

Audit Quality and Fraud Detection: Evidence of the Internal Auditor of Jambi Province

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ABSTRACT

Auditor is the third line of defence of good governance that can play a role in fraud detection efforts. Audit quality can be achieved if the auditors meet supervisory standards and beneficial for the management of state finances that are accountable, transparent, economical, efficient and effective. This study examines the effect of ethical principles and professionalism on audit quality and its implication on fraud detection. The study was conducted on 30 auditors at the Inspectorate of Jambi Province by distributing questionnaires and analysed using Partial Least Square (PLS) to obtain an effective audit quality model in detecting fraud. The results showed that audit quality, which is determined by the ethics and professionalism of auditors, has an effect on fraud detection. Furthermore, audit quality is a mediator of ethics and auditor professionalism on fraud detection.

Keywords: *Independence, Integrity, Professionalism, Audit Quality, Fraud Detection.*

1. INTRODUCTION

Referring to a survey conducted by the Association of Certified Fraud Examiners (ACFE), corruption is the type of fraud that occurs most frequently and causes the greatest loss of impact in Indonesia. This is based on the knowledge and experience of respondents from the many publications regarding fraud among the public. Based on the survey, it was also stated that losses due to corruption were mostly found in the nominal amount of IDR 100,000,000 to IDR 500,000,000. Meanwhile, the value of losses with the highest percentage caused by corruption is IDR 5,000,000,000 to IDR 10,000,000,000 [1].

Trend in the value of losses due to corruption, based on the findings of the Indonesian Corruption Watch (ICW), has increased from year to year. Losses due to fraud from 2016 to 2018 are respectively: IDR 1.45 billion; IDR 6.5 billion; and IDR 5.65 billion. Based on these data there was a significant increase from 2016 to 2017 and continued to increase in 2018 [2]. Thus, it reflects that the efforts to prosecute corruption are not running effectively and do not have a deterrent effect on the perpetrators.

Fraud in the form of corruption in Indonesia often occurs in government agencies. Throughout 2018, the Corruption Eradication Commission (*Komisi Pemberantasan Korupsi - KPK*) named 256 people as

corruption suspects, including 26 regional heads, consisting of 2 governors, 4 mayors and 20 regents [3].

Jambi Province is in the 14th rank of the 25 provinces that committed the most corruption in Indonesia from 2004 to 2019 [4]. Through a press release, the Corruption Eradication Commission (KPK) in 2017 named suspects for alleged corruption in the receipt of bribes related to the ratification of the Jambi Province State Budget Draft (*Rancangan Anggaran Pendapatan dan Belanja Negara - RAPBD*) 2018 and projects in Jambi Province. The Governor of Jambi for the period 2016-2021 and 5 Jambi Provincial government officials were also named as suspects in the case [5].

Efforts to eradicate corruption are not only the responsibility of law enforcement officials, but are the responsibility of all parties, including government, society and corporations. The government has made various efforts to tackle corruption in Indonesia, including ensuring that the three lines of defence in good governance are carried out properly. Compliance with the internal control system and risk management is the first and second line of defence that must run effectively. Furthermore, as the third line of defence, government internal auditors (*Government Internal Supervisory Apparatus - Aparat Pengawasan Intern Pemerintah - APIP*) must ensure that the government internal control system has been implemented properly

and periodic supervision has been carried out against this [3].

The task of the government internal auditors in realizing good governance is to provide adequate assurance through the audit process, that activities in government agencies have been carried out effectively and efficiently in accordance with predetermined benchmarks [6]. As an effort to prevent fraud, including corruption, there are 4 security pillars that can be implemented. The first pillar is the existence of an organizational culture based on the values of a strong organizational culture. The second pillar is the implementation of a strong internal control system. The third pillar is the functioning of the internal auditors in detecting and finding indications of fraud in the organization. The fourth pillar is the existence of an objective and independent external examination. Based on the third pillar, internal auditors are in the right position to detect fraud by examining and evaluating the internal control system [3].

Audit quality is the ability of the auditor's assessment function to find potential errors and provide recommendations for improvement. Audit quality can be achieved if internal auditors carry out their functions and responsibilities effectively through the entire audit process. To achieve audit quality, government internal auditors must comply with the State Financial Audit Standards (*Standar Pemeriksaan Keuangan Negara - SPKN*) in terms of assignment planning, collecting audit evidence, developing audit findings, and supervision [7]. Based on the SPKN, internal auditors must carry out audits in accordance with ethical principles as an important element of accountability value in carrying out audits. These ethical principles are independence, integrity and professionalism which are the basic values that must be possessed by auditors. In addition to ethical principles, in carrying out their work auditors must use professional skills carefully and thoroughly, professional scepticism, and professional judgment in the entire audit process [8].

The purpose of this study was to examine the determinants of audit quality and its implications on fraud detection. Previous research has not examined the indirect effect of ethical principles and auditor professionalism on fraud detection through audit quality. This is the reason for conducting research to develop a fraud detection model, based on the attitudes that must be possessed by government internal auditors. Previous research has tested the determinants of audit quality in terms of auditor competence and independence [9]. In addition, previous research only examined the effect of ethical principles on audit quality [10]; [11]; [12], the effect of professionalism on audit quality [13]; [14]; [15], and the effect of audit quality on

fraud detection [16]; [17]. Internal auditors are in a better position than any other party in controlling fraud in an entity with due professional care. Upholding ethical principles and the professionalism are important aspects in creating a qualified internal audit in order to detect and narrow the space for fraud. Until now there has been no previous research that tested these variables simultaneously in a research model.

2. THEORETICAL BACKGROUND

Fraud is a criminal act [18] and any illegal act that includes a series of concealment or abuse of trust that is intentionally carried out to gain certain personal or group benefits and cause harm to other parties [19]. Fraud includes any deliberate act to confiscate another person's property or money by deception or other unfair actions [20].

Corruption, misappropriation of assets, and fraud on financial statements are three types of fraud that are generally categorized by ACFE. Corruption is divided into conflicts of interest, bribery, illegal giving and extortion. Misappropriation of assets includes cash fraud and fraud over inventory and other assets, as well as fraudulent expenses. Financial statement fraud is an action taken by management in the form of material misstatement of financial statements [20]. More broadly, the criminal acts of corruption as regulated in Law Number 31 of 1999 in conjunction with Law Number 22 of 2001 concerning the Eradication of Corruption Crime, are divided into seven, namely: acts that are detrimental to the State, bribery, gratification, embezzlement in office, extortion, fraudulent acts, and conflicts of interest in procurement [21].

Audit quality is the ability of the auditor's assessment function to find potential errors and provide recommendations for improvement [22]; [23]. Audit quality can be achieved if the audit meets the auditing standards established in assignment planning, obtaining evidence, developing findings, and supervision. SPKN is a standard that must be obeyed by government internal auditors. Therefore, to achieve audit quality, auditors are required to carry out audits in accordance with ethical principles and use their professional skills. Ethical principles are an important element of the value of accountability in carrying out audits. Ethical principles are the basic values that must be possessed by auditors, which consist of: independence, integrity and professionalism. In addition to ethical principles, in carrying out their work, auditors must use professional proficiency carefully and thoroughly, professional scepticism, and professional judgment in the entire audit process [8].

2.1. Ethical Principles and Audit Quality

Ethics is an attitude and behaviour that shows a person's willingness to consciously obey the prevailing rules and norms. Ethical principles are an important element of the value of accountability in carrying out audits [8].

The higher the auditor's commitment in applying ethical principles, the higher the audit quality achieved [24]. Several previous studies have shown that audit quality is determined by the ethical principles of auditors [10]; [11]; [12]. Thus, the first hypothesis formulated in this study is:

H₁: Ethical principles affect audit quality.

2.2. Professionalism and Audit Quality

Professionalism is a manifestation of the ability, expertise and commitment of the profession in carrying out duties as an auditor with the principles of prudence, thoroughness and accuracy, and is guided by the standards and provisions of the regulations. The professional attitude of the auditor checks from always being sceptical (professional scepticism) during the audit process and puts forward the professional considerations of the auditors [8].

Several previous studies have shown that auditor professionalism affects audit quality [13]; [14]; [15]. Thus, the second hypothesis in this study is:

H₂: Professionalism affects audit quality.

2.3. Audit Quality and Fraud Detection

Internal auditors must have the knowledge, skills and other competencies needed to carry out their responsibilities. The more competent the internal auditor, the more likely it is to understand the factors that influence accrual accounting and how it can be managed. Objectivity is very important for the ability of internal auditors to influence the quality of corporate financial reporting. The more objective the internal audit function is, the more likely it is to find evidence of accrual manipulation [25].

Increasing the quality of audits performed by auditors will increase their ability to detect fraud [26]. Several studies have shown that the more quality the audit, the higher the auditor's ability to detect fraud [16]; [17]; [9]. So that the third hypothesis in this study is:

H₃: Audit quality affects fraud detection.

3. METHODS

The data collection technique was carried out by distributing questionnaires in order to obtain factual

information from respondents. The target population in this study were 30 auditors at the inspectorate of Jambi province. Given the small number of target populations, all of them were selected as total sampling. The data analysis used in this study is Partial Least Square (PLS), because PLS is an alternative method of SEM that can be used to solve the problem of relationships between complex variables but the data sample size is small, between 30 and 100 [27]. PLS requires evaluation of the structural model (inner outer) and measurement model (outer model). In evaluating the measurement model, it is necessary to test for convergent validity, discriminant validity, composite reliability, and Average Variance Extracted (AVE). Meanwhile, in the structural model evaluation, the R-squared (R²) test and the path coefficient estimation test were performed. The research variables have met the requirements of convergent validity testing if the outer loading value is above 0.7. Discriminant validity can be fulfilled if the AVE value is greater than 0.5. Furthermore, variable reliability is achieved if the value of composite reliability is greater than 0.7 and Cronbach's alpha is greater than 0.7 [28].

Adherence to ethical principles shows that the attitude and behaviour of the auditor's conscious ability to comply with applicable rules and norms. Ethical principles are measured by 2 indicators, specifically: independence and integrity [8]. Professionalism is a manifestation of the auditor's commitment which is accompanied by the principles of prudence, thoroughness and precision in carrying out the audit. Professionalism is measured by 3 indicators, which were developed from SPKN, specifically: professional proficiency, professional scepticism, and professional judgment [8]. Each indicator item was measured by a 5-point Likert scale.

Audit quality is determined by the competence of auditors in performing their work. The better the audit quality achieved, the more likely it is to understand the factors that affect accrual accounting and how it can be managed [25]. Audit quality is measured by 4 indicators, which were developed from SPKN, specifically: assignment planning, obtaining evidence, developing findings, and supervision [8]. Furthermore, fraud detection is measured by 5 indicators, namely: manipulation, falsification of documents, loss of information, embezzlement of assets, violations of principles. Each indicator item was measured by a 5-point Likert scale.

4. RESULTS AND DISCUSSION

Independence, as the first indicator of ethical principles, has an average score of 4. Research data shows that only 20% of respondents dared to disclose findings as they were and did not care about the

consequences of being transferred to another place. Furthermore, integrity, as the second indicator of ethical principles, has an average score of 4.77. The research data shows that 88.67% of respondents maintain integrity without reducing the facts. Overall, the ethical principles variable has an average score of 4.38. Thus it can be concluded that ethical principles have been implemented properly by auditors at the Inspectorate of Jambi Province.

Professional proficiency, as the first indicator of professionalism, had an average score of 4.37. The research data shows that 67% of respondents use professional skills carefully and thoroughly. The second indicator of professionalism, professional scepticism, has an average score of 4.53. The research data shows that 77% of respondents perform critical evaluations of audit evidence if there are suspicious transactions. Furthermore, the third indicator of professionalism, professional judgment, has an average score of 4.67. The research data shows that 80% of respondents consider the competence and adequacy of audit evidence. Overall, the professionalism variable has an average score of 4.52. Thus, it can be concluded that professionalism is well maintained by auditors at the Inspectorate of Jambi Province.

The first indicator to measure audit quality is assignment planning with an average score of 4.4. The

research data shows that 57% of respondents have an adequate understanding of the internal control of the audited entity. Evidence acquisition, as the second indicator of audit quality, has an average score of 4.3. The research data shows that 60% of respondents reviewed the adequacy and appropriateness of the evidence and related it to the purpose of the examination and responded by analysing the need to modify the examination procedure. The development findings, as the third indicator, have an average score of 4.43. The research data shows that 70% of respondents develop examination findings if they find a discrepancy between the conditions and criteria. Furthermore, the fourth indicator, supervision, has an average score of 4.53. The research data shows that 63% of respondents carry out tiered supervision to ensure the achievement of examination objectives and the achievement of examination quality in accordance with examination standards. Overall, the audit quality variable has an average score of 4.415, thus it can be concluded that the auditors at the Inspectorate of Jambi Province have maintained audit quality well.

The measurement model testing was conducted to test the convergent validity, discriminant validity, composite reliability and average variance extracted (AVE) using the SmartPLS 3.0 software. The results of the research measurement model are presented in tables 1 and 2.

Table 1. Outer Loading

Indicators	Fraud Detection	Audit Quality	Ethical Principles	Professionalism
Independency (ID)			0.875	
Integrity (IG)			0.934	
Professional Proficiency (KP)				0.878
Professional Scepticism (SP)				0.885
Professional Judgment (PP)				0.965
Assignment Planning (RP)		0.918		
Evidence acquisition (PB)		0.869		
Development Findings (PT)		0.925		
Supervision (SV)		0.933		
Manipulation (MP)	0.915			
Falsification of Documents (PD)	0.712			
Loss of Information (PI)	0.808			
Embezzlement of Assets (PA)	0.748			
Violations of Principles (LP)	0.948			

Table 2. Construct Reliability and Validity

Variables	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Fraud Detection (DF)	0.885	0.917	0.691
Audit Quality (KA)	0.932	0.952	0.831
Ethical Principles (PE)	0.783	0.900	0.819
Professionalism (PF)	0.896	0.935	0.829

Table 3. Summary of Statistical Test Results

	Path	Path Coefficient	T-Stat	R ²
Structure 1	PE → KA	0.243	2.321	0.887
	CPF → KA	0.739	7.401	
Structure 2	KA → DF	0.784	5.921	0.614

Table 4. Indirect Effects

	Specific Indirect Effects
Ethical Principles -> Audit Quality -> Fraud Detection	0.190
Professionalism -> Audit Quality -> Fraud Detection	0.579

The indicator of a variable has good reliability if the outer loading value is above 0.7 [26]. Based on table 1, the outer loading value of each variable is greater than 0.7. Thus the research variables have met the requirements of convergent validity testing.

The discriminant validity test uses the AVE value of each variable. Discriminant validity qualifies if the AVE value is greater than 0.5 [28]. Based on table 2, the AVE value of each variable is greater than 0.5, which means that the research variables have met the requirements of the discriminant validity test.

Reliability testing uses Cronbach's alpha value and composite reliability. The variable is reliable if the composite reliability value is greater than 0.7 and Cronbach's alpha value is greater than 0.7 [28]. In table 2, the Cronbach's alpha value for each variable is greater than 0.7, as well as the composite reliability value of each variable is greater than 0.7. Thus the research variables have met the requirements for reliability testing.

Structural model is a model that connects exogenous latent variables with endogenous latent variables or the relationship between endogenous variables and other endogenous variables. A summary of the values used in the structural model can be seen in table 3.

The coefficient of determination (R²) in Table 3 shows that the ethical principles and professionalism simultaneously have an influence on audit quality by 88.7%. Furthermore, audit quality has an effect on fraud detection by 61.4%.

The effect of ethical principles on audit quality can be seen from the t-statistic value of 2.321 which is compared with the t-critical value of 1.96. Since the t-statistic value is greater than the t-critical value, with an error rate of 5%, it can be concluded that H₁ is accepted.

The results of this study prove that the higher the enforcement of ethical principles by the auditors, the better the audit quality is achieved.

Ethical principles for government internal auditors are an important element of the value of accountability in carrying out audits. The ethical principles of government internal auditors refer to the SPKN, which consists of independence and integrity as requirements that must be possessed by auditors. Auditor independence is an important matter that must be considered because it can cause interference in the form of limiting the scope of questions and disclosures and even weakening the audit findings. Furthermore, if the integrity of the auditor is not considered, it can cause disturbances by changing audit findings that are not in accordance with the facts and evidence of the audit [8].

This result is consistent with the research of Nasrabadi & Arbabian (2015), Kuntari, Chariri, & Nurdhiana (2017), and Haeridistia & Fadjarenie (2019). However, it is not in line with the research of Nugraha et al. (2019).

The effect of professionalism on audit quality can be seen from the t-statistic value of 7.401 which is compared with the t-critical value of 1.96. The t-statistic value is greater than the t-critical value, thus it can be concluded that at an error level of 5%, H₂ is accepted. The results of the study prove that the higher the professional attitude of the auditors, the better the audit quality is achieved.

Auditors must use professional proficiency carefully and thoroughly, professional scepticism, and professional judgment in every examination process. Professional proficiency are required in determining the type of examination, the scope of the examination, the methodology, the type and amount of evidence to be

collected, selecting the tests and procedures for carrying out the examination, and conducting the assessment and reporting of the results of the examination. Professional scepticism is a critical judgment regarding the adequacy and accuracy of the evidence obtained and the significant risks that may occur during the examination. Professional judgment is needed in evaluating the adequacy and appropriateness of audit evidence and making conclusions based on the audit evidence obtained [8].

This research is consistent with the research of Mardijuwono & Subianto (2018), Chepkwony, Naibei, & Cheruiyot (2019), Pasamba, Sutrisno, & Rosidi (2019). But it is not in line with the research of Noverini et. al. (2020).

The effect of audit quality on fraud detection is seen from the comparison of the t-statistic value with the t-critical value. Based on table 3, the t-statistic value is 5,921 greater than the t-critical value of 1.96. Thus it can be concluded that at an error rate of 5%, H_3 is accepted. The results of the study prove that the better the audit quality, the more capable auditors are to detect fraud.

Internal auditors must have good competence in order to maintain audit quality. The more competent an auditor is, the better the audit quality is achieved, and the more able to detect fraud [25].

This research is in line with the research of Noviani & Sambharakreshna (2014), Maryulianti (2015), Umar, Erlina, Fauziah, & Purba (2019).

The results also show the indirect effect of ethical principles and professionalism on fraud detection. Table 4 shows that the indirect effect of ethical principles on fraud detection is 19%. Meanwhile, the indirect effect of professionalism on fraud detection was 57.9%. Thus it can be concluded that ethical principles and professionalism affect fraud detection through audit quality.

5. CONCLUSION

Based on the results of this study, it can be concluded that ethical principles have an effect on Audit Quality. The higher the independency and integrity of the government's internal auditors, the better the audit quality can be achieved. Professionalism affects Audit Quality. The more professional the government's internal auditor's attitude, the better the audit quality can be achieved. Audit quality affects Fraud Detection. The better the audit quality achieved, the better the capability of government internal auditors to detect fraud. An effective fraud detection model from the government's internal auditor's point of view is to strengthen independence, integrity, professional skills,

professional scepticism, and professional judgment through strengthening audit quality in engagement planning, obtaining evidence, developing findings, and supervision.

This study only tested auditors at the Inspectorate of Jambi Province. Therefore, further research is expected to be able to test on a broader scope of government internal auditors. In addition, it is also expected to develop a model by adding other variables that can improve audit quality, such as objectivity and auditor competence.

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