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THE INFLUENCE OF AUDITOR AT AUDIT BOARD OF INDONESIA UNDERSTANDING FRAUD SCHEMES AND REDFLAGS ON FRAUD DETECTION

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ABSTRACT

This research was conducted to determine the effect of understanding fraud schemes and understanding red flags in Auditors at the Audit Board of Indonesia (BPK) on fraud detection. This research is included in the type of quantitative research. The data method used is primary data with a survey method. The technique used is distributing questionnaires to BPK Examiners. This test was carried out using the SmartPLS technique as a data analysis tool. The results of the research show that understanding fraud schemes and understanding red flags among BPK auditors has a positive and significant effect on the auditor's ability to detect fraud in auditing financial reports.
Kata kunci : Understanding Fraud Schemes, Understanding Red Flags and Fraud Detection

ABSTRAK

*Penelitian ini dilakukan untuk mengetahui pengaruh pemahaman skema kecurangan dan pemahaman red flags pada Auditor di Badan Pemeriksa Keuangan (BPK) terhadap deteksi kecurangan. Penelitian ini termasuk dalam jenis penelitian kuantitatif. Metode data yang digunakan adalah data primer dengan metode survei. Teknik yang digunakan adalah menyebarkan kuesioner kepada Pemeriksa BPK. Pengujian ini dilakukan dengan menggunakan teknik SmartPLS sebagai alat analisis data. Hasil penelitian menunjukkan bahwa pemahaman skema kecurangan dan pemahaman red flags di kalangan auditor BPK berpengaruh positif dan signifikan terhadap kemampuan auditor dalam mendeteksi kecurangan dalam audit laporan keuangan.*Arial
Kata kunci: Memahami Skema Penipuan, Memahami Bendera Merah dan Deteksi Penipuan

PENDAHULUAN

Quoted from the International Standard of Auditing, fraud is an action carried out by one or more individuals who deliberately carries it out among management, employees, responsible for governance, or third parties which involves deception to obtain unfair or illegal benefits. (IAASB, 2020). The Association of Certified Fraud Examinations (ACFE), categorizes fraud into three groups, namely; Financial Report Fraud, Asset Misuse and Corruption. From these three groups, it can be identified that fraud is a detrimental activity. Based on the Indonesian Fraud Survey in 2019, it shows that the highest form of fraud in Indonesia is corruption, followed by misuse of assets and fraud in financial reports. Fraud can occur in all business sectors, including the government sector (ACFE, 2020). Based on the 2023 Annual Report of the Corruption Eradication Commission (KPK), it shows that there were 161 cases that were successfully handled with the most common types of cases being gratification/bribery totaling 85 cases and procurement of goods/services totaling 62 cases, with a total saving of state finances worth IDR 114.8 Trillion. Apart from the case handled by KPK, there is also another case handled by the West Jakarta District Prosecutor's Office regarding alleged corruption in goods and services at a Telkom subsidiary over the provision of financing for a data center project which occurred in 2017 but was only revealed in 2023 worth IDR 236 billion involving several internal and external parties to PT Telkom.

The BPK is an independent institution tasked with examining the management and responsibility of state finances. Based on BPK Regulation of the Republic of Indonesia Number 1 of 2017 in Appendix I, it is stated that the types of state financial audits carried out by the BPK are audits of financial reports that are routinely carried out every year, performance audits and audits with specific objectives. One of the objectives of carrying out state financial audits by the BPK is as a form of strengthening efforts to eradicate corruption in the form of conveying findings indicating criminal acts and/or losses in state financial management to authorized agencies for follow-up, as well as in the form of prevention by strengthening the state financial management system. So, based on these objectives, it is hoped that in carrying out audits, BPK auditors can detect fraud that occurs in transactions in the government sector. BPK auditors must have knowledge so they are able to detect fraud. BPK Regulation of the Republic of Indonesia Number 1 of 2017 in Appendix I states that auditors must design audits to detect non-compliance with provisions and regulations that can have a direct effect on misstatements of financial statements, performance irregularities, revenue shortfalls, administrative irregularities and potential losses and/or state losses/area.

The high level of fraud that still occurs in Indonesia, especially in the government sector, shows that the implementation of audits by external auditors, in this case the BPK, must understand the crucial points in a transaction and certain phenomena that occur. So this research aims to see the relationship between BPK auditors' understanding of red flags and BPK auditors' understanding of fraud schemes on the auditor's ability to detect fraud in the implementation of audits. Research related to fraud in government has been carried out by several researchers. Research conducted by (Zakaria et al., 2023) states that the auditor's understanding of red flags has a positive and significant effect on fraud detection abilities. The better the auditor's understanding of red flags, the better the auditor's ability to detect fraud. Meanwhile, other research conducted by (Gen Norman Thomas & Lely Indriaty, 2023) stated that the investigative audit ability of auditors does not have a significant influence in detecting risks. This research adds a different variable from previous research, namely the examiner's understanding of the fraud scheme.

LANDASAN TEORI Attribution Theory

Attribution theory was coined by Frits Heider in 1958. Fritz Heider stated that a person's behavior is determined by internal forces and external forces. A person's performance and behavior can be influenced by their personal abilities which come from internal strengths that a person has, for example traits, character, attitudes, abilities, skills and effort, while factors that come from outside an individual's control are a person's abilities. Meanwhile, external forces can come from obstacles in the form of red flag indications or pressure. This discussion of attribution theory focuses on the factors that cause an event or occurrence. Researchers use this attribution theory to determine the factors that influence auditors when carrying out an assignment, especially the personal qualities of the auditor himself (Wahidahwati & Asyik, 2022). In this research, auditor quality is measured by the level of understanding of BPK auditors regarding indications of fraud schemes as well as red flag indications which have an impact on the quality of their work within the organization in the form of the ability to disclose fraud detection.

Schemes Fraud

The Fraud Examination 6th Edition explains that fraud is a deliberate indication to fulfill certain interests by taking advantage of company management and creating opportunities to carry out criminal activities both individually and in groups (Albrecht et al., 2019). Fraud that is widespread is known as the Association of Certified Fraud Examiners (ACFE) Fraud Tree, namely financial statement fraud, asset misuse and corruption. Based on data (ACFE, 2024), in the government sector, the highest fraud is at the employee level and the least is

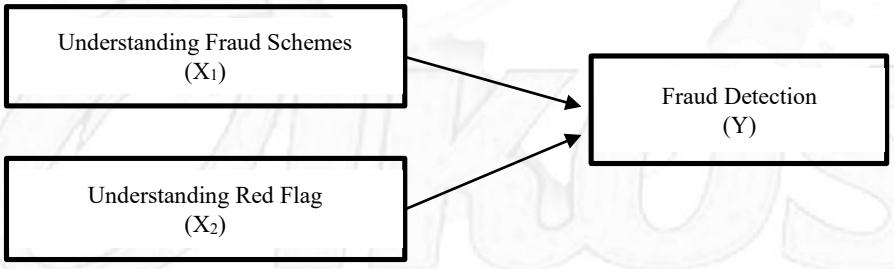
at the executive level, but the losses caused by the executive level are greater. According to (ACFE, 2024), external audit is an anti-fraud control in government with a success percentage of 84%. Auditors who have an understanding of the characteristics of fraud, types of fraud and how to detect fraud show that the auditor has adequate competence and can support the auditor's performance in detecting fraud (Lestari, 2023).

Red Flag

Before carrying out an audit, BPK auditors make an audit planning structure by analyzing it based on previous information and current conditions to determine risks so that they can develop appropriate plans to achieve the goal of detecting fraud. When an audit is carried out and the auditor is faced with a red flag, the examiner tries to determine the cause and draw conclusions regarding the red flag. Red flags increase the examiner's capacity to detect fraud (Pratama et al., 2019). Examiners can carefully examine these signals, although the appearance of a red flag does not necessarily indicate fraud. As a result, the auditor's self-perception is very important in determining whether a red flag indicates fraud or is simply an error (Zakaria et al., 2023). An auditor who has good knowledge of red flags will be more sensitive in detecting fraud than an auditor who lacks knowledge of red flags (Lestari, 2023). **Detection Fraud**

Fraud is defined as inappropriate practices for individuals or organizations that can result in financial losses for individuals, organizations or other parties. Because fraud is on the rise detection methods must be used and executed constantly (Zakaria et al., 2023). Looking for indications or red flags is a method used by examiners to identify fraud in carrying out inspections. Based on ISA 240 and ISA 315, the task of an external auditor is to identify and assess the risk of material misstatement of financial statements due to fraud and obtain appropriate audit evidence related to the assessment of the risk of material misstatement due to fraud through planning outlined in the form of audit procedures. (IAASB, 2020). However, audit procedures can fail to be discovered and detected if the auditor's competence is inadequate (Kuntadi & Ayu Wulandhari, 2022).

Conceptual Framework and Hypothesis Picture 1 Research Conceptual Framework



The Influence of BPK Auditors' Understanding of Fraud Schemes on Fraud Detection

Attribution theory explains that one of the external factors that influences the resulting performance is the examiner's ability. Where in this case the ability is assessed from the auditor's understanding of the fraud scheme during the audit, while performance is assessed in terms of the ability to detect fraud. BPK is an independent institution that has the authority and responsibility to carry out audits as an external auditor for the government sector. BPK auditors need to understand fraud schemes to be able to create reliable and relevant audit procedures to detect fraud. Financial statement fraud can occur in every company and the biggest factor that influences fraud is the pressure factor (Narew et al., 2021). According to (Yanti, 2017) the understanding of auditors (which includes BPK auditors) received good marks for understanding fraud schemes.

H1: Understanding fraud schemes has a positive effect on fraud detection The Influence of BPK Auditors' Understanding of Red Flag on Fraud Detection

Attribution theory explains that auditor performance and behavior can be assessed from external forces, one of which is obstacles in the form of red flag indications. Auditors who can understand red flag indications can carry out inspections more effectively and thus can be more productive and have an impact on better performance results. This better performance can be assessed from maximum disclosure of fraud detection. The better the understanding of red flags, the better the auditor's ability to detect fraud (Zakaria et al., 2023). In addition, the auditor's ability to detect fraudulent financial statements is directly correlated with his ability to recognize red flags (Wahyuningtyas et al., 2024). Based on the results of research conducted by (Achmad & Galib, 2022), (Petricia & Soedarsa, 2023) and (Wahyuningtyas et al., 2024) that red flag indications have a positive effect on the auditor's ability to detect fraud. Where the greater the examiner's awareness of red flags, the better the fraud detection. So it can be hypothesized as follows:

H2: Understanding red flags has a positive effect on fraud detection.

METODOLOGI Population and Sampling Techniques

This research analyzes the influence of examiners' understanding of fraud schemes and examiners' understanding of red flags on fraud detection. This research is an associative causality study that seeks empirical evidence about the influence of understanding fraud schemes and the influence of understanding redflags on fraud detection. The objects that were respondents in this research were auditors at BPK. The method in this research uses the explanatory research method. Explanatory research is to test the relationship between hypothesized variables so that according to (Sari et al., 2022) this method is intended to explain a generalization of the sample to the population or explain the relationship, difference or influence of one variable on the research hypothesis.

This research was conducted quantitatively with primary data sources obtained directly from respondents. To obtain this data, researchers need to use a survey method by distributing questionnaires. The population in this research is BPK auditors. Sampling used a non-probability sampling technique using convenience sampling, namely sampling based on considerations of conveniently (very well), readily (easily) and available (available) (Achmad & Galib, 2022). The subjects of this research are Team Members (AT), Team Leaders (KT), Technical Controllers (PT) and Deputy Persons in Charge (WPJ).

Operational Definition a. Dependent Variabel

The dependent variable is the dependent variable that has an influence on the independent variable. Fraud detection is the dependent variable used in this research. According to (Mariyana et al., 2021), fraud detection is the auditor's expertise in carrying out his duties based on his experience which is based on understanding fraud, characteristics of fraud, types of fraud and detection of fraud. This variable is measured with an instrument adopted from (Ningtyas et al., 2019) and (Gunawan et al., 2022) which consists of six questions, using a Likert scale with points 1 to 5. **b. Independent Variabel**

1. Understanding Fraud Schemes

A fraud scheme is a pattern carried out by a person or group of people with the aim of committing fraud and benefiting a certain party. According to the ACFE, there are three main branches of fraud schemes, namely corruption, misuse of assets and financial statement fraud. This variable is measured using an instrument adopted from (IAASB, 2020) which consists of six questions, using a Likert scale with points 1 to 5.

2. Understanding Red Flags

According to (Kuntadi & Ayu Wulandhari, 2022), red flags are used to identify fraud when something is suspected and marked as fraud. (Kuntadi & Ayu Wulandhari, 2022) also

stated that the significance of the Red Flag for independent auditors in finding fraud in financial statements is that this flag helps auditors focus more on performance in assessing the risk of fraud rather than using auditing standards to make decisions, but they do not base recommendations them on certain signs of fact. This variable is measured with an instrument adopted from (IAASB, 2020) which consists of six questions, using a Likert scale with points 1 to 5.

Data Analysis Technique

The data analysis tool in this research was carried out using Structural Equation Modeling-Partial Least Square (SEM-PLS) and using SmartPLS3 software. The SEM approach is fully equipped to analyze complex mediation and moderation models (Sarstedt et al., 2020). According to (Ghozali, 2014), PLS is an analysis method that is not based on many assumptions, the data does not have to have a multivariate normal distribution, there are no multicollinearity problems between exogenous variables, the sample does not have to be large.

Descriptive statistical analysis is carried out to provide an overview or description of data seen from the mean, standard deviation, maximum and minimum values. PLS starts from the outer model, inner model and hypothesis testing. The outer model is used to define how each indicator relates to its latent variable which is used to test construct validity and instrument reliability (Ghozali, 2014). There are three criteria for viewing the outer model, namely discriminant validity and composite reliability. The following is a benchmark for assessment using SEM-PLS (Yamin, 2021):

a. To test the correlation between each measurement item and the variable, use Factor Loading (LF) where the LF value is 0.50 to 0.50. 0.70 is considered sufficient. An LF value > 50 indicates that the measurement item has a good level of validity in measuring variables.
b. To test the reliability of a construct, it can be done by looking at composite reliability (CR), if the resulting value is ≥ 0.70 (confirmatory research) then it can be said to be reliable.
c. To measure the average variation of each measurement item contained in a variable, use Average Variance Extended (AVE), where if the value is ≥ 0.50, it indicates that the variance of the measurement item contained in that variable is above 50%, so that the CR value is ≥ 0.70 and AVE ≥ 0 .50 can be declared valid.
d. Meanwhile, for hypothesis testing, it can be seen from the output value of the Path Coefficient table (mean, STDEV, T-values), where the T statistical limit for rejecting and accepting the proposed hypothesis is 1.96 (t table significance 5%=1.96) or p -value < 0.05 indicates the hypothesis is accepted or there is a significant influence.

HASIL DAN PEMBAHASAN

The data used in this research is primary data obtained from auditors at the BPK. The research questionnaire used a Google form which was distributed via WhatsApp, Social Media and Email to respondents. Questionnaires were distributed to 50 respondents and all questionnaires were returned and can be used. Distribution of questionnaires began on June 1 to June 14, 2024.

Most of the research respondents were male, 62%, had a bachelor's degree, 80% had studied forensic auditing, 72% had studied forensic auditing, held positions in carrying out audit as AT, 74%, had experience carrying out audit more than 8 times, 66% and had detected fraud 88 times. %. Detailed demographic data of respondents can be seen in **Table 1**.

Table 1 Respondent Demographics

Demographic Factors	Explanation	Man Number	%	Woman Number	%	Total
Last Education	Bachelor (S1)	24	48%	16	32%	40
	Postgraduate (S2)	7	14%	3	6%	10
Studied Forensic Audit	Yes	23	46%	13	26%	36
	No	8	16%	6	12%	14
Position in carrying audit	AT	21	42%	16	32%	37
	KT	5	10%	3	6%	8
	PT	5	10%	-	-	5
Experience carrying out audit	<7 times	7	14%	10	20%	17
	>8 - 15 times	15	30%	6	12%	21
	>14 - 25 times	2	4%	2	4%	4
	>26 times	7	14%	1	2%	8
Experience on fraud detection	Not yet	4	8%	2	4%	6
	1 - 5 times	21	42%	15	30%	36
	6 - 10 times	2	4%	2	4%	4
	>10 times	4	8%	-	-	4

Source: Processed primary data

Furthermore, almost all research variables have an average value of 4 until 5 which shows that respondents tend to answer agree and strongly agree.

Data Quality Testing

Before testing the hypothesis to see the relationship between latent variables in the structural model, an evaluation of the measurement model is first carried out to verify indicators and latent variables that can be tested later. Measurement model analysis functions to ensure that the indicators used to measure latent constructs are valid and reliable before proceeding to the structural model analysis stage.

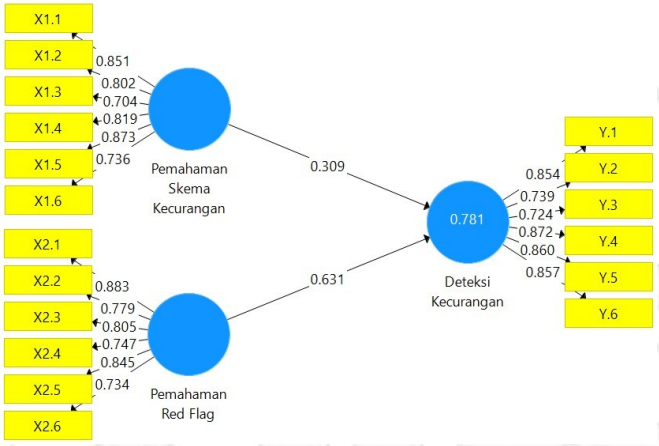
Reliability shows the accuracy, consistency and precision of a measuring instrument in making measurements (Yamin, 2021). If a study is reliable, then the research data has been tested for the reliability and consistency of the research results. Reliability testing in PLS can use 2 methods, namely Cronbach's alpha and Composite Reliability.

Table 2 Data Quality Test Results

Variabel	Variable's Symbol	Factor Loading	Cronbach's alpha	Composite Reliability	AVE
Understanding Fraud Schemes	X1	0,736 – 0,873	0,887 > 0,60	0,914	0,640 > 0,50
Understanding Red Flags	X2	0,734 – 0,883	0,887 > 0,60	0,914	0,641 > 0,50
Fraud Detection	X3	0,724 – 0,872	0,902 > 0,60	0,925	0,673 > 0,50

Source: Processed primary data

Based on the information in **Table 2**, it shows that all indicators in the research are declared reliable because the Composite Reliable value for all constructs is above 0.70 (Yamin, 2021) and the Cronbach's Alpha value for all constructs is above 0.60. Apart from that, the information in **Table 2** also shows that all indicators in the research are valid and reflect the measurement of each variable being measured because the Loading Factor value is above 0.50 and the AVE value is above 0.50 (Yamin, 2021). Based on the information in **Table 2**, it can be concluded that the research instrument test results are valid and reliable so that there are no missing items and can be used in full.



Picture 2 Structural Model

Hypothesis Test

There are 2 hypotheses tested using SEM-PLS. The test results are based on the total effect output that has been bootstrapped. Hypothesis testing is carried out after testing the Coefficient of Determination and Goodness of Fit (GoF) Model. The results of hypothesis testing are as listed in **Table 3**.

Table 3 Hypothesis Test

	Original Sample (O)	*Pvalues*	Adjusted R^2	oF	G	Explanation
Understanding Red Flag	0,631	**0,000***				H_1 approved

Understanding Fraud Schemes	0,309	**0,031****		H_2 approved
Coefficient of determination			**0,772**	**0,781**
Y Variable	**Fraud Detection**			

* Significant at 1% level
** Significant at 5% level

Source: Processed primary data

From Table 3, the Adj R2 value of the research model shows a magnitude of 0.772, which explains that the variability of endogenous variables that can be explained by the variability of exogenous variables is 77.20%. Furthermore, the Goodness of Fit value of 0.781 means that the variability in fraud detection can be explained by the variables in the model by 78.10%. The results of hypothesis testing prove that understanding fraud schemes and understanding red flags have a positive influence on fraud detection.

Discussion

The results of testing the first hypothesis (H1) show that understanding fraud schemes has a positive effect on fraud detection, indicating that the more the auditor understands the fraud scheme in the audit, the higher the auditor's ability to detect fraud. In line with research by (Yanti, 2017) which stated that the auditor's understanding received good marks for understanding the fraud scheme. Based on the results of respondents' answers, it is known that the majority of answers lead to Agree and Strongly Agree. However, 10 people (20%) disagree and disagree if recording does not match the transaction date and 7 people (14%) disagree if complex recording by an entity is stated as an indication of fraud. This assessment was given by AT and KT, who had carried out inspections and two of them had never detected fraud. This may occur because the accounting recording mechanism in the entity already uses a system that often has problems that cause differences in the recording date and the actual transaction date. However, the auditor still needs to pay attention to this matter to ensure the truth of the transaction.

The results of testing the second hypothesis (H2) show that understanding red flags has a positive effect on fraud detection, indicating that the more the auditor understands red flag indications, the higher the auditor's ability to detect fraud. In line with previous research conducted by (Gizta, 2020), (Achmad & Galib, 2022), (Zakaria et al., 2023) and (Wahyuningtyas et al., 2024) states that the auditor's ability to detect fraud in examining an entity's financial statements directly correlated with his ability to recognize red flag indications. Based on the results of respondents' answers, it is known that the majority of answers lead to Agree and Strongly Agree. However, 18 people disagree if documents are lost, 10 people disagree and disagree if the entity does not provide access to audit evidence and 18 people disagree if the entity delays providing audit evidence as an indication of fraud. These answers were given by AT, KT and PT, where the person concerned had experience in carrying out inspections and 3 AT of whom had no experience in detecting fraud. This is possible because there are factors that are force majeure in nature, so that under certain conditions it can cause documentation to be lost so that access is limited for auditors and the entity needs time to provide the requested information. However, these indicators need to be of concern to the auditor, where the auditor should have an attitude of skepticism so that he needs to question why the document cannot be submitted or is submitted late, because the document is audit evidence.

PENUTUP Conclusions

This research aims to find out that understanding fraud schemes and understanding red flags influences the auditor's ability to detect fraud. The results of the research and

discussion of hypotheses referring to the formulation of the problem and research objectives, can be drawn as follows:

1. 1. Understanding the BPK auditor's fraud schemes has a positive and significant influence on fraud detection. This shows that the higher the level of understanding of BPK auditors regarding fraud schemes, the higher the auditor's ability to detect fraud in auditing financial statements.
2. 2. BPK auditors' understanding of red flags has a positive and significant influence on fraud detection. This shows that the higher the BPK auditor's understanding of red flag indications during financial audits, the higher the auditor's ability to detect fraud. **Limitations**

In this research there are several limitations, including the survey method which is difficult because it controls respondents, so it can only describe the opinion of BPK auditors regarding fraud detection with a total of 50 respondents. Apart from that, because the BPK auditors are busy, adjustments were made to adopt the questionnaire indicators. The indicators adopted are indicators that frequently occur and are the basic things needed in carrying out inspections.

Recommendations

Based on the results of the research and discussion of the hypotheses that have been carried out, suggestions can be made for future research to expand the scope of the examination (by adding types of respondents) in addition to testing other variables to find other variables that influence the detection of fraud. Apart from that, based on the answers from respondents, information was obtained that there were still respondents who felt that several indicators were considered not to influence the detection of fraud. This shows that it is necessary to increase the professional skepticism of auditors which can be done by holding seminars related to red flag indications and fraud schemes.

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