

DIFFERENCES BETWEEN INTERNAL AND EXTERNAL AUDITS IN DETECTING FRAUD: THE MODERATING ROLE OF PROFESSIONAL SKEPTICISM AS A MODERATING VARIABEL

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ABSTRAK

Penelitian ini bertujuan untuk mengkaji perbedaan antara audit internal dan eksternal dalam mendeteksi kecurangan, serta peran skeptisisme profesional sebagai variabel moderasi antara independensi dan pengalaman audit pada deteksi kecurangan. Populasi dan objek penelitian adalah auditor internal dan eksternal di Provinsi Jawa Tengah. Teknik sampel yang digunakan dalam penelitian adalah purposive sampling didapat sampel 155 auditor internal dan 177 auditor eksternal. Metode penelitian menggunakan Structural Equation Model (SEM) dengan bantuan software Smart-PLS 4. Data diperoleh dengan kuesioner. Hasil penelitian terbagi dua yaitu pada kelompok auditor internal dan eksternal dimana terjadi kesamaan hasil yang menyatakan independensi profesional dan pengalaman auditor berdampak positif terhadap deteksi kecurangan. Variabel moderasi profesional skeptisisme tidak mampu memoderasi hubungan independensi profesional dan pengalaman auditor dalam mendeteksi kecurangan auditor eksternal dan internal. Namun pada kelompok auditor internal professional skepticism mampu memoderasi hubungan pengalaman auditor dan deteksi kecurangan.

Kata Kunci: Independensi Profesional, Pengalaman Auditor, Skeptisisme Profesional, Deteksi Kecurangan.

ABSTRACT

This research aims to examine the differences between internal and external audit in detecting fraud, as well as the role of professional skepticism as a moderating variable between independence and audit experience in fraud detection. The population and research object are internal and external auditors in Central Java Province. The sampling technique used in the research was purposive sampling, obtaining a sample of 155 internal auditors and 177 external auditors. The research method uses Structural Equation Model (SEM) with the help of Smart-PLS 4 software. Data was obtained using a questionnaire. The research results were divided into two groups, namely in the internal and external auditor groups, where there were similar results which stated that professional independence and auditor experience had a positive impact on fraud detection. The moderating variable professional skepticism is unable to moderate the relationship between professional independence and auditor experience in detecting external and internal auditor fraud. However, in the professional internal auditor group, skepticism was able to moderate the relationship between auditor experience and fraud detection.

Keywords: Professional Independence, Auditor Page, Professional Skepticism, Fraud Detection.

INTRODUCTION

Fraud is a challenge in organizations in this era. This is in the organization's context; fraud is an unethical act that disrupts the law and policies that can be carried out by individuals or groups in the organization itself, aiming for personal interest and profit (Roszkowska, 2021). For example, many forms of fraud in organizations are corruption, theft, embezzlement, and financial manipulation (Hakami et al., 2020). According to data from the Association of Certified Fraud Examiners (ASFE) Indonesia in 2020, they said that in Indonesia forms of financial fraud were dominated by financial statement fraud at 9.2%, corruption at 69.9%, and misuse of assets at 20% (ACSFI, 2020). The impact of financial fraud will result in a company not developing and even going bankrupt (Roszkowska, 2021). For prevention, organizations usually conduct regular audits to prevent fraud (Koerniawati, 2021).

Currently, research in auditing is a crucial effort to improve the understanding of good audit practices. However, auditors face several challenges today regarding developing expertise and identifying risks and fraud (Junitra & Lastanti, 2022). This is because, in today's audit world, there are still many phenomena where an auditor experiences errors in detecting fraud in the firm being inspected (The Institute of Internal Auditors, 2019). According to several studies, an auditor is often unable to reveal fraud because they lack independence and experience as an auditor (Kleinman et al., 2020). This study looks at several sides of internal and external auditors. Internal auditors conduct audits in companies that focus on company management, aiming to audit the company's internal controls and

assist the company in providing the necessary advice and evaluation (Ritonga, 2023). Unfortunately, the weakness of internal auditors lies in several problems that an internal auditor must face, namely that they are often considered less neutral and independent in conducting audits because there are indications that they are close to management (Handoyo & Bunga, 2021). Meanwhile, external auditors are independent auditors from outside the organization who aim to audit financial statements (Ambarsari et al., 2018). In the opinion of Lari Dashtbayaz et al. (2022), external auditors tend to depend more on clients to get their income.

An auditor's independence is a fundamental principle that requires the auditor to remain objective and impartial and not be influenced by certain interests or pressures that can interfere with his integrity in carrying out his duties (Junitra & Lastanti, 2022). This independence is very important because it ensures that the audit results can be trusted and used to make the right decisions (Rahmi et al., 2024). Meanwhile, auditor experience can be defined as a series of experiences working as an auditor, which includes knowledge, experience, and skills gained during a career as an auditor (Narayana, 2020). Previous research revealed a positive relationship between professional independence and an auditor's experience in fraud detection (Salsabil, 2020). Research conducted by Iftinan & Sukarmanto, (2022) concluded that auditor experience vital role in improving the quality of fraud detection in auditors when conducting company audits. In this study, we also see the role of professional skepticism, where skepticism is an attitude and behavior

of being critical, not easily believing, and not making limitations when conducting an audit evaluation (Budiantoro et al., 2022). Several studies have revealed that audit professional skepticism can strengthen the relationship between auditor independence and experience in fraud detection. Thus, this study examines the differences between internal and external audits in detecting fraud and the role of professional skepticism as a moderating variable between independence and audit experience on fraud detection.

THEORETICAL REVIEW

Professional Independence and Fraud Detection

Becoming an auditor is not easy, and auditors must have professional determination so that they are not easily intervened by parties who want to cover up fraud (Merta Permana & Budiarta, 2022). An auditor must have the value of professional independence to identify fraud in the company being audited (Junitra & Lastanti, 2022). Several experts state that auditor independence will impact the efficiency, effectiveness, and quality of financial reports provided by financial institutions (Rahmi et al., 2024). Based on the fraud triangle theory, management often carries out manipulative actions because of opportunities and opportunities (Iskandar & Kurniawan, 2020). For this reason, an independent auditor is a professional responsible for conducting an independent audit of an entity's financial statements. When performing an audit, an independent auditor does not commit fraud in the financial reports they make (Agustina et al., 2021). An auditor needs to be impartial, unaffected by the interests of any party, and free from interference, and if a condition is discovered,

he is not permitted to participate in maintaining it (Kartim et al., 2022). Several previous studies have clarified that there is a positive connection between auditor independence and fraud detection (Agustina et al., 2021). This means that independent auditors comply with applicable audit standards and maintain independence in carrying out their work, which means they are not bound by conflicts of interest or pressure from the audited party to detect existing fraud.

H1a: Professional independence has a positive effect on internal auditor fraud detection.

H1b: Professional independence has a positive effect on external auditor fraud detection

Auditor Experience and Fraud Detection

In general, experience is valuable. Experience is related to what an individual has done to be used as evaluation material in acting in the future (Narayana, 2020). According to Ruth et al., (2021), experience is knowledge and abilities obtained by an individual from an event experienced (which is experienced directly or participated in the event experienced). Experience while working is significant because the more experienced an individual is, the more the ability to act and make decisions is always appropriate (Lari Dashtbayaz et al., 2022). Experience as an auditor is a crucial factor in work; this is useful in working as an auditor; experience influences auditors in detecting problems and resolving problems, enabling them to think and act more carefully (Putra & Dwirandra, 2019). Work results as an experienced auditor will differ from those of a less experienced auditor; a professional

auditor can examine financial reports accurately and thoroughly (Anto et al., 2020).

According to Putra & Dwirandra (2019), the auditor's experience will significantly impact fraud detection when conducting an audit. This is because the auditor's experience in recognizing fraud increases along with their experience. In agency theory, two parties have their interests: management as an agent and the company as the principal (Fauziah & Yanthi, 2021). Therefore, if problems occur in the organization, management will act in various forms of fraud. For this purpose, an auditor who is experienced in detecting fraud is needed when conducting audits. Based on the results of previous research conducted by Iftinan & Sukarmanto (2022), they explained that auditors who have long experience will tend to have accuracy, knowledge, and skills in detecting errors and fraud.

H2a: Auditor experience has a positive effect on internal auditor fraud detection

H2b: Auditor experience has a positive effect on external auditor fraud detection

Professional Independence and Fraud Detection Moderation of Professional Scepticism

Professional independence strengthens the relationship between an audit's professional skepticism and detecting fraud. The reason for this association is that robust independence among auditees, he is more likely to maintain a strong attitude of skepticism towards the information received; this is to prevent conflicts of interest that could influence his views (Sukma & Paramitha, 2020). According to Agustina et al. (2021), the pressure to disclose fraudulent financial reports by an audit often creates problems. Still, revealing the fraud will not

be difficult if an audit has independence and an attitude of skepticism. Research conducted by Salsabil (2020) demonstrates how professional independence and skepticism work together to support an auditor's capacity to detect fraud.

H3a: Professional skepticism strengthens the relationship between professional independence and internal auditor fraud detection

H3b: Professional skepticism strengthens the relationship between professional independence and external auditor fraud detection

Auditor Experience and Fraud Detection Moderation of Professional Scepticism

Professional skepticism is a mental attitude in the form of critical caution, rational doubt about the information received, and the desire to seek evidence of the information received by an auditee to conclude (Santoso et al., 2020). Usually, a good attitude of skepticism will appear in an experienced audit person (Nurkholis, 2020). An auditee can uncover fraud in a company's financial reports by exercising skepticism (Agustina et al., 2021). This follows the previous explanation that professional skepticism helps auditors remain critical and alert to potential fraud. In contrast, auditor experience provides the knowledge and insight needed to identify subtler patterns and signs of fraud. Several previous empirical studies have clarified that skepticism can bolster the relationship between an auditor's audit experience and detecting fraud (Salsabil, 2020).

H4a: Professional skepticism strengthens the relationship between auditor experience and internal auditor fraud detection

H4b: Professional skepticism strengthens the relationship between auditor experience and external fraud detection.

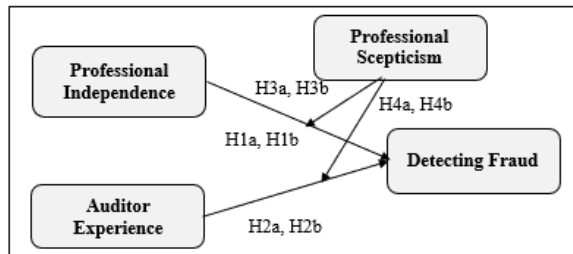


Figure 1. Conceptual Framework

RESEARCH METHOD

The study was conducted in January and March of 2024. The research object was External and Internal auditors in Central Java. The research population is divided into two population categories: external auditors who work at public accounting firms in Central Java and internal auditors who work in several company sectors. The sampling technique used in this research is purposive sampling using specified sample criteria. The number of samples obtained in this research was 155 internal auditors (N=155) who worked for internal companies in Central Java Province and 177 internal auditors (N=177 who worked at Public Accounting Firms (KAP) in Central Java Province. Research data used closed questionnaire data distributed to respondents with the help of an online questionnaire form. The questionnaire scale used is a Likert scale of 1-7. This research uses a quantitative method approach using the Structural Equation Model (SEM) with the help of Smartpls software version 4. Data analysis will use multiple techniques, such as group analysis, to determine the differences between two samples, namely the internal and external auditor groups. In this study, the independence variable was measured by four indicator items. Three

indicator items measured the professional skepticism variable. Three indicator items measured the auditor experience variable. Four indicator items measured the fraud detection variables.

Respondent demographics are presented using descriptive analysis, with categories of gender, age, work experience, and education. Table 1 shows the demographics of respondents in this study.

Table 1. Respondent Demographics

Variable	Internal auditor model		External auditor model	
	Frequency	Percentage	Frequency	Percentage
Gender				
Man	78	51	88	49
Woman	77	49	89	51
Age				
20-30	33	18,6	95	53,6
31-40	45	29	30	16,9
41-50	58	37,4	45	25
51-60	19	12,2	7	3,9
Work experience				
<10	110	70,1	131	74
11-20	28	18	26	15
>20	17	12	20	11
Education				
Bachelor	98	63	103	58
Masters	40	25,8	60	33,8
Doctor	17	11	14	7,9

Source: Primary data processed in 2024.

RESULTS AND DISCUSSION

A. Results

This research uses data analysis techniques with SEM with the help of Smartpls version 4 software. The reason for using SEM with Smartpls is that the proposed model is relatively new to research; this research uses multi-group analysis to determine the differences in results from two sample groups, namely internal and external audits. Analysis using Smartpls itself will go through two stages of analysis, namely the Inner Model and the Outer Model (J. F. Hair et al., 2019).

Outer Model

Convergent Validity

The outer model in Smartpls is used to determine the validity of each construct used. At the outer model stage, each construct in the latent variable will go through several

validity stages, namely convergent validity, reliability, and discriminant validity (Khan et al., 2019). Convergent validity assesses how well a measuring instrument can measure the same construct as an existing one. Convergent validity can be seen from the loading factor value, which must be more than > 0.7 (J. F. Hair et al., 2019). In this study, all constructs in the latent variables in the internal and external audit models have met convergent validity, which can be seen in Table 2.

Table 2. Loading Factor

Variable	Indicators	Loading Factor (Internal Auditor)	Loading Factor (External Auditor)
Professional Independence	X1	0,844	0,884
	X2	0,876	0,796
	X3	0,822	0,826
	X4	0,802	0,853
Professional skepticism	X5	0,899	0,901
	X6	0,901	0,888
	X7	0,781	0,817
Auditor Experience	X8	0,787	0,858
	X9	0,839	0,900
	X10	0,916	0,791
Fraud Detection	X11	0,775	0,769
	X12	0,770	0,815
	X13	0,772	0,780
	X14	0,728	0,719

Source: Smartpls 4 2024 data processing.

Discriminant Validity

Discriminant validity in this research is essential. Discriminant validity determines whether each latent variable construct can differentiate itself from other latent variables (Sarstedt et al., 2020). In research, discriminant validity can be seen by calculating the Fornell-Larcker criterion. A latent variable is said to have good convergent validity if the average variance extracted (AVE) value is greater than other latent variables. In the research, all latent variables in the internal and external audit models have met good discriminant validity, which can be seen in Table 3 and Table 5.

Table 3. Fornell-Larcker (Internal auditor)

	Auditor Experience	Detecting Fraud	Professional Independence	Professional skepticism
Auditor Experience	0,849			
Detecting Fraud	0,685	0,762		
Professional Independence	0,741	0,758	0,837	
Professional skepticism	0,775	0,732	0,849	0,863

Sumber: Oliah data Smartpls 4 2024.

Table 4. Fornell-Larcker (External auditor)

	Auditor Experience	Detecting Fraud	Professional Independence	Professional skepticism
Auditor Experience	0,852			
Detecting Fraud	0,788	0,777		
Professional Independence	0,779	0,815	0,837	
Professional skepticism	0,776	0,779	0,876	0,879

Source: Smartpls 4 2024 data processing.

Reliability Test

The reliability test in this research was carried out to test whether each construct in the latent variable was reliable if tested again (J. F. J. Hair et al., 2014). The reliability test in this research is by looking at the Cronbach Alpha value, which must be more than > 0.7 , and the Composite Reliability (C.R) value, which must be more than > 0.7 (Sarstedt et al., 2020). Our evaluation showed that internal and external audit models had met the reliability test. Reliability tests can be seen in Tables 5 and 6.

Table 5. Reliability Test (Internal Auditor)

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Auditor Experience	0,805	0,885	0,721
Detecting Fraud	0,761	0,847	0,580
Professional Independence	0,857	0,903	0,700
Professional Skepticism	0,825	0,897	0,744

Source: Smartpls 4 2024 data processing.

Table 6. Reliability Test (External Auditor)

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Auditor Experience	0,810	0,888	0,726
Detecting Fraud	0,782	0,859	0,604
Professional Independence	0,854	0,905	0,700
Professional skepticism	0,853	0,911	0,773

Source: Smartpls 4 2024 data processing.

Inner Model

The inner model in Smartpls is used to see the relationship between latent variables (constructs), which consist of endogenous and exogenous variables (Khan et al., 2019). This research uses the inner model to view hypothesis testing and R-Square.

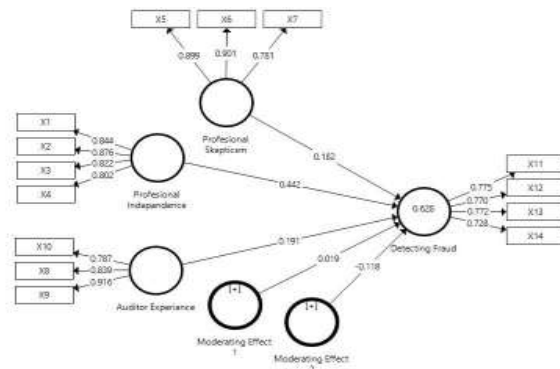


Figure 2. Internal Auditor Structural Model

Source: Smartpls 4 2024 data processing.

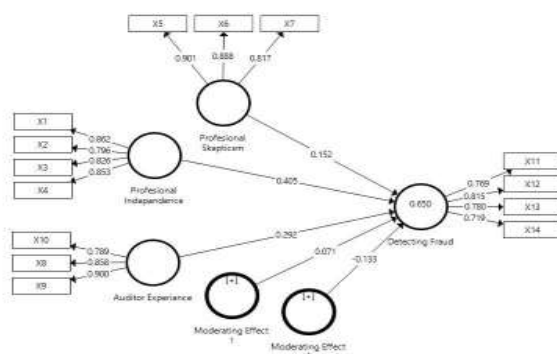


Figure 3. Structural Model of External Auditors

Source: Smartpls 4 2024 data processing.

Hypothesis testing

Hypothesis testing is an essential part of this research because the hypothesis proposed by the researcher can be said to be accepted or rejected, which can be seen in this test (Khan et al., 2019). Our study used a value of $\alpha=5\%$ with a significance of 0.05. This study accepts the hypothesis that the P-value must be less than <0.05 . Hypothesis testing in this research can be seen in Table 8.

Table 8. Hypothesis Testing

Hypothesis	Internal Auditor Model			External auditor model		
	β	F	Result	β	F	Result
Auditor Experience \rightarrow Detecting Fraud	0,191	0,028	Accepted	0,370	0,000	Accepted
Moderating Effect 1 \rightarrow Detecting Fraud	0,019	0,830	Rejected	0,108	0,250	Rejected
Moderating Effect 2 \rightarrow Detecting Fraud	-0,118	0,145	Rejected	0,127	0,026	Accepted
Professional Independence \rightarrow Detecting Fraud	0,442	0,000	Accepted	0,409	0,000	Accepted

Source: Smartpls 4 2024 data processing

R-Square (R^2)

In this research, R-square measures how much variation in endogenous latent variables can be explained by directly connected exogenous latent variables. In both models analyzed, internal and external audits produce good R-square. This can be seen from the R-square value of the internal audit model, which is 0.628, and from the R-square value of the external audit model, which is 0.724. The R-square test results can be seen in Table 7.

Table 7. R-square

R-square	Internal Auditor Model	Internal Auditor Model
Detecting Fraud	0,628	0,724

Source: Smartpls 4 2024 data processing.

B. Discussion

Professional independence on internal auditor fraud detection.

The results of the data analysis show that the hypothesis that professional independence has a positive effect on internal auditor fraud detection is accepted ($\text{sig}=0.00$). This research is in line with research conducted by Mariyana et al. (2021), stating that there is a positive impact between auditors' professional independence and fraud detection. This refers to the ability and attitude of the auditors themselves to carry out their duties without any influence or pressure that could interfere with their objectivity. When internal auditors can maintain high professional independence, they tend to detect fraud within the

organization more effectively. According to the fraud triangle theory, independent individuals will strongly believe that they should not commit fraud and comply with existing procedures. Professional independence in an auditor will strengthen personal integrity, increase awareness of the risk of fraud, and comply with applicable ethical and professional standards (Merta Permana & Budiarta, 2022).

Professional independence on external auditor fraud detection.

The results of the data analysis show that the hypothesis that professional independence has a positive effect on external auditor fraud detection is accepted ($\text{sig}=0.00$). This research is in line with research conducted by Muntasir & Maryasih (2021), stating that there is a positive impact between professional independence and fraud detection. These results follow the opinion of Larasati & Puspitasari (2019), who state that the independence of external auditors has a strong relationship with fraud detection. Thus, it can be explained that independence increases the reliability of audit results, ensuring that auditors can uncover and report fraud without any obstacles. It can be said that the relationship between auditor independence and fraud detection is a positive dependency relationship where the more robust the auditor's independence, the better the fraud detection that is revealed.

Auditor experience on internal auditor fraud detection.

The results of the data analysis show that the hypothesis that auditor experience has a positive effect on internal auditor fraud is accepted ($\text{sig}=0.028$). These results follow

the opinion of Budiantoro et al. (2022), which states that an auditor's experience plays a crucial role in detecting fraud. This can be explained by the fact that the more experienced an auditor is at work, the higher their skills and knowledge in detecting fraud will be. According to the research results of Sukma & Paramitha (2020), experienced auditors are effective in finding errors and fraud and provide more accurate clarity in detecting fraud compared to new auditors who are less experienced.

Auditor experience external auditor fraud detection.

The results of the data analysis show that the hypothesis that auditor experience has a positive effect on external auditor fraud is accepted ($\text{sig}=0.00$). Thus, these results align with the opinion of Iftinan & Sukarmanto (2022), explaining that the positive impact of the experience will increase an audit's response in seeing and detecting fraud. According to Larasati & Puspitasari (2019), experienced auditors can identify and find the root causes of fraud. This happens because someone who does work repeatedly, their skills and knowledge will become better honed. The results of this research align with research conducted by Merta Permana & Budiarta, (2022) that shows that auditor experience positively affects auditor fraud detection.

Professional skepticism strengthens the relationship between professional independence and internal auditor fraud detection.

The results of the data analysis show that the hypothesis that professional skepticism strengthens the relationship between professional independence and

internal auditor fraud detection is rejected ($\text{sig}=0.830$). The results show that the proposed hypothesis is rejected. This can explain why skepticism cannot strengthen the relationship between professional independence and fraud detection. Several opinions state that internal auditors are often under pressure from management to reveal fraud, so their skepticism in accepting information from management is not accurate. This research's results align with Sukma & Paramitha (2020), who said that the association between independence and fraud detection is not moderated by professional skepticism.

Professional skepticism strengthens the relationship between professional independence and external auditor fraud detection.

The results of the data analysis show that the hypothesis that professional skepticism strengthens the relationship between professional independence and internal auditor fraud detection is rejected ($\text{sig}=0.250$). These results can be explained by the fact that conflicts of interest often become a challenge for an auditor in disclosing fraud, resulting in an auditor's independence and skepticism in carrying out their duties. Sukma & Paramitha (2020) revealed that an external audit often needs more information to understand the organization's internal operations more deeply. Although skepticism helps information evaluate fraud, independence is more important in an objective audit.

Professional skepticism strengthens the relationship between auditor experience and internal auditor fraud detection.

The results of the data analysis show that the hypothesis that professional skepticism strengthens the relationship between auditor experience and internal auditor fraud detection is rejected ($\text{sig}=0.145$). Professional skepticism and internal auditor experience are essential in detecting fraud, but professional skepticism does not always directly strengthen this relationship. According to research by Sukma & Paramitha (2020), experience can provide important and valuable insight; auditors who are too dependent on their experience may be less flexible and have a skeptical attitude in dealing with fraud.

Professional skepticism strengthens the relationship between auditor experience and external auditor fraud detection.

The results of the data analysis show that the professional skepticism hypothesis strengthens the relationship between auditor experience and internal auditor fraud detection ($\text{sig}=0.026$). This is the opinion of Salsabil (2020), who states that the better the auditor's skepticism in carrying out audits, the better the auditor's ability to detect fraud. According to an auditor, a high level of skepticism will grow along with the auditor's experience in carrying out their duties. This result aligns with research conducted by Sukma & Paramitha (2020), This claims that the association between an auditor's experience variable and their ability to detect fraud is strengthened by professional skepticism, a moderating variable.

CONCLUSION

Research has concluded that the perception of detecting fraud among internal and external auditors is similar in that they prioritize professional independence in

detecting fraud. The moderating variable of professional skepticism is considered less successful in mediating the relationship between professional independence and auditor experience on fraud detection by internal and external editors. However, in the external audit of the relationship between editor experience and fraud detection, the moderating variable of professional skepticism strengthened this relationship. In this research, we see that internal and external auditors have the same goal of producing effective and efficient fraud detection. Even though they have different roles and involvements, they have similarities in their approach to detecting fraud, namely, prioritizing professional independence as an audit person.

Lastly, in this research, we suggest that although internal and external auditors have similarities in maintaining independence and utilizing auditor experience, differences in their contexts can influence how they apply this independence and experience in detecting fraud. Internal auditors have the advantage of access and a deep understanding of an organization's operations, while external auditors can provide a more independent and objective view from outside the organization.

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