Determinant That Effect on Fraud Detection Capabilities by Auditors

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A B S T R A C T

A R T I C L E   I N F O

This study aims to determine the effect of professional skepticism, auditor experience, whistleblowing and red flags on the ability to detect fraud by the auditor. The population in this study is the auditor who works at the Public Accounting Office (KAP) in the South Jakarta area. The sampling technique uses convenience sampling. This research data was obtained from a questionnaire that had been previously shared with the auditors working at the Public Accounting Firm in the South Jakarta area. The type of data used is primary data. The method of data collection is a survey, using a questionnaire. The analysis tool uses multiple linear regression. The results showed that the experience of auditors, whistleblowing and red flags did not significantly influence the ability of fraud detection by auditors, whereas professional skepticism had a significant effect on the ability to detect fraud by auditors. The value of the determination coefficient obtained is 0.236, which means that the independent variables used in this research model are able to explain 23.6% variation in the dependent variable and the remaining 76.4% is explained by other variables outside of this study.

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INTRODUCTION

Background Research

Along with the current economic development that is the result of the development process, has made the business world more vibrant, complex, varied and dynamic. Each company seeks to explore the potential that exists to survive and meet the needs of its customers.

However, as also experienced by developed and developing countries, every economic achievement, tends to be accompanied by the emergence of new forms of crime, both in the economic and social areas.

Fraud is a word that is rarely known to the wider

community. However, unknowingly in Indonesia, almost every day the mass media contains various news about fraud. Fraud is a common thing in everyday life, the government is even public. Bologna et al., (in Siddiq and Hadinata, 2016) explains that cheating is a form of criminal fraud that intends to give profit to the Deceiver.

Nasution and Fitriany (2012) stated that in recent years it is quite the most popular news about the company that stumbles on fraudulent cases by involving public accountant offices. Multinational companies are also experiencing fraud. Since the beginning of the second quarter 2017 has emerged issue of accounting fraud in British Telecom. This British giant company suffered accounting fraud in one of its business lines in Italy. As with any other accounting fraud scandal, cheating in British Telecom impacted his public accountant. Unmitigated, this time affected was Price Waterhouse Coopers (PWC) which is the world's leading public accountant office and included the Big four.

The involvement of auditors in many cases of manipulation makes the accountant's profession questionable and the spotlight by policymakers and society. As an independent party, public accountants have a responsibility to provide an actual assessment of the financial statements presented by the management of the company. Auditors must have adequate confidence, that material misconduct is not contained in the financial statements caused by error or fraud, as the basis of the audit opinion.

In Indonesia, corruption is the category of occupational fraud that is often the case and expressed the most destructive fraud. Based on survey of the Association of Fraud Examiners (ACFE) Indonesia Chapter and White collar crime Research and Prevention Center year 2016, corruption occurred 67% of the total cases of occupational fraud in Indonesia with a loss of 10 billion rupiah per year, followed by the misuse of assets (31%) and misuse of financial statements (2%). According to the Nation on Occupational fraud and Abuse report in 2018 the detection

method most commonly discloses occupational fraud is complaint, internal audit, and management reviews. Complaints are the most common fraud detection tools revealing fraud with a percentage of 40% of the total cases and 50% of corruption cases are detected through complaints or often called whistleblowing (ACFE Indonesia).

Professional Standard Public Accountant SA 200 paragraph 13 (I) (IAPI, 2016) defines the auditor's professional skepticism as an attitude of auditors who are always questioning and wary of conditions that can Indicate the possibility of misrepresentation, whether caused by fraud or mistake and an important assessment of the proof of audit. Auditors who have a high professional skepticism does not easily accept the explanation from the client, but he will provide questions to get evidence, reason and confirmation regarding the main problem.

In addition, in order to support the efficacy of auditors in detecting fraud, auditors must be supported by the experience. Experience auditors are also believed to affect the level of skepticism of auditors. According to Ansah and Kushasyandita (2012), the audit experience is indicated by the number of flying hours that the auditor has taken to carry out assignments relating to the opinion of his audit report. Auditors who have had many experiences will not only have the ability to find unconventional fraud or confusion contained in financial statements but also the auditors can provide a more accurate explanation and relevant to a finding.

Based on data from the Association of Certified Fraud Examiners, 2016 Report to the Nation on Occupational Fraud and Abuse suggests that cheating is revealed because of an informally reported instruction (tip or whistleblowers). This means that the system is required to make a brave society to reveal fraud. The survey results also indicate that external audits can also be a medium to detect fraud. According to Brandon (2013), whistleblowing is a reporting action conducted by a person or several employees in a company or organization to Fraud that the

company or its superiors have leaked to other parties.

Prasetyo (2015) stated that in order to support the ability of auditors to detect a potentially fraudulent situation, auditors also need to observe the emergence of red flags, namely the existence of different from normal circumstances. red flags can also be said as an indication of something unusual and a more profound investigation is needed. To warn of possible fraud, usually red flags will appear in any fraudulent cases, so auditors should be able to analyze those signals carefully, despite the emergence of red flags does not necessarily indicate fraud.

Problem Formulation
Based on the above background, there is a formulation of problems in this study in detail formulated as follows:

1. Does professional skepticism affect the capabilities of fraud detection by auditors?
2. Does the auditors experience affect the capabilities of fraud detection by auditors?
3. Does whistleblowing affect the capabilities of fraud detection by auditors?
4. Do red flags affect the capabilities of fraud detection by auditors?

LITERATURE REVIEW
Agency theory
The agency theory explains the conflict between management as an agent with the owner as a principal due to the information asymmetry between the two. Management has a lot of information about the company's principal is not, so the principal wants to know all the information in the company including the activities Associated with their investments in the company.

Principal requires experienced auditors not easily believe or can be said to have a professional skepticism. The results of financial statements provided by the company's managers and auditors should also Inquire about the evidence of the results of the financial statements that detect whether there is fraud and whether the financial statements are free from mismanagement. In other words, auditors become third parties that bridge the interests between management as an agent and the owner or principal. Thus, the theory is used as a basis for variable analysis professional skepticism and experience auditors.

Attribution theory
The attribution theory is used to describe the causes or motives that are in a person's behavior either from external factors or internal factors. Attribution theory is more about how an individual is able to judge something differently, depending on how an individual connects meaning into a particular behavior. In this study the attribution theory used to explain the influence of professional skepticism, the allocation of auditors, whistleblowing and red flags by an auditor in carrying out his duties and responsibilities.

Fraud triangle theory
According to Arens et al. (2008:340), that there are three conditions that will cause false reporting in financial reporting (Fraudulent financial statement) and misuse of assets (misappropriation assets), as described IN SAS 99 (AU 316). These three conditions are dynamism with a fraud triangle. The three conditions that affect the fraud of the theory triangle are incentives or pressures, opportunities, and attitudes or rationalization.

Auditing
Auditing is a systematic process aimed at obtaining and evaluating the evidence that has been collected on the statement of economic activity and events and see how the level of association between statements or assertions with reality and communicate the outcome to the stakeholders and aims to improve confidence in the user's financial statements. (PSAK: 2013).

Fraud detection capabilities by Auditors
According to Sucipto in Nasution and Fitriany (2012) The ability of auditors to detect fraud is

the quality of an auditor in explaining false reporting in a financial statement that has been presented with identifying and proving the fraud. In this study, variables could be measured using the knowledge of cheating, and ability in the detection phase.

Professional skepticism

The skepticism of professional auditors according to Anggriawan (2014) is a critical attitude that auditors must have in assessing to the mainstay of the assertions or evidence obtained, so that in each audit assignment auditors have an adequate belief in an evidence he has acquired and also consider the adequacy and suitability of the evidence obtained. In this study, variables can be measured using the dimensions questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, and self-determination.

Experience auditor

Audit experience is an experience that is owned by an auditor in conducting a financial statement from both working hours and the number of assignments previously handled (Suraida, 2005). In this study, variables could be measured using the frequency of inspection work and a followed training.

Whistleblowing

Whistleblowing is a reporting action conducted by a person or several employees in a company or organization to divulging good cheating by company or superiors to other parties. In this study, variables could be measured using the structural aspects, operational aspects, and aspects of care.

Red flags

Red Flags is a set of unusual circumstances in the nature or variation of normal activity. The red flag is a signal that there is something unusual and may need to be investigated further. In this study, variables could be measured using the pressures, chance, and rationalization.

Research hypothesis

The hypothesis in this study was the Professional Skepticism, the experience of auditors, whistleblowing and Red Flags affected the ability of fraud detection by auditor.

RESEARCH METHODS

The population used in this research is an auditor working in public Accountant Office in South Jakarta area. The number of samples in this study was 67 respondents taken using the technique convenience sampling with the criteria:

a. Auditors who work in the Public Accountant Office located in the South Jakarta area which is listed in the Directorate of Indonesian Public Accountant Institute in 2017.
b. Auditors who work at the Public Accountant Office that can be accessed by researchers due to limitations of cost and available time.
c. Auditors working in Public Accountant Office who are willing to receive questionnaires.

The data analysis tools in this study were conducted using the Software Statistical Package for the Social Science (SPSS ver.20).

RESULTS AND DISCUSSION
Data Quality Test Results

The results of the validity and reliability test for the Professional Skepticism (X1) variable, the auditor experience (X2), whistleblowing (X3) and red flags (X4) on the ability of fraud detection (Fraud) by Auditor (Y) is valid and reliable. The whole variable has a value greater Than the R-table value (0.240) then declared valid. While the reliability test results are seen from the value of Cronbach's Alpha each variable, which is greater than 0.6 it is declared reliable. Means the variables used in the study are trustworthy and consistent.

From the output of SPSS Normal P-plots in the image above can be known that the dots spread around the diagonal line and follow the diagonal line and the spread of data points in the direction of the diagonal line, then the residual value is normal and it proves that regression models in this study have fulfilled the normality test. The

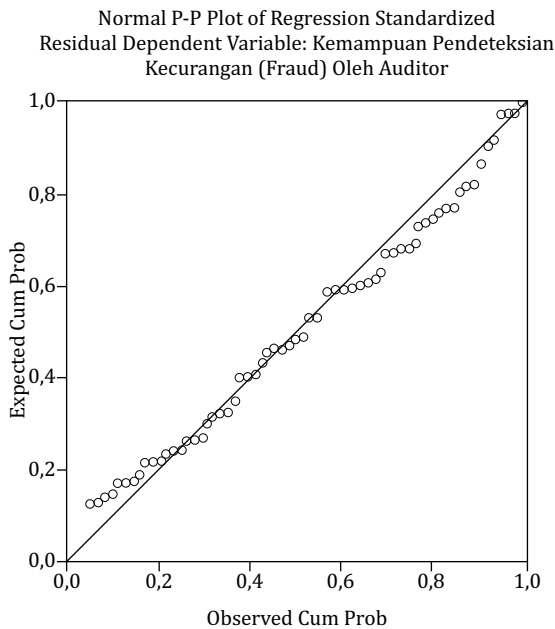test results of normality can also be seen by conducting a test of normality with the Smirnov Kolmogorov.

Normal P-P Plot of Regression Standardized Residual Dependent Variable: Kemampuan Pendeteksian Kecurangan (Fraud) Oleh Auditor

Table 1. Normality Test Kolmogorov Smirnov
One-Sample Kolmogorov-Smirnov Test

2017		Unstandardized Residual
n		67
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	5,00553458
Most Extreme Differences	Absolute	,075
	Positive	,075
	Negative	-,072
Kolmogorov-Smirnov Z		,616
Asymp. Sig. (2-tailed)		,842

a. Test distribution is Normal.
b. Calculated from data.

Source: Output SPSS v.20

Based on the result of Output SPSS test Kolmogorov Smirnov above, the value of asymp. Sig (2-tailed) amounting to 0.842 these values meet the provisions of the sig. (p) 0,845 > 0.05 (level of signification). Meaning the Ho hypothesis is acceptable, it can be said to be a normal distribution of residual value.

Multicollinearity Test Results

According to the table above shows that the VIF value of each independent variable is less than 10 and the tolerance value of each of the variables is independent more than 0.1. It

can be concluded that inter-variables are independent and regression models are free from multicollinearity issues.

In the graph image above, visible points spread randomly, does not form a certain pattern is clear and scattered both above and below 0 on the Y axis. This means that there is no heteroskedasticity on the regression model, so that the model A regression worthy of use in this study.

In heteroskedasticity trials, in addition to being tested with scatterplot images, it can be tested using the Glacier Test. From South, test results is known that the significance value for Professional Skepticism (X1) i.e. (0.460), the auditors experience (X2) is (0.082), whistleblowing (X3) i.e. (0.379), Red flags (X4) i.e. (0.153). Based on heteroskedasticity test with glacier method and obtained significant value (sig > 0.05), so that the data can be inferred there is no heteroskedasticity problem.

Table 2. Multicolinearity Test Output
Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	lively
1	Professional Skepticism	,881	1,136
	Experience Auditor	,777	1,286
	Whistleblowing	,946	1,057
	Red Flags	,804	1,244

A. Dependent variables: Fraud detection capability by Auditor
Source: Output SPSS v.20

Heteroskedasticity Test Results

Scatterplot
Dependent Variable: kemampuan pendekteksian Kecurangan (fraud) Oleh auditor
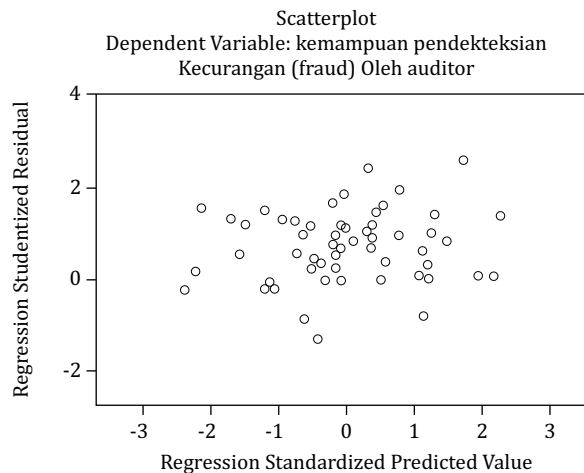

Figure 2. Output Scatterplot
Source: Output SPSS v.20

In the graph image above, visible points spread randomly, does not form a certain pattern is clear and scattered both above and below 0 on the Y axis. This means that there is no heteroskedasticity on the regression model, so that the model A regression worthy of use in this study.

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Correlation Analysis Results
a. The correlation coefficient between professional skepticism (X1) and the ability to fraud detection by Auditor (Y) of 0.504 means having a strong correlation relationship and having a positive relationship direction.
b. The correlation coefficient between the auditors experience (X2) and the ability to fraud detection by the auditor (Y) of 0.285 means having a weak correlation relationship and having a positive relationship direction.
c. The correlation coefficient between whistleblowing (X3) with the ability to fraud detection by Auditor (Y) of 0.116 means having a correlation relationship that is very weak and has the direction of the relationship Positive.
d. The correlation coefficient between red flags (X4) with the ability of fraud detection by auditor (Y) of 0.241 means having a weak correlation relationship and having a positive relationship direction.

Multiple Regression Test Results
Based on the equation of data testing results using multiple regression tests:

$$Y' \text{ s } 9{,}818 + 0.589X1 + 0.235X2 + 0.029X3 + 0.158X4 +$$

This linear regression equation is described as follows:
a. A constant of 9.818 means if professional skepticism (X1), Auditor Experience (X2), whistleblowing (X3), and red flags (X4) value 0, then the fraud detection ability by the auditor (Y) increase to 9.818.
b. The professional skepticism (X1) variable coefficient is 0.589, which means that if another independent variable is fixed and professional skepticism increased by 1, then the fraud detection ability by the auditor will have an increase of 0.589.
c. The variable coefficient of the auditors experience (X2) is 0.235, which means that if another independent variable is fixed and the auditor's experience increases by 1, then the fraud detection capabilities of the auditor will have an increase of 0.235.
d. A variable whistleblowing (X3) coefficient of 0.029, meaning that if another independent variable is fixed and whistleblowing has an increase of 1, the fraud detection ability by the auditor will have an increase of 0.029.
e. The red flags (X4) variable coefficient is 0.158, which means that if the another independent variables is fix and red flags increased by 1, then the progress of the fraud detection ability by the auditor will have an increase of 0.158.

Table 3. Regression Equation
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Reserves the.
	B	Std. Error	Beta		
(Constant)	9,818	4,720		2,080	,042
Professional Skepticism	,589	,152	,446	3,887	,000
1 Experience Auditor	,235	,244	,117	,962	,340
Whistleblowing	,029	,145	,022	,198	,844
Red Flags	,158	,205	,092	,770	,444

A. Dependent variables: Fraud detection capability by Auditor

Source Output SPSS v.20

Results of the Test Coefficient Determinations (R2)

Table 4. Output Coefficient Determinations
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,532[a]	,283	,236	5,164480	1,781

a. Predictors: (Constant), Red Flags, Whistleblowing, Professional Skepticism, Auditors Experience
b. Dependent variables: Fraud detection capability by Auditor

Based on these tables and calculations, you get a value of Coefficient determination (R2) 0.236 which means variations of independent variables used in the model namely professional skepticism (X1), auditor experience (X2), whistleblowing (X3), and red flags (X4) are able to explain 23.6% of the dependent variable variations in fraud detection capability (Y), while the remainder is 76.4% are described by variables outside of this study.

Model Feasibility Test Result (test – F)

Table 5. Model Feasibility Test Result (F Test)
ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Reserves the.
Regression	651,609	4	162,902	6,108	,000[b]
1 Residual	1653,655	62	26,672		
Total	2305,264	66			

a. Dependent variables: Fraud detection capability by Auditor
b. Predictors: (Constant), Red Flags, Whistleblowing, Professional Skepticism, Auditors Experience

Source: Output SPSS v.20

F count obtained from the output of 6.108 > F table (6.108) > 2.61 Then the conclusion is Ho rejected and Ha accepted. GIS output is known for 0.000 due to the sig output (0.000) < sig A (0.05), then the conclusion Ho rejected and Ha accepted.

The test results of F in this study showed that the conclusion gained was Ho rejected and Ha accepted, which means that professional skepticism (X1), auditor experience (X2), whistleblowing (X3), and red flags (X4) simultaneously have an effect on the variable of fraud by the auditor (Y).

Partial Hypothesis Test Result (T-Test)

Interpretation of the coefficients output (T- test) in the table above is as follows:

a. The professional skepticism (X1) variable has a calculated t value (3.887) > t Table (1.998), as well as the output sig (0.000) < sig A (0.05), then the conclusion is Ho reject and Ha acceptable. This means that the professional skepticism has a partial effect on the progress of fraud detection ability by auditors.

b. The auditor experience variable (X2) has a calculated T value (0.962) < T table (1.998), as well as the sig output (0.340) > Sig A (0.05), then the conclusion is Ho accepted and Ha is rejected. This means partially auditor's experience has no significant effect on the progress of fraud detection ability by auditors.

c. The whistleblowing (X3) variable has a calculated t value (0.198) < t table (1.998), as well as a sig output (0.844) > sig A (0.05), then the conclusion is Ho accepted and Ha is rejected. It means partially whistleblowing has no significant effect on the efficacy of fraud detection ability by auditors.

d. The red flags (X4) variable has a count t value (0.770) < t table (1.998), as well as a sig output (0.444) > sig A (0.05), then the conclusion is Ho accepted and Ha is rejected. This means that red flags partially does not have a significant effect on fraud detection capabilities by auditors.

Table 6. Output Regression Equation Dean Partial Hypothesis Submission (T-Test)
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Reserves the.
	B	Std. Error	Beta		
(Constant)	9,818	4,720		2,080	,042
Professional Skepticism	,589	,152	,446	3,887	,000
1 Experience Auditor	,235	,244	,117	,962	,340
Whistleblowing	,029	,145	,022	,198	,844
Red Flags	,158	,205	,092	,770	,444

A. Dependent variables: Fraud detection capability by Auditor

Source: Output SPSS v.20

INTERPRETATION OF RESEARCH RESULTS

Professional Skepticism Influence on Fraud Detection Capabilities by Auditors

From the results of research conducted by researchers, obtained that the professional variable skepticism partially affects the level of fraud detection ability by auditor. This indicates that the higher professional skepticism that the auditor has, the higher the ability of auditors in detecting fraud, so that the possibility of cheating is also getting smaller and vice versa if an auditor has a low professional skepticism will be less able to detect cheating. Auditors should be able to maintain a professional attitude skepticism in his assignment in order to facilitate the auditor to detect possible fraud in the audited financial statements and make the ability of fraud detection for the better.

Influence of Auditors Experience on Fraud Detection Ability by Auditors

From the results of research, it was obtained that the audience experience variables did not partially affect the level of the fraud detection by the auditor. Based on these results it can be explained that the high or low experience of the auditor, its fraudulent detection ability will remain the same. This is because the experience is not always the most important, because the experience does not necessarily lead to the positive if an auditor cannot utilize it, thus making the fraud detection ability weaker and should be noted is the quality of the experience.

Whistleblowing Influence on Fraud Detection Capabilities by Auditors

From the research conducted by the researchers, it was obtained that the whistleblowing variable did not have a partial effect on the level of the fraud detection by the auditor. Based on the results it can be explained that the high or low of whistleblowing application, the detection capability of the auditor will remain the same. This can be caused by some other more dominant factors such as professionalism that is held by auditors and moral intensity. The professionalism held by auditors is one of the motivating factors to ethical action. As a professional accountant, the customer's interest in the audited financial statements is a top priority.

Influence of Red Flags on Fraud Detection by Auditors

From the research conducted by researchers, it is obtained that the red flags variable does not affect the extent of the fraud detection by the auditor. Based on these results it can be explained that the higher or lower red flags, the capability of fraud detection of auditors will remain the same. This is due to several factors such as, red flags that appeared not enough to represent the truth about the existence of cheating on a company's financial statements, the emergence of red flags is also not always indicates that fraud has occurred and the auditor has not had the expertise in detecting red flags and assess the risk that most of the respondents are occupying a junior auditor position.

CONCLUSION

The conclusion that can be taken from this study is as follows:

1. The professional skepticism variable partially significantly affects fraud detection capabilities by auditors in the South Jakarta area.
2. The auditors experience variables partially has no affect the variable of fraud detection capabilities by the auditor in the South Jakarta area.
3. Whistler's whistleblowing variable has no affect fraud detection capabilities by the auditor in the South Jakarta area.
4. The red flags variable partially has no affect the variables of fraud detection capabilities by auditors in the South Jakarta area.

Implementation of the Managerial

1. Given that professional skepticism affects the ability of fraud detection by auditors, auditors are expected to perform professional attitudes skepticism. So that auditors can use their professional skills carefully and thoroughly.
2. Given that the experience has no effect on the efficacy of fraud by auditors, it shows that the experience still has a difference with the previous research results. Therefore, it is

necessary to provide a lot of training and specific to the auditors.

3. Given that whistleblowing has no effect on the progress of fraud by auditors, it shows that whistleblowing is still a difference with previous research results. Public Accountant Office is expected to socialize the understanding and application of whistleblowing to its auditors, it is in accordance with the research results that there are 39 respondents with a percentage of 58.2% with the role of junior auditor.

4. Given that red flags have no effect on the efficacy of fraud by auditors, it suggests that red flags still has a difference with the results previous research. The Public Accountant Office is expected to be realized about the understanding of red flags to its auditors to be more understanding and sensitive to fraud symptoms or indicators.

Limitation of research

This research has the following limitations:

1. This study only uses four independent variables or free variables i.e. professional skepticism, auditor experience, whistleblowing and red flags while there are still many variables and other factors that may affect the fraud of fraud by the auditor.

2. This research uses only samples of external auditors located in South Jakarta area. So, it only represents the level of auditors ' ability to detect fraud in the region.

Recommendation

With the limitations in this study, the suggestions that can be given to improve the subsequent research are as follows:

1. Expanding the sample research area in order to be generalized i.e. not only auditors working on The Public Accountant Office in South Jakarta area only, but can add a sample of auditors working in The Public Accountant Office West Jakarta, Central Jakarta, East Jakarta and the region other.

2. Increase the number of research samples so that the data is processed more accurately.

3. Using other sampling techniques such as purposive sampling, the resulting data is more accurate and can be used to test the fraud detection by the auditor.

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