



The Impact of Fraud on the Company's Financial Statements

Cailah Nasywa Afrila

Faculty of Economics and Business, Universitas 17 Agustus 1945 Surabaya

Email: 1222200061@surel.untag-sby.ac.id

Dela Wahyu Putri Awanda

Faculty of Economics and Business, Universitas 17 Agustus 1945 Surabaya

Email: 1222200038@surel.untag-sby.ac.id

Hwihanus Hwihanus

Faculty of Economics and Business, Universitas 17 Agustus 1945 Surabaya

Email: hwihanus@untag-sby.ac.id

Abstract. *The purpose of this study is to identify methods to address financial statement fraud, both in developed and developing countries. Meta-analysis is a systematic statistical technique for combining several original studies in order to obtain more accurate and reliable results and conclusions. Through this approach, it is expected that ways to prevent government financial statement fraud can be identified, collected, and integrated. The analysis of 5 journals shows that some effective strategies to prevent financial statement fraud include good and effective internal controls, improving organizational culture, creating anti-fraud policies and procedures, and implementing forensic accounting.*

Keywords: : *Fraud, Financial Statements, Influence, Prevention.*

INTRODUCTION

The reliability of financial statements is the main basis for stakeholders in making decisions related to business entities. However, the phenomenon of fraud in financial statements poses a serious threat to the integrity and transparency of financial information. The existence of fraud not only threatens business continuity, but can also undermine public confidence in financial markets as a whole. Therefore, in-depth analysis of the influence of fraud in financial statements is very important to identify influencing factors, their impact on financial performance, and effective prevention efforts.

Research related to the influence of fraud in financial statements has become a major focus for academics and practitioners in the fields of accounting and finance. This study aims to understand more deeply the factors that influence the occurrence of fraud in financial statements. Thus, fraud prevention and detection efforts can be improved to reduce the risks and losses incurred.

In the context of globalization and the complexity of modern business, the challenges in detecting and preventing fraud in financial statements are increasing. Therefore, this study is expected to make a valuable contribution to our understanding of the phenomenon of fraud in financial statements, as well as provide deep insight for practitioners and researchers in the field of accounting and finance in an effort to maintain the integrity and transparency of financial information.

LITERATURE REVIEW

Definition of Fraud

Albrecht (2011) explains that fraud is a broad term that refers to various actions taken intentionally by individuals to gain profit by deceiving other parties.

Fraud, in a broader sense, encompasses a wide range of illegal and unethical acts committed for personal gain or manipulation of business results. These actions can include tax fraud, credit card fraud, securities fraud, financial fraud, and others. Fraud perpetrators can be individuals, groups, or organizations. One of the causes of fraud is pressure. Pressure or encouragement (pressure) can encourage someone to commit fraud. This pressure can come from various factors, both financial and non- financial. One common financial factor is the desire to have a materially adequate lifestyle.

Type of Fraud

The Association of Certified Fraud Examiners (ACFE) classifies conditions into three types based on their behavior, namely:

1. Misappropriation of assets

This type of fraud involves the unauthorized use or theft of company assets. Due to its quantifiable nature, this type is relatively easy to find.

2. Corruption

The most difficult fraud to detect is corruption, which works with other parties such as giving bribes and corruption. This corruption often occurs in developing countries with less strong law enforcement and lack of awareness of good governance. One of the causes of corruption is due to harmful cooperation, including abuse of authority/conflict of interest, bribery, and economic extortion

3. False statement

False statements involve the actions of corporate or government agency officials who attempt to conceal their true financial state by manipulating financial statements in order to gain an advantage.

Financial Report

Financial statements can be thought of as a summary of financial information that is neatly and systematically arranged. This information reflects the performance, financial condition and cash movements of a company (entity) within a certain period. The preparation follows applicable accounting principles, such as the Financial Accounting Standards (SAK) in Indonesia or the International Financial Reporting Standards (IFRS) internationally.

Munawir (2010:5) explains that financial statements consist of a balance sheet, income statement, and statement of changes in equity. The balance sheet serves to describe the company's financial condition at a certain date by displaying the value of assets, liabilities, and equity.

Financial statements play a role in disclosing important information about the financial condition of an entity, whether a company, organization, or individual. Various parties can utilize them to assess various financial aspects, such as financial health, ability to repay debt, growth potential, and tax liabilities.

Financial Statement Fraud

Financial Statement Fraud is an act of fraud committed by management by presenting materially false information in financial statements. This causes losses to investors and creditors. This fraud can be in the form of manipulation of financial or non-financial data. Financial statement fraud is usually committed by company management who have high positions. Their position allows them to manipulate financial statements. Most perpetrators of financial statement fraud are management with high positions in the company.

Fraud Prevention

To prevent fraud cases, here are some of them:

1. Firm in applying the law

By establishing strict sanctions and penalties to teach fraud perpetrators a lesson and prevent the emergence of new potential perpetrators, this action needs to be taken to protect finances and assets within the company.

2. Conduct periodic evaluations

Through regular evaluations, the company can identify and follow up on violations committed by employees. This can help prevent future violations. and ensure a healthy and ethical work culture is maintained.

3. Conducting counseling on fraud

By conducting counseling about fraud the dangers of such behavior in a company or organization, all employees are expected to operate in accordance with the work system that applies in the company and have the responsibility to maintain the company's trust.

Effect of Fraud

Financial statement fraud has a significant and wide-ranging impact on various aspects, both at the company level, investors, and society as a whole. Here are some of the main effects of financial statement fraud:

1. Losing Investor Confidence:

Investors rely on financial statements to make informed investment decisions. When fraud occurs, investor confidence in the company and the capital market as a whole may be reduced.

2. Financial Loss:

Fraud in financial statements often masks the true financial condition of the company, which can lead to wrong business decisions and ultimately result in large financial losses for the company.

3. Company reputation:

Fraud can damage a company's reputation in the eyes of the public, business partners and customers. A poor reputation can have a long-term impact, reducing future business opportunities and partnerships.

4. Losses for employees:

Employees may lose their jobs due to a business downturn or bankruptcy caused by fraud. In addition, they may face stress and uncertainty related to their employment future.

METHODS

The method used in this research uses the Meta Analysis review method used in the research of this article. Meta analysis is a method for understanding large collections of information and a means of communicating through the process of identifying, assessing and interpreting all research evidence with the aim of obtaining more accurate and reliable results.

RESULTS AND DISCUSSION

Fraud is a serious threat to companies and the economy. In many cases of companies, things that can trigger fraud can be caused by many things, one of which is due to the pressure or selfishness of an entity in order to get a very large profit. Fraud cases that appear a lot are falsification of national identity cards. Identity forgery. According to research (Ali) To anticipate and reduce the existence of National Identity Fraud by issuing a National Identity Card (KTP) with the condition that the age is above 16 years. The trigger for fraud that needs to be re-identified to prevent fraud is by identifying and verifying personal data so that Public Organizations can make decisions for all actions and possibilities in every activity of the Parties directly involved. According to (Amrizal, PENCEGAHAN DAN PENDETEKSIAN

KECURANGAN OLEH INTERNAL AUDITOR) prevention can be done by building a good control structure, identifying activities carefully and improving the culture of the Organization.

There also a fraud scandal that was busy coming from America. The case originated from the company Enron. According to (Elsa Sapitri, 2023) the enron company accounting scandal involves manipulating financial statements to hide losses and display unreal profits. Enron also carried out non-transparent accounting practices and structured their financial statements in a complicated way. This strategy allowed Enron to maintain its credit rating and attract investors to buy their shares. However, when the fraud in the financial statements was exposed, Enron's stock value plummeted and the company went bankrupt. This bankruptcy case. highlights the importance of implementing Good Corporate Governance and transparency in financial reporting for public companies. The Enron scandal shows how unethical and dishonest actions can damage a company's reputation and affect public confidence in the capital markets. In addition, the case also demonstrated the significant impact that auditor involvement in manipulative accounting practices can have on companies and capital markets.

Falsification of financial statement data. Where the report usually makes blank checks that will be included in the financial statements that actually do not have any expenses just to get personal gain. According to (Yarana, 2023) The practice of falsifying and increasing total debt on the balance sheet by Thai companies as mentioned in this case can have a serious impact on investor confidence and company credibility. This results in inaccurate financial information, which in turn can mislead stakeholders about the true financial health of the company. The main causes may include pressure to meet market expectations or to maintain the company's performance assessment. To prevent this, companies should strengthen their internal controls, such as rigorous audits and regular independent reviews of financial statements. In addition, high transparency and clear communication with stakeholders can help reduce the risk of manipulation or fraud in financial reporting. By adopting these practices, companies can rebuild investor confidence and ensure access to the financial resources necessary for their future growth.

In the case of other companies that use coercion, there are two main perspectives that drive the pressure. First, companies want to make their financial statements attractive to investors and other stakeholders. This can be done by manipulating financial data or hiding important information. Second, individuals within the company are motivated to enrich themselves at the expense of the organization. (Li, 2010) Enron and PTL Club were companies involved in accounting scandals and fraud. The leaders in these two companies used coercion to achieve their goals, and they created a work environment filled with fear and intimidation.

The ACFE report shows that individuals in the highest positions in an organization have the greatest access to company funds and assets, and they are often outside the internal control structure. This makes them more vulnerable to fraud and corruption. In addition, the perpetrators in these corporate cases are often exposed to multiple expectations from their professional and personal lives. The pressure to meet these expectations can make them more vulnerable to coercion and fraud. The case of excessive management compensation and uncontrolled spending at PTL Club reflects a lack of responsibility in the management of the company's finances. These practices have the potential to cause significant financial losses, reduce net income, and provide inaccurate information regarding financial performance to stakeholders. The main causes may include a lack of effective internal controls, lack of transparency in the decision-making process, and conflicts of interest between management and shareholders. To prevent this, PTL Club needs to implement a transparent and fair compensation policy, with strict oversight of company spending and investments. Regular independent audits should also be conducted to ensure compliance with accounting standards and good management practices. By doing this, companies can repair their reputation, restore stakeholder confidence, and optimize their long-term financial health.

Examples of other fraud cases in several companies

1. MTN (U) Limited & Airtel (U) Limited

National ID card fraud in these two companies was most likely committed by employees or other parties who had access to customers personal data. Fraudsters may have used this data to create fake ID cards, which were then used to conduct fraudulent transactions on behalf of customers. This fraud can cause the company to incur financial losses as it has to bear the losses from the fraudulent transactions.

2. Some Company Thailand

This falsification and addition of total debt on the balance sheet by Thai companies may conceal the company's obligation to provide an inaccurate picture of the company's financial health to stakeholders. This could lower investor confidence in the company and make it difficult for the company to secure future funding.

3. PTL Club

Excessive management compensation and overspending at PTL Club indicate that the company's management is irresponsible in managing the company's finances. This can cause the company to experience financial losses, reduce the company's net profit and provide an inaccurate picture of the company's financial performance to stakeholders.

4. Enron Company

The Enron Company is famous for the biggest fraud scandal in US history. The company committed a variety of frauds, including falsifying financial statements and hiding debts. This scandal caused Enron to go bankrupt and thousands of employees lost their jobs. This can reduce investor confidence in the company and cause the company's stock price to fall.

Impact of Fraud

According to (Pegadaian, 2024) As previously explained, fraud is an illegal act that can cause losses to the company, and even have an impact on the wider community.

The impact of fraud found in company activities:

1. Bad Reputation

One of the most significant long-term impacts of fraud is the damage to a company's reputation. When fraud is uncovered, the company will be negatively labeled, and this can be fatal:

- a. **Decreased trust:** The trust of investors, customers, and business partners in the company will plummet.
 - b. **Difficulty securing funding:** The company will find it difficult to secure new funding from investors and banks due to its poor reputation.
 - c. **Loss of customers:** Customers will be reluctant to buy products or services from companies that have problems with fraud.
 - d. **Failed tenders:** The company will lose a tender for a project or contract due to poor reputation.
 - e. **Lawsuits:** The company may be sued by parties who are harmed by fraud.
- These impacts can cause companies to experience serious financial difficulties, even to bankruptcy. Therefore, it is important for companies to build an anti-fraud culture and implement a strong internal control system to prevent fraud.

Here are some tips for building a good reputation after fraud:

- a. **Take responsibility:** Admit mistakes and show commitment to making things right.
- b. **Transparent:** Communicate openly and transparently about what happened and the steps taken to prevent fraud recurrence
- c. **Cooperate with the authorities:** Cooperate with authorities in investigating and resolving fraud cases.

- d. **Make improvements:** Make system and process improvements to prevent fraud recurrence.
- e. **Apologize:** Apologize sincerely to the aggrieved parties.
- f. **Rebuild trust:** Rebuilding trust takes time and effort, but with commitment and the right steps, a company's reputation can be restored.

2. Company Losses

One of the most obvious impacts of fraud is a devastating blow to the company's finances. High financial losses due to fraud will directly erode the company's profits. This loss-making financial condition will certainly make it difficult for the company to manage its finances. Obstructed cash flow and depleted resources can hamper company operations. If this situation is not resolved immediately, the survival of the company is threatened.

Here are some examples of the direct impact of fraud on company finances:

- a. **Decreased revenue:** Fraud can lead to the loss of company assets, such as cash, inventory, or receivables. This will certainly result in a decrease in company revenue.
- b. **Increased costs:** Companies must incur additional costs to investigate and resolve fraud cases. These costs may include legal fees, audit fees, and the cost of compensation to the aggrieved party.
- c. **Failure to meet financial obligations:** A company that loses money due to fraud may find it difficult to meet its financial obligations, such as paying employee salaries, bills to suppliers, or debt installments. This can result in lawsuits, bankruptcy, or even liquidation.

Therefore, it is important for companies to prevent fraud by building an anti-fraud culture and implementing a strong internal control system. Thus, the company can avoid significant financial losses due to fraud and maintain its business continuity.

Here are some tips to prevent fraud:

- a. **Conduct fraud education and training:** Fraud education and training can help raise awareness among employees and other stakeholders about fraud risks and ways to prevent them.
- b. **Implement a strong internal control system:** An effective internal control system can help detect and prevent fraud early on.
- c. **Building an anti-fraud culture:** Companies need to build an anti-fraud culture by emphasizing the importance of honesty and integrity.

- d. **Report suspected fraud:** if you suspect fraud, report it to the appropriate authorities immediately.

By making efforts to prevent fraud, companies can create a healthier and more sustainable business environment.

Based on the analysis, there are several causes of fraud identified:

1. National ID card fraud

This can happen when employees or other parties use fake identities to gain access to company systems or conduct fraudulent transactions.

Impact on financial statements:

1. **Decrease in revenue:** If national ID card fraud is used to make fraudulent transactions, it can lead to a decrease in the company's revenue.
2. **Increased burden:** Companies may have to bear the burden of costs to compensate for losses caused by fraud..

2. Falsification and addition of total debt on the balance sheet

This is done to artificially inflate the company's profits and deceive investors.

Impact on financial statement:

1. **Overstating assets:** Debt forgery can lead to overstated company assets on the balance sheet
2. **Understating liabilities:** Debt forgery can lead to understated company liabilities on the balance sheet.
3. **Profit deviation:** Debt forgery can lead to overstated company profits in the income statement.

3. Excessive management compensation and overspending

This can happen when company management give themselves excessive salaries and bonuses, or when they spend company money on personal matters.

Impact on financial statements:

1. **Increased expenses:** Excessive compensation and expenses can cause the company's expenses to increase.
2. **Decrease in profit:** An increase in expenses can cause a company's profits to decrease.

4. Overstated revenue and hid debt

Overstated revenue, also known as overstated revenue, is a situation where companies record higher revenue than they actually earned. This overstatement of earnings can occur intentionally or unintentionally. This is done to make the company appear more profitable than it actually is, thereby attracting investors and increasing the stock price.

Impact on financial statements:

1. Overstating revenue: Overstated revenue can lead to overstated company profits in the income statement.
2. Understating liabilities: Hiding debt can lead to understated company liabilities on the balance sheet.
3. Profit deviation: Overstating revenues and understating liabilities can lead to overstated company profits in the income statement.

The most effective way to prevent fraud is to strengthen internal control within the company, strengthen the IT department to always update the company's security system as a whole and provide innovation and motivation to all human resources for self-development. Fraud has a very significant and detrimental negative impact.

ACCORDING TO YOUR VIEW

Based on the results of the analysis, companies that commit fraud with different frauds. So the author's view of companies that commit fraud provides useful information to understand the various types of fraud that can occur in companies. This information can help companies to increase vigilance. The results of the analysis also show that fraud can have a significant impact on the company's financial statements. Fraud can cause companies to experience financial losses and even lead to bankruptcy.

Overall, the authors argue that the analysis is valuable information for individual companies looking to prevent fraud. The table above provides information that can help companies to understand fraud risks, identify signs of fraud, and implement preventive measures.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the analysis above, there are five companies that commit fraud with different modes. The modes of fraud committed are identity card fraud, falsification of financial statements, excessive management compensation and excessive expenses, as well as overstated income and hiding debt. Fraud can occur in various types of companies, of various sizes and industries. This shows that fraud is not a problem only faced by large companies, but can also occur in small and medium- sized companies. Fraud can have a significant impact on a company. Fraud can cause companies to suffer financial losses, reputational damage, and even bankruptcy.

Advice

Based on the conclusions above, there are several suggestions to prevent fraud in financial statements, including

1. Strengthen internal controls

Strong internal controls can help detect and prevent fraud by establishing clear processes and procedures for all financial and operational activities.

2. Create a strong ethical culture.

A strong ethical culture can help prevent fraud by encouraging employees. to behave honestly and ethically. Companies can build a strong ethical culture by establishing a clear code of conduct and providing training to employees on how to detect and report fraud.

3. Conduct anti-fraud training

Anti-fraud training can help employees to understand how fraud occurs. and how to prevent it. Companies can provide anti-fraud training to employees on a regular basis.

REFERENCE

5 Jenis Laporan Keuangan Perusahaan dan Manfaatnya. (t.thn.). Diambil kembali dari cimbniaga.co.id: <https://www.cimbniaga.co.id/id/inspirasi/bisnis/mengenal-laporan-keuangan-perusahaan-dan-fungsi-pentingnya#:~:text=Sederhananya%2C%20laporan%20keuangan%20adalah%20dokumen,akuntansi%20perusahaan%20mereka%20memasuki%20akhir>

Ali, D. J. (t.thn.). Identity and Fraud: Underscoring the Performance of Companies that have adopted the use of the Ugandan National Identity Card and those that have not . Diambil kembali dari [aijcrnet.com: https://www.aijcrnet.com/journals/Vol_10_No_3_September_2020/4.pdf](https://www.aijcrnet.com/journals/Vol_10_No_3_September_2020/4.pdf)

Amrizal, A. M. (2004). PENCEGAHAN DAN PENDETEKSIAN KECURANGAN OLEH INTERNAL AUDITOR. bpkp.go.id.

Amrizal, A. M. (t.thn.). PENCEGAHAN DAN PENDETEKSIAN KECURANGAN OLEH INTERNAL AUDITOR. Diambil kembali dari [bpkp.go.id: https://www.bpkp.go.id/public/upload/unit/investigasi/files/Gambar/PDF/cegah_deteksi.pdf](https://www.bpkp.go.id/public/upload/unit/investigasi/files/Gambar/PDF/cegah_deteksi.pdf)

Arfianti Wijaya, S. G. (2023, September 17). Pengertian Fraud, Jenis, Unsur, dan Faktor Penyebabnya. Diambil kembali dari [kompas.com: https://www.kompas.com/skola/read/2023/09/17/120000169/pengertian-fraud-jenis-unsur-dan-faktor-penyebabnya?page=all](https://www.kompas.com/skola/read/2023/09/17/120000169/pengertian-fraud-jenis-unsur-dan-faktor-penyebabnya?page=all)

Bfi, A. (2023, februari 8). Fraud Adalah: Definisi, Faktor, Jenis, dan Cara Pencegahannya. Diambil kembali dari [bfi.co.id: https://www.bfi.co.id/id/blog/fraud-adalah-salah-satu-tindakan-kriminal](https://www.bfi.co.id/id/blog/fraud-adalah-salah-satu-tindakan-kriminal)

- Ditama, A. Y. (2023). KECURANGAN LAPORAN KEUANGAN DI INDONESIA. journal.yrpioku.com.
- Elsa Sapitri, J. A. (2023). Studi Kasus Enron Corporation. ResearchGate.
- Fraud Adalah: Definisi, Faktor, Jenis, dan Cara Pencegahannya. (2023, Februari 8). Diambil kembali dari [bfi.co.id](https://www.bfi.co.id/id/blog/fraud-adalah-salah-satu-tindakan-kriminal): <https://www.bfi.co.id/id/blog/fraud-adalah-salah-satu-tindakan-kriminal>
- Hestanto. (2022, April 2). Pengertian Fraud (Kecurangan) Menurut Para Ahli. Diambil kembali dari <https://www.hestanto.web.id/pengertian-fraud-kecurangan-menurut-para-ahli/>
- Kenali Apa Itu Fraud dan Dampaknya Bagi Perusahaan. (2022, Juni 25). Diambil kembali dari [erzap.com](https://www.erzap.com/artikels/273-kenali-apa-itu-fraud-dan-dampaknya-bagi-perusahaan): <https://www.erzap.com/artikels/273-kenali-apa-itu-fraud-dan-dampaknya-bagi-perusahaan>
- ki, M. (2023, Desember 18). Laporan Keuangan: Pengertian, Fungsi, Jenis, dan Format. Diambil kembali dari [umsu.ac.id](https://umsu.ac.id/berita/laporan-keuangan-pengertian-fungsi-jenis-dan-format/): <https://umsu.ac.id/berita/laporan-keuangan-pengertian-fungsi-jenis-dan-format/>
- Laporan Keuangan: Pengertian, Jenis, dan Contohnya. (2024, Januari 31). Diambil kembali dari [pina.id](https://pina.id/artikel/detail/laporan-keuangan-pengertian-jenis-dan-contohnya-mlaym46fxi0): <https://pina.id/artikel/detail/laporan-keuangan-pengertian-jenis-dan-contohnya-mlaym46fxi0>
- Laporan Keuangan: Pengertian, Jenis, dan Contohnya. (2024, January 31). Diambil kembali dari [pina.id](https://pina.id/artikel/detail/laporan-keuangan-pengertian-jenis-dan-contohnya-mlaym46fxi0): <https://pina.id/artikel/detail/laporan-keuangan-pengertian-jenis-dan-contohnya-mlaym46fxi0>
- Li, Y. (2010). The Case Analysis of the Scandal of Enron . *International journal of Business and Management*.
- Mengenal Analisis Meta: Definisi & Bagaimana Melakukannya. (2023, March 16). Diambil kembali dari [lp2m.uma.ac.id](https://lp2m.uma.ac.id/2023/03/16/mengenal-analisis-meta-definisi-bagaimana-melakukannya/): <https://lp2m.uma.ac.id/2023/03/16/mengenal-analisis-meta-definisi-bagaimana-melakukannya/>
- NISP, R. O. (2023, Agustus 15). Fraud: Jenis, Penyebab, Cara Mencegahnya. Diambil kembali dari [ocbc.id](https://www.ocbc.id/id/article/2022/03/23/fraud-adalah): <https://www.ocbc.id/id/article/2022/03/23/fraud-adalah>
- Norzaton Ismail Khan, A. A. (2022). Financial Statement Fraud: Evidence from Malaysian Public Listed Companies. Diambil kembali dari [ir.uitm.edu.my](https://ir.uitm.edu.my/id/eprint/70745/): <https://ir.uitm.edu.my/id/eprint/70745/>
- Pegadaian, S. (2024, Juni 6). Fraud: Pengertian, Jenis, Dampak, dan Cara Mendeteksinya. Diambil kembali dari [Sahabat.Pegadaian.co.id](https://sahabat.pegadaian.co.id/artikel/wirusaha/fraud-adalah#Dampak_Fraud): https://sahabat.pegadaian.co.id/artikel/wirusaha/fraud-adalah#Dampak_Fraud
- Tugas, F. C. (t.thn.). Exploring a New Element of Fraud: A Study on Selected Financial Accounting Fraud Cases in the World. Diambil kembali dari [aijcnrnet.com](https://www.aijcnrnet.com/journals/Vol_2_No_6_June_2012/14.pdf): https://www.aijcnrnet.com/journals/Vol_2_No_6_June_2012/14.pdf

Yarana, C. (2023). Factor Influencing Financial Statement Fraud : An Analysis of the fraud diamond Theory from Evidence of Thai List companies . WSEAS TRANSACTIONS on BUSINESS and ECONOMICS.

YARANA, C. (t.thn.). Factors Influencing Financial Statement Fraud: An Analysis of the Fraud Diamond Theory from Evidence of Thai Listed Companies. Diambil kembali dari wseas.com: <https://wseas.com/journals/bae/2023/c985107-2186.pdf>