

# The Effect of Red Flags, Competence, and Brainstorming on Fraud Detection with Auditor Professional Skepticism as Moderating Variable

Sri Amalia Edy (Corresponding Author)

Accounting Department

Faculty of Economic and Business

Hasanuddin University, South Sulawesi, Indonesia

Darwis Said<sup>2</sup>, Nirwana<sup>3</sup>

Accounting Department

Faculty of Economic and Business

Hasanuddin University, South Sulawesi, Indonesia

**Abstract:- This study aims to examine and analyze the effect of red flags, competence, and brainstorming on fraud detection with auditor professional skepticism as moderating variabel. The research object in this study was the auditors in BPK RI representatives of South Sulawesi Province. The total sample was 49 auditors. The technique of determining the sample uses a census method, that was, the entire populations were used as a research sample. In this study the method used was explanatory research.data collection used a questionnaire instrument. Data were analyzed using moderated regression analysis processed with SPSS. The result show that red flags, competence, and brainstorming significantly affect the fraud detection. Auditor professional skepticism moderates and strengthens the effect of red flags, competence, and brainstorming on fraud detection.**

**Keywords:- Red Flags; Competence; Brainstorming; Fraud Detection; And Auditor Professional Skepticism.**

## I. INTRODUCTION

At this time, the public needs the transparency and accountability in order to create a good governance. To fulfill these, the management of state finances requires an independent institution to conduct audits. In Indonesia, the External Auditor for Government is the Indonesian Audit Board. Audit Board of the Republic of Indonesia (BPK) is an independent institution whose role is to supervise and investigate the financial situation of government and private institutions.

The BPK's responsibility is to carry out audits according to the 1995 SAP audit standards, report findings containing indications of criminal elements to investigators, compile an Audit Result Report (LHP) after the examination is complete, submit LHP to Representative Agencies and the Government, submit Semester Examination Results (Hapsem) to Representative Agencies and the Government, do Follow-up Monitoring (PTL) on the results of the examination, and notify the results of PTL to the Representative Institution in Hapsem [27].

Many cases of alleged fraud committed by both central and regional government officials have become rife news in print media and television media. This shows the poor financial management carried out in the public sector [23]. Fraud is an act that is contrary to the truth which is made on purpose, with the aim of obtaining something that is not the right of the perpetrator [45].

The case of alleged corruption that occurred in the Makassar City PDAM from 2017 to 2018 was reported on the online media page of Kompas Indonesia (2019) that the Makassar City Public Prosecutor's Office has named one of the Makassar City PDAM Employees as a suspect, he is in charge of the Panaikang warehouse in Makassar City PDAM. Kajasari Makassar said the suspect was suspected of having committed a criminal act of corruption, related to the new installation material and fixing the PDAM pipe, which occurred in 2017 and resulted in a state loss of IDR 1,798,598691. This began when the Indonesian Supreme Audit Agency found the leakage of the regional original revenue budget from PDAM Makassar in 2017 to 2018. Until the BPK report, the water leak that occurred resulted in a reduction in PDAM revenue of Rp 270,618,819,805 so that the BPK findings are now being handled by the party. Makassar District Prosecutor's Office.

Fraud detection is an action taken to find fraud that has occurred or is occurring. In detecting fraud, auditors usually start by identifying indicators that indicate possible fraud [52]. Thus, the ability of internal auditors to detect fraud depends on the ability of internal auditors to understand and recognize the presence of red flags. A red flag is an indication of irregularity indicating that fraud is, or has occurred. When a red flag appears, the auditor must undertake activities to ascertain the situation and determine whether fraud has occurred. However, not all red flags indicate fraud, so auditors should focus on proving the appearance of fraud, not on making a checklist about red flags [40].

The implementation of fraud detection also needs to be supported by the competence of auditors in the investigation process. Competence is an ability, skill and knowledge possessed by a leader or employee in carrying out their duties and responsibilities in the organization. With the competence possessed by auditors, it will foster a professional attitude in

doing their work [47]. The competence possessed by the audience is one of the important components in conducting an audit, because competence will affect the success rate of the auditor in detecting fraud.

To support the conduct of audits in fraud detection, auditors can increase the likelihood of discovering fraud with the help of "exchange of opinions" in the audit team or so-called brainstorming (SAS No. 82 Consideration of Fraud in a Financial Statement AU Audit section 316). Statement on Auditing Standards (SAS) No. 99, The Consideration of Fraud in a Financial Statement Audit states that the audit team needs to discuss potential material misstatements in financial statements caused by acts of fraud (farud), before and during the process of gathering information in an audit assignment [1] and this can be achieved through a "brainstorming" session [33]. Brainstorming is often defined as a group interaction, but can also be defined as the process of generating ideas by one or more individuals [10].

It is not enough for auditors to only have the ability or expertise, but in field research they must also have an attitude of professional skepticism. The professional standard of public accountants defines auditor professional skepticism as an auditor's attitude that includes thinking that is always questioning and critically evaluating audit evidence (IAI: 2004, SA section 316.06). Skepticism can be used to examine the evidence in fraud detection so that there are no more auditors' weaknesses that can be seen from the habit of reporting their findings due to their skepticism [44].

This research is a development of research conducted by Herdiasnyah, Sukarmanto and Memunah in 2018. The difference in previous studies is by changing one independent variable, namely gender by brainstorming. The reason for replacing the gender variable is because previous studies have shown that gender affects fraud detection and takes the brainstorming variable because it is based on the interdependent cooperative outcome theory which explains that a team can succeed or fail together and directly benefit from performance. Each team member so that directly, brainstorming was able to influence fraud detection. The results of research conducted by reference [28] show different results from other studies which show that brainstorming can affect fraud detection, Prasetyo's research results show that brainstorming has no significant effect on fraud assessments. Therefore, I would like to re-examine the effect of brainstorming on fraud detection.

## II. LITERATURE REVIEW

### A. Theory of Auditing

Auditing theory is a guide to conducting normative audits. Concepts are abstractions that are derived from experience and observation, and are designed to understand the similarities within a subject, and the differences with other subjects. Auditing standards are a measure of quality, and so are objectives that rarely change. whereas Audit Procedures are detailed methods or techniques to implement standards, so procedures will change if the audit environment changes. According to Mautz and Sharaf, the auditing theory

is composed of five basic concepts, namely; Evidence, due care, independence, and behavioral ethics.

### B. Theory of Cooperation and Competition: Cooperative Outcome Interdependence

Teams are the basic building in an organization [7]. A good starting point for understanding the psychological processes underlying team effectiveness is Theory of Cooperation and Competition. This theory was originally developed by Morton Deutsch (1949) and more developed by David W. Johnson (1989). This theory has two basic ideas, namely, first, it deals with the interdependence between the goals of the people involved in a particular situation.

### C. Fraud Detection

Pusdiklatwas BPKP defines fraud as an act against or violating the law, contrary to the truth, and is carried out intentionally by people or people from within and / or from outside the organization, with the intention of obtaining personal gain and / or group which directly or indirectly harms other parties.

The Association of Certified Fraud Examiner (ACFE) defines fraud as any illegal act characterized by dishonest acts for embezzlement or a breach of trust. This action does not depend on whether it is carried out using physical force or the threat of violence. Fraud is carried out by individuals and organizations to obtain money, property, or services by avoiding payment or loss or personal comfort and / or business gain. Where fraud is an act of deliberate illegal action with the aim of complaining about others where the victim suffers a loss.

### D. Red Flags

Di Napoli defines that red flags are a condition that is odd or different from normal conditions. In other words, red flags are an indication or indication of something unusual and require further investigation. Red flags do not absolutely indicate whether a person is guilty or innocent but are warning signs that fraud is or has occurred.

The emergence of red flags does not always indicate that fraud has occurred in an agency but red flags usually appear in every case of fraud that occurs, so that it can be a warning sign that fraud has occurred. Red flags are personal characteristics that depend on a personal condition.

### E. Competence

Competence is an ability, skill and knowledge possessed by a leader or employee in carrying out their duties and responsibilities in the organization. The definition of auditor competence is the ability of auditors to apply their knowledge and experience in conducting audits so that auditors can conduct audits carefully, carefully, intuitively and objectively [1]. Lastanti [24] argues that auditors must have competency in order to detect quickly and accurately the presence or absence of fraud and engineering tricks performed in carrying out such fraud, because the auditor's expertise can make him more sensitive (sensitive) to fraud. [25] define competence as a skill that is sufficiently explicit to be used to conduct an audit objectively.

### F. Brainstorming

Brainstorming among members of the audit team helps auditors to detect frauds better, where the risk assessment given by the audit team is higher after the brainstorming session than the fraud risk assessment presented by auditors who work individually [5]. Quality brainstorming helps increase the audit team's fraud judgment by developing a broader number of responses to identify fraud risks [4]. Communication among team members can improve performance (for example, the ability to generate more ideas), through stimulation and synergy. Thus, the quality of various information or brainstorming between team members tends to affect the effectiveness of discussions and in turn influence the team's decision to consider fraud risks.

### G. Auditor Professional Skepticism

Skepticism is a notion that views something as always uncertain (doubtful and suspicious). The Public Accountant Professional Standard (SPAP: 2011: 230) states the professional skepticism of auditors as an attitude that includes a mind that always questions and evaluates critically on audit evidence. Auditor professional skepticism needs to be owned by an auditor because skepticism is critical audit evidence. Reference [49] suggests that professional skepticism is divided into several dimensions, namely critical thinking, professionalism, careful examination of client financial reports, understanding of audit evidence and self-confidence. Using an attitude of professional skepticism, auditors should not be satisfied with less persuasive evidence because of the belief that management is honest. The use of the auditor's professional skepticism can be used when the auditor examines existing evidence and detects visible or perceived signs of fraud.

### H. Hypothesis Development

Based on the theory of auditing which states that the basic concept of auditing theory is evidence, where the purpose of obtaining and evaluating evidence is to gain understanding as a basis for providing conclusions on the examination set forth in the auditor's opinion. In general, efforts to obtain evidence are carried out by obtaining based on information from other parties, resulting from intuition, frequent experiences and practical results. Thus the auditor can obtain information on the evaluation of the evidence found during the examination. If the external auditor has a negative evaluation of the audit evidence found or provided by the auditee, the auditor will tend to be unfavorable to that evidence [3] and dig up more information so that he is able to detect fraud. Based on description above, the following hypotheses can be developed:

H1: Red flags have a positive effect on fraud detection.

Based on the theory of auditing, which states that auditing standards are a measure of the quality of auditing. Each standard in this auditing standard is interdependent with one another. The general standard of auditing must be carried out by one or more persons who have sufficient technical expertise and training as an auditor. The first standard requires that the technical competence of an auditor be determined by three factors, namely, formal education in

accounting education in a university including auditing professional examinations, practical training and experience in auditing, and continuing professional education while pursuing a professional auditor career. The competence possessed by auditors can provide confidence for auditors in supporting and improving the implementation of their duties. This is in line with [6] statement regarding competence that auditors must improve their skills beyond existing standards. Based on description above, the following hypotheses can be developed:

H2: Competence has a positive effect on fraud detection

Theory of Cooperation and Competition: Cooperative Outcome Interdependence is a theory that explains the psychological process that underlies the effectiveness of team work. Based on the theory of interdependent cooperative outcomes, a team succeeds or fails together and directly benefits from the performance of each team member [8]. An audit team has positive interdependence (cooperative outcome independent) because interactions among members of the audit team depend on cooperation and not competition [4]. That in carrying out audit assignments in fraud detection, members of the audit team can conduct brainstorming sessions because each member of the audit team has the same goal of preventing and detecting acts of fraud, so that they can share experiences and ideas / ideas and will support each other in completing tasks. so that group goals can be achieved [8]. Based on description above, the following hypotheses can be developed:

H3: Brainstorming has a positive effect on fraud detection.

Based on the basic concept of the theory of auditing, due care where auditors do their job very carefully and always heed the professional norms and moral norms that apply. The concept of prudence is expected so that auditors can be responsible for the audits carried out. Responsibility is meant by professional responsibility in carrying out their duties. This concept is better known as the conservative concept. Thus the auditor does not accept the audit evidence as it is, but estimates the possibilities that may occur, such as the evidence obtained can be misleading, incomplete, or parties that provide incomplete evidence even intentionally provide misleading or incomplete evidence [12]. Based on description above, the following hypotheses can be developed:

H4: Auditor professional skepticism strengthens the effect of red flags on fraud detection.

Based on the basic concept of the theory of auditing, due care where auditors do their job very carefully and always heed the professional norms and moral norms that apply. The concept of prudence is expected so that auditors can be responsible for the audits carried out. Responsibility is meant by professional responsibility in carrying out their duties. This concept is better known as the conservative concept. With the auditors' skepticism, it will strengthen the auditor's attitude in applying the knowledge and experience they have in conducting audits so that auditors can carry out

audits carefully, carefully, intuitively and objectively [1]. Based on description above, the following hypotheses can be developed:

H5: Auditor professional skepticism strengthens the effect of competence on fraud detection.

Based on the basic concept of the theory of auditing, namely due care where auditors do their work very carefully and always heed the professional norms and prevailing moral norms. The concept of the precaution that is expected to hold the auditor accountable. The responsibility in question is the responsibility of professionals in carrying out their duties. The auditor's professional skepticism plays an important role in influencing fraud detection. Auditors who have a high professional skepticism attitude will make the auditors always look for more and more significant information, so it will be easier to detect fraud because of the information they have (Fullerton and Durstchi 2004). Thus, an exchange of ideas or ideas (brainstorming) among team members in the audit process helps auditors to detect fraud better, where in a brainstorming session experienced and qualified auditors may share their experiences / insights regarding fraud with less experienced audit team members [4] which can encourage novice auditors to be more skeptical (Ramos, 2003) so that the level of skepticism between senior auditors and junior auditors can be at the same level, and in the end the fraud risk assessment given by the audit team is more height after a brainstorming session. Based on description above, the following hypotheses can be developed:

H6: Auditor professional skepticism strengthens the effect of brainstorming on fraud detection.

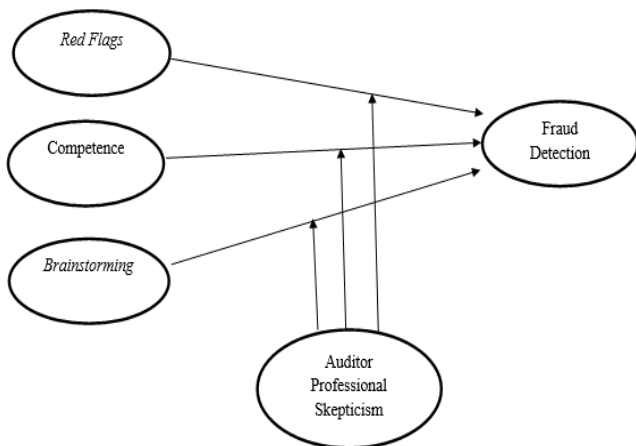


Fig 1:- Conceptual Framework

III. RESULT

The object of this research is the BPK RI Auditor Representative of South Sulawesi Province as the part that carries out the examination of the Regional Government Financial Statements. As for the population in the scope of this study, the Auditor is the one who carries out the examination. The number of questionnaires distributed was 83 questionnaires, adjusted to the total population of BPK RI Auditor Representatives of South Sulawesi.

A. Regression Model 1

In this regression analysis model 1 calculated the value of the effect of red flags (X1), competence (X2), and brainstorming (X3) on fraud detection (Y) without moderating variable.

Independent Variable	coefficient	t	Sig.	Information
Constant	2,832			
X1	0,701	3,356	0,002	Significant
X2	0,302	3,386	0,001	Significant
X3	0,369	2,552	0,014	Significant
α = 5% = 0,05 R Square = 0,868				

Table 1:- Model Summary Regression 1

Based on the results of the regression test above, a mathematical equation can be shown below:

$$Y = 2,832 + 0,701X1 + 0,302X2 + 0,369X3 + e... (1)$$

From the equation shows that the coefficient value for all independent variables is positive. This indicates that the influence of the red flags, competence, and brainstorming variables is directly proportional to the fraud detection variable.

The table above also shows that the red flags, competence, and brainstorming variables show a significant effect on fraud detection. This can be seen from the probability value that is smaller than 0.05, where the probability value for red flags is 0.002, competency is 0.001, and brainstorming is 0.014. These results prove that all independent variables have a significant effect on the dependent variable.

B. Regression Model 2

In this regression analysis model 1 calculated the value of the effect of red flags (X1), competence (X2), and brainstorming (X3) on fraud detection (Y) with auditor professional skepticism as moderating variable (Z).

Independent Variable	Coeffisien	t	Sig.	Information
Constant	28,822			
X1* Z	0,038	3,825	0,000	Significant
X2* Z	0,010	2,662	0,011	Significant
X3 *Z	0,037	4,898	0,000	Significant
α = 5% = 0,05 R Square = 0,952				

Table 2:-Model Summary Regression 2

The coefficient of determination R square in the test results above shows a value of 0.952 or 95.2%. These results indicate that the fraud detection variable is influenced by 95.2% by red flags, competence, and brainstorming after being moderated by the auditor professional skepticism variable. The remaining 4.8% is influenced by other variables outside the independent variables studied in this study.



Based on the results of the regression test with moderating variable above, a mathematical equation can be shown below:

$$Y = 28,822 + 0,038X1.Z + 0,010X.Z + 0,037 + e.... (2)$$

From the table above, it is known that after the red flags variable interacts with the auditor's professional skepticism (moderation) it has a probability value of 0.000 below the standard significance value of 0.005. This shows that auditor professional skepticism can moderate the red flags variable on fraud detection. The coefficient for the interaction of the red flags variable and the auditor professional skepticism is positive 0.038, which means that the auditor professional skepticism variable strengthens the effect of red flags on fraud detection.

The interaction between the competence variable and the auditor professional skepticism (moderation) has a probability value of 0.011 under the standard significance value of 0.005. This shows that auditor professional skepticism can moderate the competence variable on fraud detection. The coefficient for the interaction of the competence variable and auditor professional skepticism is positive 0.010, which means that the auditor professional skepticism variable strengthens the effect of competence on fraud detection.

The interaction between the brainstorming variable and the auditor professional skepticism (moderation) has a probability value of 0.000 below the standard significance value of 0.005. This suggests that auditor professional skepticism can moderate the brainstorming variable on fraud detection. The coefficient for the interaction of the brainstorming variable and the auditor professional skepticism is positive 0.037, which means that the auditor professional skepticism variable strengthens the effect of brainstorming on fraud detection.

#### IV. CONCLUSION

Based on the results of hypothesis testing and discussion of the effect of red flags, competence, and brainstorming on fraud detection with auditor professional skepticism as moderating variables. Then the following conclusions can be drawn:

- Red flags affect fraud detection. The finding and using red flags in fraud detection can help auditors and be the first step in carrying out fraud detection. This shows that the higher the number of red flags, the higher the detection of fraud. These results are in line with the theory of auditing which states that the basic concept of theory is evidence where the purpose of obtaining and evaluating evidence is to provide conclusions on the examination set forth in the auditor's opinion.
- Competence affects fraud detection. Competence is needed so that auditors can prevent it quickly and precisely and can make it more sensitive (sensitive) to an act of fraud. This shows that the higher the competence possessed by an auditor, the more fraud detection will be. This is in line with the theory of auditing which demands

sufficient technical competence for auditors which is determined by three factors, namely, formal education, practical training and experience in auditing, as well as continuing professional education.

- Brainstorming affects fraud detection. The use of a brainstorming session can generate ideas or ideas by one or more individuals so that the auditor can better detect fraud. This is in line with the interdependent cooperative outcome theory which states that a team succeeds or fails together and directly benefits from the performance of each team member where an audit team has positive interdependence (cooperative outcome independent), namely the interaction between Audit team members depend on cooperation and not competition.
- Auditor professional skepticism strengthens the effect of red flags on fraud detection. Auditors who have high professional skepticism will always be careful and look for more information so that they can detect acts of fraud because they have additional information. This shows that the high skepticism an auditor has regarding the findings of red flags in carrying out an audit can strengthen the detection of fraud. This is in line with the theory of auditing which states the concept of due care which is expected so that the auditor can be responsible for the audits carried out so that the auditor does not accept the audit evidence as it is, but predicts the possibilities that can occur.
- Auditor professional skepticism strengthens the influence of competence on fraud detection. This indicates that the auditors' prudence can strengthen the auditor's attitude in applying the competencies they have in conducting audits so that auditors can detect fraud carefully, carefully and objectively. This is in line with the theory of auditing theory, namely that due care is needed, in which an auditor does work very carefully and always heeds the professional norms and prevailing moral norms.
- Auditor professional skepticism strengthens the effect of brainstorming on fraud detection. This shows that the high skepticism of an auditor in a brainstorming session in carrying out an audit can strengthen the detection of fraud. This is in line with the basic concept of the theory of auditing which states that due care is needed, thus a skeptical attitude will strengthen the brainstorming session so that the examination of fraud by the audit team is higher after the brainstorming session.

This research was conducted due to several limitations that could reduce the quality of the research data. These limitations are that the questionnaire given cannot be separated from the possibility of bias, because statements can generate perceptual bias from each respondent. And it is possible that there are still some variables that have not been included in the study that influence fraud detection.

Based on the research conclusions, some suggestions are recommended for future research related to the detection of fraud by auditors, namely adding or considering other variables that can be used to review that can affect fraud detection. And further research, if you want to use primary data, sampling can use an open questionnaire or an open close question where the information can be rich and broad.

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