

## **Analysis of Factors that Affect the Effectiveness of Fraud Prevention Proxied by Professionalism and Internal Audit Experience and Corporate Accountability**

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### **Abstract**

The condition of fraud in Indonesia in 2022 (ARN) Indonesia ranked fourth with 23 fraud cases. if left like an iceberg starting from small/little, or the omission will eventually become an iceberg. Based on these conditions, fraud can be prevented early with the effectiveness of fraud prevention. However, the effectiveness of fraud prevention is also influenced by several factors. Thus, the study aims to examine the factors that influence the effectiveness of fraud prevention by proxied by auditor professionalism, auditor experience, and company accountability. The research method is descriptive and verification with multiple regression tests. The population is 2018, and the sample is 150 manufacturing companies in Bandung Regency. Based on the study results, the factors proxied by the professionalism and experience of auditors and corporate accountability can significantly influence the effectiveness of fraud prevention in manufacturing companies in Bandung Regency both partially and simultaneously. This condition illustrates that the more professional and the longer experience the auditors have and supported by the existence of high corporate accountability both together and partially, the effectiveness of fraud prevention will be created through the creation of a transparent and honest cultural climate, a good control environment, effective risk management implementation, regular control, effective information and communication, and regular monitoring. Thus, it will provide benefits that one way to minimize fraud is to prevent fraud effectively. This will certainly be influenced by the proxy of internal auditors and effective internal audit experience and the company's accountability.

Keywords: auditor experience, auditor professionalism, company accountability, effectiveness of fraud prevention

### **Abstrak**

Kondisi kecurangan / fraud yang terjadi di Indonesia pada tahun 2022 (ARN) Indonesia peringkat ke empat dengan fraud sebanyak 23 kasus. jika dibiarkan seperti gunung es mulai dari kecil/sedikit atau adanya pembiaran lama-kelamaan akan menjadi gunung es. Berdasarkan kondisi tersebut fraud dapat dicegah secara lebih dini dengan adanya efektifitas pencegahan kecurangan. Namun efektifitas pencegahan kecurangan juga dipengaruhi oleh beberapa faktor. Dengan demikian tujuan dalam penelitian menguji faktor-faktor yang mempengaruhi efektifitasnya pencegahan fraud dengan diprosikan oleh oleh faktor profesionalisme auditor, pengalaman auditor dan akuntabilitas perusahaan. Metode penelitian bersifat deskriptif dan verifikatif dengan uji regresi berganda. Populasi sebanyak 2018 dan sampel sebanyak 150 perusahaan manufaktur yang ada di Kabupaten Bandung. Berdasarkan hasil penelitian faktor-faktor yang diprosikan oleh profesionalisme dan pengalaman auditor serta akuntabilitas perusahaan dapat mempengaruhi secara signifikan terhadap efektifitas pencegahan kecurangan pada perusahaan manufaktur di kabupaten bandung baik secara parsial maupun simultan. Kondisi ini menggambarkan bahwa semakin profesional dan semakin lama pengalaman yang dimiliki auditor serta didukung dengan adanya akuntabilitas perusahaan yang tinggi secara baik secara bersama-sama maupun secara parsial maka akan terciptalah efektifitas pencegahan kecurangan melalui terciptanya iklim budaya transparan dan jujur, lingkungan Pengendalian yang baik, pelaksanaan manajemen risiko yang efektif, adanya pengontrolan secara berkala, adanya Informasi dan Komunikasi yang efektif dan berjalannya monitoring secara berkala. Dengan demikian maka akan memberi manfaat bahwa salah satu cara untuk meminimalisasi kecurangan adalah dengan efektifnya pencegahan kecurangan dan ini tentunya akan dipengaruhi oleh proksi auditor internal dan pengalaman audit internal yang efektif dan akuntabilitas perusahaan itu sendiri.

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Kata kunci: akuntabilitas perusahaan, efektifitas pencegahan kecurangan, pengalaman auditor, profesionalisme auditor

## **INTRODUCTION**

According to A Report to the Nations, the condition of fraud that occurred in Indonesia in 2022 is that Indonesia occupied the fourth position of the country with the most fraud (23 cases). Corruption fraud is 64%, irregularities in state & company assets 28.9%, and financial fraud is 6.7%. The biggest fraud was PT Asabri, with a state loss of Rp 22.78 trillion; the second was PT Jiwasraya, with a loss of Rp 16.81 trillion; and PT Indosurya Inti Finance, which caused customer losses of Rp 106 trillion. The biggest fraud in the financial services sector was related to Century, assisted by Rp 6.7 trillion, and PT Jiwasraya contributed Rp 22 trillion from the State Budget. Then in the fiscal sector, indications of tax fraud made people emotional during March 2023. Then, the losses from fraud in the financial services sector in 2018-2023 amounted to IDR 123.51 trillion (Sara, 2017). In addition to 97 cases of illegal investment and 62 cases of illegal online loans, even Sri Mulyani received many cases of fraud within the Ministry of Finance in 2022 (Rachman, 2023).

This condition shows that fraud or fraud is likely to be pressure on management or individual staffing, one of which is governance that has not been cultivated. A stage where the company can survive and develop with management that is clean of corruption; efforts to increase productivity, efficiency, and effectiveness to achieve company goals must be realized by creating a good system. This system is called an internal control system or fraud prevention system. This system, if there is no monitoring or supervision will not be effective. With the prevention of fraud, it will minimize the occurrence of fraud. Fraud will never disappear, but we can only minimize it. Fraud is like an iceberg; if left a little bit, then over time, it will become an iceberg.

Effectiveness according to Mardiasmo (2017) is a measure of the success in achieving the goals and expectations of an organization. Meanwhile, fraud prevention, according to (Tuanakotta, 2016), is like dealing with a disease; it's better to prevent than treat it. Therefore, efforts should primarily focus on prevention. One of the ways to prevent fraud in a company is through internal control systems.

A professional auditor is someone who possesses knowledge and skills, demonstrates a high commitment to carrying out their duties, fulfills social obligations by recognizing the importance of the auditor's role to society or the public, works independently, believes that their work is evaluated by individuals with appropriate competence, and communicates effectively, especially within their field of expertise (Sunarmin & Junaidi, 2022).

Furthermore, Pratama & Castellani (2019) mentioned the significant effect of internal auditors' professionalism on the effectiveness of fraud prevention. This is supported by (Putri et al., 2022), who noted that internal control is related to compliance and weaknesses in the internal control system, thereby emphasizing the strict supervisory role of internal auditors. Similarly, (Suyanto & Marcino 2022) stated that internal control and auditor competence affect fraud prevention, a sentiment echoed by (Hafrilla, 2021). Other researchers who support this notion include Andreas (Andrikopoulos et al., 2019), (Vadasi et al., 2021), (Natsir et al., 2021), and (Putri et al., 2022).

According to Putra (2017), an experienced internal auditor has a high level of experience and effectively provides opinions on audit reports. Furthermore, according to (Kusmayasari et al., 2023; Oktavian et al., 2023), auditor experience can be seen from working as an auditor, completing audit tasks according to commitments, accurately categorizing errors, accurately identifying mistakes as planned, and minimizing the error rate in performing audit tasks.

Several researchers have tested that work experience is one of the determining factors for the effectiveness of fraud prevention. For instance, (Putri et al., 2022) proposed that the level of independence, professional skills, and work experience of internal auditors influence the

effectiveness of implementing internal control structures. (Dianawati & Ramantha, 2013) suggested that the independence, professionalism, and work experience of internal auditors positively affect the effectiveness of internal control structures, a viewpoint supported by (Putri et al., 2022), who stated that auditors' experience, competence, independence, and professionalism influence fraud detection. This is also supported by (Dewi, 2016), who argued that internal auditors' professionalism, work experience, and IT knowledge greatly influence the effectiveness of a company's control system.

Corporate accountability is a form of responsibility for tasks and authorities. According to Budiana et al. (2019), corporate accountability can be seen when companies act fairly in making policies and legal decisions, possess sufficient morality, are sensitive to the environment, are transparent, and consider efficiency. Accountability consists of three aspects: legal accountability, accountability for processes and programs, and accountability in policy-making. Accountability can influence the effectiveness of fraud prevention, as stated by several researchers, including (Budiana et al., 2019), who say that accountability affects the effectiveness of internal controls, similar to the findings presented by (Natsir et al., 2021) and (Rifai & Mardijuwono, 2020).

Based on the phenomena and the results of previous research described above, it shows that one of the ways to prevent fraud/fraud is by effective fraud prevention, and several factors, including internal audit professionalism, auditor experience, and company accountability, influence fraud prevention. For this reason, researchers aim to analyze and prove the factors that influence the effectiveness of fraud prevention as proxied by the professionalism and experience of internal auditors and corporate accountability. The phenomenon described may also occur in manufacturing companies. Thus, the population studied is manufacturing companies located in Bandung Regency because there are many manufacturing companies in Bandung Regency, so the benefits will be greater than others and be more specific.

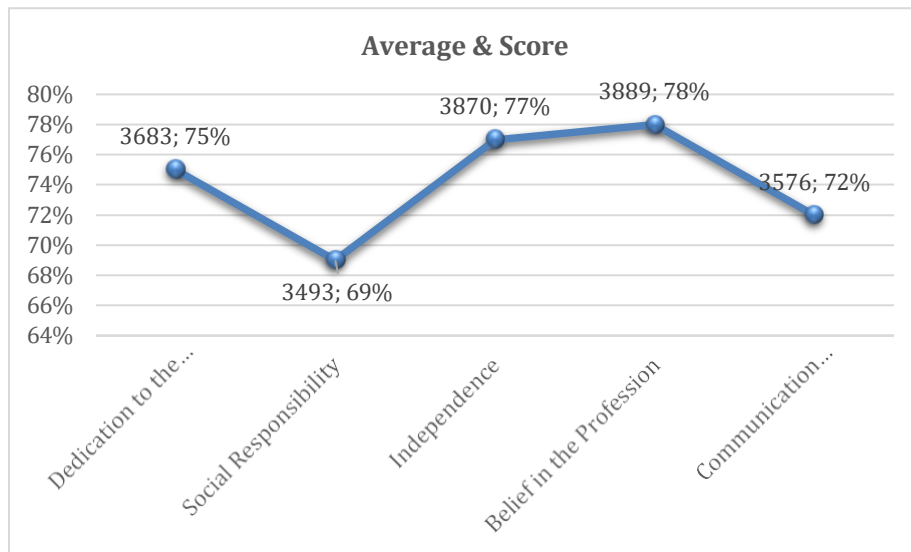
## **RESEARCH METHODS**

Descriptive methods describe the conditions of professionalism, auditor experience, accountability, and the effectiveness of corporate fraud prevention in the manufacturing companies studied. Using multiple regression statistics, the verification method will analyze the factors that influence the effectiveness of fraud prevention (professionalism, auditor experience, corporate accountability).

The population was 2018 companies, and a sample of 150 companies was taken using the Slovin sampling technique with a 10% tolerance limit and purposive sampling. Research using primary data from the distribution of questionnaires is complemented by interviews if needed, and a literature review. before distributing the questionnaire, validity, and reliability tests were carried out so that the data received was more accurate and on target.

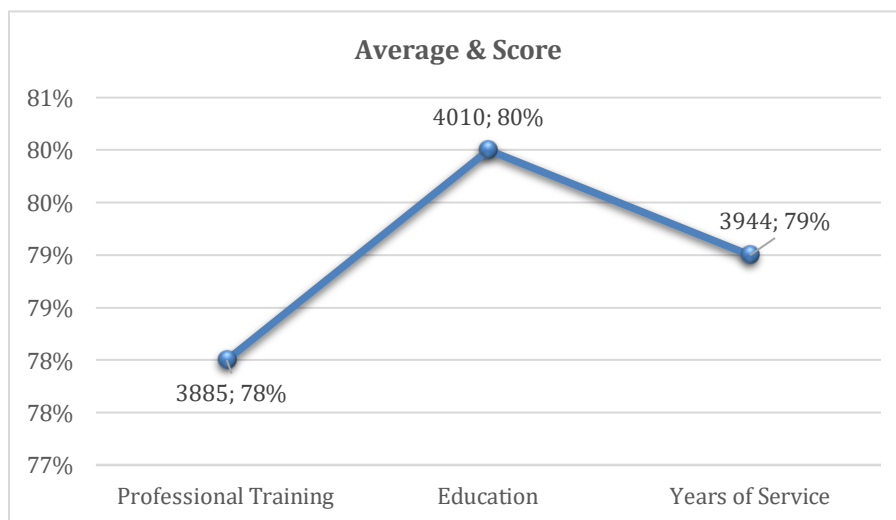
## **RESULTS AND DISCUSSION**

Based on the research results, the auditors studied were categorized as "professional" with an average score of 74%. The average score of 3.702 is included in the "professional" category with the interval "3.41-4.20". Partially, professional dedication, social obligations, independence, belief in the profession, and professional peer relationships are, on average, categorized as professional. However, there are still low ones, namely having professionalism in social obligations with a score of 69% where auditors feel that their existence as a profession and benefits for society still need to be stronger, not optimal compared to other factors in professionalism (Figure 1).



**Figure 1 Auditor Professionalism Factors in Preventing Fraud**

The average score of the audit experience answer is 79%, with a score of 3.946, it is included in the "experienced" category in the score "3.41-4.20" Partially the lowest is professional training with a score of 78%. This means that auditors attend training, direction from seniors is always considered and auditor motivation to work is quite good, but not optimal compared to education and length of service (Figure 2).



**Figure 2 Auditor Experience Factors in Preventing Fraud**

The company's accountability in preventing effective fraud received a score of 76%, nominally 3.703, so the value is included in the category "good company accountability" with the interval "3.41-4.20". Partially, the lowest accountability, namely in the accountability process, averaged 70%, meaning that the company compiled a performance report and reported it was still not optimal compared to legal, program and policy accountability (Figure 3).

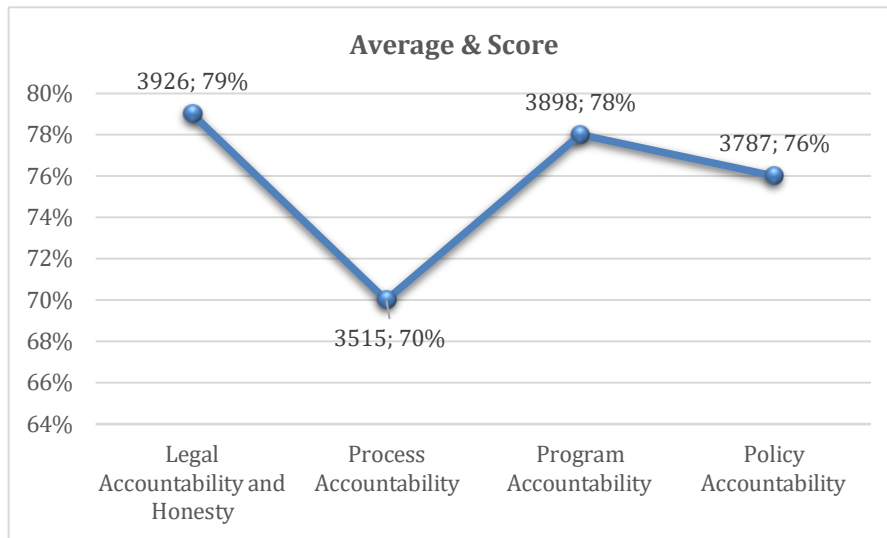


Figure 3 Corporate Accountability Factors in Preventing Fraud

The average effectiveness of fraud prevention is 88% (Figure 4), meaning that fraud prevention is generally very effectively implemented. based on the nominal value of the average score of 4071, it is included in the category "very effective in preventing fraud" because the value is between the interval "4.20-5.50". However, there is still the lowest among the others (72%), namely the absence of an honest cultural climate, transparency, and optimal cooperation (Figure 4).

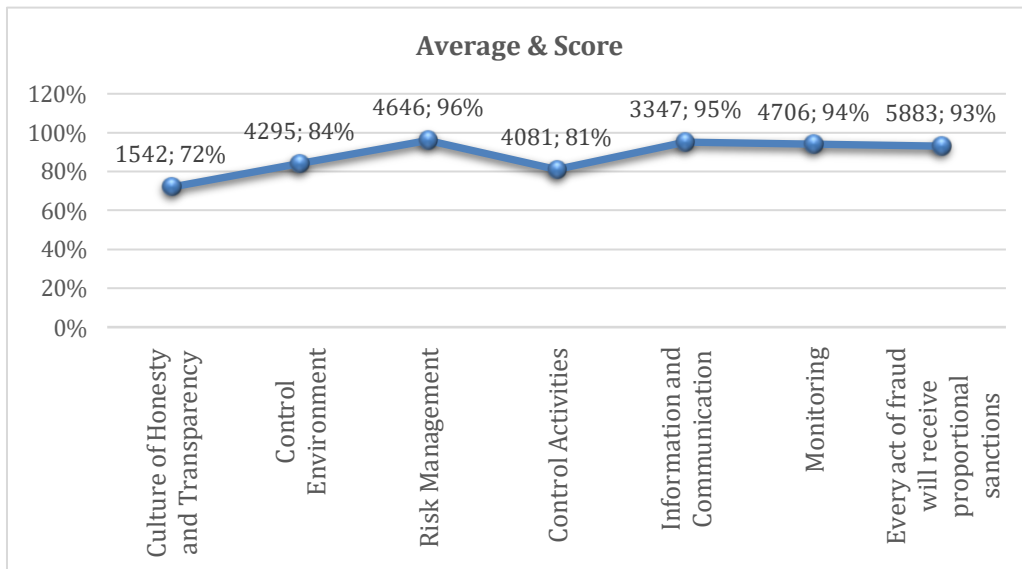


Figure 4 Effectiveness of fraud prevention factors

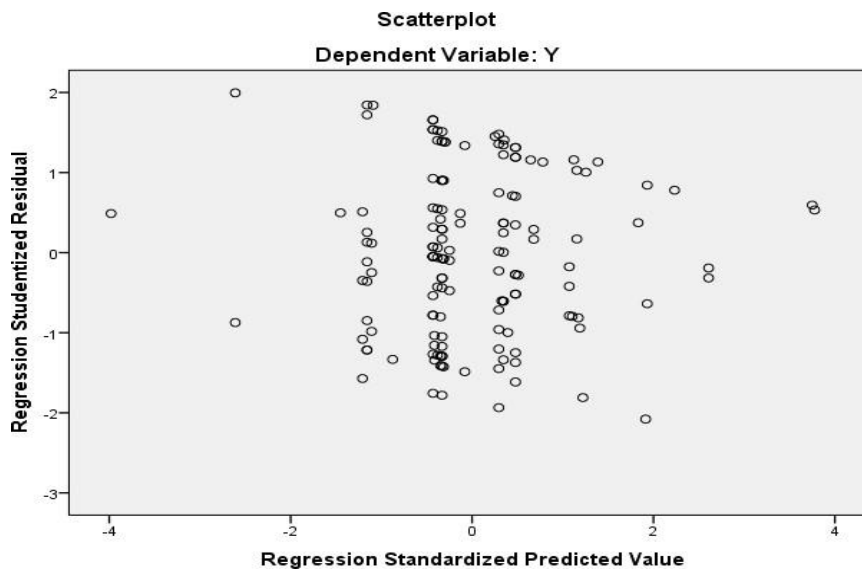
Furthermore, to test the hypothesis, the Classical Assumption Test is carried out, normality test (Table 1), multicollinearity test (Table 2), and the test results do not occur heteroscedasticity in the linear regression model (Figure 5).

**Table 1 One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
<b>N</b>		<b>150</b>
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	8.15461539
Most Extreme Differences	Absolute	.064
	Positive	.064
	Negative	-.063
Test Statistic		.064
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

**Table 2 The results of the calculation of the VIF value of the multicollinearity test**

Model	Collinearity Statistics		
	Tolerance	VIF	
1	(Constant)		
	X1	.967	1.034
	X2	.987	1.014
	X3	.954	1.048



**Figure 5 Scatterplot**

Based on the partial test results from the  $t_{table}$ , the table value for  $\alpha = 0.05$  is obtained. The statistical value of the F test is obtained in the Anova table of SPSS results (Table 3).

Table 3 Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	176.965	26.906		6.577	.000
Auditor Profession	.067	.585	.359	3.114	.009
Audit experience	.467	.104	.439	2.908	.004
Prsh Accountability	.101	.165	.050	2.915	.004

a. Dependent Variable: Y

Based on the research results (table 3) the value of  $t_{count}$  is greater than  $t_{table}$ , namely  $3.114 > 1.9729$  So it is proven that the effectiveness of fraud prevention is partially influenced by the proxy of auditor professionalism. This means that the more professional the auditors are in the sense that the auditors have high professionalism dedication, broad knowledge, feel that there is a social obligation where the role of auditors is needed for society and companies, are independent in making decisions (independent), have confidence in mutual assessment of fellow professional colleagues, have good relationships and communication in the organization both formally and informally. So it will affect the creation of the effectiveness of fraud prevention where a transparent and honest cultural climate will be created, a good control environment, especially the integrity of management and employees, the creation of effective risk management and providing solutions to problems with these risks, monitoring is carried out regularly and effectively by the internal supervisory unit following its duties and responsibilities, the creation of good communication where every information and implementation of internal control is always communicated.

The results of this study are supported by several researchers, including ((Putri et al., 2022); Pratama & Castellani, 2019; Suyanto & Marcino, 2022; Hafrilla, 2021; Vadasi et al., 2021; Natsir et al., 2021; Putri et al., 2022; Budiarmaja, 2022; Paranoan, 2022; Kusumah, 2023), in general these researchers suggest that auditor professionalism is one of the proxies that can increase the effectiveness of fraud prevention.

Furthermore, based on the test results, the value of  $t_{count}$  is greater than  $t_{table}$ , namely  $2.908 > 1.9729$  (Table 3), it is proven that audit experience partially affects fraud prevention. This condition implies that internal auditors who often attend seminars to improve their competence and abilities, obey the directions of senior internal auditors to improve their performance, and are motivated at work, always attend formal education to improve auditor expertise and implementation in audit practice and the longer they work as auditors, it can increase the effectiveness of fraud prevention.

The results of this study are supported by (Mui, 2012), (Dianawati & Ramantha, 2013), (Dewi, 2016), (Argento et al., 2018), (Putri et al., 2022). These researchers generally say that auditor experience is one of the proxies that can increase the effectiveness of fraud prevention.

Hypothesis testing (Table 3) proves that the  $t_{count}$  value is greater than  $t_{table}$   $2.915 > 1.9729$ , meaning that corporate accountability partially affects the effectiveness of fraud prevention. This condition implies that if the management in the company always complies with the law and honesty, management and employees have a responsibility in their work (preparing performance reports, effective services), and the company is responsible and has a strong commitment to its work program, and policies are always implemented properly and consistently, it will increase or encourage the creation of effective fraud prevention where a transparent and honest cultural climate is created, a good internal control environment, especially having a high culture of integrity, controlled activities, effective information and communication, and regular and effective monitoring carried out by the internal supervisory unit according to its commitment.

This research was supported by (Budiana et al., 2019), (Natsir et al., 2021), (Rifai & Mardijuwono, 2020). In general, these researchers say that corporate accountability can increase the effectiveness of fraud prevention. Based on the results of the simultaneous test by testing the overall regression coefficient as follows (Table 4).

**Table 4 ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	607.628	3	202.543	2.985	.033 <sup>b</sup>
	Residuals	9908.165	146	67.864		
	Total	10515.793	149			

a. Dependent Variable: Y

b. Predictors: (Constant), Peng\_Audit, Akuntab, Profe\_Audit

Based on Table 4, the  $F_{count}$  value is 2.985, then  $F_{count} 2.985 > F_{table} 2.812$ , it is proven that the factors that are effective in preventing fraud simultaneously are factors proxied by audit professionalism, corporate accountability and audit experience. This condition shows that the more professional and longer experience the auditors have and supported by the existence of good corporate accountability together and collaborating, the effectiveness of fraud prevention will be created, where a transparent and honest cultural climate will be created, a good control environment, effective risk management implementation, control, effective information and communication and regular monitoring of the internal control system. The results of this study are supported by previous researchers as previously described in partial effects.

Based on the research findings, specific recommendations can be made, especially for the manufacturing industry in Bandung Regency, which was the focus of the study. To enhance the effectiveness of fraud prevention, one of the key aspects is to maintain and improve auditor professionalism. For instance, auditors should continuously participate in certification programs and training in line with the International Professional Practices Framework (IPPF) guidelines. Enhancing skills and communication through communication and soft skill training for auditors is essential, as professional internal auditing hinges on effective communication and competence. Furthermore, it is recommended to ensure experienced internal auditors by maintaining a low turnover rate. This can be facilitated through training to enhance competencies and providing necessary resources and infrastructure. By doing so, auditors will be more motivated to work according to their expertise, leading to reduced employee turnover and increased experience over time. Additionally, considering that corporate accountability is crucial for effective fraud prevention, it is recommended that companies uphold significant responsibility and demonstrate strong commitment both financially and non-financially.

For future research, it is recommended to broaden the scope beyond manufacturing industries to include companies in the trading, telecommunications, or service sectors. Additionally, it is hoped that other factors will be investigated to enhance the effectiveness of fraud prevention, such as corporate governance, organizational culture, information technology, and the size of the company's assets.

## CONCLUSION

Based on the research results, the auditors studied generally fall into the category of professionalism and experience, as well as corporate accountability in the good category. However, there are still several factors that are not optimal in their implementation including social obligations, process accountability, professional training and creating a climate of honesty and transparency. Based on the results of testing the factors that are effective in preventing fraud partially, one of which is the factor proxied by audit professionalism, company accountability, and



audit experience. This means that the more professional the auditor, the more effective the fraud prevention, the longer the auditor's experience will increase the effectiveness of fraud control, as well as the higher the level of company accountability, the more effective fraud control will be. Based on the test results, the factors that effectively prevent fraud simultaneously are factors proxied by audit professionalism, corporate accountability, and audit experience. This condition shows that the more professional and experienced the auditors in the company are and the higher the company's accountability, the more effective fraud prevention will be.

It is hoped that future researchers will investigate other factors to enhance the effectiveness of fraud prevention, such as corporate governance, organizational culture, information technology, and the size of the company's assets. Specifically, for the manufacturing industry in Bandung Regency, which was the focus of the study, it is recommended that to enhance the effectiveness of fraud prevention, one of the key aspects is to maintain and improve auditor professionalism. This can be achieved through continuous certification and training. Additionally, it is suggested to ensure experienced internal audit teams by managing staff turnover effectively. Training can facilitate this to enhance competencies and provide necessary resources and infrastructure. Moreover, companies should always maintain corporate accountability by upholding significant responsibility and demonstrating strong financial and non-financial commitment.

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