

The Impact of Ethical Awareness, Auditor Experience, Skepticism Attitude, and Time Pressure on Detecting Fraud in Public Accountant Offices in The City Of Medan

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Abstract

The aim of this study is to explore how factors such as Ethical Awareness, Auditor Experience, Skepticism, and Time Pressure affect Fraud Detection. Primary data for this study were gathered through a survey completed by sixty respondents. Secondary data were obtained from online resources and published works to assist the research. The independent variables in this investigation encompass Ethical Awareness, Auditor Experience, Skepticism, and Time Pressure, while Fraud Detection is the dependent variable. This study primarily focuses on the success rate of fraud detection. Multiple linear regression was employed as the method of data analysis, with SPSS software used for this purpose. The findings of this study indicate that Time Pressure significantly influences fraud detection, while Ethical Awareness, Auditor Experience, and Skepticism do not have a significant impact. Yet, collectively, Ethical Awareness, Auditor Experience, Skepticism, and Time Pressure do exert a substantial effect on Fraud Detection at KAP in Medan.

Keywords: *Ethical Awareness, Auditor Experience, Skepticism, Time Pressure, Fraud Detection.*

1. Introduction

Fraud, in the context of auditing financial accounts, is any action taken under pressure that leads to a substantial falsification of these reports (Sofie & Nugroho, 2018). Accounting fraud cases are a sign of failure in the audit industry (Fahlevi et al., 2019). Fraud can also be defined as a planned action or behavior undertaken to harm others without their knowledge while benefiting the fraudster (Prakoso & Zulfikar, 2018). Auditor competence is the knowledge and skills that enable them to carry out auditing tasks such as gathering evidence, providing assessments, analyzing internal controls, and determining audit risks (Meiryani et al., 2023). Because of their ability to provide top-notch services in line with business or organizational needs, auditors are highly sought after. According to Prakoso & Zulfikar (2018), it is the auditor's ability to detect fraud that makes them capable of justifying why their audit assignments are not unfair (Juhandi et al., 2020). Each auditor has a unique set of skills for detecting fraud (Hartan, 2016).

Given that Ethical Awareness is the auditor's conscious decision to act professionally when faced with a situation of professional ethical dilemma, ethical awareness is vital for an auditor. The greater an auditor's ethical awareness, the more their work behavior will be constrained by the code of ethics, thereby improving the auditor's performance and the outcomes of their work, including a greater responsibility on their part to identify financial report inaccuracies. The public and those who employ public accountants have less favorable opinions based on the results of various financial reports issued by public accountants, as depicted in Table 1:

Table 1. Phenomena of Cases

Cases	Source
Following the resolution of Raden Motor's financial accounts related to the company's loan request of IDR 52 billion from BRI Branch Jambi, the KAP Headquarters Portal was involved in a negative credit corruption case in 2009.	(Wiratama and Budiarta 2015)
A total of IDR 4.1 billion was stolen through fraudulent activities by Hasnil M. Yasin & Associates in Langkat District in 2001 and 2002, and in Simalungun District in 2008.	(Hasibuan,Lubis, Bukit, 2018)
PT Garuda Indonesia prematurely recognized revenue amounting to USD 239 million.	(IAPI,2019)

Recent investigation procedures have revealed fraud in the Langkat Regency Government. The Langkat District Prosecutor's Office sentenced the Head of KAP Hasnil M. Yasin & Associates to eight years in prison for corruption in procuring government services. According to the state attorney, violating Article 2 of the Law on Eradication of Criminal Acts of Corruption, Article 18 of the same Law, or Article 55 of the Criminal Code is illegal. KAP Hasnil M Yasin & Associates was tasked with revising the PPh Article 21 tariff for the fiscal years 2001 and 2002 by Surya Djahisa, the Head of the Financial Affairs Department of the Langkat Regency Government. Furthermore, a compensation fund of IDR 5.9 billion was also provided by the Langkat Regency Government. An honorarium of IDR 5.9 billion or IDR 1.19 billion (20% of the total amount) has been paid to KAP Hasnil M Yasin & Associates as per the agreement's provisions.

In terms of appointment and proposal of the KAP, Hasnil M. Yasin & Associates exceeded the guidelines set in Article 17 of Presidential Decree No. 18 of 2000, which regulates the criteria for procurement of goods and services by government agencies. Presidential Decree No. 18 of 2000, Article 28, Paragraph 7, prohibits the seller from providing a tip or a 20% SPT. This agreement applies only to the provision of consultancy services for the construction sector and the fulfillment of some independent work contracts. Hasnil was also fined IDR 300 million, or IDR 1.193 billion at the current exchange rate, with the latter amount as a 3-month probationary penalty. If he cannot pay, his assets will be confiscated, and he will spend an additional three years and six months behind bars. While its headquarters remains in Jakarta, the KAP has a branch in Jambi.

When evaluating audit evidence, auditors must be skeptical. Low auditor skepticism makes it unlikely for the auditor to uncover fraud, as the auditor will merely accept management statements without questioning them.

Regardless of professional experience and a skeptical mindset, time constraints also affect an auditor's ability to detect fraudulent activities. Research conducted by Anggriawan (2014) and Fatimah (2016) demonstrates that an auditor's ability to identify fraudulent activities is significantly hampered by time limitations.

2. Literature Review

Fraud

As a credentialed fraud examiner, Kartika (2014)'s Uniform Occupational Fraud Classification outlines three basic categories of fraud known as the "Fraud Tree," namely:

1. Asset Misappropriation: Embezzling money from a company's revenue stream, stealing inventory, and deceiving payroll systems are examples of theft or theft of company property.
2. Corruption: Bribery, conflicts of interest, acceptance of illegal gratification, and economic extortion are examples of corruption. These occur when parties in a commercial transaction accept something contrary to their commitment to their employer or the rights of others.
3. Financial statement fraud refers to the deliberate manipulation of financial reports for fraudulent purposes.

Ethical Awareness

Ethical Awareness, according to Krisna (2018), is an individual's ability to assess and consider ethical principles in a situation. All professions, including auditors, can greatly benefit from the ability to distinguish between ethical and unethical behavior (Fahlevi et al., 2022). Momani and Obeidat (2013) concluded that an auditor's obligation to uncover fraudulent financial reports is positively influenced by the auditor's ethical awareness (Yusuf et al., 2023). Thus, the posited theory is as follows:

H1: Ethical Awareness influences fraud detection.

Auditor Experience

Internal strength is sourced from within, such as someone's talent or effort, character, and attitude; external strength comes from external influences, such as stressful events or pre-determined conditions that shape individual actions (Meiryani et al., 2023). How long an auditor has been practicing their profession is an indication of how well they carry out their tasks. An auditor's experience will vary depending on how many audit tasks they have completed. With enough practice, auditors will become more skilled at discovering fraud and accounting errors. Even if they have the same level of expertise, auditors may have highly diverse approaches to the same task. As a result, the expertise of auditors with equivalent experience varies greatly. An auditor's level of experience positively correlates with their ability to identify fraud, as posited by Biksa & Wiratmaja (2016). The research hypothesis, given the above, is as follows:

H2: Auditor experience influences fraud detection.

Skepticism

An auditor's approach to conducting an audit is significantly influenced by the auditor's skepticism, which requires a constant sense of competence and sharp evaluation of audit evidence. The International Standards on Auditing contain a similar statement arguing that "Professional skepticism" encompasses a mindset involving persistent resolution (through investigation), vigilance against conditions and circumstances indicating potential significant misrepresentation due to errors or fraud. And effectively managing audit evidence evaluation. This criterion applies to the concept of professional skepticism, defined as an attitude characterized by doubt, vigilance, and critical thinking. (Raya, 2016). Data processing findings in Raya's (2016) research show that the variable of professional auditor skepticism has a dominant impact on failure detection. Ningtyas's (2018)

research serves as evidence for the claims made in this research. The higher the level of an auditor's skepticism in performing their duties, the better the auditor's ability to detect fraud because they maintain the Theory of Planned Behavior (TPB). Those with high fraud risk ratings tend to be more skeptical of their lower-rated colleagues. Depending on social conventions and the extent of client trust, auditors may continue to be skeptical. The following is a research hypothesis based on the above description:

H3: Skepticism influences fraud detection

Time Pressure

When resources are scarce and auditors must deliver results quickly, they may have to take shortcuts, according to (Nirmala & Cahyonowati, 2013).

H4: Time Pressure influences fraud detection

Conceptual Framework

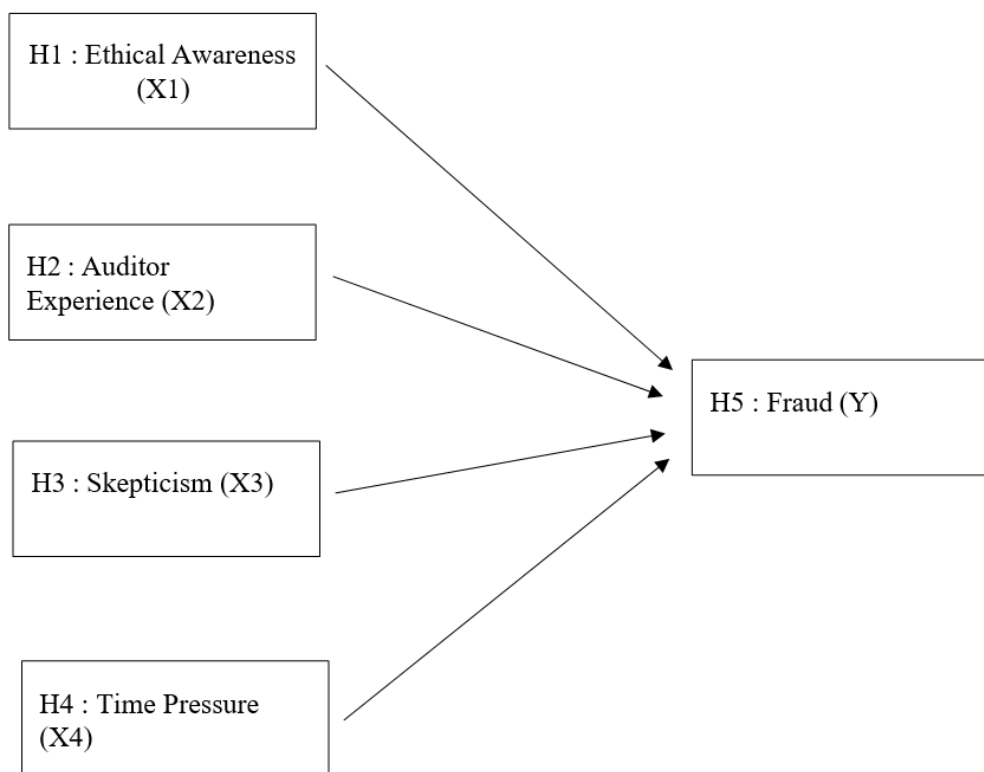


Figure 1. Conceptual Framework

Research Hypotheses

A hypothesis is a working theory that answers a specific scientific question about the topic being discussed but still needs to be proven. The following research hypotheses are derived from the conceptual framework above:

H1: Ethical Awareness influences the execution of fraud detection.

H2: Auditor's experience influences the execution of fraud detection.

H3: Skeptical attitude influences the execution of fraud detection.

H4: Time pressure influences the execution of fraud detection.

3. Methodology

Research Location

The research is being conducted in a public accounting firm located in the city of Medan. The primary data source for this research comes from a survey of auditors affiliated with the public accounting firm in Medan.

Population and Sample

The research method often used is quantitative. According to Paramita Rizal (2019:59), a population is a collection of all objects that are the subject of investigation and possess unique characteristics. In Medan, there are a total of 185 auditors from 23 different public accounting firms. Purposive sampling is used to collect data for this research; individuals are chosen randomly without considering other factors. The research sample participants are certified public accountants (CPA) from Medan receiving treatment from the public accounting firm. The following are examples of the criteria respondents mentioned:

1. Conducting audit tasks at the Public Accounting Firm (KAP) in Medan, Indonesia.
2. Auditors with one year of experience willing to fill out the questionnaire. Out of the 185 auditors employed by the public accounting firm in Medan, 60 agreed to respond to the survey.

The public accounting firms on the list that have accepted are:

1. Mahyuddin and Fachruddin's firm.
2. Drs. Katio & Associates.
3. Joachim Sulistyo and Partners.
4. Albert Silalahi and Partners.
5. Togar Manik's firm.

Data Collection Method

According to Sugiyono (2013:13), qualitative and quantitative data are both used in the research process. Researcher utilization as the main instrument, targeted data sources for sampling, triangulation of collection methods, inductive/qualitative data analysis, and qualitative research results are more important than generalization. When looking at the population or sample, quantitative data can be seen as a research method that takes an optimistic stance. Randomization is common in the sampling process. Quantitative and statistical methods are used to analyze the collected data to test hypotheses.

Data Collection Technique

This research uses primary sources. In the context of research, primary data ensures information obtained directly from primary sources, not from secondary or tertiary sources (Rosaldi, 2012). The data in this investigation were obtained through a survey instrument. Surveying accountants responsible for auditing the Medan Public Accountant Office. The questionnaire is a commonly used method for data collection, where a series of questions or statements are presented to participants, who can then provide written responses (Sugiyono, 2013:142).

Multiple Linear Regression Analysis

The use of multiple linear regression analysis is a common statistical methodology to evaluate the correlation between a dependent variable and a large number of independent variables. This is

achieved by predicting the value of the dependent variable through the consideration of the value of independent factors. The formula presented below represents the mathematical expression for multiple linear regression:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

4. Result and Discussion

Overview of the Company

The research is centered around the Public Accountant Office (KAP) in the city of Medan. All public companies, most other large companies, as well as a substantial number of smaller nonprofit organizations and businesses, are required to have their historical financial records audited by the KAP. The terms "auditor" and "public accountant office" are often used interchangeably in the Indonesian economy due to the widespread use of audited financial statements and familiarity among business operators and other users. Alongside other testing and assurance services, KAP also offers auditing services. KAP often provides additional services such as accounting and bookkeeping, tax preparation, and management consulting. Financial planning, business valuations, forensic accounting, internal auditor auto sourcing, and other services are among the new offerings constantly being developed by KAP.

Characteristics of Respondents

Referring to the identification based on the age distribution circulated by the researcher, a table as follows is subsequently generated (Table 2):

Table 2. Profile Respondent

No	Age	Total (People)	Percentage (%)
1	18-22	41	36
2	23-26	59	51
3	27-30	10	9
4	31-34	5	4
	Total	115	100

Normality Test

Imam Ghazali (2013:154) supports the application of normality tests to determine whether residuals in sales regression are normally distributed or not. Residual normality can be checked quickly and easily by examining a histogram graph, which involves comparing observed data with a distribution that tends towards a normal distribution.

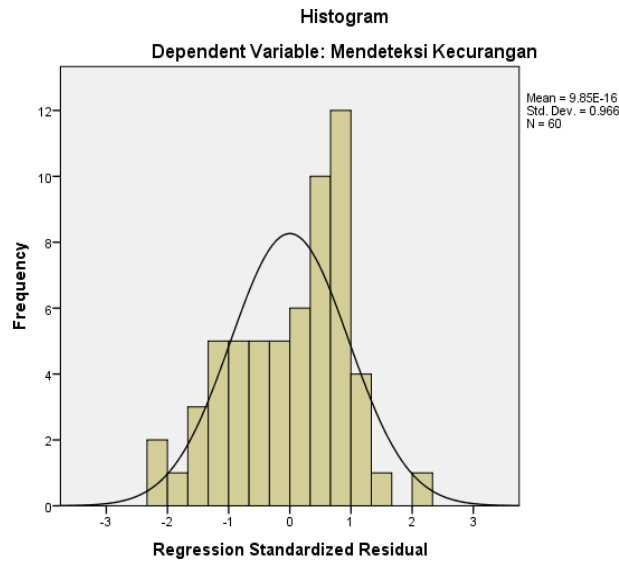


Figure 2. Histogram

Therefore, Figure 2 demonstrates that the data distribution is normal. This is because the data distribution histogram shows a bell-shaped curve, where the distribution doesn't skew to the right or the left. Such behavior indicates that the data is normally distributed.

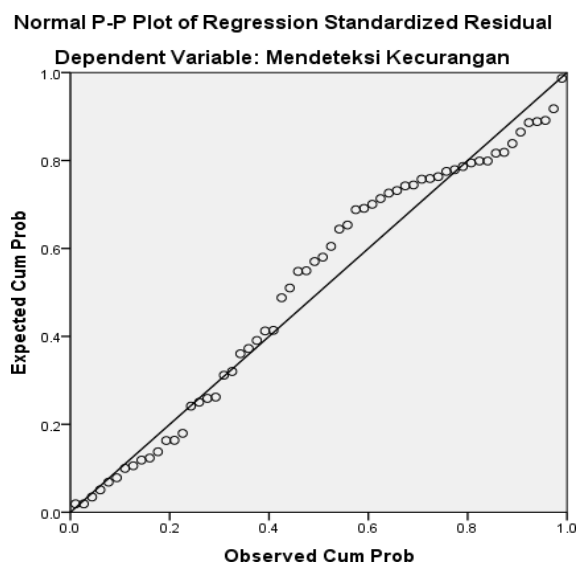


Figure 3. P-Plot

The diagonal distribution of elements in the Normal P.P Plot of Regression Standardized Residual (Figure 3) shows that the regression data model is normally distributed. The Kolmogorov-Smirnov (K-S) test requires a known normal distribution of data beforehand. Normality Test with Kolmogorov-Smirnov Test the Kolmogorov-Smirnov normality test is used to detect the normality of a data set. The significance threshold is 5% ($= 0.05$). The probability value is used as follows as a basis for decision making: H0: There is a normal data distribution. H1: There is no normal distribution of data. If the result of this probability is higher than the level of significance, ($\alpha > 0.05$), then H0 is accepted. If the probability is lower than the significance threshold (0.05), then H0 is rejected.

Table 3. Normality Test Results with the Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.60748037
	Absolute	.128
Most Extreme Differences	Positive	.067
	Negative	-.128
Kolmogorov-Smirnov Z		.989
Asymp. Sig. (2-tailed)		.282

Multicollinearity Test

Ghozali (2013) explains that to determine whether the data used have a relationship between independent or dependent variables, a multicollinearity test is performed. Multicollinearity is a tolerance value that is greater or equal to the VIF (Variance Inflation Factor) value less than ten. If this tolerance value is less than 0.10, or the VIF value, because $VIF = 1/tolerance$, it is used to represent it.

Table 4. Multicollinearity

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Ethical	.920	1.087
Experience	.860	1.162
Skepticism	.899	1.113
Time Pressure	.929	1.076

Heteroskedasticity Test

According to Imam Ghozali (2013:134), the heteroscedasticity test is used to determine if there are differences in the variance of residuals between observations. This research uses the Glejser test practice and visual scatterplot method to assess heteroscedasticity. Specifically, the probability value is compared to an alpha level of 0.05. Heteroscedasticity is not present when the probability value exceeds 0.05. Below is a table presenting the results of the heteroscedasticity test. If the points are scattered above or below 0 on the Y-axis and there is no pattern forming a specific shape, then heteroscedasticity does not occur. However, heteroscedasticity does occur if there is a pattern that forms a specific shape.

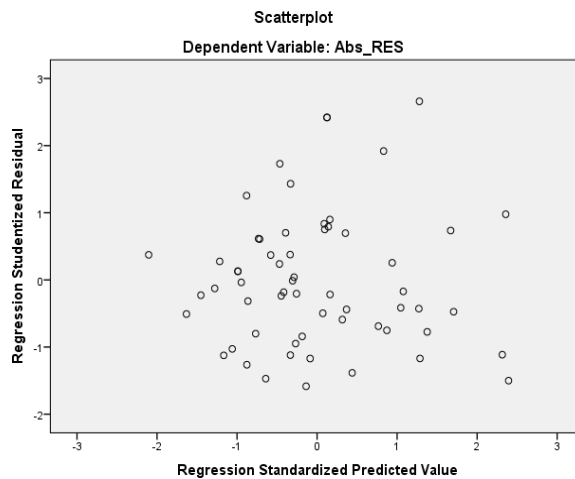


Figure 4. Scatterplot

The data appears to be free from heteroscedasticity as the distribution of points in Figure 3.3 is uneven, consequently not forming any pattern and distancing it from point 0.

Results of Data Analysis in the Research

Multiple Linear Regression Equation Analysis

The hypotheses in this research implementation are tested through the use of multiple linear regression. The mathematical expression to calculate sales using multiple linear regression is presented here.

Table 5. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	2.941	3.609		.815	.419
Ethical	.042	.076	.067	.556	.581
Experience	.223	.119	.236	1.884	.065
Skepticism	.195	.147	.163	1.327	.190
Time Pressure	.270	.094	.348	2.888	.006

a. Dependent Variable: Fraud

This study utilizes the regression model displayed in Table 5:

$$Y = 2,941 + 0,042 X1 + 0,223 X2 + 0,195 X3 + 0.270 X4 + e$$

Based on the results in Table 3.2, the following findings are observed: The constant (β_0) = 2,941 indicates that if all variables (X1, X2, X3, and X4) are zero, the fraud detection (2,941) should also be zero (no fraud). The coefficient (β_1) = 0,042 has a positive value, suggesting that ethical awareness positively influences the dependent variable of fraud detection failure. As the independent variable of ethical awareness grows, the dependent variable of fraud detection increases, and vice versa. The coefficient (β_2) = 0,223 also has a positive value, indicating that the independent variable of auditor experience contributes positively to the dependent variable of fraud detection. If the independent variable of auditor experience increases, then the dependent variable of fraud detection will also increase, and vice versa. The coefficient (β_3) = 0,195 is positive, showing a correlation between skepticism and the ability to detect failure signs. The dependent variable of fraud detection

will increase as the independent variable of skepticism grows, and vice versa. Finally, the coefficient (β_4) = 0,270 has a positive result, showing that the dependent variable of failure detection is positively influenced by the independent variable of time pressure. The dependent variable of fraud detection will increase with the growth of the independent variable of time pressure, and vice versa.

Discussion

The Impact of Ethical Awareness on Fraud Detection

According to the hypothesis test results above, Ethical Awareness does not have an impact on fraud detection. This research result supports the findings of Andenna Pentaza Swastyami in 2005 that an individual's ethical awareness does not influence fraud detection.

The Impact of Auditor Experience on Fraud Detection

The hypothesis test results indicate that an auditor's experience does not affect fraud detection. This finding contradicts the findings of Rahmawati and Halim Usman (2014), who revealed that an auditor's experience significantly impacts their ability to detect fraud.

The Impact of Skeptical Attitude on Fraud Detection

The hypothesis test results indicate that an auditor's experience does not affect fraud detection. This study's finding contradicts the findings of Indriyani and Hakim (2021), stating that a skeptical attitude influences fraud detection.

The Impact of Time Pressure on Fraud Detection

The findings from this hypothesis test indicate that there is an impact of Time Pressure on fraud detection. This research aligns with the findings of Molina and Safitri Wulandari (2018), who found that working under time constraints significantly hampers the ability to recognize fraudulent behavior.

5. Conclusions

The feasibility and effectiveness of the simultaneous regression model in identifying fraud are supported by the F-test. Secondly, the t-test indicates that (1) ethical awareness does not correlate with fraud detection, (2) auditor experience does not correlate with fraud detection, (3) skepticism does not correlate with fraud detection, and (4) time pressure affects fraud detection. The determination coefficient (R) for the independent variable Fraud Detection is 0.507 or 50.7%, indicating a moderate relationship between the independent factors (Ethical Awareness, Auditor Experience, Skepticism Attitude, and Time Pressure) and the dependent variable. Based on the Adjusted R Square value calculation, the summed influence of Ethical Awareness, Auditor Experience, Skepticism Attitude, and Time Pressure on Fraud Detection is 25.7%. Other factors, outside the scope of this research, contribute the remaining 74.3%.

In terms of future work and improvements, the following points are highlighted, firstly, investing in specialized training for auditors so that they can better identify fraud cases. It is anticipated that future research will include more independent factors. Specifically, Fraud Detection could be used in the future to complement the findings of this investigation. Increase the observation area size and respondent numbers in the study to produce more reliable and potentially new study

findings. To obtain more reliable information, the next step is to conduct direct interviews with respondents.

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