
AN ANALYSIS OF DETERMINANTS FACTORS OF FINANCIAL STATEMENTS FRAUD DETECTION: CASE OF INDONESIA

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Abstract

The objective of the study is to find the empirical evidence about the determinant factors of financial statement fraud detection in Indonesia. The data were gathered using a questionnaires distributed to external auditors who work in public accounting firm in Indonesia. Respondents who participated in this study are: senior auditors, supervisors, managers and partners. The data of the study was analyzed using multiple linear regression analysis methods. The results showed that auditor experience, auditor workload, and CAATs partially had no effect on the financial statement fraud detection. While time budget pressure and auditor gender partially had a positive effect on the financial statement fraud detection.

Keywords: Auditor Experience, Auditor Workload, CAATs, Time Budget Pressure, Auditor Gender, Financial Statement Fraud Detection

1. Introduction

One of the factors that triggers the demand for audit services on financial statements is the existence of fraudulent financial statements that occur within the company (Craja et al., 2020; Dalnial et al., 2014; Kanapickienė & Grundienė, 2015). Fraudulent financial statements are usually carried out by means of manipulation, falsification, intentional omission of transaction evidence and other financial information, manipulation of accounting records, or intentionally applying wrong accounting principles (Munawer et al., 2012; Wang et al., 2017). Research about fraudulent financial statements has been carried out by several previous researchers, as follows: (Beatty et al., 2013; Bhuiyan et al., 2020; Dalnial et al., 2014; Hajek & Henriques, 2017; Kamarudin et al., 2012; Zager et al., 2016). The research gap that occurred in previous research is the inconsistency in the findings. Where some stated that the factors that affect financial statement fraud detection are external factors, while others are influenced by internal factors. Therefore, this study wanted to try to combine these two factors.

The difference between this study and previous studies lies in the focus of the study. The focus of the study in previous research lies in investigating fraud in financial reporting which generally occurs in companies in various types of industries. While the focus of this research is more emphasized on testing the auditor's efforts in detecting the factors that determine financial statement fraud. The issue of financial statements fraud detection is very important to study because auditors are accustomed to carrying out fraud detection processes in financial statements when carrying out audit assignments. The success of auditors in detecting fraudulent financial statements is driven by many factors (Alderman, 2017; Beatty et al., 2013; Bedard et al., 2008; Bierstaker et al., 2014; Braun, 2000; Daoust & Malsch, 2019; Johnson et al., 2002). However, in

this study, it is limited to only five factors, as follows: audit experience, time budget pressure, auditor workload, Computer Assisted Audit Techniques (CAAT) and auditor gender.

(Daoust & Malsch, 2019) stated that the experience of auditing financial statements contributes to the auditor's ability to detect fraudulent financial statements. Furthermore, (Johnson et al., 2002) states that auditor workload affects the success of auditors in detecting fraudulent financial statements. Meanwhile (Bierstaker et al., 2014) states that the use of computer assisted audit techniques can assist auditors in detecting financial statement fraud. Time budget pressure is a condition where the auditor is under time pressure in completing the audit assignment (Aniano & Ungerfeld, 2020). In previous studies, gender issues have become an interesting issue among the auditor profession (Alderman, 2017), therefore, this variable is tested again by connecting it with the auditor's ability in the process of detecting fraudulent financial statements.

The issue of the determinants of financial statements fraud detection in Indonesia is indeed an appealing issue to analyze because Indonesia is predicted to become one of the world's strongest economic countries by 2030, which is marked by an increase in Indonesia's Gross Domestic Product (GDP) from year to year (Hawksworth & Chan, 2015). To make Indonesia one of the world's strong economic countries, the factors that support economic strengthening and variables must be managed properly, one of which is the implementation of Good Corporate Governance (GCG) through transparency in the presentation of financial statements.

The objective of this study was to investigate determinants factors of financial statements fraud detection. The scope of this study was carried out on the auditor profession in Indonesia with tests including: auditor experience, auditor workload, computer assisted audit techniques, time budget pressure, auditor gender, and financial statement fraud detection. The contribution of the study would provide a decision making material for the auditors and accountants profession, board of directors, board of commisioners, investors, government, and other stakeholders to consider implementating good corporate governance. This paper is organized as follows: First section discusses about the study background, the purpose and benefit of the study. Second section discusses about the literature review and hypotheses development. Third section discusses research methodology. Fourth section discusses about the analysis and some of the findings, and Section Fifth explains about the conclusion of the paper.

2. Literature Review and Hypothesis Development

2.1 Financial Statement Fraud Detection

Financial statement fraud Detection is an effort to detect fraud that occurs in the presentation of financial statement information (Dalnial et al., 2014). Financial fraud reporting is a form of intentional misrepresentation of financial information by modifying the monetary value of certain accounts (Wang et al., 2017).

2.2 Auditor Experience

Experience is defined as part of a person's process to achieve a higher level of behavior pattern through the learning process he has gone through (Daoust & Malsch, 2019). Experience in auditing will affect the auditor's sensitivity to fraudulent signals contained in the audited entity's

financial statements (Hammond et al., 2009).

2.3. Auditor Workload

Auditor Workload is defined as the number of tasks that must be completed by an auditor in a certain period of time (Christensen et al., 2021). Auditor Workload can be seen from the number of clients that must be handled by the auditor, on the other hand the auditor has limited time in carrying out an audit procedure (Johnson et al., 2002).

2.4. Computer Assisted Audit Techniques (CAAT)

Computer Assisted Audit Techniques (CAAT) is an audit instrument that can be used by auditors to facilitate audit activities in the form of computer equipment (Bierstaker et al., 2014). CAAT has advantages in cost effectiveness and efficiency and the required human resources (Siew et al., 2019).

2.5. Time Budget Pressure

Time budget pressure is a condition where the auditor must be able to complete the audit assignment in accordance with the agreed time period with the client in the audit engagement (Aniano & Ungerfeld, 2020). In completing audit assignments in large and complex quantities, auditors are required to work effectively and efficiently, especially in utilizing the available time (Zhang & Tang, 2018).

2.6. Hypothesis Development

The results of research conducted by (Hammond et al., 2009) show that work experience affects a person's performance. This finding is confirmed by the results of a study conducted by (Daoust & Malsch, 2019; Hou et al., 2020) which shows that the experience of the auditor has a positive and significant effect on the auditor's ability to detect fraud in financial statements. Thus, the first hypothesis can be formulated as follows:

Ha1: Auditor experience effect on financial statement fraud detection.

Another studies examining the effect of Auditor Workload on Financial Statement Fraud Detection has been conducted by (Christensen et al., 2021; Dalnial et al., 2014; Jerrim & Sims, 2021; Wang et al., 2017). The results of these studies generally indicate that auditor workload has an effect on Financial Statement Fraud Detection. When the auditor works with a limited time, the higher the workload will have a negative impact on the auditor's ability to detect fraud. From the findings of the research, the second hypothesis can be formulated as follows:

H₂: Auditor workload has a negative effect on the ability of auditor to detect financial statement fraud.

Several studies have examined the effect of Computer Assisted Audit Techniques (CAAT) in detecting fraudulent financial statements. Research conducted by (Liu, 2011), (Bierstaker et al., 2014) and (Siew et al., 2019) shows that computer-assisted audit techniques affect the auditor's ability to detect financial statement fraud. Thus, the third hypothesis can be formulated as follows:

H₃: Computer Assisted Audit Techniques affect on financial statement fraud detection.

Researchers who tested the relationship between time budget pressure and financial statement fraud detection were among others: (Andreas, 2016), (Zhang & Tang, 2018), dan (Aniano & Ungerfeld, 2020). The results of the studies generally show that time budget pressure has an effect on financial statement fraud detection. Thus, the fourth hypothesis can be formulated as follows:

H₄: Time budget pressure affect to the financial statement fraud detection.

Several other studies examine the effect of gender on financial statement fraud detection. According (Fiona et al., 2020), gender can be contribute to supporting a person's performance in carrying out assignments. The results of research conducted by (Alderman, 2017; Shtudiner & Klein, 2020) show that gender has an effect on financial statement fraud detection. Thus, the fifth hypothesis can be formulated as follows:

H₅: Auditor gender affect on financial statement fraud detection.

3. Research Methods

The respondents of this study are external auditors who work in a Public Accounting Firm in Jakarta, Indonesia. The period for distributing the questionnaires are from January to March 2021. The sample selection method uses purposive sampling. Media of data collection use a questionnaire. Auditor experience variable use a questionnaire developed by (Prasanti et al., 2019). Auditor workload variable use a questionnaire developed by (Persellin et al., 2014). CAAT variable use a questionnaire developed by (Bierstaker et al., 2014). Time budget pressure variable use a questionnaire developed by (Al-qatamin, 2020). Measurement of the auditor's gender variable use a *Bem's Sex-Role Inventory-12* (BSRI-12) and was used by (Alderman, 2017). The financial statement fraud detection variable uses the research indicators of Fullerton & Durtschi (2011) which are adapted to the topic of this research. All questions were measured using a Likert scale (Ordinal) with a score range of 1 to 5. The score consisted of (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree.

The data analysis method in this study used descriptive statistics, data quality test and hypothesis testing. Respondents' answers were described statistically using the mean, standard deviation, maximum value, and minimum value. The validity test of the data using the Pearson Correlation test. Data reliability test using coefficient of Cronbach's Alpha > 0,70 (Krishnan & Ramasamy, 2011). Test of classical assumption use: normality test, multicollinearity test, and heteroscedasticity test (Keith, 2014).

The research hypotheses were tested using multiple regression analysis. The multiple regression equation in this study is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

where:

- Y = Financial Statement Fraud Detection
- a = constant
- b = Regression coefficient
- X₁ = Auditor Experience
- X₂ = Auditor Workload
- X₃ = Computer Assisted Audit Techniques (CAAT)
- X₄ = Time Budget Pressure
- X₅ = Auditor Gender

- e = error term

4. Result and Discussion

The questionnaires were distributed through LinkedIn's social media to 150 respondents. The number of respondents who responded were 112 people (75%), while those who did not respond to the questionnaires were 38 people (25%). The number of questionnaires that can be processed were 108 pieces (72%), while the questionnaires that could not be processed were 4 pieces (3%). Questionnaires whose data cannot be processed because the respondents who filled out are not auditors, so they must be issued.

The results of the validity test for all statement items on each variable in the financial statement fraud detection auditor experience, auditor workload, computer assisted audit techniques, time budget pressure, and auditor gender variables are declared valid because they have a Sig. value < 0,05 (Krishnan & Ramasamy, 2011). Likewise, the results of reliability testing show that the value of *Cronbach's Alpha* on all tested variables show the value of *Cronbach's Alpha* > 0,70, so it is stated that all the data of this research variable are reliable (Krishnan & Ramasamy, 2011). The results of the data normality test using the *Kolmogorov-Smirnov* method shows that the significance test of 0,200 and has a value of more than 0,05 so that the data is normally distributed (Journal et al., 2017). The multicollinearity test results show that the tolerance value of each variable is more than 0,10, and value of *Variance Inflation Factor* (VIF) from each variable is less than 10, so that in this research data there is no problem of multicollinearity. The results of the heteroscedasticity test using the Scatterplot graph show that the points spread randomly and evenly above and below the numbers 0 on the Y axis, so it can be concluded that there is no heteroscedasticity problem, therefore the data is feasible to use (Keith, 2014). Furthermore, Table 1 below presents the results of the coefficient of determination test to see the fit of the regression model.

Table 1 The Result of Test of Determination Coefficient

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,783 ^a	0,613	0,594	3,446

a. Predictors: (Constant), Exp., WL, CAAT, TPB, Gender

b. Dependent Variable: FSFD

Based on Table 1 above, the Adjusted R Square value is 0.594 or 59.4%. This means that the financial statement fraud detection variable can be explained by the auditor experience, auditor workload, CAAT, time budget pressure, and auditor gender variables of 59.4%. Thus, this regression equation has a model fit so that it can be used for subsequent analysis. Furthermore, in Table 2 below, the results of hypothesis testing are presented.

Table 2 The Result of t Statistic

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constrant)	0,136	3,438		0,039	0,969
	Exp.	0,270	0,146	0,170	1,847	0,068
	WL	0,121	0,111	0,087	1,094	0,277
	CAAT	0,073	0,132	0,046	0,551	0,583
	TBP	0,487	0,123	0,355	3,973	0,000
	Gen.	0,228	0,073	0,307	3,139	0,002

Dependent Variable: FSFD

From Table 2 above, it can be seen that the significant value of the auditor experience, auditor workload, and CAAT variables on the financial statement fraud detection variable is 0.068, respectively; 0.277, and 0.583 are above 0.05. Therefore, the first hypothesis, second hypothesis, and third hypothesis are not supported. While the significant value of the time budget pressure variable and auditor gender on the financial statement fraud detection variable is 0.000 and 0.002, respectively. This significance value is below 0.05. Thus, the fourth and fifth hypotheses can be supported.

The results of testing the first hypothesis indicate that the experience of the auditor has no effect on the financial statement fraud detection. This is because experience in detecting fraud is generally obtained through investigative audits. Meanwhile, the majority of auditors generally do more general audit assignments on financial statements. Therefore, the auditor's experience in general audit assignments is not necessarily able to detect fraud that occurs in the financial statements. The results of this study are not in line with the results of the research conducted by

(Daoust & Malsch, 2019; Hou et al., 2020). However, the results of this study are relevant to the fraud case at British Telecom Italia at the beginning of the quarter 2017 (Mayssara A. Abo Hassanin Supervised, 2014), where the auditors of Price Water House Coopers (PwC) were unable to detect fraud in the company. The fraud was eventually detected by the whistleblower, which was then followed up by the KPMG forensic accountant. Thus, an auditor is basically not designed to be a fraud investigator.

The results of testing the second hypothesis show that the auditor's workload has no effect on the financial statement fraud detection. The results of this study are not in line with the research (Christensen et al., 2021; Dalnial et al., 2014; Jerrim & Sims, 2021; Wang et al., 2017). The explanation of the workload is often associated with the performance of the auditor, especially in terms of detecting fraudulent financial statements. Some opinions reveal that the auditor's workload in a certain period of time can affect the auditor's physiological condition, and have a direct effect on performance in audit assignments, especially in detecting fraud in the client's financial statements (Wang et al., 2017). However, in this study it is not proven that workload affects the auditor's ability to detect fraudulent financial statements. This can happen because there may be the influence of other variables where it is necessary to adjust the auditor's work pattern during the covid-19 pandemic.

The results of testing the third hypothesis show that CAAT has no effect on financial statement fraud detection. The results of this study are not in line with the research conducted by (Bierstaker et al., 2014; Siew et al., 2019). These findings indicate that the computer-assisted audit technique factor alone is not enough to be able to influence how the auditor performs during his assignment. CAAT is only one of the alternatives used by the auditor to support the work (Liu, 2011). CAAT cannot be used as a determinant of the auditor's ability to detect fraud in the client's financial statements. CAAT is only used by auditors as a medium for processing client electronic data to complete audit work papers. So CAAT cannot be considered as the only supporting factor for detecting fraud in financial statements.

The results of testing the fourth hypothesis indicate that Time Budget Pressure has an effect on Financial Statement Fraud Detection. This finding is consistent with the research results conducted by (Andreas, 2016; Aniano & Ungerfeld, 2020; Zhang & Tang, 2018) which shows that there is a positive relationship between the time budget pressure variable and the auditor's ability to detect fraud. The time budget encourages the achievement of time efficiency in audit assignments. Inappropriate use of the time budget can lead to delays in the completion of the audit. Although under certain conditions, the time budget can create pressure for the auditor, but the positive side is that it can encourage the auditor to focus more on choosing audit procedures, especially in audit areas that are significant and have the potential for fraud in the client's financial statements.

The results of testing the fifth hypothesis indicate that auditor gender has an effect on Financial Statement Fraud Detection. This finding is in line with the results of research conducted by (Alderman, 2017; Shtudiner & Klein, 2020) which shows that gender affects the ability of auditors to detect fraud. According to attribution theory, gender is an internal attribution formed by the environment in which we live (Graham, 2020). Gender is closely related to the tendency of a person's nature to act in a social society (Yang et al., 2018). Likewise, in the scope of the audit, gender will determine how the auditor receives, deals with, and processes the information

found during the audit assignment. Gender auditors will play a role in every phenomenon faced by auditors in their assignments, including playing a role in raising their sensitivity to financial statements at risk of fraud. In fact, gender also plays a role in the auditor's decision-making on every phenomenon it faces, one of which is in detecting financial statement fraud.

5. Conclusion

In carrying out their work, auditors are accustomed to detecting fraud in financial statements. Many factors are thought to be decisive in detecting the fraud. This study aims to obtain empirical evidence about the determinants of financial statements fraud detection. Using a population of auditor respondents who were selected using the purposive sampling method and tested by multiple regression analysis, the following empirical evidence was obtained: audit experience, audit workload, and Computer Assisted Audit Techniques had no effect on financial statement fraud detection. Meanwhile, time budget pressure and auditor gender affect the financial statement fraud detection.

6. Limitations and Recommendations

This study has several limitations, as follows; (1) The data collection period was carried out during the peak season of the audit, so that sum of respondents who participated in this study was not significant; (2) Since the research was conducted during the Covid-19 pandemic, there was no direct physical contact with respondents, so data collection could only be done through distributing questionnaires via online, the method by which data were distributed was through the LinkedIn social media platform. (3) The research area was limited in Jakarta, because it contains the majority of Public Accounting Firms in Indonesia, in this case Jakarta also as the capital as well as the economic center of the country, and (4) The research data is only obtained from one source, namely through a questionnaire. Due to some of these limitations, in other for future researches to obtain better quality with a higher level of generalization, the researcher recommends the following: (1) To avoid collecting data during the peak audit session period (2) Even though data collection is online, it is better to use alternative social media platforms (3) The research area can be expanded to several other cities, let alone done online so it can be nationwide, (4) Data collection can be added with other alternative methods, for example by means of observation or direct interviews with respondents in other to obtain additional information regarding their opinion about the topic.

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