AUDITOR'S SUCCESS IN DETECTING FRAUD: THE ROLE OF PROFESSIONAL ETHICS AND WORKLOAD

(Survey at Bandung City Public Accounting Firm)

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Article

Abstract

The purpose of this study is to assess the impact of workload and professional ethics on an auditor's capacity to spot fraud in 12 public accounting firms located in Bandung that are listed on the Indonesia Stock Exchange (IDX). Descriptive and verification study of forty auditors from twelve public accounting firms in Bandung that are listed on the Indonesia Stock Exchange (IDX) is the methodology employed.. Using a questionnaire, the survey approach was used to gather the majority of the data. Following data collection, SPSS 23.0 0 software was used to do multiple linear regression analysis on the data. The findings demonstrated that while workload had a negative and substantial impact on the auditor's ability to detect fraud, professional ethics had a positive and significant impact.

Keywords: Professional Ethics ; Workload ; Auditor Ability ; Detecting Fraud.

Introduction

In the modern globalized world, the problem of fraud is still common, both in developed and developing countries. These frauds are difficult to detect because they are usually carried out in secret, and the perpetrators must plan and implement clever strategies to prevent the fraud from being exposed. The impact of this fraud is very detrimental to creditors and stockholders who utilize financial statements, the general public and the country itself.Fraud can involve unlawful actions and intentionally harm other parties, such as corruption, collusion, nepotism, manipulation, fraud, smuggling, or presenting incorrect information when auditing financial reports is carried out (Suhayati, 2021: 88). Fraud is often associated with dishonest acts. Usually, fraudulent behavior is carried out intentionally by company management, employees or third parties with the aim of harming other parties. This involves deception to obtain unfair or illegal benefits (Putri, 2017).

The Association of Certified Fraud Examiners (ACFE) classifies fraud into three categories, namely (1) Corruption, which is a type of fraud that is difficult to detect because it involves collusion with other parties such as bribery and corruption. Typically, this type of fraud is common in developing countries where law enforcement is still weak and awareness of good governance is lacking. The success of detecting this type of fraud is difficult because the parties involved benefit from each other (mutualism symbiosis). (2) Misappropriation of Assets, which includes illegal taking of assets by individuals who have the authority to manage or supervise said assets. Because this kind of fraud is tangible or quantifiable, it is simpler to identify (defined value). (3) Financial Report Fraud, which involves actions by company officials or government agencies to conceal true financial conditions through financial manipulation in presenting financial reports in order to gain profit (Suhayati, 2021: 89). Therefore, companies need auditors who are experts to detect these frauds.

The auditor profession holds the trust of the client to prove fairness in the financial statements presented by the client. To maintain this trust, an auditor is required to be an expert. This is because the auditor has a responsibility to have the understanding and ability to carry out procedures aimed at obtaining confidence that there is no fraud that causes materially incorrect information to be presented in the financial statements. The effectiveness of conducting an audit depends on the auditor's ability to detect possible fraud (Agoes 2017:70).

The capacity of an auditor to identify fraud in financial statements is known as the auditor's ability to detect fraud (Hartan, 2016: 78). According to SA section 110 PSA No. 02 of the Auditing Standards, an auditor conducting an audit in compliance with the Standards is required to gain a reasonable assurance that there are no major misstatements resulting from fraud in the financial statements overall. An auditor must be able to spot fraud in addition to adhering to professional ethics when doing audits or tests.

An auditor's ability to practice his profession and foster public trust depends on his or her commitment to professional ethics. Professional ethics includes codes of ethics and rules of conduct that define the behavior expected of an auditor. This must be well understood, especially in public accountants' code of ethics which emphasize positive activities to produce high quality work (Suhayati, 2021:77). Professional ethics establish binding rules of conduct for professionals so that they adhere to the values of professionalism and uphold the profession they are in (Hakim, 2016). In addition to professional ethics, an auditor has a workload that can affect an auditor in detecting fraud.

The average number of tasks that need to be completed in a given amount of time is known as the workload.. Workload can be in the form of physical or mental tasks that must be carried out (Irwandy, 2007:61). As a result of a heavy workload or lack of sufficient physical abilities, an employee may experience work-related disorders or illnesses (Mahawati et al, 2021). Workload includes tasks given to workers or employees with a certain time limit, using their skills and potential (Munandar, 2014:20).

The auditor's capacity to spot fraud may decline as a result of the heavy workload. This results from the auditor's propensity to rush through tasks in order to finish them within the allocated time, sometimes ignoring minor details that are deemed insignificant. The auditor is thus more open to the data that the customer provides. Therefore, auditors with a high workload tend to be less thorough in detecting fraud than auditors with a lower workload (Sari et al , 2018).

In May 2018, Indonesia faced a case involving an auditor. The company PT Sunprima Nusantara Financing (SNP Finance) has come to the attention of financial authorities and the general public. At first, payments from SNP Finance went smoothly, and creditors analyzed the company's financial health through financial reports audited by Deloitte. However, it was revealed that SNP Finance's management had falsified data and manipulated financial reports. False sales are used to generate fake receivables as one of the tactics.. Then, with the understanding that the money collected from the collection of receivables will be used to settle obligations owed to creditors, the receivables are pledged as collateral. SNP Finance also provided fake documents containing customer data from the Columbia company. Unfortunately, As auditors, Deloitte was unable to find evidence of a fraud plan in the financial statements of SNP Finance. In reality, Deloitte's assessment of SNP Finance's financial accounts was unqualified. Deloitte, as a member of the big four KAPs, does not fully apply the principles of competence, rigor and professional prudence in the professional code of ethics when conducting audits of their clients. Public accountants Marlinna and Merliyana Syamsul, who audited SNP Finance's financial statements, were found to have broken professional auditing standards, according to the Ministry of Finance (Head of the Ministry of Finance's Communication and Information Services Bureau: Nufransa Wira Sakti, 2018).

These cases , It is critical for an auditor to be proficient in spotting potential fraud committed by their customers. In order to avoid serious misstatements in the financial statements, the auditor's judgment on the findings of the audit of financial statements is

greatly influenced by their capacity to identify fraud. To do this, the auditor must have strong ethical standards and the capacity to control their workload to prevent it from becoming too heavy. (Dandi, 2017).

Previous studies by Nirgahayu (2018) also demonstrate the impact of professional ethics on an auditor's capacity to spot fraud. This demonstrates that auditors with high standards of ethics typically have an advantage when it comes to spotting fraud (Nirgahayu, 2018). Arifuddin's research from 2020 revealed that an auditor's workload has an impact on their capacity to identify fraud. In this study, the high workload experienced by auditors can hinder their ability to detect fraud. A busy season situation with lots of work can cause auditor fatigue, but audit tasks must still be completed (Ranu et al , 2017). Ayu's (2017) research, however, demonstrates that workload has no impact on one's capacity to spot fraud. The author's research aims to determine the extent to which an auditor's workload affects their capacity to identify fraud..

Under the heading "Auditor's Success in Detecting Fraud: The Role of Professional Ethics and Workload," the author's study, which was undertaken after reviewing prior research, aims to determine the extent to which professional ethics and workload affect an auditor's capacity to spot fraud.

Research Method

Researchers analyze data by describing or characterizing the data that has been gathered without trying to draw any conclusions. This technique is known as descriptive verification. The verification research technique, on the other hand, tests theory by examining the relationship between workload, professional ethics, and the auditor's capacity to spot fraud.

22 public accounting businesses in Bandung that were listed on the Indonesia Stock Exchange (IDX) served as the study's population. a list of the many KAPs located across Bandung. Following their study, the authors found that 22 KAPs in the Bandung City region that were listed on the Indonesia Stock Exchange (IDX), there were 5 KAPs that were no longer actively operating permanently, 1 KAP that did not receive questionnaires, 2 KAPs that had moved locations, and 1 KAPs who are on leave for 1 year, 1 KAP is busy and does not receive questionnaires, therefore, of all KAPs in the Bandung City area that are listed on the Indonesia Stock Exchange (IDX), Twelve KAPs in the Bandung City area will be the research subjects. The Bandung City Public Accounting Firm registered on the Indonesia Stock Exchange (BEI) has 129 auditors, the number of samples taken by researchers was (25% x 129) = 32.25 or if rounded up to 33 respondents (minimum sample) consisting of senior auditors, managers, partners, and supervisors.

Data analysis in this study uses SPSS 23, starting from processing, understanding, and interpreting the information contained in the data that has been collected. The goal is to identify patterns, trends, relationships and meanings associated with the data. The process of data analysis involves the use of appropriate methods, techniques and tools to systematically organize, clean, summarize, describe and analyze data. The stages of data analysis include choosing the right analytical method, processing the raw data into a more structured format, exploring data to reveal patterns and trends, and interpreting the results of the analysis to gain a deeper understanding. In a research context, data analysis is often used to answer research questions, test hypotheses, or obtain insightful knowledge from the gathered data.

Results & Discussion
Research Result

Table 1. Percentage of Respondents' Answer Score Regarding Professional Ethics Variables

No	Indicator	Actual Score	Ideal Score	% Actual Score	Criteria
1	Professional Responsibilities	175	200	87.5%	Very good
2	Public Interest	173	200	86.5%	Very good
3	Integrity	168	200	84%	Good
4	objectivity	168	200	84%	Good
5	Principles of Competence and Professional Due Diligence	135	200	67.5%	Not good
6	confidentiality	177	200	88.5%	Very good
7	Professional Conduct	174	200	87%	Very good
8	Technical Standards	167	200	83.5%	Good
	Total	**1337**	**1600**	**83.5%**	**Good**

Source: Data Processing Results, 2023

Next, a table of interpretation scales for the percentage of the respondent's response score is created using the percentage of the respondent's overall score in the table. This table is shown in the following figure.

Figure 1. Continuum Line of Professional Ethics Variables

Based on the data, it can be inferred that the Bandung City Public Accounting Firm's professional ethics are generally regarded as good, with an 83.5% proportion. This shows the existence of awareness and adherence to the principles of Professional Ethics in auditing practice. However, there is a gap of 16.5% which indicates a weakness in Professional Ethics. Special attention needs to be given to the principle aspects of competence as well as professional rigor and prudence, which get an actual score of 67.5%. This shows that auditors need to pay more attention to the importance of applying ethical principles in carrying out their duties. By increasing the understanding and application of Professional Ethics, In order to safeguard the interests of the business and other stakeholders, auditors can improve their capacity to spot fraud.

Therefore, It is crucial because the auditor to continue to improve competence and practice due professional care and prudence in carrying out audit duties to ensure compliance with the principles of professional ethics. By increasing the understanding and application of Professional Ethics, auditors can strengthen their integrity as professionals in auditing practice. Auditors are required to adhere to the professional code of ethics when doing their job, respect the confidentiality of information obtained, and uphold the principles of fairness and honesty. Thus, increasing competence and practicing due professional care and prudence are important steps in maintaining the ethics of the auditor profession and ensuring that audits are carried out with integrity and high quality.

Table 2. Percentage of Respondents' Answer Score Regarding Workload Variables

No	Indicator	Actual Score	Ideal Score	% Actual Score	Criteria
1	Working Conditions	268	600	45%	Bad
2	Use of Working Time	159	400	40%	Bad
3	Targets to be achieved	69	200	34.5%	Very bad
Total		496	1200	41.3%	Bad

Source: Data Processing Results, 2023

Next, a table of interpretation scales for the percentage of the respondent's response score is created using the percentage of the respondent's overall score in the table. This table is shown in the following figure:
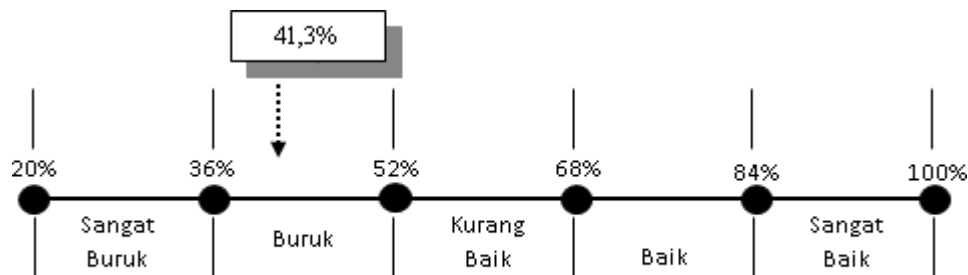

Figure 2. Workload Variable Continuum Line

Based on the table, we can see a summary of respondents' responses regarding the Workload variable. The continuum line image in the table shows how respondents respond to Workload. The results show a percentage of 41.3%, which is included in the 'bad' category in the range of 36% - 52%. This means that, overall, the workload at the Bandung City Public Accountant Office is considered bad. The most influencing factor is the lowest indicator, namely the target to be achieved, which gets an actual score of 34.5% and is included in the very bad category. This shows that auditors do not have high enough targets within a certain period of time, so their workload does not increase. As a result, the auditor has difficulty detecting fraud.

Table 3. Percentage of Respondents' Answers Regarding the Variable Auditor's Ability to Detect Fraud

No	Indicator	Actual Score	Ideal Score	% Actual Score	Criteria
1	Understanding of Internal Control Systems	335	400	83.75%	Good
2	Understanding the Characteristics of Fraud	405	600	67.5%	Not good
3	Audit Method	514	600	85.6%	Very good
Total		1254	1600	78.4%	Good

Source: Data Processing Results, 2023

Next, a table of interpretation scales for the percentage of the respondent's response score is created using the percentage of the respondent's overall score in the table. This table is shown in the following figure:
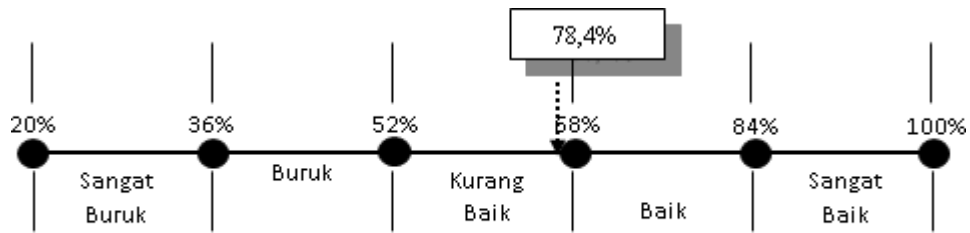

Figure 3. Continuum Line of Auditor's Ability to Detect Fraud

An overview of respondents' answers to the Auditor's Ability to Detect Fraud indication is shown in the table.. The continuum line in the table illustrates the respondents' responses to each indicator of the Auditor's Ability to Detect Fraud. Overall, a percentage of 78.4% was obtained, which was categorized as 'good' in the range of 68% - 84%. This shows that overall, the Auditor's Ability to Detect Fraud in the Bandung City Public Accounting Firm is very good. Nonetheless, there is a gap of 21.6% which indicates a weakness in the Auditor's Ability to Detect Fraud. The analysis shows that the indicator with the highest score is the audit method, which achieves a score of 85.6% and is included in the very good category. However, there are problems with the indicator of understanding the characteristics of fraud, which gets a score of 67.5%. This is in line with the findings on Professional Ethics and Workload, where some auditors do not understand the characteristics of fraud so they fail to detect fraudulent schemes that occur.

Table 4. Multiple Linear Regression Analysis

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	12,858	3,815		3,371	002
	PROFESSIONAL ETHICS	.684	.125	.599	5,468	.000
	WORKLOAD	-.509	.156	-.357	-3,257	002

a. Dependent Variable: Auditor's Ability To Detect Fraud
Source: Results of Data Processing with SPSS, 2023

In the table above, the *Unstandardized Coefficients* B value is the value of the regression coefficient constant, which is obtained by a = 12.858 b1 = 0.684 and b2 = -0.509, therefore, The following is the multiple linear regression equation:

$$Y = 12,858 + 0,684b1 - 0,509b2$$

Information:
Y = Auditor's Ability to Detect Fraud (Y)
b1 = Professional ethics (X_1)
b2 = Workload (X_2)

From the multiple linear regression equation that has been obtained, The following is an interpretation of the variables: (a.) The constant value (a) is equal to 12.858 then states that if there are no variables of Professional Ethics (X_1) and Workload (X_2) then the Auditor's Ability to Detect Fraud (Y) is equal to 12.858 units; (b) The value of the regression coefficient of Professional Ethics (X_1) (b1) is 0.684, which means that each discussion of one unit of Professional Ethics (X_1) will increase the Auditor's Ability to Detect Fraud (Y) by 0.684 units.; (c) The regression coefficient value of Workload (X_2) (b2) is -0.509, which means that each discussion of one unit of Workload (X_2) will reduce the Auditor's Ability to Detect Fraud (Y) by 0.509 units.

Table 5. Correlation Coefficient of Professional Ethics on Auditor's Ability to Detect Fraud

		Professional Ethics	Auditor's Ability To Detect Fraud
Professional Ethics	Pearson Correlation	1	.675 **
	Sig. (2-Tailed)		.000
	N	40	40
Auditor's Ability To Detect Fraud	Pearson Correlation	.675 **	1
	Sig. (2-tailed)	.000	
	N	40	40

Source: Results of Data Processing with SPSS, 2023

The table indicates that the data processing output findings indicate that there is a 0.675 correlation coefficient value between professional ethics and the auditor's ability to detect fraud. The outcome is part of the interval score that ranges from 0.60 to 0.799. This demonstrates the close connection between an auditor's ability to detect fraud and professional ethics. There is a direct correlation between professional ethics and the auditor's ability to detect fraud, as indicated by the calculation results that show a positive number between the two variables above. If professional ethics are improving, the results of the auditor's ability to detect fraud will also improve.

Table 6. Workload Correlation Coefficient on Auditor's Ability to Detect Fraud

correlations

		Workload	Auditor's Ability To Detect Fraud
Workload	Pearson Correlation	1	-.485 **
	Sig. (2-tailed)		002
	N	40	40
Auditor's Ability To Detect Fraud	Pearson Correlation	-.485 **	1
	Sig. (2-tailed)	002	
	N	40	40

Source: Results of Data Processing with SPSS, 2023

The table's output findings from data processing indicate that there is a -0.485 link between workload and an auditor's capacity to spot fraud. The outcome is part of the interval score that ranges from 0.40 to 0.599. This indicates that the association between the auditor's ability to detect fraud and workload is moderate. There is a non-unidirectional relationship between workload and the auditor's ability to detect fraud, as indicated by the calculation results that show a negative number between the two variables above. Specifically, if the workload increases, the auditor's ability to detect fraud will decrease, and vice versa.

Table 7. Coefficient of Determination of Professional Ethics on Auditor's Ability to Detect Fraud

Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.675 a	.455	.441	3.796830

a. Predictors: (Constant), Professional Ethics

Source: Results of Data Processing with SPSS, 2023

Within the table, the partial determination coefficient values of the Professional Ethics variable on the Auditor's Ability to Detect Fraud are obtained as follows:

KD   = (0.675) 2 x 100%
         = 45.5 %

This indicates that 45.5% of the auditor's ability to detect fraud is driven by the professional ethics component, while the other 54.5% is influenced by factors like auditor experience, personality type, and training that were not studied in this study. Audits

Table 8. Workload Determination Coefficient on Auditor's Ability to Detect Fraud

Summary models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.485 ᵃ	.235	.215	4500619

a. Predictors: (Constant), WORKLOAD

Source: Results of Data Processing with SPSS, 2023

The Workload variable's partial determination coefficient value on the auditor's ability to detect fraud is obtained as follows and is displayed in the table:

KD   = (0.485) 2 x 100%
     = 23.5 %

This indicates that the Workload variable has a 23.5% effect on the Auditor's Ability to Detect Fraud, with other factors like auditor experience, personality type, and training having an additional 76.5% influence. Examinations

Table 9. Test the Professional Ethics and Workload Hypothesis on the Auditor's Ability to Detect Fraud

Coefficients ᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	12,858	3,815		3,371	002
	PROFESSIONAL ETHICS	.684	.125	.599	5,468	.000
	WORKLOAD	-.509	.156	-.357	-3,257	002

a. Dependent Variable: Auditor's Ability To Detect Fraud

Source: Results of Data Processing with SPSS, 2023

The Professional Ethics variable's tvalue is 5.468. The ttable in the t distribution table will be compared to this value. A ttable of 2.026 is achieved with a= 0.05 and df=nk-1= 40 -2- 1= 37. Since X1's tcount is known to be 5.468 > the ttable, which is 2.026, H0 is rejected and H1 is approved. These findings also demonstrate that the obtained Sig value is 0.000. Given that the value is less than 0.05, the test has a significant value. Thus, it can be said that an auditor's ability to detect fraud is significantly impacted by professional ethics.

The Workload variable's tvalue is -3.257. The ttable in the t distribution table will be compared to this value. A ttable of 2.026 is achieved with a= 0.05 and df=nk-1= 40 -2-1= 37. The tcount for X2 is known to be 3.257 > the t table, which means that H0 is rejected and H2 is approved. These findings also demonstrate that the obtained Sig value is 0.002. Given that the value is less than 0.05, the test has a significant value. Thus, it can be said that the auditor's ability to detect fraud is significantly impacted by their workload.

Discussion

The Impact of Professional Ethics on the Autidor's Ability to Detect Fraud

The results of testing the hypothesis gave the results of H1 being accepted, with tcount obtained at 5.468 this value was greater than ttable 2.026 and a significance value less than 0.05. The correlation value indicates the direction of a positive relationship and the relationship is included in the strong category , which means that if Professional Ethics increases, the Auditor's Ability to

Detect Fraud will also improve, and vice versa. This is in accordance with Sihotang's theory (2019: 76) that an auditor who can detect fraud should be supported by the application of good professional ethics, understanding and application of professional ethics is very important in helping the auditor make the judgments he has made, which will have an impact on an auditor in determining the results of a financial report that has been audited.

Professional Ethics on the Auditor's Ability to Detect Fraud has an influence of 45.5% while the remaining 54.5% is the influence exerted by other variables not examined in this study such as auditor experience, personality type, and audit training. From the results of the descriptive analysis that has been carried out it proves that Professional Ethics has not reached the ideal point or has not reached the target, where there is still a gap of 16.5%, so it can be concluded that Professional Ethics has not gone well or there are still problems that occur in Professional Ethics affecting the Auditor's Ability to Detect Fraud. Based on the results of the respondents' responses, the main deficiencies in the Professional Ethics variable are the indicators of competency principles and professional rigor and prudence with an actual score of 67.5 % , included in the less category. This is appropriate and proves that the phenomenon really occurs where fraud fails to be detected because the auditor does not apply the principle of competence and professional care and prudence in auditing his client, the auditor is not careful in examining financial reports, causing failure to detect fraud schemes.

The capacity of an auditor to identify fraud improves when they have high professional ethics, according to earlier study by Nirgahayu (2018), which demonstrates that professional ethics has a substantial beneficial influence on the auditor's ability to detect fraud. According to Ismail's (2018) research findings, an auditor's ability to detect fraud is influenced by their professional ethics.

The Impact of Workload on the Auditor's Ability to Detect Fraud

After the hypothesis was tested, the findings showed that H2 was accepted; the t count was -3.257, which was higher than the t table 2.026 and had a significance level of less than 0.05. The relationship is in the medium category and the correlation value indicates a negative association. This suggests that as the workload grows, the auditor's capacity to spot fraud will also grow, and vice versa. This supports Zamzami's argument (2018: 118) that heavy-duty auditors may make judgments that lead to reporting inaccuracies, including in the auditor's capacity to identify fraud.

Workload on the Auditor's Ability to Detect Fraud has an influence of 23.5% while the remaining 76.5% is the influence given by other variables not examined in this study such as auditor experience, personality type, and audit training. From the results of the descriptive analysis that has been carried out, it proves that the workload has not reached the ideal point or has not reached the target, where there is still a gap of 58.7%, so it can be concluded that the workload has not gone well or there are still problems that occur in the workload affecting Auditor's Ability to Detect Fraud. Based on the results of the respondents' responses, the main shortcoming in the Workload variable is the target indicator that must be achieved with an actual score of 34.5 % , included in the very bad category. This is appropriate and proves that the phenomenon actually occurs where the fraud is not detected even though the target to be achieved by the auditor is not too high so that the auditor should complete the audit process when the auditor has carefully examined the existence of a fraudulent scheme in the financial statements.

Workload has a negative impact on an auditor's ability to detect fraud, according to prior research by Sari et al. (2018). This suggests that there is a bidirectional relationship between workload and fraud detection skills; that is, the more work an auditor has, the less likely they are to spot fraud, and vice versa. According to research by Larasati (2018), the capacity to identify fraud is significantly hampered by workload. Furthermore, this test indicates that an auditor who has a high workload will tend to reduce the attitude of the auditor's professional skepticism so that the ability to detect fraud will also decrease.

Conclusions

The auditor's capacity to identify fraud in twelve public accounting companies in the city of Bandung is significantly impacted by professional ethics. Furthermore, there is a positive association between an auditor's capacity to identify fraud and their level of professional ethics, meaning that raising professional ethics will likewise raise the auditor's ability to detect fraud. The auditor's capacity to identify fraud at twelve public accounting companies in the city of Bandung is also significantly impacted by their workload. The ability of the auditor to detect fraud, however, is negatively correlated with workload; that is, as workload rises, so does the auditor's capacity to see fraud.

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