationship with the Ineffective Monitoring variable.
3. Based on the results of this moderation regression analysis output, it was obtained that the results of the Audit Committee's moderation significance on auditor turnover against financial statement fraud showed a figure of 0.7133 which was greater than the significance value of 0.005, which means that the audit committee's variables could not moderate the effect of auditor turnover on financial statement fraud. The audit committee in moderating auditor turnover acts as a predictor of moderation. Because, the influence of the Audit Committee on Financial Statement Fraud in the first estimate is significant and the effect of Interaction Z on the second estimate is not significant. This means that this moderation variable only acts as an independent variable in the relationship model of the regression model.
4. Based on the results of this moderation regression analysis output, it is obtained that the results of the audit committee's moderation significance on the change of directors for financial statement fraud show a figure of 0.9528 which is greater than the significance value of 0.005, which means that the audit committee's variable cannot moderate the change of directors for financial statement fraud. The audit committee in moderating the Change of Directors acts as a Moderation Homologizer. because the effect of the Audit Committee on Financial Statement Fraud in the first estimate is not significant and the effect of Interaction Z on the second estimate is not significant. This means that this moderation variable only acts as an independent variable in the relationship model of the regression model. That is, this variable does not interact with the independent variable and does not have a significant relationship with the dependent variable. That is, the Audit Committee variable does not interact with the Financial Statement Fraud variable and does not have a significant relationship with the Change of Directors variable.

## **Research Discussion**

### The Effect of Financial Target on Financial Statement Fraud

Based on table 1, the results of the H1 hypothesis test show that the Financial Target variable affects Financial Statement Fraud. In table 2 above shows the resulting value of the Financial Target coefficient of 2.783 with a Sig value of 0.0000 smaller than α 0.05. With the explanation above, the decision of the H1 hypothesis can be accepted and it can be concluded that the Financial Target negatively affects Financial Statement Fraud, meaning that the higher the Financial Target set to the company, the more financial statement fraud committed by the company will increase.

Financial Target affects Financial Statement Fraud, in accordance with previous research conducted by Riyanti et al. (2019) and Rosita (2022) which states that Financial Target affects Financial Statement Fraud.

Financial target is the pressure on management to achieve the company's financial cash flow target to the planned value. Financial targets exert excessive pressure on management to achieve financial targets set by principals, including the objectives of receiving incentives from sales and profits.

Agency theory explains the relationship between financial targets and fraud in this study, with those that explain the relationship between management as agents and shareholders as principals. The agent and principal have different interests, where the agent as a contracted party by the principal has an interest in getting bonuses for the results of their performance to meet the principal's expectations, namely getting high financial targets.

Company managers are required to always improve the best company performance so that they can achieve the financial targets that have been planned by the principal. Pressure or demands from the principal to agents to achieve financial targets that are too high directly put pressure on management to successfully achieve the planned targets. Company managers strive to improve their performance to achieve planned financial targets, of course, many things are done by company management to achieve the profits that have been planned, this is a problem if the company is in a condition unable to meet the targets that have been given, This condition will trigger fraud, fraud One of them is done through fraudulent financial statements through certain schemes so that the planned profits can be achieved and this is detrimental to the users of financial statements because the information submitted by management is not in accordance with the actual conditions.

From a sample of agricultural companies in Indonesia, as many as 65% of sample companies have a positive ROA. A positive ROA shows that the company shows effective use of assets to earn profits, Investors will be interested in the company if the company's ROA value is high, because a high ROA is considered capable of generating high profits compared to companies with a low ROA value. But in this company, targeting a high ROA allows company management to commit financial statement fraud. So that the higher the financial target (ROA) set, the greater the probability of management to commit fraud on financial statements

### The Effect of Ineffective Monitoring on Financial Statement Fraud

Based on table 1, the results of the H2 hypothesis test show that the Ineffective Monitoring variable has no effect on Financial Statement Fraud. In table 2 above, the result value of the negative Ineffective Monitoring coefficient is 0.050 with a Sig value of 0.9430 greater than α 0.05. With the explanation above, the decision of the H2 hypothesis can be rejected and it can be concluded that Ineffective Monitoring does not affect Financial Statement Fraud, meaning that the higher or lower the Ineffective Monitoring, the Financial Statement Fraud actions carried out by the company will still occur.

Ineffective Monitoring has no effect on Financial Statement Fraud, in accordance with previous research conducted by Nilzam (2020) and Nuryuliza & Triyanto (2019) which stated that Ineffective Monitoring has no effect on Financial Statement Fraud.

Ineffective monitoring refers to a situation where the monitoring mechanism in an organization or company does not function properly or does not achieve its objectives. This can happen for a variety of reasons, including lack of proper structure or process, lack of sufficient resources or lack of commitment and accountability from the party responsible for monitoring.

The relationship of Agency Theory to Ineffective Monitoring is the existence of a conflict of interest that causes agency problems when there is leeway in supervision, managers are easy to take opportunistic actions such as committing financial statement fraud, enriching themselves and other actions that are not related to the good of shareholders' interests.

The role of an independent commissioner is important because an independent commissioner is a neutral party who is in a high position in the company, the better the independent commissioner is in carrying out his role as a controlling mechanism for supervisory and monitoring of company operations, the better the supervision in the company will minimize opportunist actions carried out by management, but on the contrary if the independent commissioner does not Doing supervision well, there will be weaknesses in supervision, and supervision will be ineffective, this will be a loophole for management to take opportunist actions that will increase financial statement fraud

In this study, Ineffective Monitoring has no effect on financial statement fraud that occurs in the company. This proves that the presence or absence of independent commissioners in sample companies in the agricultural sector will not have an impact on the presence or absence of financial statement fraud committed by managers. The role of independent commissioners in sample companies is not so large, this is also supported by the proportion of independent commissioners in sample companies, the average proportion of independent commissioners is 39% of the commissioner structure, and only 24% of sample companies have a proportion of independent commissioners of 50%. Of course, this is a challenge for independent commissioners to be able to perform in the company, the duties of independent commissioners who should be able to maintain the independence and interests of all shareholders of the company and ensure that the company carries out its operational activities in accordance with applicable legal regulations are not carried out properly. This makes the role of an independent commissioner only a complement to the company's good corporate governance requirements.

### The Effect of Auditor Change on Financial Statement Fraud

Based on table 1, the results of the H3 hypothesis test show that the variable Auditor Change affects Financial Statement Fraud. In table 2 above shows the value of the positive Auditor Change coefficient of - 0.080 with a Sig value of 0.0476 greater than α 0.05. With the explanation above, the decision of hypothesis H3 can be accepted and it can be concluded that the change of auditors negatively affects financial statement fraud, meaning that with the change of auditors, it will increase financial statement fraud.

Change of Auditor affects Financial Statement Fraud, in accordance with previous research conducted by Ayem et al. (2022) and Handayani &; Waskito (2021) which stated that Change of Auditor affects Financial Statement Fraud.

Change of auditor or public accounting firm is one of the proxies of Rationalization, The change of auditor or public accountant carried out by the company can result in a transition period and stress period that hits the company.

Agency theory has a relationship with where the change of auditor or KAP if the company changes auditors more often or KAP it will cause conflicts of interest between the agent and the principal to be reduced. Because with frequent changes in KAP, this can avoid excessive dependence, these changes can help in maintaining integrity and independence in the audit process of the company's financial statements so that KAP can be independent in conducting audits and can detect if there is fraud in the financial statements, this can reduce the potential for conflicts of interest between managers and principals, Because the financial statements used are transparent and can be ensured fairness. But of course this can be realized if in changing the KAP the company chooses a KAP that has the same quality as the previous KAP or higher instead of lower quality.

In this study, the change of KAP can reduce financial statement fraud. This happens because KAP currently upholds integrity, transparency and quality in auditing the company's financial statements, this is done as a mitigation for the risk of audit errors made by KAP which will become public attention and will cause large losses for auditors and KAP itself as in the case of PT. Garuda. So KAP will do its best in auditing financial statements by prioritizing transparency, carrying out careful audit processes and strengthening internal controls so that all forms of fraud can be detected so that financial statements are produced that are not misleading and can be used by stakeholders to make business decisions.

So if managers commit fraud in financial statements, this will still be detected by KAP who audits financial statements, this is reflected in KAP auditing agricultural companies on an average sample filled in by reputable KAPs such as PWC, Deloitte, KPMG, and EY affiliated with KAP Big-4. And supported by the few cases of cooperation between agricultural sector companies and KAP for financial statement manipulation.

### The Effect of Change of Directors on Financial Statement Fraud

Based on table 1, the results of the H4 hypothesis test show that the variable Change of Directors does not affect Financial Statement Fraud. In table 2 above, the result of the positive Board of Directors Change coefficient is 0.0430 with a Sig value of 0.7043 greater than α 0.05. This means that the Audit Committee in moderating the Financial Target acts as a Predictor of Moderation. With the explanation above, the decision of the H4 hypothesis can be rejected and it can be concluded that the Change of Directors does not affect Financial Statement Fraud, meaning that the presence or absence of financial statement fraud does not affect the change of Directors, if financial statement fraud already exists in the company, then with current or future directors will not be detected by the directors.

The change of directors does not affect financial statement fraud, in accordance with previous research conducted by Cahyani et al. (2021), Riyanti et al. (2019) and Mardeliani et al. (2022) which stated that the change of directors has no effect on financial statement fraud.

The Board of Directors is a group of executives elected at the GMS to manage and supervise the company's operations. Change of directors is the transfer of authority and responsibility from the old directors to the new directors. This change can be positive, if the change of directors aims to replace the old directors with new directors who have more capabilities than the old directors. But on the contrary, if the change of directors aims to get rid of old directors who have known about fraud committed by the company.

Agency theory has a relationship with the change of directors which explains that there are differences in interests between agents and principals. The agent has a personal interest in obtaining their own welfare, so this causes their performance not to match the principal's expectations. In addition, the change of directors in the company can increase moral hazard problems. Moral hazard problems occur because the principal cannot directly supervise the agent about what activities are carried out by the agent so that the principal is unable to control the agent's actions. Thus, this situation will be used by the agent to commit fraud.

The change of directors can cause a stress period that can trigger opportunities and opportunities to commit fraud. Because the directors who are supposed to supervise and manage operations, make anti-fraud policies, ensure the internal control system runs effectively cannot be carried out properly because the new directors do not know fully about the company, which leads to ineffective performance, so that it can open opportunities for fraud. The company changes directors, the greater the probability of management to commit fraud on financial statements, and vice versa.

However, in this study the change of directors does not affect the actions of financial statement fraud carried out by the company, because the duties of directors related to financial statement fraud such as making anti-fraud policies, ensuring that the company has a strong internal control system that has been made and implemented properly by the previous directors, so with the change of directors this is so influential because of the system that has been running It continues to be well run by the new Board of Directors, but this ininfluential condition may also be assumed to have negative connotations on the contrary because no matter how good the internal control and antifraud system made by the Board of Directors is still unable to detect financial statement fraud committed by company managers, this is because the directors are not too deeply involved in the operational process of accounting records carried out by theLow Management and Middle Management levels, which finally the Board of Directors only receives reports that have been in the form of financial statements without conducting a thorough review of every transaction in all company activities for 1 period, this results in the risk of financial statement fraud that is not detected by the Board of Directors.

### Audit Committee Moderates Financial Target Relationship with Financial Statement Fraud

Based on table 4, the results of the H5 hypothesis test show that the Audit Committee variable does not moderate the effect of Financial Target on Financial Statement Fraud. In table 3 above, the MRA coefficient of the Audit Committee is -8.5205 with a Sig value of 0.6596 greater than α 0.05. This means that the Audit Committee in moderating Ineffective Monitoring acts as a Moderation Homologizer (Potential Moderation).With the explanation above, the decision of the H5 hypothesis can be rejected and it can be concluded that the Audit Committee cannot moderate the effect of Financial Target on Financial Statement Fraud, meaning when the company has a high Financial Target set by the principal which is reflected in ROA, the role of the audit committee cannot limit management actions to commit financial statement fraud to achieve the Financial Target set.

The Audit Committee cannot moderate the effect of Financial Target on Financial Statement Fraud, in accordance with previous research conducted by Mardiani et al. (2017) and Rianto et al. (2021) which stated that the Audit Committee could not moderate the effect of Financial Target on Financial Statement Fraud.

Audit Committee is an independent group formed within the board of directors of a company, the task of the audit committee is to provide independent oversight of the company's financial reporting process, internal control system, external audit, and legal compliance issues related to the company's financial statements.

Agency theory explains The difference in interests between management and company owners can be aligned with corporate governance mechanisms. The Audit Committee implements internal control to control opportunistic behavior of management, so as to align the interests of shareholders and the interests of management. The higher the financial target (ROA) set, the greater the probability of management to commit fraud on financial statements with the existence of Komie Audit can minimize the occurrence of financial statement fraud in the company. Or in other words, the Audit Committee can weaken the relationship between financial targets and fraud on financial statements.

However, in this study, the audit committee was unable to moderate Target's financial influence on financial statement fraud. The audit committee in the sample of agricultural companies is only a formality to fulfill the obligation to fulfill good corporate governance by OJK, therefore the audit committee cannot work optimally in reducing the number of financial statement fraud in the company, especially in conditions when the company requires manipulation of financial statements to achieve financial targets set by the principal, this makes managers more aggressive in doing The act of manipulating financial statements and forcing the Audit Committee not to be involved further in the process of recording the company's financial statements. This means that financial statement fraud because the financial target will always be high in the sample company regardless of whether or not there is an audit committee role in the company.

### Audit Committee Moderates Ineffective Monitoring Relationship with Financial Statement Fraud

Based on table 4, the results of the H6 hypothesis test show that the Audit Committee variable does not moderate the effect of Ineffective Monitoring on Financial Statement Fraud. In table 4 above, the MRA coefficient of the Audit Committee is -0.047 with a Sig value of 0.2718 greater than α 0.05. This means that the Audit Committee in moderating auditor turnover acts as a Predictor of Moderation. With the explanation above, the decision of the H6 hypothesis can be rejected and it can be concluded that the Audit Committee cannot moderate the effect of Ineffective Monitoring on Financial Statement Fraud, meaning that when the company has high Ineffective Monitoring, the presence of the audit committee does not provide much change to the control of financial statement fraud.

The audit committee did not moderate the effect of Ineffective Monitoring on Financial Statement Fraud, in accordance with previous research conducted by Melati et al. (2020), Zulfa & Tanusdjaja (2022) and Rahman et al. (2021) which stated that the audit committee did not moderate the effect of Ineffective Monitoring on Financial Statement Fraud.

Ineffective monitoring refers to a situation where the monitoring mechanism in an organization or company does not function properly or does not achieve its objectives. This can happen for a variety of reasons, including lack of proper structure or process, lack of sufficient resources or lack of commitment and accountability from the party responsible for monitoring.

The relationship of Agency Theory to Ineffective Monitoring is the existence of a conflict of interest that causes agency problems when there is leeway in supervision, managers are easy to take opportunistic actions such as committing financial statement fraud, enriching themselves and other actions that are not related to the good of shareholders' interests.

The establishment of an Audit Committee in a public listed company is one reflection of GCG implementation that can help oversee the company's operations, especially in the context of preparing financial statements when the role of an independent commissioner is not optimal. The Audit Committee as an independent party has the duty and responsibility to review and provide advice to the board of commissioners related to potential conflicts of interest of issuers or public companies. With the existence of an audit committee in a company, it is expected to be more helpful in detecting financial statement fraud. Thus, the relationship between ineffective monitoring to detect financial statement fraud will be stronger with the presence of an independent commissioner who assists in overseeing the company's operations.

However, in this study the audit committee cannot moderate the effect of ineffective monitoring on financial statement fraud, because the audit committee in the sample company is usually filled by an independent commissioner who in this sample cannot do its job optimally in the sample company, this is also supported by the proportion of independent commissioners who are also the audit committee in the sample company, The average proportion of independent commissioners is 39% of the commissioner structure, and only 24% of sample companies have a proportion of 50% of independent commissioners. Of course, this is a challenge for the independent commissioner as well as the audit committee to be able to perform in the company, the duties of the independent commissioner and audit committee which should be able to maintain the independence and interests of all shareholders of the company and ensure that the company carries out its operational activities in accordance with applicable legal regulations is not carried out properly. This makes the role of the independent commissioner only complement the company's good corporate governance requirements and also makes the audit committee not work optimally in controlling potential financial statement fraud.

### The Audit Committee moderates the relationship between auditor turnover and financial statement fraud

Based on table 1, the results of the H7 hypothesis test show that the Audit Committee variable does not moderate the effect of Auditor Change on Financial Statement Fraud. In table 3 above, the MRA coefficient of the Audit Committee is -0.167525 with a Sig value of 0.7133 greater than α 0.05. This means that the Audit Committee in moderating the Change of Directors acts as a Moderation Homologizer (Potential Moderation). With the explanation above, the decision of hypothesis H7 can be rejected and it can be concluded that the Audit Committee cannot moderate the effect of Auditor Change on Financial Statement Fraud, meaning that when the company chooses to replace the auditor, this will not affect the financial statement fraud committed by the company's manager when there was previous financial statement fraud.

The Audit Committee cannot moderate the effect of Auditor Change on Financial Statement Fraud, in accordance with previous research conducted by Riyanti et al. (2019), Eko Adit (2019) and Handayani &; Waskito (2021) which stated that the Audit Committee could not moderate the effect of Auditor Change on Financial Statement Fraud.

Rationalization is to seek a justification for someone's actions that contain cheating in order to maintain himself so that the fraud is not detected. One way that companies do so that fraud in the company is not detected is by changing auditors or public accounting firms more often.

Teori Agency has a relationship with the change of auditors or public accounting firms where if the company changes auditors more often, it will cause a conflict of interest between the agent and the principal to be higher. In addition, the change of auditors in the company will increase the problem of adverse selection between agents and principals. The problem of adverse selection occurs because the agent has information about the company's condition more broadly than the principal so that the situation will be used by the agent to commit fraud.

The vulnerability of financial statement fraud that occurs due to changes in auditors or public accounting firms in a company. Therefore, a monitoring mechanism is needed that can ensure the financial reporting process takes place properly. One of the monitoring of the financial reporting process is carried out by the Audit Committee which can mitigate financial statement fraud.

However, in this study the audit committee cannot moderate the effect of auditor turnover on financial statement fraud, because in the sample company the role of the audit committee cannot significantly play a role in the monitoring process that can guarantee the process of making financial reporting without fraud, this is because the audit committee in the sample company is only considered as a formality to meet GCG requirements, In addition, the role of the Chairman of the Audit Committee headed by an Independent Commissioner in the sample company only has an average proportion of 30% of the entire Board of Commissioners, which will have an impact on the weak voice of the Independent Commissioner compared to other Commissioners.

### Audit Committee moderates the relationship between Board of Directors turnover and financial statement fraud

Based on table 1, the results of the H4 hypothesis test show that the Audit Committee variable does not moderate the effect of Change of Directors on Financial Statement Fraud. In table 3 above, the MRA coefficient of the Audit Committee is 0.25383 with a Sig value of 0.9528 greater than α 0.05. With the explanation above, the decision of hypothesis H8 can be rejected and it can be concluded that the Audit Committee cannot moderate the effect of Change of Directors on Financial Statement Fraud, meaning that when the company experiences a change of directors the role of the audit committee will not affect if the company's managers want to commit financial report fraud

The Audit Committee cannot moderate the effect of Change of Directors on Financial Statement Fraud, in accordance with previous research conducted by Mertha Jaya &; Poerwono (2019) and Handayani &; Iman Waskito (2021) which stated that the Audit Committee could not moderate the effect of Change of Directors on Financial Statement Fraud.

Fraud will not happen without the right people with the right skills to do every detail of the fraud. Ability is a person's effort to commit fraudulent actions to achieve certain goals. Important elements in capability, namely position, level of confidence/ego, brains, coercion skills, immunity to stress, and effective lying.

Agency theory has a relationship with the change of directors which explains that there are differences in interests between agents and principals. The agent has a personal interest in obtaining their own welfare, so this causes their performance not to match the principal's expectations. In addition, the change of directors in the company can increase moral hazard problems. Moral hazard problems occur because the principal cannot supervise the agent directly about what activities are carried out by the agent so that the principal is unable to control the agent's actions. Thus, this situation will be used by the agent to commit fraud.

Financial statement fraud is increasingly vulnerable due to changes in directors in a company. Therefore, a monitoring mechanism is needed that can ensure the company's financial reporting process can take place properly. Monitoring of the financial reporting process, one of which is carried out by the company's Audit Committee, the Audit Committee represents a corporate governance mechanism to control management's opportunistic behavior, so as to align the interests of shareholders and the interests of management. The effectiveness of monitoring carried out by the Audit Committee will minimize the occurrence of fraud, despite the high rate of turnover of directors in the company. The Audit Committee has the duty and responsibility to review the risk management implementation activities carried out by the company's directors. The audit committee also supervises the implementation of follow-up actions carried out by the company's directors on the findings of internal auditors. The fulfillment of the duties and responsibilities of the audit committee is expected to further assist in the detection of financial reporting fraud in the company. That way, the presence of an audit committee in the company can moderate the influence between the change of directors on financial reporting fraud.

The company changes directors, the greater the probability of management to commit fraud on financial statements, with the existence of an Audit Committee can minimize the occurrence of financial statement fraud in the company. Or in other words, the Audit Committee can weaken the relationship between the change of directors and financial statement fraud.

However, in this study the audit committee cannot moderate the effect of changing directors on financial statement fraud because the audit committee in the sample company the role of the audit committee cannot significantly play a role in the monitoring process that can guarantee the process of making financial reporting without fraud, this is because the audit committee in the sample company is only considered as a formality to meet GCG requirements, In addition, the role of the Chairman of the Audit Committee headed by an Independent Commissioner in the sample company only has an average proportion of 30% of the entire Board of Commissioners, which will have an impact on the weak voice of the Independent Commissioner compared to other Commissioners.

**Conclusion**

This study examines Diamond Fraud in Detecting Financial Statement Fraud with the Audit Committee as Moderation in Agricultural Product Sub-Sector Companies Listed on the IDX 2017-2021. The study used 80 sample data. The analysis used in this study was a panel data regression test using the Eviews 12 program. Based on the series of research processes that have been carried out, starting from the process of collecting data, grouping data, testing data and discussion of the results of data testing that has been carried out in the previous chapter. So the following conclusions can be drawn:

Financial Target affects Financial Statement Fraud. A high ROA target allows company management to commit financial statement fraud. So that the higher the financial target (ROA) set, the greater the probability of management to commit fraud on financial statements.

Ineffective Monitoring does not affect Financial Statement Fraud. The role of independent commissioners in sample companies is not so large, with the average proportion of independent commissioners only 39% of the commissioner structure, this hampers the performance of independent commissioners to supervise in maintaining the independence and interests of all shareholders and acts of financial statement fraud.

Change of Auditor affects Financial Statement Fraud. Changing KAP can reduce financial statement fraud. This happens because KAP currently upholds integrity, transparency and quality in auditing the company's financial statements, this is done as a mitigation for the risk of audit errors that will cause large losses for auditors and KAP itself.

Change of Board of Directors does not affect Financial Statement Fraud. The internal control and antifraud system made by the previous directors was unable to detect financial statement fraud committed by company managers, because the directors were not too deeply involved in the operational process of accounting records carried out by management, the directors only received financial statements without conducting a thorough review of each transaction, resulting in the risk of financial statement fraud that was not detected by management

The Audit Committee does not moderate the relationship of Financial Target with Financial Statement Fraud. The audit committee chaired by an independent commissioner in the sample company acts only as a formality for fulfilling Good Corporate Governance OJK cannot work optimally, especially in the condition of managers who have high financial targets, this will not be able to be stopped by the audit committee

The Audit Committee does not moderate the relationship between Ineffective Monitoring and Financial Statement Fraud. The audit committee is usually filled by independent commissioners who in the research sample cannot do their job optimally in because they have a minority proportion of 39%. This means that the role of an independent commissioner cannot reduce financial statement fraud if it is carried out by the majority of other executives.

The Audit Committee does not moderate the relationship between Auditor Change and Financial Statement Fraud. The change of auditors that occur in the company cannot be determined by the audit committee, but depends on the majority of the commissioner's votes, If the company chooses auditors who have good quality, of course financial statement fraud can be mitigated, but if the new auditor does not have good competence, fraud can still occur.

The Audit Committee does not moderate the relationship between Change of Directors and Financial Statement Fraud. The change of directors is elected through the GMS, the role of the audit committee consisting of independent commissioners has a minority vote in the GMS, meaning that changes in directors cannot be determined from the audit committee, if the elected directors have good abilities, it will reduce financial statement fraud and vice versa.

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