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LITERATURE REVIEW: FRAUD AUDITING IN INDONESIA

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ABSTRACT

Financial statement fraud or corruption is one of the most common types of fraud committed by company executives. Pressure, opportunity, rationalization, arrogance, and the ability to commit fraud are all factors that contribute to financial statement fraud. The role of the auditor is critical in detecting signs of fraud in financial reports. Therefore, the researchers wish to conduct a literature review on audit fraud, focusing on the role of auditing in identifying fraudulent corporate financial statements in Indonesia. Auditors play a crucial role in detecting fraud in a financial report, according to the findings of this study, which the researchers hope will provide future researchers with insight and references for research in the field of fraud auditing and inform the public of this fact.

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INTRODUCTION.

Evidently, the Indonesian government is concerned about the current incidences of fraud, which have harmed a multitude of parties. The Indonesian government has taken a variety of steps to prevent fraud and corruption, particularly when a business manages public funds. The legal aspect is crucial for the board of commissioners, directors, and public accountants to fulfill their respective responsibilities. The purpose of the audit is to increase public confidence in the company's prepared financial statements and to minimize the occurrence of fraudulent acts on financial reports (Ilyas, 2017).

Professional vigilance requires the auditor to be attentive to a variety of conditions that indicate fraud, as well as to prepare a number of audit procedures that can detect material misstatements, whether they are the result of fraud or error (Hayes et al., 2017). According to Karyono (2002), fraud is caused by two conditions: individual environmental factors and internal organizational factors. Individual factors that are eager to satisfy their desires and weaknesses in a company's internal controls play a significant role in the occurrence of fraud cases at different businesses. However, pressure, opportunity, and rationalization, also known as the fraud triangle (Singleton and Singleton, 2010), are typically the root causes of fraud. A person's propensity to commit fraud or corruption is frequently a result of financial stress. Due to a lack of supervision within an organization, the existence of opportunities to commit fraudulent acts is also a factor that leads to fraudulent behavior. Oftentimes, the attitude of justifying or rationalizing fraudulent acts on the basis that others engage in the same behavior is a contributing factor to the courage to commit fraud.

The fraud triangle subsequently evolved into the fraud diamond, which consists of incentive, opportunity, rationalization, and capability (Kranacher and Relay, 2020). These modifications are caused by the addition of capability elements to the list of fraud causes. This refers to a person's ability to commit fraudulent acts, whether because of a position that enables them to do so or because of their ability to manipulate or commit fraudulent acts.

Fraud diamond developed again into fraud pentagon. The fraud pentagon includes pressure, opportunity, rationalization, arrogance, and competency (Kranacher and Relay, 2020). In addition to the previous fraud triangle, two additional causes of fraud are arrogance and competence. Competence is a person's ability to commit fraudulent acts, while arrogance is a trait that tends to be greedy in order to satisfy one's desires.

Several studies have examined the factors that influence fraud, which include pressure, opportunity, rationalization, competence, arrogance, information asymmetry, the complexity of accounting transactions, and inadequate disclosure of accounting information. Reducing fraudulent financial statements is also influenced by the role of the auditor. Several studies have been conducted to determine which factors impact fraud audits. There is no doubt that the role of information technology has a significant impact on fraud detection and can reduce the risk of fraud. However, the auditor's independence and skill are also required in order to detect fraud in the examined financial statements.

Hung and Cheng (2018) demonstrate that the more complex the information in financial reports, the less transparent it will be, the greater the information asymmetry between managers and auditors, and the greater the audit risk. Therefore, when a company has complex accounting transactions, the auditor conducting the audit must act professionally in order to detect fraud and minimize audit failures.

According to Mironiuc and Robu (2012), the results of financial statement audits are reflected in opinions regarding the financial statements' accuracy. The increasing prevalence of fraudulent financial statements increases auditors' focus on conducting their work professionally. An auditor is required to have an independent or objective attitude, particularly regarding the payment of fees by clients. The results indicate that a low audit fee increases the likelihood of fraud.

This literature review aims to examine the evolution of fraud audit research, particularly in Indonesia. Several studies have investigated the factors that influence fraudulent financial statements and audits. This study is anticipated to contribute to future research on research methodology, particularly auditing. The research was conducted by amassing data on fraud audits conducted in Indonesia between 2008 and 2021.

MATERIAL AND METHODS.

Fraud.

According to the Association of Certified Fraud Examiners (ACFE) in the 2006 Fraud Examiners Manual, fraud is defined as "intentional untruth or dishonesty used to gain an unfair advantage from a person or group of people" (Karyono, 2013). Fraud is also defined as an act of deception that can result in misleading financial reports or financial statement misstatements (Johnstone et al., 2016). Meanwhile, according to Singleton and Singleton (2010), fraud is something different that is done by different people in different situations, or it can simply be called fraud.

Auditors typically encounter two types of misstatements or fraud: misstatements caused by fraudulent financial reporting and misstatements caused by misappropriation of assets. In order to deceive users of financial statements, financial reporting containing fraud related to intentional misstatement includes omitting certain amounts or failing to disclose them. Meanwhile, asset misuse refers to the loss or theft of company assets, which is typically committed by company employees (Hayes et al., 2017).

Donald Cressey asserts that fraud is caused by three factors: pressure, opportunity, and rationalization. There is a correlation between pressure and the motivations for fraud, such as employees misusing assets due to financial pressure or management committing fraud due to pressure from the entity when targets are not met. Opportunities exist when someone is aware of company weaknesses that make it possible to commit fraudulent acts, such as weak internal controls or internal controls that can be ignored. In contrast, rationalization refers to a person's actions to justify fraudulent behavior because others engage in the same behavior (Hayes et al., 2017). The following is a picture of the fraud triangle:

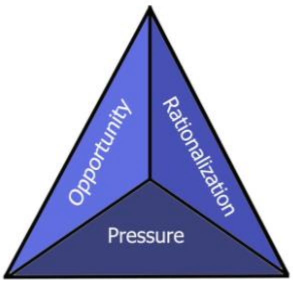

Figure 1. Fraud Triangle.

The fraud triangle that leads to fraud has evolved into a fraud diamond. This fraud diamond consists of incentive, opportunity, justification, and capability. The element of capability differentiates this scenario from the fraud triangle. Capability is the aspect of a person's ability or position that enables them to commit fraudulent acts (Kranacher and Relay, 2020). Fraud diamond is shown in the image below:

Figure 2. Fraud Diamond.

The fraud diamond has been further developed into the fraud pentagon, which includes five factors: pressure, opportunity, rationalization, arrogance, and competence. In addition to the original factors of the fraud triangle, arrogance and competence have been identified as additional elements contributing to fraud. Arrogance refers to an individual's desire to fulfill personal needs, which increases the likelihood of engaging in fraudulent activities. Competence is associated with a person's capability or position that enables them to carry out fraudulent acts (Kranacher and Relay, 2020). The fraud pentagon is shown in the image below.

Figure 3. Fraud Pentagon.

Establishing corporate governance, internal control systems related to accounting transactions, retrospective examinations, and investigations of suspect or problematic cases are methods for preventing fraud (Wind, 2014). Meanwhile, the AICPA develops three elements of preventing, detecting, and preventing fraud, namely the need for a high culture of honesty and ethics, the responsibility of management to evaluate potential fraud risks, and the involvement of the audit committee (Arrens et al., 2017).

Fraud Audits.

The risk of misstatements leading to fraud is partially addressed by auditing standards. Auditors are expected to maintain a professional skepticism and evaluate all evidence gathered by the auditor with a critical eye (Arrens et al., 2017). It is essential for an auditor to possess analytical skills, communication skills, and information technology skills in order to detect fraud when conducting audits. Identifying types of fraud, conducting tests, and following up if fraud is detected all require analytical abilities. Communication skills pertaining to interviews with witnesses and suspects, in addition to communication with related parties. Information technology capabilities are related to information technology assistance for fraud detection (Tunggal, 2016).

Included in the services provided by fraud audits are employee fraud, economic losses, asset tracing, and criminal case investigation. Business employee fraud is the investigation into whether fraud has occurred, as well as the creation of regulations to prevent fraud. The role of the audit in calculating losses incurred in economic events such as contract disputes, patent infringement, and others is related to business economic losses. Asset tracing relates to the auditor's responsibility to detect lost or hidden assets. The role of the auditor as an expert witness who reveals criminal cases or traces criminal documentation is related to the investigation of criminals (Tjahyono et al., 2013).

By communicating with other audit team members, conducting interviews with company management, identifying risk factors, and conducting analytical procedures, among other sources of information, fraud risks can be identified (Arrens et al., 2017). According to SAS 9, the auditor must be concerned with eight steps for fraud detection and prevention: 1) conducting client discussions, 2) obtaining information to identify fraud risks, 3) identifying material risks, 4) assessing identified risks after considering the company's internal controls, 5) responding to risk assessments that have been conducted, 6) evaluating evidence, 7) communicating fraud findings to clients, and 8) documenting fraud findings.

Research design.

This paper is a literature review of numerous studies on audit fraud in Indonesia. (Efron and Ravid, 2019) Literature studies analyze and evaluate critically theories, various research findings, and practices associated with a topic. Literature studies are characterized by research that is directly related to texts or manuscripts, data that is readily usable and included in secondary data collection, and data that is not limited by space or time (Zed, 2014).

The focus of the literature review conducted for this study was on fraud audits. The researchers conducted a fraud audit literature review by reviewing the factors that influence fraud auditing, including the factors that cause fraud, the roles or competencies an auditor must have in detecting fraud, and the factors that influence or are related to fraud auditing.

The researchers gathered studies conducted by previous researchers that tested the influence of factors that influence fraud audits. The period from 2008 to 2021 was used to collect literature studies. Once collected, the audit fraud research data was presented and conclusions were drawn.

RESULTS AND DISCUSSIONS.

The Indonesian government places a high priority on the prevention of fraud and corruption. Several studies were conducted to determine the factors that influence fraud audits and the auditor's role in anticipating fraud, so that current audits also concentrate on fraud audits. In the following section, researchers discuss various audit fraud studies conducted in Indonesia.

Puspasari and Suwardi (2016) examine the impact of individual morality and internal control on the likelihood of committing fraud. Their findings suggest a correlation between individual morality and internal control. Individuals with high moral values are less likely to engage in fraudulent activities, even in the absence of internal controls. However, when internal controls are lacking and individual morality is low, the potential for fraud increases.

Baihaqy and Kusuma (2012) conduct a study on indicators of fraudulent financial reporting using the fraud triangle as their theoretical framework. According to the findings of their study, pressure, opportunity, and rationalization can be used to detect fraudulent acts in financial statements. Their research also indicates that the type of accountant, experience, level of education, educational background, and training affect an accountant's perception of fraud indicators. When an auditor is tasked with detecting fraudulent financial reporting, it is essential to consider his or her education, scientific background, and years of experience. Employees are more likely to commit fraudulent acts if they are subjected to unfair treatment. Weak internal controls also support or encourage fraud within an organization. A company culture devoid of values leads to poor employee conduct and rationalizes their actions, thereby increasing the number of fraudulent acts within the organization. Therefore, it is essential for companies to implement good governance to minimize fraudulent acts and for auditors to have a thorough understanding of the company's business and procedures in order to detect or analyze any signs of fraud.

Lukman and Harun (2018) also conduct a study to examine the perceptions of internal and external auditors regarding the factors that influence fraud detection with the fraud triangle approach. The staff of public accounting firms and the company's internal auditors were distributed questionnaires. The findings of their study indicate that pressure, opportunity, and rationalization have a positive impact on fraud detection.

Astuti et al. (2015) investigate financial statement fraud in Indonesian public companies using the fraud triangle and the auditor's response to fraud. Due to pressure, opportunity, and rationalization, public companies in Indonesia commit fraud. Their findings indicate that the fraud triangle has no effect on fraudulent financial reporting due to the fact that other factors, such as inadequate internal controls, have a significant influence on fraud. Meanwhile, the auditor's liability for fraudulent financial reporting is tied to the issued opinion; if there is evidence of fraudulent financial reporting, the auditor will not issue an unqualified opinion.

Inayanti and Sukirman (2016) examine fraud from a variety of perspectives based on fraud diamond. They use financial data to identify the factors that influence fraudulent financial reporting, such as financial stability, financial requirements, the nature of the industry, the presence of multiple board members, auditor changes, rationale, and capabilities. According to the findings of their study, financial stability, the nature of the industry, and rationalization have an impact on fraudulent financial reporting. This occurs because financial instability and the rationalization of financial report manipulation contribute to the occurrence of fraud.

Kusumawati et al. (2021) investigate fraudulent financial reporting in the context of Pentagon fraud. Their study investigates the relationship between financial stability, financial goals, external pressure, institutional ownership, opportunity, rationalization, capability, and arrogance. The findings of their study indicate that detecting fraudulent financial reporting is influenced by financial targets, external pressure, institutional ownership, and capabilities.

Winardi et al. (2017) conduct a study to examine the role of the auditor in assessing fraud from the perspectives of the auditor's professional skepticism and client narcissism. Professional skepticism refers to an auditor's critical and professional demeanor when conducting an audit. It is expected that auditors with a high level of professional skepticism will be able to detect material misstatements in the financial statements caused by fraud. Meanwhile, client narcissism is an individual trait characterized by a tendency to be greedy in order to satisfy personal desires; the auditor can take this into account when assessing fraud. The findings of their study indicate that auditors with a high level of professional skepticism are more sensitive and likely to detect fraudulent acts, while client narcissism influences the auditor's fraud evaluation.

In their study, Puspasari and Dewi (2015) also examine whether moral reasoning and work-related pressure could lead an internal auditor to commit fraud. Their study was conducted experimentally on college students. The results of their study indicate that government auditors with high moral reasoning will not commit fraud during an audit, even when under pressure. Meanwhile, internal auditors with poor moral reasoning have a tendency to commit fraud, regardless of whether they work under pressure or not.

Adnan and Kiswanto (2017) are also interested in conducting a study of the determinants or factors that influence the auditor's ability to detect fraud utilizing professional skepticism as the mediating variable. The investigated factors are related to fraud risk assessment, time pressure, and auditor training in detecting fraud. Auditors employed by the Public Accounting Firm (KAP) in Semarang City constituted the subjects of their study. According to the findings of their study, professional skepticism can moderate fraud risk assessment and time pressure, but cannot moderate auditors' ability to detect fraud. In addition, the results of their study indicate that professional skepticism and fraud risk assessment have a positive effect on the auditor's ability to detect fraud; that is, the greater the auditor's professional skepticism and the greater his or her ability to assess fraud risk, the greater the auditor's ability to detect fraud. The auditor's ability to detect fraud is negatively affected by time constraints. This indicates that auditors are better able to detect fraud the less time pressure they are under.

Rahmawati and Usman (2014) focus on the impact of workload and experience on auditors' ability to detect fraud. Their study involved auditors from the Inspectorate in Palopo City. Their findings indicate that workload does not have a significant effect on the auditor's ability to detect fraud. However, the auditor's experience does play a role in their ability to identify fraud. As the auditor gains more experience, their ability to detect fraud improves, and they may also be better equipped to explain the factors contributing to fraudulent activities.

Koroy (2008) examine the role of external auditors in detecting fraudulent financial reporting, as well as the challenges they face in this process. The findings suggest that the focus on fraud detection has increased in order to bridge the expectation gap between users and auditors and to enhance users' confidence in financial statements. Effective fraud detection relies on the competence of auditors in detecting fraudulent activities, and it is essential that auditing standards provide guidelines to assist auditors in identifying fraudulent financial reporting. Furthermore, the auditor's working environment influences the auditor's ability to detect fraud. The presence of competitive pressures, time constraints, and client relationships can all have an impact on success in detecting fraud. If this is permitted, it will have an impact on audit quality. Their study suggests appropriate procedures and methods for detecting fraud, as well as non-traditional methods.

The government is looking for the best method to detect fraud because there has been an increase in cases of fraud or corruption in Indonesia. Syahputra and Afnan (2020) conducted research on the use of big data and forensic auditing as intervening variables in fraud detection. Their research participants were auditors from the Republic of Indonesia's Financial Audit Agency (BPK) and the Financial and Development Supervisory Agency (BPKP). Their findings show that big data and forensic auditing improve fraud detection. The use of big data makes it easier for auditors to analyze large amounts of data quickly and in a variety of ways, making the audit process for detecting fraud easier. Their research demonstrates the importance of forensic auditing in detecting fraud. The first role is that forensic auditing can maximize the role of big data in detecting fraud, so big data must be used in conjunction with forensic auditing. Meanwhile, the second role, forensic auditing, can directly detect fraud. This is due to the fact that the forensic audit focuses on fraud, the audit process is not limited by standards, the time limit for auditing is not limited, the method focuses on various transactions suspected of indicating fraud, and the auditor who performs it is an auditor who has special expertise such as mastering the field of communication, criminology, investigations, and others based on the fraud cases that occurred.

Antonio (2014) develops a system in their study to ensure that auditors conduct audits that are free of financial statement misstatement caused by fraud. The Automated Audit System model is recommended for development. This approach provides a framework for developing an effective audit program, beginning with understanding business processes and information system data structures. Use-Case Diagrams, Data Flow Diagrams, and Entity Relationship Diagrams are used to conduct the examination. They also use Benford's Law and Automatic Transaction Verification to detect any irregularities that have occurred, and they are given one case study that has implemented continuous audits using the ERP system. Their findings show that Continuous Audit and Benford's Law can be used to create a strong framework in Automated Audit Systems for detecting fraud.

Cahyono et al. (2020) also conduct a study on the impact of e-Audit and the audit work environment on audit quality in detecting fraud. Their study was carried out because a lot of fraud was discovered in an information technology system known as an electronic audit (e-audit), and it is hoped that when this system becomes more effective, it will be able to reveal the fraud that has occurred. Maximum quality in detecting fraud during an audit is supported by the use of e-Audit and a good audit work environment. The research focuses on BPK-Republic of Indonesia. Their findings indicate that e-audit and the audit work environment influence the quality of fraud detection in fraud audits.

These results are consistent with the use of the computer assisted audit technique (CAAT), which is used to present more transparent and accountable financial reports.

CONCLUSIONS.

Based on the theoretical review presented in the discussion section, it is possible to conclude that several factors, including pressure, opportunity, and rationalization, drive someone to commit fraud. As a result, the auditor must understand these factors in order to determine whether the company being audited has these driving factors in order to detect indications of fraud in financial statements. The auditor's professional skepticism also plays an important role in detecting signs of fraud in a company's financial statements.

In today's digital era, the role of information technology is also an important factor. Previously conducted in a conventional manner, the auditing process is now undergoing technological advancements facilitated by information technology. Big data and electronic audit have a significant impact on the detection of fraud. The use of information technology is anticipated to facilitate the auditor's work in detecting fraud, making the auditing process easier and more time-efficient. Obviously, this must be supported by the auditor's ability to comprehend the audit system in use. In order to produce quality audits, it is crucial for the Public Accounting Firm to develop auditor training or competence in the field of information technology auditing, particularly in detecting fraud.

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