What Factors Affect The Fraud Detection?
The Role of Red Flags and Auditor Experience

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ABSTRACT

This study intends to investigate what factors that affects fraud detection. We focus on the effect of red flags and auditor experience as the determinant factors. We also investigate the role of moderating of auditors experience on the relationship between red flags and fraud detection. We use 57 sample of auditors in the Regional Inspectorate of Central Java Province during 2022. We employ Partial Least Square (PLS) as an analysis tool to test the hypotheses. Our findings shows that there are a positive impact od red flags and auditor experience on the fraud detection. However, auditor experience does not play a moderating role on the relationship between red flags and fraud detection. Our findings contribute to the development of fraud detection literature based on attribution theory. We provide empirical evidences on what factors affecting fraud detection.

Keywords: auditor experience; corporate fraud; fraud detection; red flags.

INTRODUCTION

Fraud detection is defined as a process and effort to get early signals and suspicious activities as an indications of fraud, which can help to detect the fraud condition and also its perpetrators (Salem, 2012). The audit process begins by making an audit plan, perform procedure analytical and measure the audit risks (Zimbelman et al., 2017). Fraud detection does not always get a clear signals because the general audit usually conducted to make an assessment of the fitness of financial statements to the accounting standard (Kassem & Higson, 2012). The theory of attribution that developed by Fritz Heider in 1958 explained the individual bahevioral pattern in the process of detecting fraud. In the frame of auditing, attribution theory is commonly used by most researchers to explain the auditor behaviour, performance assessment, and the decision making process regarding fraud detection. The behaviour of auditors can be changed because of the pressure both externally and internally (Guelpa et al., 2017). The successful of audit process is greater when supported by the high-skilled auditors than those who have a lower experience (Kartikarini & Sugiarto, 2016). The external factors, in this study, refers to the capability to recognize red flags (West & Bhattacharya, 2016).

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An auditor who engage in an audit engegament require to have skills, especially in the field of forensics and investigation (Bajra & Čadež, 2018). Hence, the ability and tenure of auditor become an important thing in supporting the audit process. An individual capability can be defined as the ability of auditor in impelementing knowledge and auditing skills, carrying out audit procedures, therefore, they can perform the whole audit process carefully, intuitively and objectively. Beside the basic knowledge, the auditors also have to be able to investigate the perpetrators in order to find enough evidence to support fraud detection. The effectiveness of fraud detection, however, require not only internal strength, but also external strength that specifically answers questions about social perceptions which are also related to self-perception (Abdallah et al., 2016). The capability of recognizing fraud is considered as self-perceived, that can help auditors to obtain evidence in detecting fraud process. The capability of finding red flags, therefore, become the important factors in fraud detection, since red flags are unusual signal of fraud occurrence (Fullerton & Durtschi, 2011).

Previous researches focus to investigate what factors that affect audit performance such as auditor judgement (Wright & Wu, 2018), auditor's ability (Gullkvist & Jokipiii, 2015), and auditor education (Jaya et al., 2018). However, audit performance can not only depends on the auditor ability, but also the adequacy of red flags itself (Tschakert et al., 2016). Hence, the ability of auditor to recognize red flags as the signal of fraud is an important factor to detect fraud successfully. Most researches are still focus on the relationship between red flags and general audit performance (Pratama et al., 2019). This research is focus on reviewing the relationship between *red flag understanding* and fraud detection using a moderating variable. We use the experience auditor as determinant factor of fraud detection, which also treated as moderating factor as adapted from (Pratama et al., 2019). The level of auditor experience can increase the assessment of risks which have the relationship with fraud detection (Salem, 2012). Research conducted by Nair & Kamalanabhan, (2011) explained that auditor experience become the moderating factors on the relationship between individual attitude and behavior towards performance in the field of business management and auditing. The moderating effect of auditor experience need to be investigated more deeply to get an empirical evidence.

Fraud Detection

Fraud can be defined as a fraudulent behaviour, including assets embezzlement, corruption that causes losses on both personal and institution (Guelpa et al., 2017). Fraud detection procedures have to be applied continuously, because of the aggressive fraud behavior. To apply a good audit procedures, it is important to consider red flags, which can be seen as early signal of fraud condition (Kurniawan, 2018). Red flags also can be interpreted as the anomaly or symptoms of fraud (Sandhu, 2016). Previous research on fraud detection focused on the what factors that are considered by auditor to determine fraud risk. However, the ability of auditor to recognize red flags is also important to detect fraud. Since red flags is the most important emergency signal, it

help much on the process of fraud detection (Kassem & Hegazy, 2010). According to (Sanjaya Adi Putra & Dwirandra, 2019), red flag have positive impact on the successful fraud detection.

Red flags

Red flags can be defined as an anomaly or abnormal conditions that usually become a signal of fraud occurrence (Tschakert et al., 2016). In the fraud detection process, red flags become one of methods to detect fraud conditions (Kurniawan, 2018). Red flags can also become an early warning for auditors to make an audit plan. A research conducted by (Pratama et al., 2019), found that *red flags* affects positively on fraud detection. However, in contrast to (Mustika, 2016), the findings showed that there was no relationship between *red flags* and fraud detection.

The experience of auditors

There are so many indicators to measure audit performance. A good quality of audit performance can be investigated through the quality of auditor. The experienced auditors tend to be more intuitive and lead the high successful fraud detection because of their capability (Januarti, 2011). In detecting fraud, auditors need to have both experience and knowledge to perform a good audit procedures. The high performers auditors are they who have a good knowledge and skills in performing audit procedures to detect fraud (Fullerton & Durtschi, 2011). Andriyanti & Latrini Research (Andriyanti & Latrini, 2019) and (Larasati & Puspitasari, 2019), found a positive relationship between audit experience and fraud detection.

The Influence of Red flag understanding on Detection Fraud

Red flag is an abnormal condition which can be a signal of fraud (Tschakert et al., 2016). Red flags can help auditor in detecting a special condition that need more deeply assessment. Red flag can be used as an early warning system of fraud occurrence. Therefore, self-perceived, which is interpreted as high self motivation of auditors in conducting audit procedures, will lead to the effective red flags interpretation. The capability of auditor to recognize the red flags become an impontant skills that auditors must have. (Prasetyo & Darmayanti, 2015). Research conducted by (Pratama et al., 2019), found that *red flags* have a positive effect on the auditor's ability to detect fraud. The higher the understanding of the red flags found by the auditor, the more effective it is in detecting fraud. We propose the firs hypothesis as written:

H_1: Red flags understanding has a positive impact on fraud detection

The Effect of Auditor Experience on Fraud Detection

Experience is defined as the practical knowledge of auditor in conducting audit engagement (Setiawan & Fitriany, 2011). Experience is also refer to the hardskills, softskills, critical thinking,

tenure of auditors, including the entire learning process to do audit process (Kartikarini & Sugiarto, 2016). Experience is become one of the performance measurement in order to support audit process. Research conducted by (Andriyanti & Latrini, 2019) proved a positive relationship between audit experience and fraud detection. An experienced auditor is not only be able to perform financial audit, but also capable to detect a fraudulent financial statement. The longer the experience of auditors, the beteer they perform fraud detection. It because the experienced auditors have a better knowledge and skills than those who not experienced one (Larasati & Puspitasari, 2019). Therefore, the second hypothesis is proposed as follows:

H_2: The experience of auditor positively affect the fraud detection

The Moderating Role of Auditor Experience on the Relationship between Red Flags And Fraud Detection

The capability of auditors, including their level of knowledge and experience become the main factors in detecting fraud (Mustika, 2016). The ability to define red flags as the danger signal of fraud is associated with the level of auditor experiences. As the definition that red flags is the hidden symptoms of the fraud occurenece, hence, to detect the real condition of fraud need a special knowledge and skills from an expert auditors (Fullerton & Durtschi, 2011). Tschakert et al (Sanjaya Adi Putra & Dwirandra, 2019) stated that experienced auditors are be able to detect abnormal symptoms better than those they are not experienced yet. In this study, the abnormal symptoms are referred to *red flags*. Jaffar et al.(2011) stated a high level of experience help auditors to find *red flags* easier than the lower experience in detecting fraud. It can be assumed that the auditor's experience of interacting with red flags will influence the successful of fraud detection process. Therefore, it can be inferred that auditors who are more experience will find more *red flag symptoms* in detecting the fraud condition. From the given reasons, we propose the third hypothesis:

H_3: The level of auditor experiences play a moderating role in strengthening the effect of red flags on fraud detection.

METHOD, DATA, AND ANALYSIS

This research is considered as causality research, which aims to provide empirical evidence on the effect of red flags on fraud detection. This study conducted during 2022 period in Central Java Province. The object study is auditors in the regional inspectorate of Central Java Province. Population in study this is auditor working in Central Java Regional Inspectorate, which are 143 auditors. Sample is taken by simple random technique. The final data is 57 samples of auditors in Central Java Regional Inspectorate. Data taken on 2022.

This research use primary data which are collected by using structured questionnaire. Fraud detection is measured by communication skills, interview among clients, risk factors, analytical procedures, and other information (Jaffar et al., 2011). Red flags understanding is measured by the

red flag understanding construct (Gullkvist & Jokipiii, 2015) which are pressure, opportunity, and rationalization. As adapted from Abdallah (2016) and Segah (2018), the level of auditor experience is measured by tenure and the number of assessment that have been done by auditors. All items of questionnaire available in Appendix.

The measurement of variables are presented in the table 1.

Table 1. Variable Measurement

No	Variables	Measurement	Scale	Source
1	Fraud detection (Bound Variable)	Communication skills, clients interview, risk factors, analytical procedures, and other information	Likert Scale 1-5	(Jaffar et al., 2011)
2	Red flag (Free Variables)	Pressure, opportunity, and razionalization	Likert scale 1-5	(Gullkvist & Jokipiii, 2015)
3	Auditor experience (Moderation Variable)	The number of tenure and number of audit engagement	Rasio	(Abdallah et al., 2016) (Segah, 2018)

Source: Primary data, 2023

Data analysis technique used is Partial Least Square (PLS) analysis. Before we test the hypotheses, we employ outer model tests, which consists of validity and reliability tests, to measure the validity and reliability of the data (Ghozali & Latan, 2015). The validity test use *loading factor* and value *Average Variance Extracted* (AVE) > 0.5. menawhile, the reliability test use the Cronbach's Alpha value and *composite reliability* > 0.6.

RESULT AND DISCUSSION

Validity and Reliability Test

In table 2, all of the question items have the loading factor higher than 0.7, and all AVE value are higher 0.5. It means that all question items is valid. All Cronbach's Alpha and Composite Reliability values variable > 0.7 which means that all variable is reliable

Table 2. Outer Model Test

	Cronbach's Alpha	Composite Reliability	AverageVariance Extracted (AVE)	R Square	Adj-R Square
Detection Fraud	0.922	0.934	0.587		
Understanding Red flags	0.958	0962	0.630	0,679	0,661
Auditor Experience	0.909	0.928	0.648		

Sources: primary data, 2023

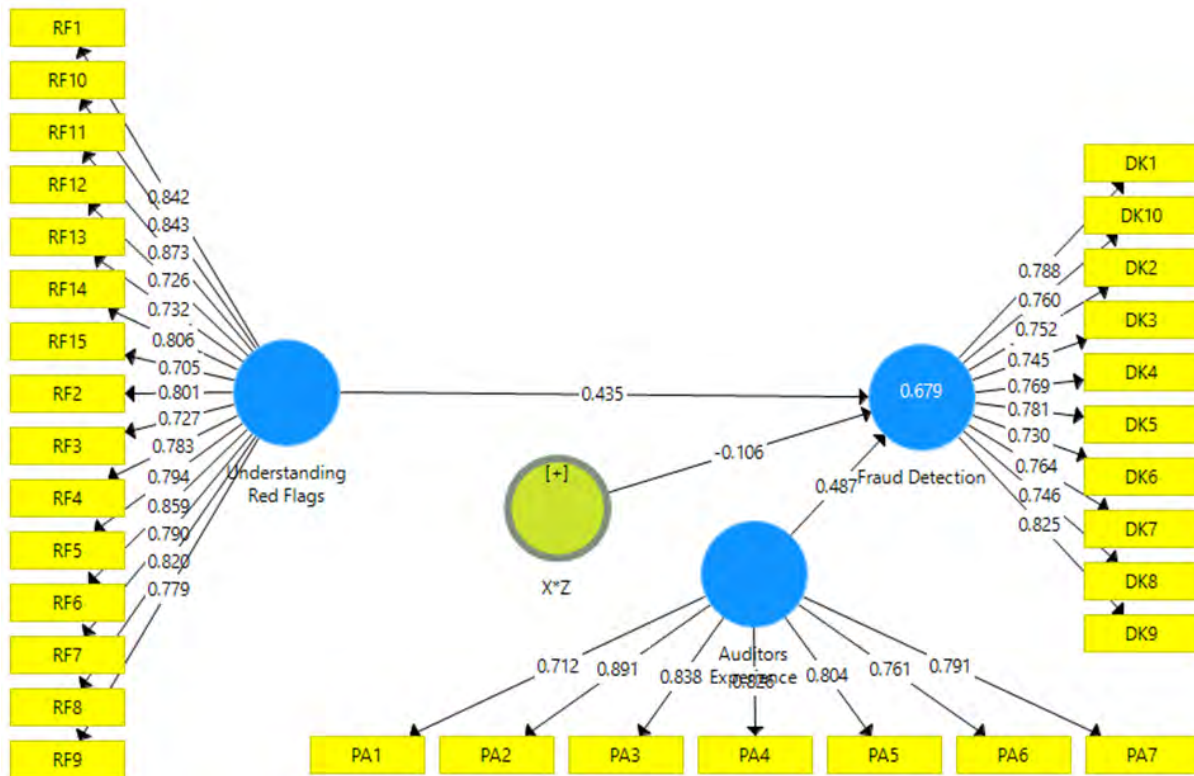Figure 1 shows the structural model of the research.

Figure 1. Structural Model
Source: Primary data, 2023

The value of R-Square in the table 1 of 0.679. That is, 67.9% change in detection fraud influenced by understanding *red flags* and auditor experience, meanwhile the rest (32.1%) is influenced by other variables that not become the object of this study.

The hypotheses test result is presented on the table 3. The understanding *red flags* has positive effect on the fraud with beta coeffcicient is 0,435 which is signifant at 0,05 level. (p value <0.05). The auditor experience has a positive effect on fraud detection with coeffcient 0.487 < 0,05, which is significant at 0,05 level. On the other hand, the auditor experience does not play moderating role on the relationship between red flags and fraud detection.(p value 0,247 > 0,05).

Table 3. Hypotheses test

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
understanding *Red flag* -> Detect Fraud	0.435	4,506	**0.000**
Auditor Experience -> Detect Fraud	0.487	3,902	**0.000**
X*Z -> Detect Fraud	-0.106	1.158	**0.247**

Source: Primary data, 2023

The Influence of Red flag understanding on Fraud Detection

The Research result shows that understanding *red flags* has a positive impact on the fraud detection. The better of understanding *red flag,* the better the auditor 's ability to detect fraud (Pratama et al., 2019). *Red flags* are bad signals or abnormal conditions or indications of fraud in financial statements (Hegazy & Kassem, 2010). In accordance with attribution theory, it shows that effective audit results can be influenced by internal strengths, especially the auditor's understanding in concluding *red flag conditions* that lead to fraud or are simply errors. In fraud detection process, it is important for auditors to obtain enough audit evidence and recognize unusual symptoms as signals that fraud has been occured (Fullerton & Durtschi, 2011). In recognizing red flags, the auditor will focus more on the unusual conditions, then will focus on the obvious area based on the investigation data (Hegazy & Kassem, 2010). Our findings supports the researches conducted by (Hegazy & Kassem, 2010) and (Pratama et al., 2019), proved that *red flags* is positively impacted the fraud detection process. Once the auditors can interpret the red flags, they will be more concern and focus in gathering sufficient evidence related to the *red flag*. Therefore, the probability in detecting fraud will become higher. The adequate understanding of *red flags* and supported by the capability of auditors will increase the successful fraud detection (Pratama et al., 2019).

The Influence of Auditor Experience on Fraud Detection

The result shows that the level of auditor experience is positively affected the fraud detection. The higher of the experience level, the higher the probability of auditors to detect fraud (Segah, 2018). According to Attribution theory, the effectiveness of audit process can be influenced both by internal factors and external factors. Internal factors is interpreted as the softskills of auditor, which come from the internal ability of auditors (Sanjaya Adi Putra & Dwirandra, 2019). Work experience is considered as internal factors (Januarti, 2011), that will increase the possibility of fraud detection (Dasila & Hajering, 2019). The level of experience refers to the entire learning process and necessary knowledge own by auditors in conducting audit process (Rustiarini et al., 2020). As stated by the attribution theory (Arifin, 2022) it shows that effective audit results can be influenced by internal factors, including the level of auditor experience. Auditor who has the higher level of experience, tend to be more critics and better in working intuitively than those who have a lower level of experience. The level of experience can increase the auditor capability, hence they can produce the good audit procedures to detect fraud (Rumengan & Rahayu, 2014). Our finding is consistent with the research of Andriyanti & Latrini (2019), who also provided evidence on the positive impact of auditor experience in the whole fraud detection process. A good experience auditor become one of the main factors in supporting audit process and create a more effective work procedurs in detecting fraud (Larasati & Puspitasari, 2019).

The Moderating Role of Auditors Experience

The result shows that auditor experience is not a moderating factor on the relationship between red flags and fraud detection. It because, if auditors apply make a good audit plan and apply the right audit procedures, they will be able to detect fraud (Dasila & Hajering, 2019). The main key is the capability to recognize red flags and obtain enough evidences. The unexperienced auditor will not become a team leader, so they will work in a team. Therefore, the association between the auditor's experience and the *red flags* has no effect in increasing the possibility of successful fraud detection. An experienced reliable auditor have to perform an excellent audit skills and knowledge in conducting fraud detection (Okpianti, 2016). But, the ability of experience in strengthening the effect of red flags on fraud detection can not be proven. This is because the ability to recognize red flags does not influenced by the tenure and the number of audit engagement of auditors (Jaffar et al., 2011). The results of the study indicate that the auditor's experience is not able to moderate the effect of *red flags* on fraud detection. The results of this study support the research of (Fullerton & Durtschi, 2011) and (Okpianti, 2016), who found that the auditor's experience has no significant effect on the auditor's ability to detect fraud. The level of red flags understanding and the capability to obtain enough audit procedures are different criteria from the level of experience. Therefore, red flags understanding and auditor experience play an individual effect on the fraud detection process.

The level of auditor's experience is prove of expertise and capability of auditors (Jaya et al., 2018). However, the ability of auditors in detecting fraud do not depend on the level of tenure and experience level (Sanjaya Adi Putra & Dwirandra, 2019). Auditors need external factors which can influence the successful of audit process. Beased on the fraud triangle theory, fraudulent statement can be engaged if there is a capability organzizational and leader commitment to perform fraud detection (Rustiarini et al., 2020)

CONCLUSION AND SUGGESTION

Fraud detection becomes the important thing in the forensic audit process. The ability of auditors to detect fraud become the concern of the process. Factors that affect the fraud detection need to be empirically examined. This study give empirical evidence on what factors that affects the fraud detection. From the result, we can infer that auditors understanding on red flags and auditors experience become the determinant factors on the successful fraud detection. Meanwhile, the auditor experience does not play moderating role on the relationship between red flags and fraud detection. This study contributes to the development of fraud detection based on the attributive theory, which is specially concern on the factors that affecting the fraud detection. This study give empirical evidence for auditors to consider red flags and experience in enhancing the successful of fraud detection process.

Our research contributes to the development of fraud detection model in the government organization. It have implication on the implementation of fraud detection model especially in public sector. It is, however, need to consider some limitations of this study. We only focused on the red flags and auditors experience as the determinant factors in this study. There are more factors that might have influence on the fraud detection, such as self-efficacy (Okpianti, 2016), code of professional ethics (Bailey et al., 2015), and corporate risk (Gullkvist & Jokipiii, 2015). The future research can investigate more deeply on the other factors.

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