

# Auditor Competence, Auditor Independence, Auditor Experience, Audit Fees and Time Budget Pressure against Fraud Detection

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**Submission date:** 16-Feb-2021 09:29PM (UTC-0600)

**Submission ID:** 1511234077

**File name:** Artikel\_1.pdf (119.15K)

**Word count:** 4822

**Character count:** 26611

# Auditor Competence, Auditor Independence, Auditor Experience, Audit Fees and Time Budget Pressure against Fraud Detection

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**Abstract**--- Interventions using financial statements are the type of fraud that has the most significant impact on the survival of business entities. For this reason, the role of external auditors is needed to increase transparency, accountability, and reliability of financial statements. The study aims to determine auditor competence, auditor independence, auditor experience, audit fees, and time budget pressure on fraud detection. This research was conducted at 20 public accounting firms in the Surabaya district. The sampling method used was using the questionnaire method, and the data test used was PLS (Partial Least Square). The results of this study showed significant positive results in fraud detection. This can occur because auditor competence, auditor independence, auditor experience, audit fees, time budget pressure significantly affect the auditor's ability to produce audit quality that is accountable, relevant, and reliable so that it will be very easy for external auditors to detect fraud on business entities.

**Keywords**--- Auditor Competence, Auditor Experience, Auditor Independence, Audit Fees, Time Budget Pressure.

## I. Introduction

PricewaterhouseCoopers (PwC) released by the Global Economic Crime Survey in 2018 mention reliable financial reports are financial reports that are free of fraud. PricewaterhouseCoopers (PwC) also revealed that the silent killer is an appropriate term to describe the word fraud, which can be interpreted as a disease that occurs in business entities, which, if not treated immediately, will cause bankruptcy on business entities. The Association of Certified Fraud Examiners then defines fraud as an act of fraud committed by an opportunity to maximize one's utility. The following is a diagram showing the types of fraud cases that often occur in Indonesia sourced from the 2016 Association of Certified Fraud Examiners (ACFE).

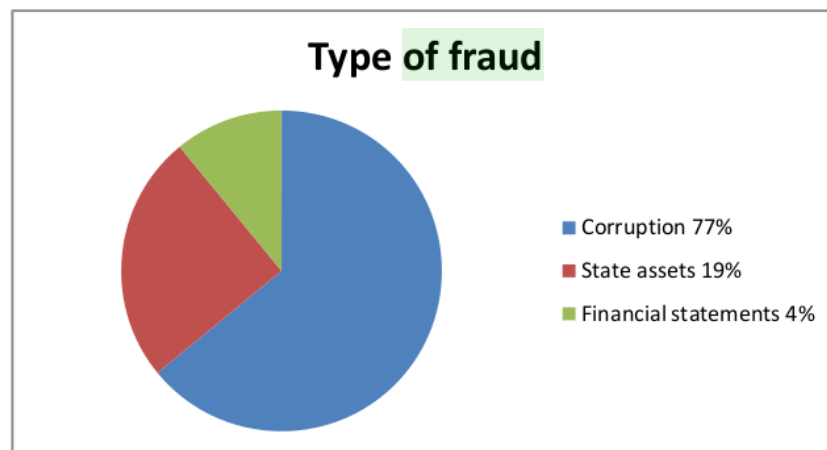


Figure 1 : Diagram of Fraud Types in Indonesia

Source of Data Processed: ACFE Chapter Indonesia, 2016.

Based on the diagram above, the type of fraud in the form of corruption becomes a case of manipulation with the highest percentage of 77%. This is evidenced by a large number of government officials who were caught in a corruption case. The second position is filled with fraud in the use of state assets by 19%. While the third position with a percentage of 4% is a type of fraud by intervening in financial statements. Although the percentage is only 4%, this type of fraud is the type of fraud that causes the most bankruptcy of a business entity.

The following is a case of fraud that occurs in business entities with a pattern of intervening financial statements. In 2000 the accounting world was horrified by the bankruptcy of an American company engaged in the energy sector called Enron. Enron is one of the largest companies in America, with a turnover of up to USD 100 billion per year. Who suddenly announced his bankruptcy by leaving a debt of USD 31.2 billion due to fraud inside the company.

The case of manipulation practices that subsequently occurred at PT Toshiba. PT Toshiba is one of the largest electronics companies in Japan. PT Thosiba appeared to have intervened financial statements by raising the company's profit to 16 Trillion, which has been done since 2008 until finally, the incident was revealed in 2014.

The role of the auditor is required to provide quality inspection results that can secure and save the company's wealth from the dangers of fraud and provide direction to the entity so that it can run effectively, efficiently, and economically (Stanciu, 2012). For this reason, reliable audit quality is needed by an auditor so that it can detect fraud in business entities. Audit Quality is defined as an auditor's skills to conduct audits by upholding the competence, independence, accountability, and integrity of auditors to create reliable and accountable financial reports. Many researchers make audit quality the basis of fraud detection (Zarefar 2016). If the audit quality is high, it is very easy for auditors to detect fraud in business entities (Kelly and Seller 2016).

In Indonesia, the role of auditors is under the auspices of IAPI (the Indonesian Institute of Certified Public Accountants), where IAPI acts as a forum to maintain and improve audit quality. One form of IAPI in improving audit quality with the issuance of IAPI circular number 0999 / X / IAPI / 2016. In IAPI number 0999 / X / IAPI / 2016, several factors influence external auditors in detecting fraud, namely auditor competence, auditor experience, auditor independence, audit fees, and time budget pressure.

The competence of external auditors is a serious discussion amid the scandal of financial statement interventions that also involve external auditors as proxies of independent institutions. The Indonesian Institute of Certified Public Accountants, as an institution that houses auditors, requires auditors to maintain the credibility of an auditor by upholding transparency, accountability, independence, integrity, and being able to complete tasks in accordance with auditing standards set by the Indonesian Institute of Certified Public Accountants. For this reason, the Indonesian Institute of Certified Public Accountants must strictly select auditors who will contribute to the public by conducting pieces of training and seminars in order to produce auditors with high integrity.

Suraida (2005) revealed that auditors who have high competency standards would be able to produce reliable audit quality so that they can easily detect fraud in a business entity. This is supported by research by Zarefar (2016), Nazib (2017), and Cogan (2018), stating that the general standard for audits is that audits must be carried out by someone who has sufficient technical expertise and training as an auditor. So that auditors who have a high level of competence tend to be very capable of detecting fraud.

9 The auditor's experience is one of the most important factors influencing the auditor's ability to detect fraud. The more experienced an auditor, the more high audit quality will be produced so that the auditor will also be young in detecting fraud if compared to auditors who are inexperienced or inexperienced (Roselly and Bian 2018). Maxwell (2017), Roselly, and Bian (2018) revealed that work experience possessed by auditors further enhances the performance of auditors. The experience will give lessons to the types of fraud that have been found by auditors before so that it is very easy for auditors to detect fraud in a business entity.

Every auditor must uphold his independence, and professional independence is a very basic thing that must be owned by external auditors in assessing audit evidence. An auditor must have a fairly high degree of independence of assertions or evidence that he has obtained by considering the adequacy and suitability of the evidence obtained (Geeta and Martini 2017). Low auditor independence will cause the auditor will not be able to detect fraud because the auditor believes the assertions given by management without having supporting evidence of the assertions available (Maria 2018). If the auditor's attitude of independence is high, the possibility of undetected fraud is getting smaller.

Time budget pressure is also an important factor in conducting the audit process to produce reliable audit quality and can detect fraud in the business entity early on. Working in stressful conditions weakens the auditor's ability to

analyze. Time budget pressure can cause individual stress that arises due to the imbalance of available tasks and time and influences professional ethics through the attitudes, values, attention, and behavior of auditors (Jelista 2015 and Sukrisno 2016). Working in stressful conditions makes auditors tend to behave dysfunctionally (Bian 2018). Kelley and Seiler (2016) stated that 54% of auditors assumed that time budget pressure was the cause of the problem of the reduced ability of auditors to analyze indications of fraud, thereby reducing the quality of audits produced. The demand for quality reports with a limited time budget certainly creates pressure on the auditor so that it affects its performance.

The standard for granting audit fees to auditors has been regulated by the Indonesian Institute of Certified Public Accountants. Audit fees are a form of auditor responsibility to his clients (Omer, & Xie 2017). The fee is determined by the amount of the Public Accounting Firm where the auditor works. If the auditor works in a Big four accounting firm, the audit fee paid is higher because the audit quality offered is also of a high standard so that it can detect any weaknesses in the company (Omer, & Xie 2017).

Based on the variety of research results above, the researcher now wants to investigate more about the factors that influence external auditors in detecting fraud indications with audit quality as intervening variables in public accounting firms. The area that will be used as research in this study is the public accounting firm in Surabaya. The city of Surabaya was chosen as the center of the second-largest public accounting firm in Indonesia after DKI Jakarta. With a large number of public accounting firms in Surabaya expected to be able to answer research questions on audit quality in detecting indications of fraud committed by auditors at public accounting firms in Surabaya.

## II. Literature Review

### *Goal-Setting Theory*

The basic concept of Goal Setting Theory is an understanding of goals (organizational expectations) that will affect one's behavior in carrying out their work. This theory also states that an individual's behavior is governed by his ideas (thoughts) and basic intentions. The role of goal setting theory on competence, independence, experience, pressure and auditor fees is very basic which this theory can explain that setting goals that are challenging (difficult) and measurable will increase individual work performance (performance) so that the auditor will produce good audit quality so as to detect fraud in business entities.

### *Fraud*

The Association of Certified Fraud Examiners (ACFE) 2016 means that fraud is a form of manipulation by managing accruals to maximize their utility. According to the ACFE (Association of Certified Fraud Examiners), fraud is divided into 3 (three) types or typologies based on actions, namely deviations from Assets (Misappropriation), Fraudulent Statement and Corruption. Based on the statements of the experts, the writer can conclude that fraud is an action carried out by an individual or organization intentionally to deceive, conceal, or benefit in a condition, where such actions can harm the parties concerned.

### *The effect of external auditor's competence on fraud*

According to De Angelo (1981), auditor competence can be seen from a variety of perspectives, namely, 1) Individual Auditor Competence, namely, many factors affect the ability of auditors, including knowledge and experience. 2) Team Audit Competency, namely the second fieldwork standard, states that if the work uses assistants, they must be adequately supervised. 3) Competence from a Viewpoint Large public accounting firms usually have more and better resources to train their auditors, finance auditors in various continuing professional education, and conduct audit testing than small public accounting firms.

#### **H1: The effect of external auditor's competence on fraud**

### *Effect of Independence of external auditors on fraud*

In carrying out their duties, an auditor must hold the principles of independence and professionalism as an accountant. Independent is an attitude of impartiality and does not easily believe in the results of others before he proves himself. Every auditor must own an independent attitude. Each auditor is required to be independent in conducting the audit process. An independent professional attitude is considered important for an auditor in assessing audit evidence. So that in conducting the audit process, an auditor has a fairly high degree of independence of an assertion or evidence that he has obtained by considering the adequacy and suitability of the evidence obtained.

H2: Effect of Independence of external auditors on fraud

***Influence of the experience of external auditors on fraud***

The auditor's work experience will improve their competence in carrying out each assignment. Experienced audit personnel uses a more thorough, detailed, and coherent analysis in detecting symptoms of errors compared to inexperienced analyzes. The experience of auditing financial statements has a significant effect on the quality of audit considerations. The experience will positively influence the auditor's knowledge about the different types of errors he knows (Noviyani 2015).

H3: Influence of the experience of external auditors on fraud

According to Kustono (2011), auditors are defined as one of the parties originating from outside the company, having the task of testing the company's accounting system, which aims to determine the fairness in the presentation of financial reporting.

One of the functions of the external auditor is as a provider of examining and data collection services in order to provide reliable audit quality for his clients. Audit quality is a form of financial reporting in accordance with accounting standards. To conduct an audit process within the company, management has the authority to appoint an auditor indirectly, and management still has problems with the quality of audits produced by the auditor. So that the audit results indirectly still get intervention from management.

**H3: Influence of the experience of external auditors on fraud**

***The effect of the external auditor's audit fee on fraud***

Audit fees are no less important in receiving assignments. Auditors certainly work to obtain adequate income. Therefore the determination of audit fees needs to be agreed between the client and the auditor. There are several ways of determining or determining audit fees.

McKee (2010), in his report stated that CEOs of six international audit firms felt that fraud detection efforts were currently inadequate. They stated that there was an expectation gap when material fraud arose with the auditor's ability to disclose it with a low audit fee level. The fraud approach when auditing is based on the belief and assumption that specific fraud risks can be identified, thus helping to predict the overall risk of fraud. As opposed to what happens in practice, fraud is very difficult to identify. Lugo (2008) concluded from the results of a panelist meeting consisting of Michael Young of Willkie Farr and Gallagher LLP, David Simko, Ernst and Young LLP, and Michael McMurtry, Eisner LLP, that current audit standards regarding detecting fraud are less implementation in practice an audit. In other words, if it only relies on audit standards, it is very difficult for auditors to detect fraud convincingly.

H4: The effect of the external auditor's audit fee on fraud

***The Effect of Time Budget Pressure on fraud***

Time Budget Pressure is the time required for the audit/evaluation process. Auditing must be allocated realistically, not too long or too fast. The allocation of time that is too long makes the auditor more silent and not motivated to work harder.

Conversely, if the allocation of time given is too narrow, it can lead to counterproductive behavior because of the neglected tasks. Functional is the auditor's behavior to work better and use the best time. Anggriawan (2014) states that time pressure negatively affects the ability of auditors to detect fraud. According to (Braun 2000; Koroy 2008: 29), auditors who work under time pressure will be less sensitive in detecting fraud because the auditor will focus more on completing his work than detecting the signals that cause fraud.

**III. Research Methods**

Data analysis methods used in this study used explanatory research. Where the data is analyzed, the hypothesis is tested, then the data is processed using the PLS (Partial Least Square) program. The following are the stages of the data management process carried out 1) Stabulating data so that it can be further processed by checking the completeness of the respondent's data. 2) Test the instrument using the inner model and outer model and weight relations. 3) Conduct data validation and rehabilitation tests 4) Conduct hypothesis testing with PLS (Partial Least Square with a significance value > 1.96.

## IV. Results and Discussion

### Results

#### Hypothesis Test Results

Table 1: Hypothesis Test Results

Hypothesis	T Statistics ( O/STERR ) sig > 1.96	Results of Direct Effects
X1. -> y Auditor competence with fraud	3,946520	Significant
X2 -> y Auditor's Experience with Fraud	7,454142	Significant
X3 -> y Auditor Independence of Fraud	4,421753	Significant
X4 -> y Audit fees on fraud	4,508047	Significant
X5-> y Time Budget Pressure on Fraud	5,295350	Significant

Based on the table above, it can be seen that auditor competence has a positive and significant effect on fraud, the auditor's experience has a positive and significant effect on fraud, auditor independence has a positive effect on fraud, audit fees have a positive effect on fraud, time pressure has a positive effect on fraud.

## V. Discussion

### *Auditor competence influences the detection of fraud indications*

Hypothesis test results show a significant value, where auditor competence affects the detection of fraud. This research is in line with research by (Suraida 2005; Zarefar 2016; Nazib 2017; Cogan 2018). This can be interpreted as the higher the competence of the auditor will produce good audit quality so that it can detect fraud in business entities. Audit Quality is the result of the competence of the auditor, which is demonstrated through the skills of auditors conducting audits by upholding transparency, accountability, reliability, integrity, and fairness to create reliable and accountable audit reports or audit findings.

Auditor competence can be obtained from the auditor's understanding of audit standards and procedures, the accountant profession, and often attending auditor training. Auditors with high competence can not only produce good audit quality but can distinguish, recognize the existence of fraud, and be able to control the risks that are likely to occur due to fraud. This study also broke the research of Maria, Patric, and Eva (2018), where the auditor's competence did not significantly influence the indication of fraud.

### *The auditor's experience influences the detection of fraud indications*

Hypothesis test results indicate a significant value where the auditor's experience influences fraud detection. This research is in line with the research of Roselly and Bian (2018). Maxwell (2017) and Zarefar (2016)). This can happen because an auditor with high flight hours is usually more careful in detecting fraud compared to auditors with low flight hours. Experienced auditors are auditors who can detect, understand, and even find the cause of the emergence of fraud. Work experience possessed by the auditor further enhances the performance of the auditor. In terms of experience, the more appropriate the performance of auditors in detecting fraud. This study broke research conducted by (Diana 2015; Agus 2016), which showed insignificant results.

### *Auditor independence influences the detection of fraud indications*

Hypothesis test results indicate a significant value where auditor independence affects the detection of fraud. This research is in line with the research of (Geeta and Martini 2017; Maria 2018; Mansori and Pirayesh 2018). This can occur because each auditor must uphold his independence attitude. An auditor must have a high enough independence of confidence for an assertion or the evidence he has obtained by considering the adequacy and suitability of the evidence obtained to produce high audit quality. If auditor independence is low, the auditor will not be able to detect fraud because the auditor believes the assertions given by management without having supporting evidence of the assertions available.

The high independence of an auditor makes the quality of audits provided more reliable. If the auditor's attitude of independence is high, the possibility of undetected fraud is getting smaller. The more independent an auditor, the possibility of the ability to detect fraud is also higher. This study also broke the research of Bowlin, Hobson, and Piercey (2015), which showed insignificant results.

#### ***Audit fees influence the detection of fraud indications***

Hypothesis test results show a significant value at which audit fees affect fraud detection. This study is in line with research by (Omer & Xie 2017; Asthana, Khurana, and Sanjar 2018). This can occur because the amount of the fee is determined from the amount of the Public Accountant Firm where the auditor works. Auditors who work at Big 4 Public Accounting Firms get higher audit fees than auditors who work at Non-Big 4 Public Accounting Firms. This can happen because at Big 4 Public Accountant Firms have higher standards of competence and tend to work more optimal so that the audit quality offered is also standardized and of high quality as well so that it can detect any weaknesses in the company. This study also broke the research conducted by (Saleh and Ahmed 2017; Krisna 2018), which showed insignificant results.

#### ***Time budget pressure influences the detection of fraud indications***

Hypothesis test results show a significant value where the pressure of the time budget affects the detection of fraud. This study is in line with research by (Jelista 2015; Kelley and Seiler 2016; Bian 2018). This can occur because working in stressful conditions weakens the auditor's ability to analyze. Time budget pressure causes individual stress and dysfunctional behavior due to the imbalance of available tasks and time and affects the professional ethics and performance of auditors through the attitudes, values, attention, and behavior of auditors who can deteriorate the ability to analyze to produce poor audit quality. Poor audit quality cannot provide optimal results in detecting the findings of fraud. This study also broke the research of (Albert 2017; Zumi 2018), which showed insignificant results.

## **VI. Conclusion**

Interventions using financial statements are the type of fraud that has the most significant impact on the survival of business entities. For this reason, the role of external auditors is needed to increase transparency, accountability, and reliability of financial statements. Several factors influence external auditors in detecting fraud, namely auditor competence, independence, experience, audit fees, and time budget pressure. Which of the five variables shows the level of positive significance of all. Auditor competence is needed, auditors with high competence can not only produce good audit quality but can distinguish, recognize fraud, and be able to control the risks that are likely to occur due to fraud. Work experience possessed by the auditor further enhances the performance of the auditor. In terms of experience, the more appropriate the performance of auditors in detecting fraud. Time budget pressure causes individual stress and dysfunctional behavior due to an imbalance of tasks, available time, and affects the professional ethics and performance of auditors through the attitudes, values, attention, and behavior of auditors who can deteriorate the ability to analyze to produce poor audit quality. So that the conclusions can be drawn, the five variables are needed by the auditor as the basis for detecting fraud so that for public accounting firms that have not implemented it to increase their competence immediately.

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