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The Effect of Auditor Experience, Client Business Understanding, and Auditor Professional Skepticism on Fraud Detection Ability

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Abstract: This study analyzes the influence of auditor experience, client business understanding, and auditor professional skepticism on fraud detection ability at Public Accounting Firms (KAP) in Bali. The theoretical frameworks applied include the Fraud Triangle Theory and Attribution Theory. The study involved 71 auditors selected through purposive sampling. Data was collected using direct distribution of questionnaires. Analysis utilized multiple linear regression with SPSS 26. Findings demonstrate that auditor experience, client business understanding, and auditor professional skepticism positively affect fraud detection ability.

Keyword: Auditor Experience; Client Business Understanding; Professional Skepticism; Fraud Detection Ability.

INTRODUCTION

Financial reports are very important for companies because they provide information related to financial performance. For stakeholders to trust a company and its financial health, transparency and accurate reporting in financial statements are essential. This not only builds trust but also helps prevent fraud. Fraud is a scheme by insiders or outsiders to cheat the company for personal gain, often through trickery or manipulation. (Indonesian Institute of Certified Public Accountants, 2013). Financial statement fraud refers to unethical or manipulative practices committed in the preparation or presentation of a company's financial information.

Financial statement fraud and other forms of fraud are a serious threat to all companies (Hakami et al., 2020). Fraud can be based on the interests of a handful of individuals through utilizing existing opportunities to seek personal or group gain. Unearthing fraud is paramount for auditors. Awaluddin & Wardhani (2019) emphasize that no instance of financial deception is insignificant. These schemes, often fueled by a combination of internal and external pressures, create opportunities, justifications, and incentives for wrongdoing.

Auditors hold the vital function of detecting fraud. Tang & Karim (2019) posit that all instances of financial fraud are crucial to uncover, as they stem from a complex interplay of internal and external factors, including opportunities, incentives, and justifications. Auditors are trusted by clients to ensure the accuracy of the financial statements issued by management (Sangkala, 2024). The rash of accounting scandals in recent years exposes vulnerabilities in the audit process, leading to severe consequences for businesses everywhere. A well-known instance of possible financial statement manipulation is the 2016 audit of PT Hanson International Tbk. Concerns have been raised regarding the comprehensiveness of the audit conducted by KAP Purwanti, Surja and Sungkoro (a member of KAP Ernst & Young) (Halim, 2008). This is a violation of the applicable accounting professional standards (Ghozali, 2016).

In practice, not all studies show consistent research results. The studies that have been described previously show inconsistencies. This research was conducted again because of these inconsistencies. Based on the background described above, the researcher realizes that fraud detection capability has a crucial role in audit practice because fraud can provide inaccurate or adverse information (Puspitasari et al., 2019). Recent accounting scandals highlight the critical need for auditors to improve their fraud detection skills. Stronger detection abilities translate to more valuable audits, increased stakeholder faith, and ultimately, the preservation of financial statement integrity. Experience, in-depth client knowledge, and a healthy dose of professional skepticism are crucial elements that boost an auditor's capacity to detect fraud (Agustina et al., 2021).

This research undertakes an empirical examination to assess the influence of auditor experience, client business comprehension, and professional skepticism on the ability to detect fraud (Sunardi & Amin, 2018). Current investigation uses fraud triangle theory and attribution theory as a basis. The fraud triangle theory is used because in the fraud triangle, fraud is often associated with pressure or motivation to commit fraudulent acts. Attribution theory is also associated with this research because this theory is related to the way people explain the causes of behavior, including fraudulent behavior.

The link between auditor experience and fraud detection ability has been the subject of considerable research, with a growing body of evidence suggesting a positive correlation. Biksa & Wiratmaja (2016) propose that extensive experience with audit procedures enhances an auditor's capacity to not only assess the fairness of financial statements but also to identify potential indicators of fraudulent activity (Bella & Pramudyastuti, 2023). This aligns with findings from Yusrianti (2015) and Wahyudi & Qintharah (2023) who demonstrate a statistically significant positive influence of experience on fraud detection. Therefore, based on this current understanding, a hypothesis could be put forward:

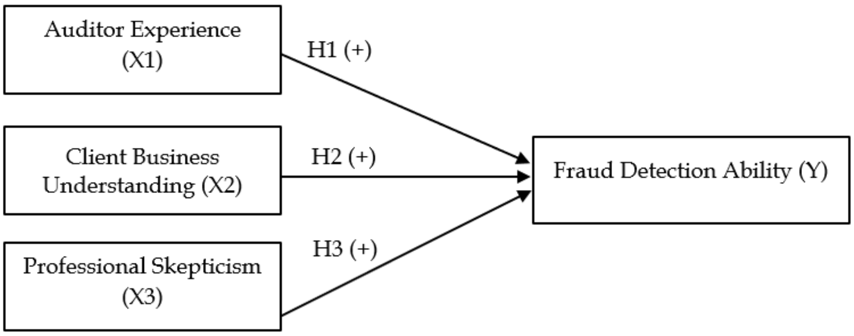
H1: Auditor experience positively influences on fraud detection ability

Some researchers have provided important insights on understanding the client's business, Erickson et al. (2000) noted the difference between transaction-based evidence and evidence based on business understanding. This will be more effectively used to detect fraud. Similarly, Jhonson et al. in Koroy (2008), who took the subject of audit partners, found that partners who were able to see cues through a fault model were able to detect fraud, compared to partners who used a functional model. Fault model is a model that gives attention to things that contain errors, this model is obtained through understanding the client's industry. Through this model, it allows auditors to focus on where the manipulation occurs, so that appropriate skepticism can be applied (Bowlin et al., 2015). Meanwhile, the functional model provides expectations based on the relationship between accounts such as sales and profit margins. Research by Lianitami & Suprasto (2016) shows that understanding the client's business has a positive effect on fraud detection. From the explanation above, the following research hypothesis is proposed

H2: Understanding the client's business correlates positively on fraud detection ability.

Extant research suggests a positive association between auditor professional skepticism and fraud detection ability. Sari et al. (2018) identified a statistically significant relationship, aligning with subsequent studies by Permana & Budiartha (2022) and Biksa & Wiratmaja

(2016). It has been shown that auditors who demonstrate a heightened level of professional skepticism are more inclined to uncover fraudulent activity (Pratiwi & Widhiyani, 2017). Based on this current understanding within the accounting literature, the outlined hypothesis is proposed:
H3: Auditor professional skepticism correlates positively on fraud detection ability.



Source: Research Data, 2024
Figure 1. Research Model.

METHOD

To explore the impact of auditor experience, client business understanding, and professional skepticism on fraud detection capabilities, this research employs quantitative methods with an associative approach (Brazel et al., 2016). The study, conducted among auditors at Balinese Public Accounting Firms registered with IAPI in 2023, utilizes a 4-point Likert scale questionnaire. The target population encompassed all auditors working at these firms (n=126). Data collection involved direct surveys administered by researchers, resulting in a purposive sample of 71 auditors (Sugiyono, 2019).

This study explores the influence of three independent variables: auditor experience (X1), client business understanding (X2), and professional skepticism (X3) (Permana & Budiartha, 2022). Auditor experience (X1) involves learning and developing audit skills over time, measured by tenure, number of assignments, and variety of audited companies (Yuniarti, 2018). For fraud detection, auditors need to understand the client's business and industry (Jayaraman & Milbourn, 2015). Understanding the client's business is assessed using internal and external comprehension indicators (Giove, 2003).

Auditors maintain a healthy dose of skepticism throughout an engagement. This means constantly questioning information and critically examining all evidence to ensure its accuracy and reliability (Nolder & Kadous, 2018). The professional skepticism variable is measured by indicators adapted from Hartan & Waluyo (2016) research which are questioning mind, prudence in making decisions, and interpersonal understanding. The next variable is the dependent variable, namely the ability to spot deceitful practices. The capacity to uncover fraud reflects an individual's level of expertise in discerning legitimate transactions from deceptive ones. The fraud tendency variable is measured by indicators adapted from Hartan & Waluyo (2016). These indicators include knowledge of fraud and ability in the detection stage (Zamzami et al., 2016).

SPSS 26 was used to conduct a multiple linear regression analysis (formula 1) to investigate the relationships between variables in this study.

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon \qquad (1)$$

Description:
- Y = Fraud Detection Ability
- A = Constant
- β = Regression Coefficient
- X1 = Auditor Experience

X2 = Understanding Client Business
X3 = Professional Skepticism
ε = = Standard Error.

RESULTS AND DISCUSSION

Table 1. Details of Direct Questionnaire Distribution

Decsription	Total	Percentage
Questionnaires distributed	126	100%
Questionnaires that were not returned	28	22,22%
Returned Questionnaires	98	77,78%
Incomplete questionnaires	27	21,43
Questionnaires used in research	71	56,35%
Response Rate	(71/71) x 100% = 56,35%	

Source: Research Data, 2024

A total of 71 questionnaires were distributed directly to each KAP. The distribution was carried out for 40 days starting March 07, 2024 to April 16, 2024. There are 71 questionnaires that can be used in research.

Table 2. Validity Test Results

Variable	Indicator	Pearson Corrrelation	Decsription
Fraud Detection Ability (Y)	Y1	0,891	Valid
	Y2	0,870	Valid
	Y3	0,917	Valid
	Y4	0,851	Valid
Auditor Experience (X1)	X1.1	0,869	Valid
	X1.2	0,836	Valid
	X1.3	0,842	Valid
	X1.4	0,787	Valid
	X1.5	0,897	Valid
	X1.6	0,833	Valid
Client Business Understanding (X2)	X2.1	0,926	Valid
	X2.2	0,905	Valid
	X2.3	0,880	Valid
	X2.4	0,847	Valid
Professional Skepticism (X3)	X3.1	0,865	Valid
	X3.2	0,883	Valid
	X3.3	0,943	Valid
	X3.4	0,727	Valid
	X3.5	0,913	Valid
	X3.6	0,946	Valid

Source: Research Data, 2024

Instrument validity was established through tests (Table 2) with all instruments showing positive correlation coefficients exceeding 0.30.

Table 3. Reliability Test Results

No	Variable	Cronbach's Alpha	Description
1	Fraud Detection Ability	0,905	Reliable
2	Auditor Experience	0,919	Reliable
3	Client Business Understanding	0,912	Reliable
4	Professional Skepticism	0,942	Reliable

Source: Research Data, 2024

Table 3 showcases a Cronbach's Alpha value greater than 0.70. This signifies that the instruments used in this study possess a high level of reliability, meaning they consistently measure the intended concept, making them suitable for research.

Table 4. Reliability Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Fraud Detection Ability	71	8	16	13,41	2,352
Auditor Experience	71	13	24	20,20	3,345
Client Business Understanding	71	8	16	13,79	2,414
Professional Skepticism	71	13	24	20,59	3,639

Source: Research Data, 2024

A summary of the data reveals variations in scores among four key auditing measures (Mui, 2018). Fraud detection ability ranged from a low of 8 to a high of 16, with an average score of 13.41. Auditor experience scores were higher, averaging 20.20 on a scale of 13 to 24. Similar ranges were observed for understanding the client's business (average 13.79) and professional skepticism (average 20.59).

Table 5. Normality Test Results

	Unstandardized Residual
N	71
Kolmogorov-Smirnov Z	0,102
Asymp. Sig. (2-tailed)	0,066

Source: Research Data, 2024

Table 5 reveals positive news for the regression model. The one-sample Kolmogorov-Smirnov test yielded a significance value of 0.066, which is higher than the usual cutoff of 0.05. This suggests the data residuals likely follow a normal distribution, a key assumption for regression analysis.

Table 6. Multicollinearity Test Results

Variable	Collinearity Tolerance	Statistics VIF	Decription
Auditor Experience (X1)	0,310	3,224	Multicollinearity Free
Client Business Understanding (X2)	0,266	3,760	Multicollinearity Free
Professional Skepticism (X3)	0,263	3,804	Multicollinearity Free

Source: Research Data, 2024

An examination of Table 6 reveals favorable results regarding multicollinearity. All independent variables exhibit tolerance values exceeding the recommended threshold of 0.10, and their Variance Inflation Factors (VIFs) fall below 10. These findings suggest that the regression model is free from significant multicollinearity issues.

Table 7. Heteroscedasticity Test Results

Variable	Sig	Description
Auditor Experience (X1)	0,146	Heteroscedasticity Free
Client Business Understanding (X2)	0,081	Heteroscedasticity Free
Professional Skepticism (X3)	0,546	Heteroscedasticity Free

Source: Research Data, 2024

An analysis of Table 7 yields positive results concerning the assumption of homoscedasticity in the regression model. The significance values for all independent variables surpass the 0.05 threshold, suggesting an absence of statistically significant relationships between the independent variables and the absolute residuals. This implies that the model does not exhibit symptoms of heteroscedasticity, a desirable characteristic for regression analysis.

Table 8. Multiple Linear Regression Analysis Results

Variable	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
Constant	0,776	0,926		0,838	0,405
Auditor Experience	0,239	0,078	0,339	3,046	0,003
Client Business Understanding	0,301	0,117	0,308	2,563	0,013
Professional Skepticism	0,178	0,078	0,276	2,278	0,026
Adjust R Square	0.,730				
F	64,208				
F Sig.	0				

Source: Research Data, 2024

Extracting insights from Table 8, we can now proceed to formulate the regression equation that captures how the one variable affects the other.

Fraud Detection Ability = 0,776 + 0,239 Auditor Experience + 0,301 Client Business Understanding – 0,178 Professional Skepticism

Each variable demonstrates a positive regression coefficient, signifying that all independent variables have a beneficial effect on the dependent variable. The model feasibility test findings indicate an F value of 64.208, with a significance value of 0.000, which is below 0.05. This implies that the regression model utilized in this study is appropriate for elucidating the collective influence of auditor experience, client business understanding, and professional skepticism on fraud detection ability (Rafnes & Primasari, 2020). Version 1: According to table 7, the adjusted R square value is 0.730, indicating that 73% of the changes in auditor experience, client business understanding, and professional skepticism can account for the ability to detect fraud (Mariyana et al., 2021). The remaining 27% is influenced by factors not considered in this study (Susanto et al., 2019).

Statistically speaking, our analysis (t-value of 3.046, p-value of 0.003) strongly suggests that auditors with more experience are demonstrably better at uncovering fraud (Rahmawati & Kuntadi, 2022). Auditor experience affects how auditors detect fraud (Wahidahwati & Asyik, 2022). Experienced auditors have a deeper understanding of business processes, risks, and patterns that may indicate fraud. Seasoned auditors are better prepared to spot instances of fraud due to their extensive experience (Putra & Dwirandra, 2019). Building on the work of Biksa & Wiratmaja (2016), this study further confirms that auditor experience plays a crucial role in uncovering fraudulent activity. This is also supported by Yusrianti (2015) and Wahyudi & Qintharah (2023) who also observed a positive correlation between auditor experience and the ability to identify fraudulent activities.

Our analysis (t-value of 2.563, p-value of 0.013) indicates a statistically significant link between an auditor's understanding of the client's business and their effectiveness in uncovering fraud. In simpler terms, the more familiar an auditor is with a client's specific operations, the better equipped they are to identify potential red flags. The better an auditor understands the client's business, the more likely they are to identify anomalies or suspicious patterns that could indicate fraud. Auditors who dive deeper into understanding their clients' business are better equipped to detect potential fraud schemes. Building on the work of Lianitami & Suprasto (2016), this research further confirms that a strong grasp of the client's business is crucial for auditors to effectively uncover fraudulent activity.

Our analysis (t-value of 2.278, p-value of 0.026) suggests a strong connection between auditors who approach their work with a critical eye (professional skepticism) and their ability to uncover fraud. Hence, professional skepticism greatly influences the detection of fraudulent activities. Professional skepticism is a mental attitude that allows an auditor to question information, dig deeper, and not take information for granted without verification

(Pituringsih, 2019). Auditors who approach their work with a good amount of skepticism tend to be more effective at spotting fraudulent behavior. The importance of professional skepticism in uncovering fraud is well-documented. Several studies support this concept. For instance, Sari et al (2018) found a positive correlation between an auditor's skepticism and their success in detecting fraudulent activity. Similarly, research by Budiartha (2022) and Biksa & Wiratmaja (2016) confirms that auditors with a greater degree of professional skepticism are more inclined to uncover instances of fraud. In other words, auditors who approach their work with a questioning mind and a critical eye are better equipped to uncover financial deceptions.

CONCLUSION

The evidence suggests a definite correlation between auditor experience and their ability to identify red flags, which are potential indicators of fraud. The more audits an auditor performs, the better they become at recognizing these warning signs. Similarly, understanding the client's business positively influences fraud detection ability, suggesting that greater familiarity with the client's operations enhances the auditor's capacity to identify fraud risks. Moreover, professional skepticism has been shown to exert a beneficial and substantial influence on the capacity to detect fraud, underscoring that auditors' adoption of a more skeptical stance enhances their capability to identify fraudulent activities.

KAP management is encouraged to leverage auditor experience by implementing mentoring programs where senior auditors mentor juniors, thereby enhancing fraud detection capabilities. Increasing auditors' understanding of clients' businesses through thorough research can also improve the identification of fraud risks. Furthermore, ensuring auditors maintain a healthy level of professional skepticism can be achieved through specialized training emphasizing its importance and practical application in audit practices.

Future research should compare the perceptions of public accountant auditors with those from government auditors (SPI) and inspectorate auditors regarding their ability to detect financial statement fraud. By exploring these different perspectives, more comprehensive insights can be gained. Researchers conducting surveys should avoid peak or busy seasons to ensure a higher response rate, as auditors during these periods manage multiple clients, limiting their availability for surveys.

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