PROFESSIONAL SCEPTICISM AND AUDITORS ABILITY TO DETECT FRAUD BASED ON WORKLOAD AND CHARACTERISTICS OF AUDITORS

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Abstract- Fraud detection ability of auditors means a process where auditors found the offense committed intentionally that resulted misstatements in the financial statements. Auditors must understand the red flags of fraud which is a sign of cheating is seen from the trail left by the action of fraud perpetrators, so it takes the attitude of skepticism from an auditor. This study aimed to examine the effect of workload, characteristics of auditors of the professional skepticism and the ability to detect fraud. Myers Briggs Type Indicator (MBTI) was used to classify the personality of the auditor. Respondents in this study were obtained from the 37 auditor in public accounting firm registered in Bali. Data collection methods in this research use a questionnaire. The analysis tool used is Partial Least Square (PLS). This study shows that the variable workload and the type of personality do not affect the professional skepticism and fraud detection ability of auditors. While variable auditors experience have affect positive on professional skepticism and fraud detection ability of auditors.

Keywords: Workload, Auditors experience, personality types, Skepticism, fraud detection ability, Bali, Indonesia.

I. INTRODUCTION

A. Research Background

The skepticism has long been a fundamental concept in the public accounting profession. SAS (Statement of Auditing Standards) No. 1 "Codification of Auditing Standards and Procedures" states that the auditor should use professional skepticism in the consideration of audit that includes thoughts were always asking, critical and objective in assessing audit evidence and assess the honesty of the client. One of the causes of the high risk audit failure in detecting financial statements fraud because the auditor has low professional skepticism (Beasley et al, 2001) so that the auditor is not able to consider the existence of fraud in audit planning (Carpenter et al, 2002). This study aimed to get empirical evidence about the influence of the workload, the characteristics of the auditors (proxy by audit experience and personality types of

auditor's) on professional skepticism and the auditor's ability to detect fraud.

Because of the pressure of the workload, causing the auditor does not perform some procedure and auditors will easily accept the explanation of the auditor without thinking (DeZoort and Lord, 1997 in Lopez and Peters, 2011). In addition to their experience in the audit, the auditor is able to know the signs of fraud and would be more skeptical. While the auditor who has the personality to think logically and objectively based on facts will increase skepticism and better able to detect fraud.

II. RESEARCH PROBLEM

Based on the background mentioned earlier, the formulation of research problems are:

1). Whether the workload, audit experience, and personality types affect professional skepticism?
2). Whether the workload, audit experience, and personality types affect the auditor's ability to detect fraud?

B. RESEARCH OBJECTIVES

Based on the formulation of the above problems, the objectives to be achieved in this study are as follows:

1) To analysis affect the workload, audit experience, and personality type on professional skepticism.
2) To analysis affect the workload, audit experience and personality types on the auditor's ability to detect fraud.

C. BENEFITS RESEARCH

This study is expected to provide benefits to several parties such as the firm public accountants, the research is expected to provide input in improving the professional skepticism and improve the ability to detect fraud. For

academics, this study is expected to add insight and knowledge about skepticism and fraud detection. As for the regulators, the study was expected to provide input on policy making.

II LITERATURE AND HYPOTHESIS

A. Literature Review

Fraud

The definition of fraud according to Bologna et. al (1993: 3) are as follows: *" Fraud is criminal deception intended to financially benefit the deceiver"*. Fraud is defined as criminal fraud that aims to provide financial benefit to the fraudster. Albrecht (2012: 6) states that:

"The *fraud is a generic term, and embraces all the multifarious means whichhuman ingenuity can devise, which are resorted to by one individual, to get an advantage over another by false representations. No definite and invariable rule can be laid down as general proportion in defining fraud, as it includes surprise, trickery, cunning and unfair ways by which another is cheated. The only boundaries defining it are those which limit human knavery"*.

Association of Certified Fraud Examiners (ACFE) grouping fraud into three, namely:

1) Corruption

   Black "s Law Dictionary in Wells (2007) defines" corrupt "a spoiled; Tainted; depraved; debased; morally degenerate. Corruption schemes can be broken down into four classifications: (1) conflict of interest, (2) bribery, (3) the provision illegal, and (4) economics blackmail.

2) Assets Misappropriation

   Misappropriation of assets is divided into two categories, namely: (1) Cash abuse such as skimming cash, Larceny or fraudulent disbursements, and (2) the abuse of non-cash such as abuse or theft of inventory and other assets.

3) Fraudulent Financial Statements

   Fraudulent financial statements can be accomplished by (1) the sale of fictitious (2) records of income and / or expense in the period that is not appropriate, (3) hide liabilities and expenses that aims to shrink the amount of liabilities and expenses for the company look more profitable, (4) eliminate information or include deliberate misinformation of the notes to the financial statements, or (5) assesses the assets inappropriately.

Ability to Detect Fraud

In conducting fraud detection auditors are required to have some ability / skills that can support them in the conduct of detection, such as (1) the technical skills include competence audit, information technology and expertise investigation, (2) the skills / ability to work in a team, auditor must be able to accept the ideas, knowledge and expertise of others with communication and open-minded, and (3) the ability to advise, this ability must be owned by a senior auditor in which a senior should be able to lead the juniors during the investigation process (Mui, 2010).

Professional skepticism

Public Accountants Professional Standards Section 230 PSA No. 04 defines professional skepticism as an attitude that includes a questioning mind constantly and critically evaluating audit evidence. Auditors should not assume that management is dishonest, but also should not assume that the management of unquestioned honesty. The auditor also should not be satisfied with the evidence is less persuasive for his belief in the honesty of management.

B. Hypothesis Development

The effect of workload on professional skepticism and the auditors ability to detect fraud

Nasution and Fitriany (2012) states that the auditor's workload can be seen from the large number of clients that must be handled by an auditor with the limited time auditor to complete the audit. With a high workload, an auditor may receive an explanation from the client without having to search deeper information on the audit evidence obtained. This proves that the heavy work load will reduce the auditor's professional skepticism (Nasution and Fitriany, 2012). The workload of an auditor is usually associated with a busy season which usually occurs at the beginning of the first quarter mainly due to the many companies that have a fiscal year that ended in December. Excess work during busy season will lead to fatigue and the tight time budget for the auditor that will produce low quality audit (Lopez and Peters, 2011).

Murtisari and Ghozali (2006) found evidence that the burden of work that resulted in excess jobs will decrease job satisfaction and performance auditor. Lopez and Peters (2011)research, which is supported by Fitriany (2011) research found that the auditor's workload negatively affect audit quality. Increasing workload will reduce the ability of auditors to detect fraud a company that will result in well with the resulting audit quality will be lower. Based on this concept it is assumed that the more workload that the auditor will further lower professional skepticism. In addition, the auditor workloads more thought to the less will improve the ability to detect it when confronted with symptoms of fraud. The hypothesis of this study are as follows:

H1: Workload negatively affect on professional skepticism
H2: Workload negatively affect on the auditor's ability to detect fraud

The effect of audit experience on professional skepticism and the auditors ability to detect fraud

Experience according to Webster's Ninth New Collegiate Dictionary in Sucipto (2007) is a knowledge / expertise gained through an event by direct observation or participation in such events so that more and more complex tasks are carried out led to increased experience (Christiawan, 2002). In addition, the more often and the recurrence of a job is done is also a factor that can improve the experience and make it more aware of the obstacles that may be experienced (Bawono and Singgih, 2011). Experience to be an important indicator for the professional qualifications of an auditor (AU Section 110 paragraph 04). Audit experience is the experience gained auditor during the audit of financial statements in terms of both duration and number of assignments that once handled (Suraida, 2005). Auditors that more experience will have a higher ability to discover fraud contained in the financial statements and also can provide more accurate explanation of

the findings for increased professional skepticism (Libby and Frederick, 1990 and Suraida, 2005).

Sularso and Na'im (1999) in Taufiq (2008) states that a person is more experience in a substantive fields have more things stored in his memory, and can develop a good understanding of the relative frequency of events. Suraida (2005), Noviyanti and Bandi (2002), and Muiet. al (2010) have proved that one of the factors that can increase the skepticism of a professional auditor is the number of audit experience that has been owned by auditors and many experiences will result in better performance in detecting cases of fraud compared with inexperienced auditors.

Based on the above, the more experience will increase the professional skepticism. In addition, more experienced auditor will further enhance the ability to detect when confronted with symptoms of fraud. The hypothesis of this study are as follows:

H3: audit experience positively affect on professional skepticism
H4: audit experience positively affecton the auditors ability to detect fraud

The effect of Personality Type combination of ST and NT on Professional Skepticism and auditors ability to detect fraud

A person's personality is formed by two factors: heredity (genetic factors) are the basic factors that shape one's personality, and environmental factors, the factors that affect a person's personality based on where a person grew up. In this study, personality types grouped by Myers-Briggs Type Indicator (MBTI). Myers-Briggs Type Indicator (MBTI) was developed by Katharine Cook Briggs and her daughter Isabel Briggs Myers named based on the personality theory of Carl Gustav Jung. In the MBTI, personality type of man can be divided into four pairs of preference: (1) the preference Extraversion and introversion (E and I), (2) the preference Sensing and Intuition (S and N), (3) preferences Thinking and Feeling (T and F), and (4) preference Judging and Perceiving (J and P). Auditor with a combination of personality types ST and NT based on the theory of Myers Briggs is an auditor who tend to think logically in making decisions and taking into account all the facts are there to support his decision. Based on the concept above, it is suspected that the auditor with personality type combination of ST and NT are auditors who have skepticism professionals and auditors that will further enhance the ability to detect when confronted with symptoms of fraud compared to the auditor with the type of other personalities (Nasution and Fitriany, 2012).

The hypothesis of this study are:

H5: Auditor with personality type combination of ST and NT have professional skepticism higher than the auditor with other personality types.

H6: Auditor with personality type combination of ST and NT will further enhance the ability to detect when confronted with symptoms of fraud compared to the auditor with other personality types.

III. METHOD

A. Research Framework

Auditor is the party that is expected to bridging the interests of management and users of financial statements, so that the auditor is expected to detect fraud. It is no less important to be possessed by an auditor is to have professional skepticism because it would affect the quality of the audit. This study aims to determine the effect of workload and characteristics of auditors (proxied by audit experience and personality types) on professional skepticism and the auditor's ability to detect fraud. This research was conducted at the public accountant firm listed in Bali. This study is a replication of research conducted by Nasution and Fitriany (2012). Research framework in this study are:
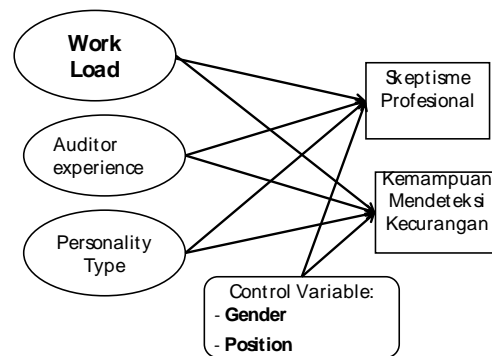
B. Operational Definition and Measurement of Variables

1) Auditors Ability to Detect Fraud (ABILITY)

The questionnaire in this study using statements regarding symptoms of fraud developed by Fullerton and Durtschi (2004) which consists of symptoms consisting of corporate fraud environment and symptoms of financial records and accounting practice. Variable corporate environment (ENVR) in this study have observed that 4 variables ABILITY1 until ABILITY4. Variable financial records and accounting practice (FR_AP) in this study have observed that 6 variables ABILITY5 until ABILITY10.

2) Professional Skepticism (SKEP)

Professional skepticism variables measured using a model Hurtt, Eining, and Plumlee (HEP) which is used in research Fullerton and Durtschi(2004). Model HEP measure of skepticism professionals based on 6 characteristics, namely: 3 statements about questioning mind, 2 statements regarding the suspension of judgment, 2 statements regarding the search for knowledge, 3 statements regarding interpersonal understanding, 2 statements about self-confidence, and 3 statement regarding self-determination.

3) Workload (WORK)

The workload is measured by the average number of audits carried out by auditors during the year. A value 1 for the number of assignments 1-3, value 2 for the number of assignments 4-7, value 3 for the number of assignments 8-10, value 4 for the number of assignments more than 10 years. The lower the value of this variable, indicates the low workload of auditors.

4) Audit Experience (EXPR)

Audit experience measured by the length of work experience as an auditor (Suraida, 2005). A value of 1 for 1-5 years audit experience, value 2 for 6-10 years audit experience, the value of 3 for 11-15 years audit experience, and value of 4 for more than 15 yearsaudit

experience. The higher the value of these variables, means more experience have had auditors.

5) **Personality Type (PERSON)**

Personality type was measured using the Myers-Briggs Type Indicator (MBTI). Noviyanti (2008) classify personality types auditor into two groups, namely the personality type ST (Sensing-Thinking) and NT (Intuition-Thinking). Auditor with personality type ST (Sensing-Thinking) and NT (Intuition-Thinking) were coded 1 and auditor with personality types other than ST (Sensing-Thinking) and NT (Intuition-Thinking) were coded as 0.

6) **Control Variables**

Other variables that affect skepticism based on previous research professional and the auditor's ability to detect fraud is used as control variables in this study are:

- Gender (GEND)

    In this study Gender consists of two types of men and women. Auditor with female gender was coded 1 and auditor with the male gender were coded 0. Predicted that auditor with female gender have higher professional skepticism and ability to detect fraud than male auditors.

- Position (POSITION)

    Auditor with the position of senior auditor, supervisor, manager / asisstent managers and partners are given a value of 1, while the auditor in the position of junior auditor rated 0. Predicted that the position of a junior auditor has professional skepticism and the ability to detect fraudulent lower than a position of senior auditor, supervisor, manager / assistant manager and partner.

C. **Sample**

The population in this study is the auditors who work in public accountant firm listed in Bali. The sample was determined by simple random sampling method. Respondents in this study is a junior auditor and senior auditor who worked on public accountant firm.

D. **Data Collection Methods**

The method of collecting data in this study using survey data collection techniques by using a questionnaire (questionnaire).

E. **Data Analysis Techniques**

In this study, analysis of data using the approach Partial Least Square (PLS). PLS is a model equation Structural Equation Modeling (SEM) based components or variants. The equation in this study are:

$$SKEP = \alpha + \beta_1 BK + \beta_2 EXPR + \beta_3 PERSON(1)$$
$$ABILITY = \alpha + \beta_1 BK + \beta_2 EXPR + \beta_3 PERSON(2)$$

IV RESULTS AND DISCUSSION

A. *Description of Respondents*

The following table displays a questionnaire distributed to each firm.

Table 2.Overview Level Distribution of Questionnaires

No	Firms Name	The number of questionnaires distributed	The number of questionnaires returned
1	KAP I WayanRamantha	5	3
2	KAP Drs. Sri MarmoDjogosarkoro	10	10
3	KAP Drs. WayanSunasdyana	6	6
4	KAP Gunarsa	6	5
5	KAP KetutBudiartha	7	5
6	KAP Drs. KetutMuliartha RM &Rekan	10	8
	Total	**44**	**37**

Source: processed data (2016)

Questionnaire distributed totaled 44 by the return of the questionnaire are as follows:

Table 3.Returns Data Sample

Information	The number of questionnaire
Questionnaire distributed	44
Questionnaires were not returned	7
Questionnaires returned	37
Questionnaires were canceled	0
Questionnaire used in the analysis	37
Response rate	97,36%
Usable response rate	97,36%

Source: processed data (2016)

B. *Characteristics of Respondents*

Profile of respondents explained about gender, respondent job title, and work experience of respondents. Characteristics of respondents can be seen in Table 3.

Table 3. Characteristics of Respondents

No	Information	Amount
1	Gender	
	Male	19
	Female	18
	Total	**37**
2	Position	
	Partner	0
	Manager	1
	Senior auditor	20
	Junior auditor	16
	Total	**37**
3	Length of work	
	1-5 year	15

	6-10 year	22
	11-15 year	0
	>15 year	0
	Total	37
4	The number of audit	
	1-3 tasks	3
	4-7 tasks	7
	8-10 tasks	17
	> 10 tasks	10
	Total	37

IV. DISCUSSION

A. Construct validity test

1)   Convergent validity test
Table 4.Overview Algorithm

	AVE	Composite Reliability	R square	Cronbachs alpha
K1	1.000000	1.000000		1.000000
K2	1.000000	1.000000		1.000000
X1	1.000000	1.000000		1.000000
X2	1.000000	1.000000		1.000000
X3	1.000000	1.000000		1.000000
Y1	0.513159	0.836597	0.347200	0.754587
Y2	0.515594	0.803801	0.256870	0.711306

Source: The results of data processing PLS

Convergent validity test parameters seen from scores AVE and Communality, each one should be more than 0.5. From the results of the third test above shows that the value of AVE and communality values greater than 0.5. The third results that the data is valid.

2) Discriminant validity test
Table 5.Cross Loading

	K1	K2	X1	X2	X3	Y1	Y2
K1	1.000000	-0.023600	0.212191	0.032743	0.029326	-0.330122	-0.340253
K2	-0.023600	1.000000	0.414774	0.057059	-0.038462	0.335548	-0.047105
X1	0.212191	0.414774	1.000000	0.361149	-0.146309	0.083051	0.039945
X2	0.032743	0.057059	0.361149	1.000000	0.011942	0.347860	0.348795
X3	0.029326	-0.038462	-0.146309	0.011942	1.000000	-0.023666	-0.077700
Y1.2	-0.291160	0.268951	0.080392	-0.291160	-0.176346	0.805287	0.170150
Y1.3	-0.310201	0.271341	-0.016838	-0.310201	-0.046336	0.688867	0.051577
Y1.8	-0.249497	0.230466	0.102874	-0.249497	0.089368	0.861601	-0.027021
Y1.9	-0.128377	0.415711	0.127957	-0.128377	0.002077	0.514183	0.058278
Y1.15	-0.186341	0.091706	0.001718	0.357805	0.054699	0.660327	-0.200053
Y2.3	0.075659	-0.146302	0.081023	0.173300	-0.149655	-0.187411	0.507072
Y2.4	-0.068399	-0.009584	-0.033392	0.272722	-0.005717	-0.189073	0.659045
Y2.5	-0.384742	-0.037954	-0.089190	0.294191	-0.174929	0.191001	0.886555
Y2.9	-0.322219	-0.018172	0.205374	0.260790	0.078282	-0.026092	0.764809

Source: the results of data processing (PLS)

Based on the cross loadingtable, it can be concluded that all indicators have scored loading grater than construct so that the data is valid.

COMPOSITE RELIABILITY

Reliability test can be seen from Cronbach's alpha values must be more than 0.6 and composite reliability values must be more than 0.7. Based on table 4, values Cronbach's alpha is more than 0.6 and composite reliability values is more than 0.7 this means that it meets the test model.

STRUCTURAL MODEL (INNER MODEL)

Table 6. R Square

	R Square
K1	
K2	
X1	
X2	
X3	
Y1	0.347200
Y2	0.256870

The R2 each construct based on table 6 is Y1 = 0.347200. That means that Y1 (SKEP) can be explained by the workload, audit experience and personality type is 34.7200% while the remaining 0.6528 is explained by other variables not included in the model. Y2 (ABILITY) can be explained by the workload, audit experience and personality type is 25.6870% while the remaining 0.74313 is described other variables not included in the model.

HYPOTHESIS TESTING

1)   The effect of workload on professional skepticism
Table 7. T statistic test

	T statistic
X1 -> Y1	1.401660

From the table 7 it can be seen that the construct workload has t statistic of 1.401660 smaller than t table amounted to 1,697. The value means that the workload does not affect the professional skepticism, and the results of the hypothesis H1, which states thatworkload negatively affect professional skepticism is rejected. This is because for each auditor is obliged to follow the common standards in auditing standards, which the auditor is required to always be skeptical. In addition, with the supervision and senior auditor would improve audit quality.

2)   The effect of workload on the auditors ability to detect fraud
Table 8. T Statistic test

	T statistic
X1 -> Y2	0.042790

From the table 8 it can be seen that the construct workload have t statistic of 0.042790 smaller than t table amounted to 1,697. The value means that the workload does not affect the auditors ability to detect fraud. H2 which explains the negative effect on the workload on the auditor's ability to detect fraud is rejected. This is because for each auditor works based on the audit procedures and do good supervision so that the high or low workload does not affect auditors ability to detect fraud.

2) The effect of audit experience on professional skepticism

Table 9. T Statistic

	T statistic
X2 -> Y1	3.805705

From the table 9 it can be seen that constructs the audit experience have t statistic of 3.805705 bigger than t table 1,697.The value means that audit experience have positively affect on professional skepticism, and H3 is received. This is because an experienced auditor will be able to enhance the professional skepticism.

4) The effect of audit experience on the auditors ability to detect fraud

Table 10. T Statistic

	T Statistic
X2 → Y2	2.931804

From the table 10, it can be seen that constructs the audit experience have t statistic of 2.931804 bigger than t table 1,697. The value means that the positive effect audit experience on the auditors ability to detect fraud, and H4 is received. Experienced auditor will have knowledge of error and fraud more so that it will produce a better performance in detecting cases of fraud compared with inexperienced auditors.

5) The effect of Personality Type combination of ST and NT on Professional Skepticism

Table 11. T Statistic

	T Statistic
X3 → Y1	0.308489

From the table 11, it can be seen that the construct of personality type has t statistic of 0.308489 smaller than t table amounted to 1,697. These values mean that the personality type combination of ST and NT did not affect the professional skepticism, and H5 which explains that the auditor with personality type combination of ST and NT have professional skepticism is higher than other personality types auditor is rejected. Personality Type has no effect on skepticism, since each auditor shall perform auditing standards especially common standards.

6) The effect of Personality Type combination of ST and NT on auditors ability to detect fraud

Table 12. T Statistic

	T Statistic
X3 → Y2	0.629620

From the table 12, it can be seen that the construct of personality type has t statistic of 0.629620 smaller than t table amounted to 1,697. These values mean that the personality type combination of ST and NT did not affect the increase in detecting fraud, and H6 explaining that personality type combination of ST and NT will further enhance the ability to detect when confronted with symptoms of fraud compared with other personality types is rejected. This is because each auditor should work based auditing procedures.

V. CONCLUSION AND SUGESSTIONS

A. Conclusion

Based on the results of the discussion of the previous chapter, it can be obtained conclusions:

a) The test results showed that the workload does not affect the professional skepticism, while the audit experience have positive effect on professional skepticism and personality type combination of ST and NT had no effect on professional skepticism.

b) The test results showed that the workload does not affect on the auditor's ability to detect fraud, while the audit experience positive effect on the auditor's ability to detect fraud. In addition, the test indicate that there is no difference in the increase in the auditor's ability to detect fraud between auditors personality type ST and NT with other personality types.

c) The test results showed that gender and auditor position has no effect on professional skepticism and the auditor ability to detect fraud.

B. Sugesstions

Expected to be able to expand the distribution of questionnaires, not only in public accountant firm thatlisted in Bali, so as to obtain the results are better because the response rate is higher. The variables that affect the professional skepticism and the ability to detect fraud in this study is limited to a variable workload, audit experience and personality type only. Therefore, researchers expect active participation of future researchers to find other factors that affect the professional skepticism and the ability to detect fraud. The data in this study resulted from the instrument which was based on the perception of respondents as the answer, that will cause problems if the respondent is not honest then the answer will be different from reality. Subsequent research should use interviewing techniques directly with the auditor.
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