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The Influence Of Independence, Professionalism, Individual Morality And The Effectiveness Of Internal Control On Fraud Detection.

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Abstract

Purpose – This study aims to examine and analyze the impact of independence, professionalism, individual morality, and internal control effectiveness on fraud detection. **Methodology/approach –** The research method employed in this study is purposive sampling. It adopts a quantitative approach. The data analysis method used in this research includes testing data quality, testing classical assumptions, testing the structural model using multiple linear regression, and hypothesis testing using IBM SPSS 22. **Result** – the results of the research show that (1) independence has a positive and significant effect on fraud detection, (2) professionalism has a positive and significant effect on fraud detection, (3) individual morality has no positive and insignificant effect on fraud detection, and (4) control internal has a significant positive effect on fraud detection.

Keywords: Independence, Professionalism, Individual Morality, The Effectiveness Of Internal Control On Fraud Detection.

INTRODUCTION

Financial statements are records of a company's financial information during a specific accounting period. The existence of financial statements is used to depict a company's performance, particularly in the financial aspect (Feriyanto, 2020). Financial statements provide information about financial performance on a monthly, semi-annual, annual, or multi-year basis. These statements include assets, which represent the value of an entity's possessions with exchange value. Assets can be interpreted as capital or wealth (Wulandari & Marwata, 2020). Fraud occurs when actions hinder the achievement of organizational or company goals. It is closely related to earnings manipulation by management. Management fraud typically involves material misrepresentation of financial data to gain compensation, promotion, or to evade penalties due to poor performance. Employee fraud is usually designed to divert cash or other assets (Hall & Singleton, 2007). Fraud refers to the misrepresentation of a material fact by one party with the intention to deceive and make another party rely on detrimental facts (Hall & Singleton, n.d.).

Misuse or fraud is the most easily detectable form of fraud because it involves intentional deception or manipulation of financial data for personal gain (Hall & Singleton, n.d.). When asset misuse is involved, fraud is often associated with complex transactions and frequently involves third parties (Hall & Singleton, 2007).

Auditors often face pressure from the company, which is one of the factors they experience (Chomariza, 2020). According to SAS No. 99, when pressure from third parties becomes excessive, management is at risk of committing fraud. Fraud prevention is achieved through the implementation of various regulations and laws that impose sanctions in the hopes of reducing fraudulent activities (Videlia, 2020).

One of the challenges in detecting fraud is the lack of auditing guidelines or directives for fraud detection. This can be seen in the development of audit standards that continuously strive to improve and regulate fraud detection standards (Koroy, 2017). According to SAS No. 82, there is an effort to enhance fraud detection while maintaining a consistent audit strategy.

Fraud in financial reporting refers to intentional or negligent misrepresentation of financial statements that do not comply with applicable accounting standards (Faradiza & Suyanto, 2017). The change of public accountants (auditors) involves unethical thinking to avoid fraud detection by the previous/senior auditor, resulting in the new auditor having limited knowledge of the company's condition (Yanti & Riharjo, 2021). Fraud also occurs due to factors that drive individuals to engage in unlawful activities (Putri & Sari, 2019). When auditors suspect fraud, they must gather additional evidence, such as through interviews and specific discussions regarding detected or suspected fraud. Auditors must consider the effectiveness of internal controls over financial reporting (Hasan & Widyastuti, 2014).

Auditors have a duty to assess the reasonableness of the existing financial statements, ensuring compliance with financial standards in Indonesia and the absence of material misstatements. Auditors are responsible for providing and conducting audits to ensure that financial statements are free from material misstatements.

Speaking of fraud, it is a planned action to distort facts through the provision of false information and to conceal information that could incriminate the perpetrator (Wiwi, 2018). Instances of financial statement fraud lead to a decrease in public trust as financial statements, which serve as valuable sources of information for evaluating a company's future prospects, become unreliable (Mukaromah & Budiwitjaksono, 2021).

Detecting and preventing fraud requires more than just a governmental system. The key to detecting fraud lies in the presence of individuals with brave and independent personalities (Pelamonia et al., 2020). The practice of financial reporting fraud involves intentional actions aimed at deceiving and misleading users of financial statements in their decision-making. This means that when a report is presented with false and inaccurate information, it will harm users in making decisions (Melati Ayu et al., 2020).

LITERATURE REVIEW

Pentagon Theory

According to Crowe (Crowe, 2011) the Fraud Pentagon is an enhancement of the Fraud Triangle theory. It introduces a new element called arrogance to complement its predecessor theories. Arrogance refers to the behavior of superiority and a sense of entitlement in perpetrators who believe that the policies of an institution are not properly enforced (Ghandur et al., 2019). The Fraud Pentagon explains the driving factors behind corruption, asset misappropriation, or financial manipulation within an institution (Crowe, 2011). However, (Ratmono et al., 2018) reveal that the Fraud Pentagon theory has not been well generalized in Indonesia due to social, political, cultural, and economic differences. Nevertheless, if applied, the theory can be used as a tool to detect and even prevent fraud in management companies (Haqq & Budiwitjaksono, 2020).

Agency Theory

The agency theory, discovered by Michael C. Jensen and William H. Meckling, describes the relationship between agents and principals who have differing interests in cases of fraud. The agency relationship arises when more than one individual (the principal) and management (the agent) engage in operational activities within a company, with the agent being delegated decision-making authority. Principals typically seek information about management activities related to investments or funds within an institution. This is done by requesting accountability reports from the agents (Rahayu & Suryono, 2016).

Detecting Fraud

The steps that auditors need to take to identify fraud involve detection. Detecting fraud in an audit is crucial for enhancing the value of auditing, and it is considered the most important objective for fraud detection, although not an easy task for auditors (Priyano, 2016).

Fraud is an intentional act to fulfill personal desires, hence the need for auditor rotation to reduce the possibility of fraud detection (Wahyuni & Budiwitjaksono, 2017). Increasing prevention and detection of fraudulent activities require adequate components, as previously stated by Cressey (Melati Ayu et al., 2020). Fraud detection is carried out through observation, legal claims, ethical enforcement, and policies. If only identification is done, it may lead to fraud investigation symptoms (Oktaviani, 2017). According to Aulia (Aulia, 2013) the common causes of fraud are generally attributed to internal and external factors.

Independence

Auditor independence is one of the most important characteristics for auditors in carrying out their examination of clients. Independence is an expected attitude that involves not having any personal interests when performing their duties (Ishak, 2018). The relationship between independence and the auditor's responsibility to detect fraud is a review of independence aspects, such as honesty, in considering various facts encountered in the financial statements (Rifqa & Hajering, 2019). The component that auditors must maintain is independence, which aims to enhance the credibility of the financial statements presented by management. If auditors are not independent of their clients, their opinion will not have any impact (Astrina et al., 2020).

Not to be overlooked is objectivity, which aims to increase the reliability of financial statements (Jesika et al., 2015). This often interferes with the independent auditor's mental attitude. Therefore, independence is the attitude of an auditor that is impartial, without personal interests, and not easily influenced by interested parties in providing professional services as an auditor, while upholding the value of honesty (Taman et al., 2018). An independent auditor is not easily influenced and is not allowed to favor anyone's interests because, no matter how perfect their technical expertise is, they will lose the impartial attitude that is crucial for maintaining their freedom of opinion (SA Seksi 220, 2001).

Professionalism

Auditor professionalism is the responsibility to act beyond fulfilling one's own obligations and the legal and regulatory requirements of society. In addition to being a professional, every auditor is expected to uphold the professional ethics established by the Indonesian Institute of Accountants (IAI) to avoid unhealthy situations (Reis et al., 2018). The Public Accountant Professional Standards (SPAP) in the Audit Standards (SA) 200 paragraph 13(k) states that professionalism is exhibited by a public accountant who performs their duties based on their knowledge, training, and auditor experience, guided by audit standards, ethics, and accounting principles (IAPI, 2016).

SA 200 paragraph A23 explains that professional judgment is crucial in conducting an appropriate audit (Zulaika, 2021). Professionalism represents the level of professional skills that auditors possess in conducting examinations with competence and diligence (Ritayani et al., 2017).

Individual Morality

Morality refers to the principles and norms of decency in society. Individual morality is the awareness of internalized principles of goodness within a person that influences their thinking and actions (Khoiriyah et al., 2019) Individuals with low individual morality will differ greatly from those with high individual morality as it affects their ethical behavior (Sumbayak, 2017).

Individuals with a high level of moral reasoning consider the interests of others in their actions based on moral principles (Rahmi & Helmayunita, 2019). Having individual morality in carrying out tasks can impact the occurrence of fraud itself (Marsini et al., 2019).

Internal Control

Internal control refers to the organization's plans and methods used to safeguard assets, provide accurate information, and improve organizational efficiency (Sumbayak, 2017). Internal control has evolved in thinking and practice, aiming to achieve management's established objectives (Priyanto, 2016). The effectiveness of internal control also influences the occurrence of fraud and unethical behavior (Udayani & Sari, 2017). Organizations implementing internal control can easily examine and detect fraud at an early stage (Dewi et al., 2017). The effectiveness of internal control is a measure of success in achieving compliance with laws and regulations (Mita & Indraswarawati, 2021).

METHOD

The research design used in this study is quantitative research. Quantitative research is an inductive, objective, and scientific research method in which the data obtained are numerical or statement-based, evaluated, analyzed using statistical analysis, and related to current factual issues in a population (Riska, 2017).

This research method utilizes both primary and secondary data. According to Sugiono (Sugiono, 2005) the primary method is used to obtain data from a specific location, where variable measurements are conducted by distributing questionnaires (surveys) containing questions or statements with individual assessments using Likert scales. The research sample consists of auditors working in public accounting firms (KAP) in the South Jakarta region and listed in the directory of public accounting firms (KAP) and public accountants (AP) for the year 2021, using purposive sampling method. This study adopts a quantitative approach with the research instrument being distributed questionnaires measured on a 5-point Likert scale. Data analysis in this research employs data quality testing, classical assumption testing, structural model testing using multiple linear regression, and hypothesis testing with the assistance of IBM SPSS 22..

RESULT AND DISCUSSION

Result

Respondents in this study are auditors working in Public Accounting Firms (KAP) in the South Jakarta area and listed in the directory of KAP and Public Accountants (AP) for the year 2021. They are professionals with knowledge and experience in the fields of accounting and auditing. These auditors have the responsibility to ensure the accuracy and reliability of their clients' financial statements. They are typically involved in the audit process to identify potential fraud or deviations in financial reporting. In the context of this research, they serve as subjects to examine the influence of independence, professionalism, individual morality, and internal control effectiveness on fraud detection. Despite being constrained by the Covid-19 pandemic situation, which has required many companies or institutions to work from home, these respondents remain an important source of information to understand the dynamics and challenges in fraud detection within the audit environment. **Description respondent ???**

Validity Test

Validity Test of Variable Y (Fraud Detector)

In Table 1, it is observed that the correlation coefficients for each statement in the Fraud Detector variable indicate that the computed correlation coefficient (r) is greater than the table correlation coefficient (0.208). Therefore, all statement items in the Fraud Detector questionnaire are considered valid.

Table 1. The Validity Test Results of Fraud Detector (Y).

Statement Item	Computed r Value	Table r Value	Description
1	0,728	0,208	Valid
2	0,687	0,208	Valid
3	0,735	0,208	Valid
4	0,743	0,208	Valid
5	0,711	0,208	Valid

Validity Test of Variable X1 (Independence)

In table 2, indicates the value of X1 variable Independence can be seen that the question items are declared valid, as the computed r value is greater than the table r value (r computed > 0.208).

Table 2. Validity Test Results of Independence (X1).

Statement Item	Computed r Value	Table r Value	Description
1	0,684	0,208	Valid
2	0,542	0,208	Valid
3	0,686	0,208	Valid
4	0,705	0,208	Valid
5	0,615	0,208	Valid

.

Validity Test of Variable X2 (Professionalism)

In Table 3, it indicates that the value of variable X2 Professionalism can be seen, where the question items are declared valid, as the computed correlation coefficient (r) is greater than the table correlation coefficient (r computed > 0.208).

Table 3. Validity Test Results of Profesionalism (X2)

Statement Item	Computed r Value	Table r Value	Description
1	0,684	0,208	Valid
2	0,542	0,208	Valid
3	0,686	0,208	Valid
4	0,705	0,208	Valid
5	0,615	0,208	Valid

.

Validity Test of Variable X3 (Individual Morality)

In table 4, indicates the value of X2 variable individual morality can be seen that the question items are declared valid, as the computed r value is greater than the table r value (r computed > 0.208).

Table 4. Validity Test of Individual Morality (X3)

Statement Item	Computed r Value	Table r Value	Description
1	0,557	0,208	Valid
2	0,638	0,208	Valid
3	0,677	0,208	Valid
4	0,537	0,208	Valid
5	0,486	0,208	Valid

6	0,400	0,208	Valid

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Validity Test of Variable X4 (Internal Control)

In table 5, showing the results of X4 Internal Control variables, it can be seen that the questionnaire items are deemed valid because the calculated r value is greater than the tabled r value (r calculated > 0.208). Therefore, all statements are considered valid, and further testing will be conducted for data reliability.

Table 5. Validity Test of Internal Control (X4)

Statement Item	Computed r Value	Table r Value	Description
1	0,708	0,208	Valid
2	0,686	0,208	Valid
3	0,848	0,208	Valid

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Reliability Test

The reliability test for this research instrument is conducted by calculating the value of Cronbach's alpha > 0.6. Based on the calculation results of the research questionnaire, the following results are obtained:

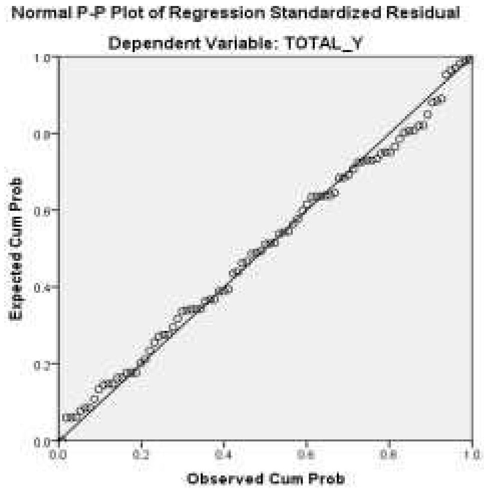
Table 6. Reliability Test Results.

Variable	*Cronbach Alpha*	*Standardized Alpha*	Description
Independence (X1)	0,778	0,600	Reliable
Professionalism (X2)	0,755	0,600	Reliable
Individual Morality (X3)	0,713	0,600	Reliable
Internal Control(X4)	0,800	0,600	Reliable
Detecting Fraud (Y)	0,782	0,600	Reliable

From the data above, using IBM SPSS 22, Table 6 shows that the Cronbach's alpha values for the Independence variable is 0.778 > 0.600, for the Professionalism variable is 0.755 > 0.600, for the Individual Morality variable is 0.713 > 0.600, for the Internal Control variable is 0.800 > 0.600, and for the Fraud Detection variable is 0.782 > 0.600. The reliability test suggests that the instrument is reliable. Therefore, the data can proceed to the test of classical assumptions.

Classical Assumption Test

Based on the Histogram chart above, which has a bell-shaped curve that aligns with the bell curve line, it can be concluded that the data is normally distributed. Additionally, the P-Plots chart shows that the data points closely follow and approximate the diagonal line, indicating that the regression model meets the assumption of Normality.



Multicollinearity Test

In table 7, it can be seen that there is no multicollinearity or no relationship between variables in this model. This can be observed from the Variance Inflation Factor (VIF) values, which are all < 10. The VIF values for the Independence variable (X1) is 1.164, Professionalism (X2) is 1.632, Individual Morality (X3) is 1.154, and Internal Control (X4) is 1.322. Additionally, the Tolerance values for each independent variable are > 0.10, where Independence (X1) is 0.859, Professionalism (X2) is 0.613, Individual Morality (X3) is 0.867, and Internal Control (X4) is 0.757.

Table 7. Multicollinerity Test

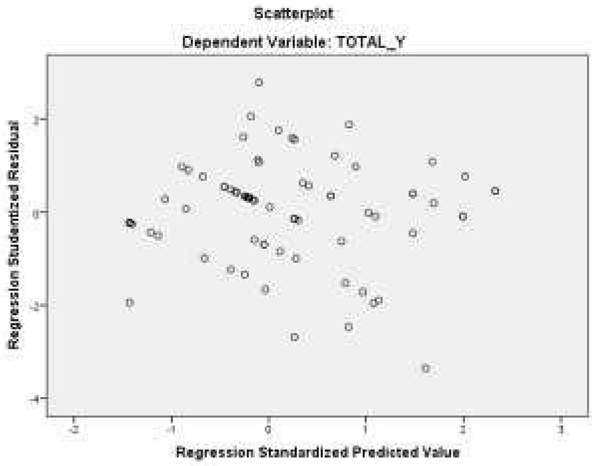
Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
TOTAL_X1	,859	1,164
TOTAL_X2	,613	1,632
TOTAL_X3	,867	1,154
TOTAL_X4	,757	1,322

a. Dependent Variable: TOTAL_Y

.

Heteroskedasticity Test

The heteroskedasticity test aims to determine whether there is unequal variance of residuals between observations in the regression model. By examining whether the points have a specific pattern such as waves, widening and narrowing, if such a pattern occurs, it indicates the presence of heteroskedasticity. If there is a clear pattern and the points are scattered above or below 0 on the Y-axis, it indicates the absence of heteroskedasticity.



Hypothesis Testing

Indicates that independence, professionalism, and internal control have a positive influence on fraud detection because the computed t value is greater than the table t value and the significance level is less than 0.05. On the other hand, individual morality does not have a positive influence on fraud detection because the computed t value is less than the table t value and the significance level is greater than 0.05.

t-Test Results.

Table 8. t -Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1,883	2,234		-,843	,402
	TOTAL_X1	,299	,066	,337	4,563	,000
	TOTAL_X2	,496	,095	,457	5,220	,000
	TOTAL_X3	,099	,072	,101	1,372	,174
	TOTAL_X4	,296	,143	,163	2,075	,041

a. Dependent Variable: TOTAL_Y

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Simultaneous Test (F-test)

In table 9, the F-statistic test shows whether all independent variables entered into the model have a significant combined influence on the dependent variable, tested at a significance level of 0.05. If the significance level (sig.) for managerial ownership is less than 0.05, then the null hypothesis (Ho) is rejected. If the significance level (sig.) for managerial ownership is greater than 0.05, then the null hypothesis (Ho) is accepted. The F-statistic test is determined by examining the computed F value or significance (sig.) found in the ANOVA table.

Table 9. F-test Results.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	321.808	4	80.452	32.335	.000[b]
1	Residual	209.001	84	2.488		
	Total	530.809	88			

a. Dependent Variable: TOTAL_Y

b. Predictors: (Constant), TOTAL_X4, TOTAL_X1, TOTAL_X3, TOTAL_X2

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DISCUSSION

The Influence of Independence (X1) on Fraud Detection (Y).

From the t-test calculations, it is known that the computed t value is greater than the table t value (4.563 > 1.98861) with a significance value of the independence variable (X1) of 0.402 < 0.05. Therefore, it can be concluded that H1 is accepted and Ho is rejected, meaning that the independence variable (X1) has a positive and significant influence on the fraud detection variable (Y).

Independence (X1) significantly and positively impacts fraud detection (Y) in auditing and financial management, as evidenced by t-test results. Existing literature, such as research by (Said & Munandar, 2018) and (Widyastari et al., 2023), supports this finding. However, challenges in maintaining independence, particularly in long-term client relationships, have been noted. Additionally, studies by (Halbouni et al., 2016) and (Sarwoko & Agoes, 2014) provide broader insights into mechanisms affecting fraud detection practices, emphasizing the importance of independence and auditor industry specialization. Nonetheless, conflicting results, such as those reported by (Agustina et al., 2021), suggest further exploration is warranted. Understanding the interplay of independence with factors like professional skepticism and corporate governance is crucial for effective fraud detection in auditing and financial management.

The Influence of Professionalism (X2) on Fraud Detection (Y).

From the t-test calculations, it is known that the computed t value is greater than the table t value (5.220 > 1.98861) with a significance value of the professionalism variable (X2) of 0.000 < 0.05. Therefore, it can be concluded that H2 is accepted and Ho is rejected, meaning that the professionalism variable (X2) does not have a positive and significant influence on the fraud detection variable (Y).

The impact of professionalism on fraud detection in auditing is complex. Some studies suggest that professionalism alone may not significantly influence fraud detection, emphasizing the importance of factors like professional skepticism, ethical idealism, competence, and experience. However, the t-test results in this study show that the professionalism variable (X2) doesn't have a positive and significant influence on fraud detection (Y), aligning with findings from (Bierstaker et al., 2006) and (Prameswari et al., 2022). Yet, other studies by (Said & Munandar, 2018) and (Agustina et al., 2021) highlight the positive role of professional skepticism in fraud detection. (Gracia & Kurnia, 2021) further emphasize the significance of competence, experience, and professional skepticism in enhancing fraud detection capabilities. Thus, while professionalism alone may not directly impact fraud detection, its combination with other factors like competence and experience could enhance fraud detection abilities. Future research could delve into the interplay of these factors to better understand their collective influence on fraud detection in auditing.

The Influence of Individual Morality (X3) on Fraud Detection (Y).

From the t-test calculations, it is known that the computed t value is less than the table t value (1.372 > 1.98861) with a significance value of the individual morality variable (X3) of 0.174 > 0.05. Therefore, it can be concluded that H3 is accepted and Ho is rejected, meaning that the individual morality variable (X3) does not have a significant influence on the fraud detection variable (Y).

The analysis indicates that individual morality (X3) does not significantly influence fraud detection (Y), as the computed t value is lower than the table t value, and the significance value of the variable is above 0.05, rejecting the null hypothesis (Ho) (Jones, 1991). Comparisons with related studies suggest a complex relationship between individual morality and fraudulent behavior. While research by (Liyanarachchi & Newdick, 2009) and (Setiawan, 2018) highlights moral reasoning and the moral unacceptability of fraud, studies by (Vamela & Setiyawati, 2021), (Lokanan & Aujla, 2021), and (Laily et al., 2021) delve into the nuanced interplay between moral development, ethical decision-making, and fraudulent behavior. Despite individual morality's limited direct impact on fraud detection, understanding its role within broader moral and organizational contexts is crucial for addressing fraudulent activities in accounting and business settings.

The Influence of Internal Control (X4) on Fraud Detection (Y).

From the t-test calculations, it is known that the computed t value is greater than the table t value (2.075 > 1.66365) with a significance value of the internal control variable (X4) of 0.041 < 0.05. Therefore, it can be concluded that H4 is accepted and Ho is rejected, meaning that the internal control variable (X4) has a positive and significant influence on the fraud detection variable (Y).

The t-test confirms that internal control (X4) significantly and positively influences fraud detection (Y), consistent with previous research. Studies by (Halbouni et al., 2016), (Fernandhytia & Muslichah, 2020), and (Rosman & Rahman, 2022) emphasize the role of effective internal control mechanisms, such as IT adoption and control techniques, in enhancing fraud detection capabilities. While internal control alone may not entirely prevent fraud, its importance in fraud prevention is highlighted by (Murti & Kurniawan, 2020) and (Rendon & Rendon, 2016). Additionally, research by (Amelia et al., 2023) demonstrates that increased utilization of internal control leads to a reduction in accounting fraud, reinforcing its critical role in fraud prevention. These findings collectively underscore the significance of internal control in detecting and preventing fraud, supporting the conclusions drawn from the initial t-test analysis.

CONCLUSION

Based on the calculations, analysis, and discussions outlined earlier, the following conclusions Independence has a positive influence on fraud detection. This indicates that the higher the level of independence possessed and implemented by auditors, the greater the influence on fraud detection. Professionalism has a positive influence on fraud detection. This indicates that the higher the level of professionalism possessed and implemented by auditors, the greater the influence on fraud detection. Internal control has a positive influence on fraud detection. This indicates that the higher the level of internal control possessed and implemented by auditors, the greater the influence on fraud detection. Individual morality does not have a positive influence on fraud detection. This indicates that the level of individual morality possessed by an auditor, whether high or low, does not have an influence on fraud detection.

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