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Prudence In Quality of Financial Statements

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Abstract

Financial statements can be used as a basis for decision making by users of financial statements or stakeholders. To be useful, the financial statements apply the principle of prudence adopted in IFRS. The research objective is to obtain empirical evidence of the significant influence between Financial Distress on Value Relevance and Prevention as intervening. This study uses an explanatory approach - causality or causal relationship with modification of the path analysis carried out in companies included in Kompas100 Index stock category and listed on Indonesia Stock Exchange to see the impact of financial distress experienced by the company on prudential attitudes (Prudence) and measure its impact on the qualitative characteristics of earnings-based earnings attributes. The results showed that Financial Distress influences Prudence, Prudence influences the quality of financial statements, Financial Distress influences the quality of financial statements and Financial Distress influences the quality of financial statements simultaneously. Research findings indicate that prudence is able to mediate financial distress on the quality of financial statements.

Keywords: Prudence, financial distress, value relevance and accounting conservatism

BACKGROUND

The information contained in the financial statements prepared by the company's management accountants is required to fulfill all elements of the financial statement characteristics contained in PSAK No. 1 namely: easy to understand (understandability), relevant (revelance), reliable (reliability) and can be compared (comparability).

One of the principles that must be applied by company managers is the conservative principle. Conservatism in accounting is defined as a precautionary principle that recognizes costs and losses more quickly, slows recognition of income and profits, lowers the value of assets and raises the value of liabilities (Lo, 2005). In an unstable financial condition, a company manager will experience doubts if he applies conservative accounting principles (Ratna: 2002). The financial condition of a troubled company can encourage managers to set the level of accounting conservatism (Adhikara, 2012).

Good earnings quality illustrates how relevant characteristics are owned by reported earnings, because they serve as benchmarks for decision making. Researchers and accounting practitioners consider the importance of earnings as one of the important criteria of evaluating company performance and a determining factor in corporate valuation, so earnings must have the ability to predict (predictive value). To evaluate earnings, the concept commonly used is Earning quality. Earnings quality is to express honestly reported earnings where reported net income reflects real profits resulting from normal transactions that recur in the following fiscal year and create cash flow (Hossein et all: 2011).

Earnings quality is usually operationalized using earnings attributes which are generally associated with the quality of financial statements including Earnings Presistence, Earnings Predictability, Value

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Relevance and Earnings Timeliness. According to Scott (2009) Earning Presistence is a revision of expected future earnings (expected future earnings), which is implied by earnings innovation seen from earnings innovations in the current year with changes in stock prices. Predictability earnings are intended to explain that future earnings and future economic policies. Value Relevance is an explanation that accounting earnings provide information and are useful in valuing securities. Earnings timeliness is a formation that will be used to reflect good and bad news.

Financial difficulties in companies have the potential to occur in all companies both national private companies, state-owned companies, and large companies on an international scale. The phenomenon of financial difficulties that occur in national private companies, for example, is the phenomenon of default on medium term notes (MTN) by PT. Sunprima Nusantara Financing (SNP Finance) in April 2018.

This study will analyze the factors that influence accounting prudence and its implications for earnings features that represent earnings quality. The steps taken begin with analyzing the factors of Financial Distress that influence accounting Prudence then proceed with the impact of accounting Prudence on the quality of financial statements proxied by Value Relevance.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Financial Statement Theory

According to the Statement of Financial Accounting Standards (PSAK) No. 1[1] (Indonesian Institute of Accountants: Revised 2009) says that: Financial statements are a structured presentation of the financial position and financial performance of an entity. The purpose of financial statements is to provide information about the financial position, financial performance, and cash flow of the entity that is useful for most users of the report in making economic decisions. The financial statements also show the results of management's responsibility for the use of resources entrusted to them ". According to Munawir in the financial statement analysis book (2004: 5) says that what is meant by financial statements are, Two lists compiled by accountants at the end of a company's period. The two lists are a balance sheet or list of financial positions and a list of income or profit and loss lists. In recent times it has become customary for companies to add a third list, which is a surplus or list of undistributed profits (retained earnings).

Characteristics of Financial Statements

The characteristics of the quality of financial statements as stated in the Statement of Financial Accounting Standards (IAI, 2015) are: 1. Understandable, 2. Relevant, 3. Obstacles, 4. Can be compared. The company's financial statements are expected to have the characteristics mentioned above so that the resulting financial statements can be categorized as quality and can be used as a basis for decision making for report users.

Prudence

According to Watt (2003): "anticipate no profit, but anticipate all loss". This means that it cannot recognize profit until a legitimate income claim has generated profit. In the view of Watts (2003), Prudence which was originally a qualitative element of the financial statements reliably turned into a precautionary factor in the financial statements. The purpose of prudence is not to report assets overvalued and not to report liabilities undervalued when accountants are faced with uncertainty about valuing assets and liabilities.

Accounting conservatism in IFRS

One interesting study of the impact of IFRS convergence is the problem of applying the principle of conservatism. IFRS as a guide in preparing financial statements is a form of rejection and criticism of the principles of accounting conservatism. The principle used in IFRS is fair value, this is why it is not in line with accounting conservatism. The principle of fair value emphasizes more on relevance, this is contrary to the principle of conservatism which emphasizes more on reliability. Along with the convergence of IFRS, the concept of conservatism was abandoned and replaced with the concept of the precautionary principle or

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Prudence. This principle can recognize an increase in assets or a decrease in liabilities and expenses under a certain condition, although it has not been realized as long as it meets the criteria for recognition of an item (Adhikara, 2012). This is because in Prudence, income can also be recognized as soon as possible when the revenue recognition requirements have been met (Deviyanti, 2012; Saudi, 2018). Therefore, the principle of accounting conservatism is not lost in IFRS but is more directed at the principle of prudence (Prudence) based on IFRS.

Financial Distress

According to Block, et all. (2009) the criteria of Financial Distress can be in the form of an entity's condition technically unable to repay debts held despite having positive net worth, it can simply be said that current assets are insufficient to pay current liabilities (short term). Factors that cause corporate financial difficulties are (Eko: 2008): 1. Neoclassical model, 2. Financial Model, 3. Corporate Governance Model.

Earning Attributes

Profit is said to be quality if it meets the criteria of relevance and faithfully representative (Godfrey: 2009). Profit can be divided into, that is based on accounting based, then earnings must have the nature of accruals, persistence, predictability and smoothness while market based criteria then earnings must have the nature of relevance and timely or time lines (Frances et al. No.004). Earnings attributes that can represent quality in financial statements are divided into several parts, including: 1. Earnings Presistence, 2. Earnings Predictability, 3. Value Relevance, 4. Timelines.

Research Model

The research model is as follows:

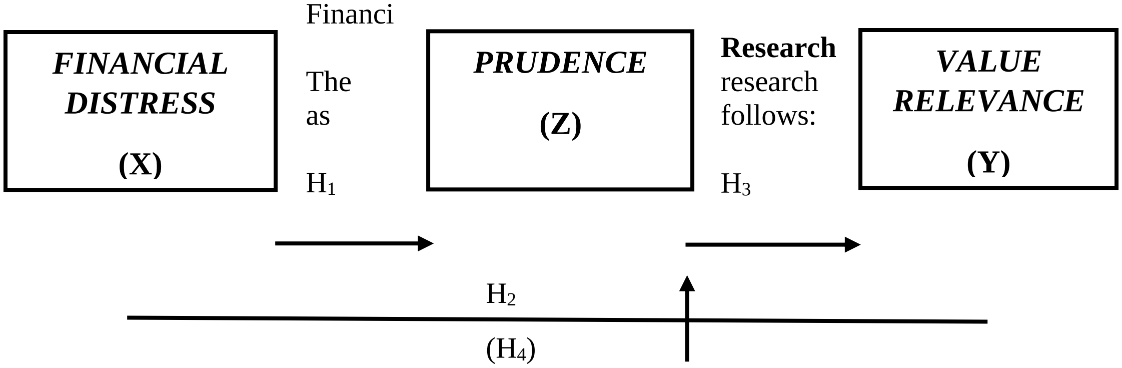

Figure 1. Research Model

Hypothesis Development

Based on the data above, the hypotheses formulated in this study are as follows:

H1: Financial Distress has a negative effect on Prudence

H2: Financial Distress has a negative effect on Value Relevance

H3: Prudence has a negative effect on Value Relevance

H4: There is a significant influence between Financial Distress on Value Relevance and Prudence as intervening

RESEARCH METHODS

Research design

This study uses an explanatory approach - causality or causal relationship with modification of the path analysis carried out on companies included in the Kompas100 Index stock category and listed on the Indonesia Stock Exchange to see the impact of financial distress experienced by the company on prudential attitudes (Prudence) and measure its impact on the qualitative characteristics of earnings-based earning attributes.

Definition of Variable Operations

The operational definition of these variables can be explained as follows:

Financial Distress

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According to Syaryadi (2012), the Altman's Z Score or the Altman Bankrupty Prediction Z-score model is a model that provides a formula for assessing when a company will go bankrupt. By using the formula that is filled in (interpretation) with the financial ratios it will be known certain numbers that exist become material to predict when the possibility of companies going bankrupt. The modified Altman Z-Score formula for non-manufacturing companies is as follows:

Zi : 6,56X1 + 3,26X2 + 6,72X3 + 1,05X4

The cut off value or Altman Z-Score classification for non-manufacturing companies is as follows:

Z-Score> 2.60 = Companies are considered safe / good / avoid bankruptcy risk

1.1 ≤ Z-Score <2.60 = There is a financial condition of the company that requires special attention.

Z-Score <1.1 = Company has a strong potential to go bankrupt.

Prudence in Accounting (Y)

Prudence is the principle of prudence calculated by the formula below as used by Givoly and Hayn (2000) in Sari's research (2004):

$$CONS\_ACC = \frac{NI-CF}{RTA}$$

Where :

CONS_ACC = Accounting Prudence

NI = Profit before extraordinary items

CF = Operating Cash Flow plus depreciation fees

RTA = Average total assets

The measurement scale used for Prudence is the ratio.

Value Relevance

Relevance value is an indication of a statistical association between information in financial statements. The scale used is the ratio. The formula used to measure the value relevance of earnings is as follows:

RETj,t = 1,jEj,t + 2,jEj,t + j,t Model

Where :

RET = period stock return t

E = PBV period t

ΔE = PBV change

RESEARCH RESULT

Data collection

This research was conducted at the Indonesia Stock Exchange in Jakarta with the object of the study being companies incorporated in the Kompas100 stock index category which were consistently listed on the Indonesia Stock Exchange in 2017 and 2018.

Normality Test Results

The calculation results show that the multivariate for kurtosis and c.r are worth 25,156 and 31,315. This value is above the lower limit of normality, 2.58. So that the data used for this study is within normal limits and can be continued for further testing.

Descriptive statistics

The highest value of Financial Sidtress is 1 and the lowest value is 0, while the average value is 0.988 or 98.8% with a standard deviation of 0.29931 or 29.93%. Of the total sample of 172 samples, a total of 169 samples did not experience Financial Distress and 3 samples experienced Financial Distress.

Prudence in accounting is a ratio value with an average value of -0.2327 or of -0.23%. With the highest value of 0.18 and the lowest value of -33.12. The standard deviation of this Prudence item is 2.52503. The average value of -0.2327 indicates the company is prudent in the financial statements.

Item Value Relevance of all samples has the highest value of 0.63 and the lowest value of -6.51. The average value for the item Value Relevance is -0.3634 with a standard deviation of -0.97366. The average value for the item Value Relevance of 0.3634 indicates that the value of accounting information affecting is 36.34%.

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Hypothesis Test Results

Table 1. Regression Weight

Regression Weights								H	Hasil Uji
			Estimate	**S.E.**	**C.R.**	**P**	**Label**		
PRU	<--	FD	1.322	0.409	2.788	0.0431	par-2	H1	Accepted
VAR	<--	FD	-0.991	0.237	-4.175	0,000	par-1	H2	Accepted
VAR	<--	PRU	2.019	0.044	3.438	0.006	par-3	H3	Accepted
Chi-square = 0.000 P Value = 0,9999								H4	Accepted

Intervening Variable Testing

The influence of the Financial Distress variable on the Value Relevance variable through or not through the Prudence variable. The direct effect of the Financial Distress variable on the Value Relevance variable has a value of -0.98. While the indirect effect of the Financial Distress variable through the Prudence variable has a value of 0.19 and can be computed as follows:

The direct effect = -0.98

Indirect effect = 0.19 x 0.1 = 0.018

The value of the indirect effect is greater than 0.018, greater than the value of the direct effect of -0.98. So that the Prudence variable mediates or becomes an intervening variable between the Financial Distress variable to Value Relevance.

DISCUSSION

H1: Financial Distress influences Prudence

From the results of the study indicate that Financial Distress influences Prudence with a significance value of 0.0431. These results are consistent with H1 that Financial Distress affects Prudence so that H1 is accepted.

Financial Distress has an influence on Prudence because it is consistent with the theory of the characteristics of financial statements which are contained in the nature of conservatism or prudence so that when preparing financial statements, accounting managers must apply the principles of conservatism or Prudence by not considering the financial condition of companies that experience Financial Distress or not.

The theory that can support the results of this study is the theory contained in the principles of preparing financial statements must use the principle of caution or Prudence so that in preparing financial statements for companies that experience Financial Distress or companies that do not experience Financial Distress continue to apply the Prudence principle. So that Financial Distress does not have an influence on accounting Prudence.

These results are consistent with the results of research by Fitri (2010) and Dewi and Suryanawa (2012) who explain that Financial Distress has a significant negative effect on accounting conservatism and also contrasts with the results of Randy and Sri's (2012) research which explains that Financial Distress has a positive influence against conservatism.

H2: Financial Distress affects Value Relevance

The results of research that have been done show that Financial Distress has an influence on Value Relevance with a significance value of 0.000. These results are consistent with the initial hypothesis that Financial Distress influences Value Relevance, so H2 is accepted.

Financial Distress influences Value Relevance because when a company experiences Financial Distress, accounting managers have a tendency to estimate, record and report which ultimately does not show the condition of companies experiencing Financial Distress. Therefore, the financial statements produced are not reliable and do not reflect the company's actual financial condition.

Supporting theory is the theory of financial statements contained in PSAK which explains that quality financial statements are reliable reports so that the financial statements describe the actual financial position of the company on a certain date. Companies that experience Financial Distress tend to prepare the company's financial statements as best as possible so that the company's Financial Distress conditions are

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not detected by users of financial statements and in the end the users of financial statements can make wrong decisions as a result of using unreliable financial statements. This theory is proven in several cases that have occurred in Indonesia such as the SNP Finance case and the Lehman Brotehr case in the United States.

The results of this study are consistent with the results of research conducted by Darmansyah (2016) which states that Financial Distress negatively affects Value Relevance.

H3: Prudence affects Value Relevance

From the results of data processing that has been done, the result is that Prudence has an influence on Value Relevance. The resulting significance value is 0.00661 and the value is less than the significance value that should be 0.05. These results are in accordance with the initial hypothesis of the study so that H3 is accepted.

The theory of financial statements can again be used to support this result because in the preparation of quality financial statements (Value Relevance representing the quality of financial statements) must already apply the principles of conservatism and prudence. So that the two variables have an influence on each other.

The results of this study are not consistent with previous research conducted by Oktavia Aristiani et al (2017) which explains that Prudence has no influence on financial statement information.

H4: Financial Distress influences Value Relevance with Prudence as Intervening Variable.

The results showed that the results of Chi Square 0,000 and from these results mean that Financial Distress has an influence on Value Relevance with Prudence as an intervening variable.

The theory that can be used to support this is the theory of financial statements contained in PSAK in the characteristics of financial statements. A good financial report must apply the principle of Prudence or prudence even if the company is in the condition of Financial Distress or not Financial Distress. However, companies that experience Financial Distress will always try to produce financial reports that do not show the condition of Financial Distress so that the financial statements become unreliable and do not reflect the actual condition of the company.

Research Findings

Quality financial reports are needed by users of financial statements as a basis for making decisions. Therefore, the quality of financial statements must be prepared using the principles contained in the characteristics of financial statements, one of which is conservative and prudence. A very significant variable influencing the quality of financial statements is the condition of companies associated with Financial Distress. If the company experiences Financial Distress, the accounting manager must get pressure from the company's management to make estimations, measurements and records that are not supposed to, so that the quality of the financial statements and the company's financial statements do not reflect the company's true financial position. Therefore it is very important for users of financial statements before making decisions using financial statements as a basis, must predict bankruptcy / Financial Distress at the company.

The theory that can support this finding is the theory of financial statement characteristics (IAI, 2002, p.7-12) especially on relevant items and reliability.

CONCLUSION

1. Financial Distress affects Prudence. Companies that experience Financial Distress or are not in the preparation of financial statements must apply the principle of conservatism or Prudence, the resulting financial statements become more conservative so that financial statements can be relied upon.
2. Financial Distress influences Value Relevance. Companies that experience Financial Distress have a tendency to cover up their Financial Distress conditions by choosing accounting measurement methods that benefit the company's position. Thus, the information contained in financial statements is biased and unreliable and t causes

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misinterpretation of users of financial statements.

3. Prudence affects Value Relevance so that financial statements contain reliable and meaningful financial information. Prudence has a relationship to the quality of financial statements because in a quality financial report it must already be contained within the Prudence principle.
4. Financial Distress influences Value Relevance with Prudence as Intervening Variable. Companies that experience Financial Distress and do not experience Financial Distress have the obligation to follow the standards in preparing financial statements contained in PSAK. However, companies that experience Financial Distress will make an effort in their financial statements so as not to be seen experiencing Financial Distress.

Suggestion

1. Users of financial statements who will make decisions based on the company's financial statements, are advised to detect Financial Distress in advance of the company. Because in this study, Financial Distress has an influence on the quality of financial statements.
2. For further research, it is recommended not to use the Prudence and Quality of Financial Statements variables and their components. Because the results of this study produce no relationship between Prudence and Value Relevance.
3. For further research, it is recommended to choose a sample of companies that are not included in the IDX index if the research chooses the Financial Distress variable. Because in this study it was proven that only very few of the data samples experienced Financial Distress conditions.
4. For further research, it is recommended to use the Amos application as was done in this study. Besides being easier and more comprehensive and comprehensive in displaying data and tables.

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