

Can forensic and investigation audit and whistleblowing detect fraud during the COVID-19 pandemic?

Muh. Syahru Ramadhan

STIE YAPIS Dompu, Nusa Tenggara Barat, Indonesia
syahru260113@gmail.com

Mulyati

STIE YAPIS Dompu, Nusa Tenggara Barat, Indonesia
Yhatisweet19@gmail.com

Follow this and additional works at: <https://journal.uin.ac.id/jca>

Copyright ©2022 Authors.

Can forensic and investigation audit and whistleblowing detect fraud during the Covid-19 pandemic?

Muh. Syahrudin^{*}, Mulyati

STIE YAPIS Dompu, Nusa Tenggara Barat, Indonesia

JEL Classification:

D73; H83

Keywords:

Forensic audit, investigative audits, whistleblowing, fraud detection, COVID-19 pandemic

***Corresponding Author:**

syahrudin260113@gmail.com

DOI:

[10.20885/jca.vol4.iss2.art5](https://doi.org/10.20885/jca.vol4.iss2.art5)

Copyright ©2022



This is an open access under
CC-BY-SA LICENSE

Abstract

This study aims to determine the effect of forensic audits, investigative audits, and whistleblowing on fraud detection during the COVID-19 pandemic. The sample in this study were auditors working at BPKP, BPK, and Inspectorate with a total of 90 respondents who were taken by purposive sampling method. The research data was tested using multiple regression tests. This study found that the characteristics of a forensic audit consisting of independence, objectivity, and professional skepticism can influence fraud detection. In addition, investigative audits consisting of experience and capabilities as well as whistleblowing variables have also been shown to influence fraud detection during the COVID-19 pandemic. Based on the overall results of the study, fraud detection during the COVID-19 pandemic can be improved by various strategies, especially from the internal side, namely the quality of an auditor. Various efforts can be made, namely increasing independence, objectivity, and professional skepticism as well as maximizing the ability of auditors in carrying out audit assignments. Another factor, namely the implementation of a whistleblowing system is also important in supporting the implementation and performance of auditors in accordance with the current pandemic conditions. From a theoretical point of view, quantitative research to detect fraud related to forensic audits and whistleblowing during the COVID-19 pandemic is still very limited, so the results of this study can add to the literature.

Introduction

According to the International Standards on Auditing (ISA), fraud is a deliberate act carried out by members of the company's management as parties who have an important role in regulating the company. Not only that, but fraud can also be carried out by employees or third parties for personal gain. One type of fraud that often occurs is corruption. In Indonesia, it is not only government officials of the executive, legislative, and judiciary who can undertake corruption, but private individuals can do so (Hamdani et al. 2017). Moreover, cases of corrupt practices have never subsided despite the COVID-19 pandemic in Indonesia during the period 2020 to 2021. Based on a survey by ACFE Indonesia Chapter (2020), which assessed that the government is seen as an institution that is vulnerable to fraud because of the amount of losses government at 48.5%, followed by State-Owned Enterprises (BUMN) at 31.8%. Several cases of corruption that occurred, as reported by Lombok Pos (2021), indicated that there were indications of corruption in the emergency hospital procurement project in the West Nusa Tenggara Provincial Government, due to budget swelling and mark ups of up to tens of billions. Then, still in the NTB area, there were allegations of corruption in the COVID-19 budget in Bima City worth IDR 2.5 billion in goods spending and cutting incentives for health workers. There are also many cases of fraud during the pandemic which are still in the legal process. Based on this

phenomenon, it is necessary to find ways that can increase the effectiveness of audit procedures in revealing fraud. Many methods have been found to be able to disclose fraud. One of the government's efforts to recover and detect fraud that occurs in government agencies or the public sector is to conduct investigative audits and apply forensic accounting science to audits and apply whistleblowing (Mircheska et al., 2020). This type of audit refers to the science of accounting or auditing, including the field of investigation or forensics.

Basically, the forensic auditor will continue to carry out his duties properly in accordance with the stewardship theory which describes the community (principal) and the auditor as a government institution (steward). As in this theory, the most important aspect is that the principal rewards the steward and the principal and steward relationship is based on trust (Bernstein et al., 2016). Thus the auditor will try as much as possible to reveal the fraud that occurred (Glinkowska & Kaczmarek, 2015). Auditors as controllers and supervisors will behave well by prioritizing organizational goals rather than personal interests (Ramadhan & Adhim, 2021b). There are several aspects that can influence the detection of fraud during the COVID-19 period, including independence, objectivity, professional skepticism, and investigative audits and whistleblowing. The first aspect, independence. Independence is a principle of practice as well as professional ethical standards that are indispensable in the auditing profession. Because the audit requires absolute independence, meaning that the auditor in conducting the examination must behave impartially to anyone so as to produce a quality report (Tien et al., 2019). There are several studies that support this claim, namely Agustina et al. (2021), Ode et al. (2020), Susanto et al. (2020), and Octavia et al. (2020) which show that the independence of forensic auditors can encourage fraud disclosure.

Objectivity is a belief, quality that gives value to the services or services of the auditor because it distinguishes the accounting profession from other professions. The principle of objectivity stipulates an obligation for both forensic and investigative auditors to be impartial, intellectually honest, and free from interests so that the auditor can disclose issues related to corruption (Zalata et al., 2020). This is in line with the findings by Bimantara and Ngumar (2018); Kuswara (2020) shows that the objectivity of forensic auditors has a significant effect on fraud detection and can improve audit quality. Furthermore, the auditor's professional skepticism is the attitude or mindset of the auditor who always questions the veracity of audit evidence submitted by a business entity or company in carrying out audit tasks (Gabryela & Butar, 2018). Understanding the auditor's professional skepticism is an important aspect in assessing the reliability of the assertions or evidence obtained, so that in the audit process the auditor has high enough confidence in a statement or evidence obtained and also considers the adequacy and suitability of the evidence obtained in order to determine whether indication of fraud or not Yustina and Gonadi (2019). Research by Dali et al. (2021), Ode et al. (2020), and Yuniati and Banjarnahor (2019) reveals that professional skepticism can encourage fraud detection.

Furthermore, the factors that can affect the disclosure of fraud are investigative audits which are a methodology for resolving allegations of fraud from beginning to end. Auditors possessing investigative skills will have a bigger chance to reveal fraud (Sumartono et al. 2020). Susanto et al. (2020) and Ramadhan and Adhim (2021a) assume that fraud detection actually shows that an auditor has sufficient investigative auditing capabilities and experience. Competence means having intelligence, education and training to be able to provide added value to the organization through performance (Chambers, 2014). Kabuye et al. (2017) suggest the basic skills that internal and external auditors must possess, including technical, analytical, appreciative, interpersonal, and organizational skills. Thus, the level of experience and skills of internal and external auditors will indicate the quality of their audit. Meanwhile, acts of fraud in an agency can be identified by the presence of whistleblowing which is used to improve internal control. Whistleblowing is the disclosure of acts of violation or disclosure of unlawful acts and unethical/immoral acts that can harm the organization and stakeholders. The existence of

external factors in the form of a whistleblowing system will make companies tend to the principle of openness so that they can assist auditors in detecting fraudulent or fraudulent behavior (Rahmida & Urumsah, 2020).

This study takes the object of research at the Supreme Audit Agency (BPK), the Financial and Development Supervisory Agency (BPKP), and the Inspectorate because these institutions carry out forensic audits and investigative audits and calculate state financial losses in corruption crimes in Indonesia by involving auditor respondents (Lidyah, 2016). The reason is because the NTB Provincial Government and all regencies and cities in the region received Unqualified Opinions (WTP) consecutively from the BPK, namely in the 2011 to 2020 fiscal year (Jdihntb, 2021). Nevertheless, the fact is that there are still several corruption cases before the pandemic period until the current pandemic. This is a factor that certainly burdens the BPK and BPKP as well as the Inspectorate as the government's external and internal supervisor who should be able to oversee state finances.

In general, this study is intended to examine the role of investigative audits and forensic audits as well as the whistleblowing system in an effort to detect fraud in the NTB Provincial Government during the COVID-19 pandemic, because there were still quite a lot of corruption cases. In this case, the role of the investigative audit is described in the auditor's extensive experience and capabilities. while the role of the forensic auditor is divided into independence, objectivity, and professional skepticism. Research on investigative audits and forensic audits conducted on provincial governments during the pandemic is still limited, so the results of this study are important because they can add references to the theoretical side. In addition, the research results are expected to be used as consideration for government audit institutions, such as the BPK, BPKP and the Inspectorate in order to increase the ability of auditors by using various methods such as training, coaching, and continuous professional education, so that auditors are more effective in implementing audit mechanisms. on the disclosure of fraudulent acts in the NTB Provincial Government.

Literature Review

Independence of Forensic Auditor

Forensic auditor independence can be interpreted as the attitude of a forensic auditor who has no personal interest in carrying out audit tasks, because being independent means avoiding relationships that can interfere with the mental attitude and objective appearance of the forensic auditor in carrying out audit tasks. Therefore, mental attitude must always be maintained to produce a good examination. This is in accordance with the theory of stewardship where there are principals and agents. This principle can come from the community or shareholders who will give the agent the mandate and responsibility to carry out a good audit. This means that the auditor as a steward will carry out his work well as stated in the theory of stewardship auditors do not have a personal interest in carrying out forensic audit examinations, but the auditor is concerned with public purposes. So that the auditor will prioritize his independence in conducting the examination, so that it can produce quality reports. The results of research by Kiogora et al. (2021) who conducted a study in Kenya revealed that a forensic auditor always provides transparent and objective audit disclosures in carrying out their work and forensic auditors maintain their independence. This means that forensic auditors who carry out examinations by maintaining their independence will be able to disclose fraud. Najmatuzzahrah et al. (2021) revealed the independence of forensic auditors as a value that has a positive impact on audit quality.

Several studies examining the effect of forensic auditor independence in revealing fraud were conducted by Susanto et al. (2020) and Octavia et al. (2020). The results of this study indicate that the higher the independence of the forensic auditor, the positive effect on fraud

detection. Based on this description, it is suspected that there is an influence between the independence of the forensic auditor and the effectiveness of the implementation of audit procedures in detecting fraud so that the influence is hypothesized:

H₁: The independence of forensic auditors affects positively the detection of fraud in the mass of the COVID-19 pandemic.

Objectivity of the Forensic Auditor

The objectivity of the forensic auditor is a mental attitude that must be possessed by the forensic auditor in carrying out the audit because it is one of the factors of the principle of integrity (Bimantara & Ngumar, 2018). This mental attitude is reflected in a complete, objective report based on careful and impartial analysis. This means that an auditor must be fair in his actions and should not be influenced by anything related to his work. The higher the auditor's objectivity, the better the quality of the audit results. The relevance of stewardship theory in this study is that stewards describe a situation where leaders are not motivated by individual goals, but are more motivated by the main goals for the benefit of the organization so that the stewards will act well in accordance with the wishes of the principal (Bernstein et al., 2016). This is supported by the results of research by Frastuti et al. (2015) which revealed that the objectivity of forensic auditors can affect the prevention of fraud in financial statements.

Other studies that examine the effect of objectivity of forensic auditors in detecting fraud include Bimantara and Ngumar (2018). The results of this study indicate that the objectivity of forensic auditors has an effect positively on fraud detection. Based on this description, it is suspected that there is an influence between the objectivity of the forensic auditor and the effectiveness of the implementation of audit procedures in detecting fraud so that the effect is hypothesized: H₂: The objectivity of forensic auditors affects positively the detection of fraud in the mass of the COVID-19 pandemic.

Professional Skepticism of Forensic Auditors

Forensic auditor professional skepticism is a process to understand the problem, gather facts, and perform analysis. Skepticism is shown in the assessment process based on cognitive and affective evaluations. The result of skepticism is an intention to behave and is followed by action to detect fraud. In addition, forensic auditors who have high professional skepticism are not easy to accept explanations from clients, but will instead ask various questions to obtain evidence, reasons, and confirmation about the object of the main problem (Indrasti & Karlina, 2020). Conversely, low skepticism will make forensic auditors easily believe the assertions given by management without having sufficient evidence to support these assertions. That is, the level of professional skepticism possessed by forensic auditors will affect their ability to carry out the examination process (Dali et al., 2021). This is in accordance with the theory of stewardship, principals and stewards have human nature that can be trusted, responsible, integrity, and honest with other parties (Gudono, 2012). This theory sees the government as a steward who is a party who has the ability and is ready to carry out the best actions and functions to meet the needs of the principal. The concept in this theory is the concept of trust in those who are given the authority, so that the government (steward) in an organization is reflected as a good steward (Bernstein et al., 2016). Previous research has provided evidence that the professional skepticism of forensic auditors positively affects auditor performance in detecting fraud (Siew et al., 2018).

Several studies that examine the effect of professional skepticism of forensic auditors in revealing fraud include Gabryela and Butar (2018), Agustina et al. (2021), Nusa (2021), and Julian et al. (2021). The results of this study indicate that the forensic auditor's professional skepticism has a positive effect on fraud detection. Based on this description, it is suspected that the higher

the professional skepticism of the forensic auditor, the more effective the implementation of audit procedures will be in disclosing fraud, so the effect is hypothesized:

H₃: Professional skepticism of forensic auditors has an affect positively on fraud detection during the COVID-19 pandemic.

Investigative Auditor Ability

An investigative audit is a methodology for resolving allegations of fraud from start to finish. More specifically, fraud examination will involve various stages of the process, namely obtaining evidence and taking statements, writing reports, testifying and assisting in fraud detection and prevention. The ability of an investigative auditor has an important role in detecting fraud. Auditor abilities can be obtained through various activities to increase knowledge and skills through education, training, and experience (Harahap, 2021). Furthermore, Purba et al. (2021) explained that audit quality indicates the ability of BPK, BPKP, and Inspectorate auditors to detect corruption. This means that if the audit is carried out in accordance with the guidelines starting from the preplanning, planning, implementation, and reporting stages with discipline, the auditor will be able to detect fraud. The implications of stewardship theory in this study can be seen in two ways, namely, first, the steward will act in the interests of the principal. Both principal and steward goals have a common interest in advancing the organization (Puyvelde et al., 2012). Thus, the appropriate theory to examine various cases in public sector organizations is stewardship theory. With this theory, it is possible to try to do various ways to avoid conflicts of interest between the government (steward) and the people (principal). In addition, with the auditor's ability to detect fraud, the possibility of creating quality audit results will increase.

Several studies that examine the effect of auditors' ability to detect fraud include Harahap (2021), Odukoya and Samsudin (2021), Popoola et al. (2016), and Muse et al. (2014). The results of this study prove that professional skepticism has an effect positively on fraud detection. Based on this description, it is suspected that there is an influence between the ability of the investigative auditor and the effectiveness of the implementation of audit procedures in detecting fraud so that the influence is hypothesized:

H₄: The ability of investigative auditors to have an effect positively on fraud detection during the COVID-19 pandemic.

Investigative Auditor Experience

Audit experience is the experience of an auditor in examining financial statements both in terms of the length of time and the number of assignments that have been carried out by the auditor. Therefore, the auditor must also have the education, knowledge, expertise and skills, experience, and other competencies needed to carry out his responsibilities, such as a collective nature which refers to the professional abilities needed by auditors to carry out their professional responsibilities effectively (Association of Internal Auditors Government of Indonesia AAIPI (2014). The relationship between stewardship theory in this study lies in the behavior of stewards who do not have personal interests but are more concerned with the interests of the principal (Segal & Lehrer, 2012). This condition is based on the attitude of serving that is so great built by the steward. The attitude of service is an attitude that replaces personal interests with service as the basis for the ownership and use of power. Important aspects in achieving organizational goals are behavioral factors, human behavior, human patterns, psychological mechanisms (motivation, identification and power) in leading an organization (Davis et al., 1991). Auditor knowledge, especially knowledge about fraud, will have a significant effect on auditor performance in modifying audit programs through identifying fraud risk factors and making hypotheses (Agustina et al., 2021).

In addition, the higher the level of experience of an auditor, the better the views and responses to the information contained in the financial statements. This is because the auditor has done a lot of his duties, so he will be experienced in disclosing fraud (Rahim et al., 2019).

Several studies that examine the effect of auditor experience in disclosing fraud include Yao et al. (2020) and Sulistiyanti and Yakub (2020). The results of this study indicate that investigative audit experience has a positive effect on fraud detection. Based on this description it is suspected that more investigative auditor experience will increase the effectiveness of audit procedures in disclosing fraud so that the effect is hypothesized:

H5: Investigative audits experience have an effect positively on fraud detection during the COVID-19 pandemic.

Whistleblowing and Auditor Ability to Detect Fraud

Whistleblowing and Auditor Ability to Detect Fraud The ethical values that form the basis for the existence of whistleblowing are the values of honesty, openness, protection of the public interest and rejection of deviations from rules and professions (Maulida & Bayunitri, 2021). According to Primasari and Fidiana (2020) how big and serious a fraud act that has the potential to harm an institution or company will encourage someone to take whistleblowing actions. The whistleblowing system was created with the aim of monitoring internal violations within the institution or company, as a form of effort so that anyone can report crimes that occur to prevent losses that will be suffered by the company, which is adjusted to company rules (Rahmida & Urumsah, 2020). The existence of a whistleblowing system will assist the auditor in detecting fraudulent behavior that occurs. This means that the more reports that come in from the whistleblowing system, the more information and additional evidence the auditor gets to detect the fraud.

The results of the research by Iskandar et al. (2022) provide evidence that the whistleblowing system affects the auditor's ability to detect fraud. This is reinforced by Rahmida and Urumsah (2020) who found that whistleblowing can help auditors make the time to search for evidence of violations faster. In addition, research conducted by Priyadi et al. (2022) shows that the whistleblowing system has an effect on fraud prevention in the management of BOS funds. Based on this description, the sixth hypothesis can be formulated as follows:

H6: Whistleblowing has an effect positively on fraud detection during the COVID-19 pandemic.

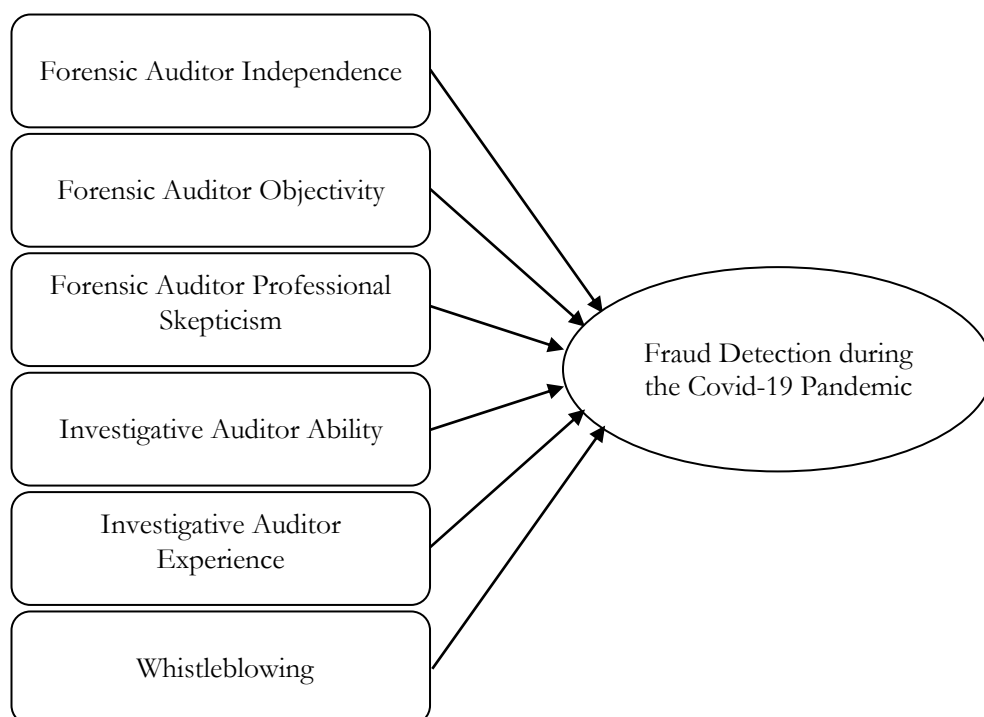


Figure 1. Proposed research model

Research Method

This study uses quantitative methods. In particular, researchers used fraud detection variables during the COVID-19 pandemic because there were still many corruption cases that never subsided despite the COVID-19 pandemic in Indonesia during the period 2020 to 2021. State losses due to these cases are estimated to reach up to trillions. Rupiah. Based on this phenomenon, it is necessary to find ways that can increase the effectiveness of audit procedures in revealing fraud. This is interesting to continue to study because research on fraud detection during the COVID-19 pandemic is still very limited. The purpose of this study is to examine the role of forensic audit which is influenced by the variables of independence, objectivity, and professional skepticism, as well as the role of investigative audit, namely the ability and experience of investigative and whistleblowing auditors in an effort to detect fraud during the COVID-19 pandemic. Based on this, the researcher feels the need to further empirically test the forensic audit and investigative audit on fraud detection during the COVID-19 pandemic at the BPK, BPKP NTB and the Dompu Regency Inspectorate.

This study took respondents from auditors who worked in the NTB BPK office. Researchers chose the BPK, BPKP and the Dompu Regency Inspectorate as research objects because BPK, NTB Province BPKP, and Dompu Regency Inspectorate had the authority to detect fraud in each SKPD. The results of this study are expected to be able to assess the readiness of government inspection and supervisory agencies at the NTB Provincial Government in carrying out forensic audits and investigative audits during the COVID-19 pandemic. Furthermore, the sample selection process uses a purposive sampling method, or the sample is determined by research based on the criteria. The criteria set are auditors who work in the BPK, BPKP and Inspectorate Offices who have one year of experience, taking into account that auditors who have worked for more than one year are believed to have sufficient experience.

The data in this study used the type of data obtained through the technique of distributing questionnaires to respondents in the field, namely by providing a collection of written statements to respondents to be answered. This study uses a Likers scale as a measurement scale. In studies with indicators ranging from 1 to 6, a scale from 1 to 3 describes the level of disagreement and vice versa, a scale from 4 to 6 describes the level of agreement with the questionnaire statements.

In particular, the researchers used the fraud detection variable during the COVID-19 pandemic. This is because there are still many corruption cases that occurred in Indonesia during the COVID-19 pandemic, so urgent supervision is needed. Based on this, the researcher feels the need to conduct empirical testing of these factors, which can be a strategy in improving the quality of fraud detection during the COVID-19 pandemic at the BPK, BPK and the Inspectorate. Figure 1 shows the research framework including the independent and dependent variables used in this empirical study. The dependent or dependent variable uses the fraud detection variable during the COVID-19 pandemic. Furthermore, the first independent variable is the independence of the forensic auditor, which is the attitude of a forensic auditor who has no personal interest in carrying out audit tasks, therefore, mental attitude must always be maintained to produce a good examination (Kiogora et al., 2021). Second, the objectivity variable of forensic auditors, which is a mental attitude that must be possessed by forensic auditors in carrying out audits because it is one of the factors of the principle of integrity (Frastuti et al., 2015). Third, professional skepticism of forensic auditors is a process to understand the problem, gather facts, and perform analysis. The result of skepticism is the intention to behave and followed by action to detect fraud (Julian et al., 2021). Fourth, the investigative auditor's ability variable is obtaining evidence and taking statements, writing reports, testifying and assisting in detecting and preventing fraud (Harahap, 2021). Fifth, the experience of the investigative auditor, which is the experience of an auditor in examining financial statements, both in terms of the length of time and the number of assignments that have been carried out by the auditor. Therefore, the auditor must have the education, knowledge, expertise

and skills, experience, and other competencies to assist in detecting fraud. Sixth, whistleblowing is defined as a disclosure from members of the organization for illegal, immoral, or illegal actions or practices under the control of their superiors to people or organizations that may be able to take firm action against the fraud (Rahmida & Urumsah, 2020).

The first stage of data analysis technique is descriptive testing and discussion of respondents' demographics. Furthermore, the multiple linear regression test was used as an analytical model to test the relationship between the independent variables and the dependent variable containing three types of tests, namely the coefficient of determination test, F test, and t test. Based on this explanation, the multiple linear regression model is as follows:

$$PF_{it} = \alpha_0 + \beta_1 IAF_{it} + \beta_2 OAF_{it} + \beta_3 SPAF_{it} + \beta_4 KAI_{it} + \beta_5 PAI + \beta_6 WBit + \varepsilon_{it}$$

Information:

PF_{it} = Fraud Detection Variable During the COVID-19 Pandemic

IAF_{it} = Forensic Auditor Independence Variable

OAF_{it} = Forensic Auditor Objectivity Variable

SPAF_{it} = Forensic Auditor Professional Skepticism Variable

KAI_{it} = Investigative Auditor Ability Variable

PAI_{it} = Investigation Auditor Experience Variable

WBit = Whistleblowing Variable

Results and Discussion

Based on the sampling process using the deliberate sampling method, 90 respondents were selected from the BPK, BPKP and the Inspectorate in NTB Province. As shown in Table 1, there were only 90 questionnaires available for data processing. Respondent's data, the demographics of respondents by gender were divided into 48 male and 42 female, with the majority of respondents in the 26-35 year age group. In addition, the majority of respondents in this survey had the latest education level bachelor's degree (61.1%), followed by master's degree (26.7%), and the rest attended Diploma (11.1 %). In addition, 41% of auditors are survey respondents with a tenure of more than 10 years in the audit field.

Table 1. Demography Characteristics of Participants

Demography Characterictis		Number of Participants	%
Gender	Male	48	53.3 %
	Female	42	46.7 %
Education	Diploma	10	11.1%
	Bachelor degree	55	61.10%
	Master degree	24	26.70%
	Doctoral degree	1	1.10%
Age	Less than 25 years	4	4.40%
	Between 26-35 years	43	47.80%
	Between 36-45 years	23	25.60%
	Between 46-55 years	15	16.70%
Length of Work	Over 55 years	5	5.50 %
	More than 10 tasks	41	45.60%
	8-10 tasks	8	8.90%
Workplace	4-7 tasks	41	45.60%
	The Supreme Audit Agency (BPK)	20	22.22%
	The Financial and Development Supervisory Agency (BPKP)	52	57.78%
	The Dompu District Inspectorate	18	20.00%

Based on Table 2 regarding the results of descriptive statistical tests, each dependent variable is the detection of fraud during the COVID-19 pandemic, as well as the independent variable consisting of 5 (five) variables, namely the independence of forensic auditors, objectivity of forensic auditors, and reliable skepticism of forensic auditors, the ability of the investigative auditor and the experience of the investigative auditor. The minimum scale of the seven research variables shows a range of values between 1,71 to 4,00, which means that the respondents' lowest answers are focused on the opinion “disagree” with the statement in the questionnaire. Meanwhile, the maximum value of the seven variables is 6.00 or is in the answer “trongly agree” on the items of the questionnaire statement. Furthermore, the average value of all variables is at a value of more than 5, which indicates the average of all statements with the respondent's answer choosing “agree” to the items of the proposed statement. This is in accordance with the test output which shows that all independent variables can affect fraud detection during the COVID-19 pandemic. The results of statistical testing also reveal that the standard deviation value is higher than the mean value, which means that the research data has a high level of variation on the fraud detection variable.

Table 2. Descriptive Statistical Test Results

Variable	Minimum	Maximum	Mean	Standard Deviation
Forensic Auditor Independence	2.14	6.00	56.95%	5.610
Forensic Auditor Objectivity	4.00	6.00	54.31%	6.580
Forensic Auditor Professional Skepticism	2.17	6.00	55.88%	5.737
Investigative Auditor Ability	1.78	6.00	57.00%	5.585
Investigative Auditor Experience	2.00	6.00	56.36%	5.663
Whistleblowing	3.00	6.00	50.65%	8.603
Fraud Detection during COVID-19	1.71	6.00	56.00%	6.058

Data Quality Testing

Based on the results of data quality testing, all statement items that measure the variables of forensic auditor independence, forensic auditor objectivity, forensic auditor professional skepticism, investigative auditor ability, investigative auditor experience, whistleblowing, and fraud detection during COVID-19 are valid. This is because all statement indicators show a correlation value > r table of 0.2172 as shown in Table 3.

Furthermore, data reliability testing shows that the statements in the questionnaire have a Cronbach's alpha value > 0.6 meaning that all variables are forensic auditor independence, forensic auditor objectivity, forensic auditor professional skepticism, investigative auditor ability, investigative auditor experience, whistleblowing, and fraud detection during the COVID-19 19 shows reliable data.

After testing the validity of the data, the next test is the classic assumption test which includes the normality test, heteroscedasticity test, and multicollinearity test. The results of the Kolmogorov-Smirnov test yielded that the data from the regression model of this study were normally distributed because of a significance value of 0.062 > 0.05.

Table 3. Validity Test Results

Variable	Indicator	Pearson Correlation	r-table	Decision
Fraud Detection during COVID-19	1	0.888**	0.2172	
	2	0.908**	0.2172	
	3	0.844**	0.2172	
	4	0.817**	0.2172	

Variable	Indicator	Pearson Correlation	<i>r-table</i>	Decision
	5	0.843**	0.2172	Valid
	6	0.844**	0.2172	
	7	0.929**	0.2172	
Forensic Auditor Independence	1	0.911**	0.2172	Valid
	2	0.838**	0.2172	
	3	0.878**	0.2172	
	4	0.866**	0.2172	
	5	0.769**	0.2172	
	6	0.893**	0.2172	
	7	0.908**	0.2172	
Forensic Auditor Objectivity	1	0.936**	0.2172	Valid
	2	0.927**	0.2172	
	3	0.938**	0.2172	
	4	0.947**	0.2172	
	5	0.960**	0.2172	
	6	0.896**	0.2172	
	7	0.934**	0.2172	
	8	0.925**	0.2172	
Professional Skepticism of Forensic Auditors	1	0.879**	0.2172	Valid
	2	0.864**	0.2172	
	3	0.925**	0.2172	
	4	0.844**	0.2172	
	5	0.916**	0.2172	
	6	0.905**	0.2172	
Investigative Auditor Ability	1	0.883**	0.2172	Valid
	2	0.911**	0.2172	
	3	0.920**	0.2172	
	4	0.904**	0.2172	
	5	0.863**	0.2172	
	6	0.900**	0.2172	
	7	0.817**	0.2172	
	8	0.928**	0.2172	
	9	0.922**	0.2172	
Investigative Auditor Experience	1	0.874**	0.2172	Valid
	2	0.819**	0.2172	
	3	0.895**	0.2172	
	4	0.931**	0.2172	
	5	0.909**	0.2172	
	6	0.937**	0.2172	
	7	0.934**	0.2172	
	8	0.810**	0.2172	
	9	0.839**	0.2172	
Whistleblowing	1	0.926**	0.2172	Valid
	2	0.945**	0.2172	
	3	0.949**	0.2172	
	4	0.952**	0.2172	
	5	0.931**	0.2172	
	6	0.887**	0.2172	

Table 4. Reliability Test Results

Variabl	N of Item	Cronbach's Alpha	Alpha	Decision
Fraud Detection during COVID-19	7	0.943	0.60	
Forensic Auditor Independence	7	0.942	0.60	
Forensic Auditor Objectivity	8	0.979	0.60	
Professional Skepticism of Forensic Auditors	6	0.946	0.60	Reliable
Investigative Auditor Ability	9	0.969	0.60	
Investigative Auditor Experience	9	0.964	0.60	
Whistleblowing	6	0.969	0.60	

Multiple Linear Regression Test

The test is used as a model to facilitate the analysis of the influence of the independent variable on the dependent variable. The regression model was used to examine factors such as independence of forensic auditors, objectivity of forensic auditors, professional skepticism of forensic auditors, ability of investigative auditors, and experience of investigative auditors in detecting fraud during the COVID-19 pandemic. Furthermore, based on information regarding the summary of the results of the regression model testing presented in Table 5, it can be formulated the multiple linear regression equation in this study, namely:

$$PF_{it} = -2.080 + 0.200IAF_{it} + 0.108AF_{it} + 0.245SPAF_{it} + 0.268KAI_{it} + 0.178PAI_{it} - 0.078WB + \epsilon_{it}$$

Table 5. Regression Model Test Results

Model	Unstandardized koefisien		T	Sig.	Decision
	B	Standar Error			
a (constant)	-2.080	2.308	-0.910	0.370	
Forensic Auditor Independence	0.200	0.081	2.461	0.016	supported
Forensic Auditor Objectivity	0.108	0.039	2.757	0.007	supported
Forensic Auditor Professional Skepticism	0.245	0.111	2.208	0.030	supported
Investigative Auditor Ability	0.268	0.090	2.983	0.004	supported
Investigative Auditor Experience	0.178	0.079	2.250	0.027	supported
Whistleblowing	-0.078	0.036	-2.184	0.032	supported
<i>Dependent Variable:</i>	Fraud Detection during COVID-19				
n	90				
<i>R Squared</i>	0.851				
<i>Adjusted R Square</i>	0.840				
<i>Statistical F value</i>	78.756				
<i>Probability (F-Statistic)</i>	0.000 ^b				

Furthermore, Table 5 shows the value of the coefficient of determination, which is 0.840. In other words, 16% of the variation in the dependent variable can be explained by the independent variable. The probability (statistics) also shows a value of $0.000 < 0.05$ which proves that the independence variables of forensic auditors, objectivity of forensic auditors, professional skepticism of forensic auditors, ability of investigative auditors, and experience of investigative

auditors and whistleblowing simultaneously have an effect, meaning that there is at least one independent variable that related to the fraud detection variable in the COVID-19 mass. In addition, the forensic auditor independence variable has a significant value at the 0.026 level which is proven to affect fraud detection during the COVID-19 pandemic. Then. Forensic auditor objectivity variable and forensic auditor professional skepticism both have sig value. of 0.025 and 0.038 and shows a lower significance than the alpha value of 0.05. This means that the objectivity of forensic auditors and professional skepticism of forensic auditors positively affect fraud detection during the COVID-19 pandemic. The test results for the investigative auditor ability and investigative auditor experience show the value of sig. shows the numbers 0.002 and $0.030 < 0.05$. So, it can be said that the investigative auditor's ability and investigative auditor experience have an effect on the fraud detection variable in the mass of the COVID-19 pandemic. Then whistleblowing shows a significance value of $0.031 < 0.05$, meaning that this variable affects the detection of fraud in the COVID-19 mass. The application of whistleblowing within the government or the public sector can help find indications of fraud so that it has an impact on reducing corruption cases in the government sector.

Forensic Auditor Independence and Fraud Detection during the COVID-19 Pandemic

The independence of forensic auditors has been proven to affect fraud detection during the COVID-19 pandemic. That is, the independence of the forensic auditor is very important in carrying out audit work. Independence can be interpreted as neutral behavior and not being influenced by any party. The attitude of independence as one of the important functions within the auditor to avoid abuse of authority and power from other parties in the process of carrying out audit assignments. That way, the auditor will be assisted in detecting indications of fraud or corruption in the object being examined (Witjaksono & Yudatama, 2021). The effectiveness of the implementation of audit procedures in finding indications of fraud during the COVID-19 pandemic means that auditors must practice independence and audit procedures that must be carried out by forensic auditors in order to achieve good results, starting with early data review sessions, planning investigations, implementing checks. which is guided by audit standards, implementation of audit procedures, as well as reporting and subsequent steps to legal evidence, all of which are based on audit standards that have been inaugurated by the Indonesian Institute of Accountants (IAI).

The results of the study were supported by the respondents' answers to the questions asked related to the implementation of the forensic audit. Forensic audit implementation starts from pre-examination planning, planning, implementation, preparation of audit reports, internal discussions, and external discussions with investigators. In addition, studying resumes of investigation results and collecting related data or documents, conducting document reviews, evaluating and analyzing the evidence obtained, confirmations, interviews with related parties, reconstruction of facts based on relevant, competent, and sufficient evidence, so that the auditor required to prioritize the independence of forensic auditors in order to detect fraud. This is in line with the assumption of research respondents, that forensic auditors must practice independent behavior in conducting audit checks even though the auditee is a good acquaintance. Forensic auditors do not hinder the scope of the problem when carrying out checks, even though the auditee still has family ties. Not only that, when the forensic auditor gets an error in the recording that is intentional by the auditee. Forensic auditors are required to notify all such errors to superiors even though they obtain adequate facilities from the auditee because the auditor is obliged to protect his professionalism in carrying out audit assignments. Thus, the forensic auditor is obliged to carry out audit checks seriously, even though there are parties who have the authority to refuse consideration of the audit report. Therefore, forensic auditors must protect their independence in carrying out their audits, because the greater the level of independence of a forensic auditor in carrying out audit assignments, the higher the sensitivity of the auditor in recognizing fraud. This is supported by Ammar (2019), Agustina et al. (2021), and Ode et al.

(2020) revealed that independence can affect fraud detection.

Based on the results of this study, the implication for the government is that forensic auditors who work both internally and externally by the government must strive to obtain good audit results and are free from fraud by increasing the independence of forensic auditors. This means that the auditor must prioritize the independence regulated in the audit standard that the auditor must not side with anyone in carrying out audit assignments. The fulfillment of maximum independence of forensic auditors will encourage the implementation of forensic audits in the West Nusa Tenggara provincial government and all governments in Indonesia and abroad in an honest, transparent, accountable and open manner and avoid fraud.

Objectivity of Forensic Auditors and Fraud Detection during the COVID-19 Pandemic

The results of statistical tests show that the objectivity of the forensic auditors affects the detection of fraud. This means that the government's internal and external auditors are required to have high integrity because it will influence the examination to find fraud. Surya et al. (2021) that the higher the integrity of the auditor, the higher the quality of the examination results because the integrity of an auditor is a consistent act and does not adhere to his passions, but the auditor must adhere to the principles of the auditor's profession and follow the auditor's code of ethics, so that the auditor cannot tolerate fraud in an agency.

Stewardship theory in this study is that stewards describe a situation where leaders are not motivated by individual goals, but are more motivated by the main goal for the benefit of the organization so that the steward will act well in accordance with the wishes of the principal (Bernstein et al., 2016). Therefore, the steward as an auditor who has integrity, the auditor will act in accordance with his beliefs and knowledge carefully and carefully, so that he is more capable of detecting fraud that occurs. With high integrity, the auditor will have an honest attitude and dare to reveal irregularities and take the necessary actions. The results of this study provide empirical evidence that the objectivity of forensic auditors affects fraud detection, where the better the integrity of the auditor, the better at detecting fraud. This is in accordance with what was answered by the respondent in the statement item that forensic auditors are required to behave fairly, honestly, and transparently and are responsible for audit assignments as a form of public trust in their audit services. Thus, the auditor should not be influenced or pressured or requested by certain parties on the results of the examination. Forensic auditors have the right to refuse audit assignments if the auditor at the same time has a bond with the examining party because the auditor's code of ethics must maintain impartial behavior to anyone who has an interest in the results of his work, so that his forensic audit report can be relied on and trusted by the public. Then, the forensic auditor in carrying out audit assignments should try to find errors or irregularities made by the auditee. The greater the objectivity value of the forensic auditor, the more significant it will be in detecting fraud.

Professional Skepticism of Forensic Auditors and Fraud Detection during the COVID-19 Pandemic

Based on statistical testing of the partial test found that the professional skepticism of forensic auditors is related to fraud detection in the COVID-19 period. This means that the auditor has a professional commitment and sense of responsibility towards the profession that is undertaken to detect fraud, because the auditor holds confidence in the goals and values of the profession. Auditors are also willing to maintain the name of the profession and desire to maintain membership status in the profession. Professional commitment will lead to auditor behavior to protect the public interest without any desire to damage the profession (Rustiarini et al., 2020). Auditors who have a high commitment to professional skepticism will fulfill their responsibilities to detect fraud (Julian et al., 2021). This is in accordance with the stewardship theory that the

government as a steward is a party that has the ability and is ready to carry out the best actions and functions to meet the needs of the principal. The concept in this theory is the concept of trust in those who are given the authority, so that the government (steward) in an organization is reflected as a good steward (Bernstein et al., 2016). Therefore, the public has given great trust to the auditors to maintain their professionalism in their work so that they can provide satisfactory results for those who are their responsibility.

The results of this study provide empirical evidence that the professional skepticism of forensic auditors affects fraud detection, where the better the professional the auditor has, the better at detecting fraud. This is in accordance with what was answered by the respondent in the statement item that the forensic auditor must always make a critical diagnosis (critical assessment) and always question (questioning mind) the validity of the audit facts obtained. After that, the forensic auditor must always be aware of problems that are contradictory or raise cases regarding the reliability of the document, so that the forensic auditor can share his opinion on questions and other data obtained from management or other parties. In addition, auditors in making the truth so forensic auditors do not easily believe and are immediately satisfied with what has been seen and presented in plain view. Because the forensic auditor must continue to seek and explore the existing facts so that it is appropriate for him to carry out audit work in accordance with standards. The questioning mindset is an attitude that includes a questioning mindset to investigate some things that are considered dubious, so the auditor must improve his professionalism in an effort to detect fraud during the coronavirus period.

Based on the results of the research test, the implication is that both forensic and investigative auditors must strive to obtain good audit results and are free from fraud, namely by increasing the professional skepticism of forensic auditors so that auditors can work by prioritizing effectiveness and efficiency. The fulfillment of maximum professional skepticism of forensic auditors will encourage the implementation of forensic audits in the West Nusa Tenggara provincial government and all governments in Indonesia and abroad in an honest, transparent, accountable and open manner and avoid fraud.

The ability of auditors to investigate and Fraud Detection during the COVID-19 Pandemic

The results of this study indicate that the ability of auditors affects fraud detection in the COVID-19 period. This means that auditors in carrying out investigative audit assignments must have good abilities, such as having intelligence, education, experience, and training to be able to provide added value to the auditor's organization by providing good performance. The competence of internal and external auditors stems from a long and intensive preparation, including instruction in the knowledge, skills, underlying methods, and scientific principles, as well as a commitment to continuing studies (Chambers, 2014). Li and Meng (2020) explained that auditors must have auditor certification considered a significant and important level of competence for advancement in internal and external auditor departments. When the government auditor departments such as BPKP, BPK, and the Inspectorate in recruiting auditors must be seen with regard to education, experience, professional certification, computer skills, and communication to assist auditors in their work, so that they can disclose indications of fraud. This is in accordance with the results of respondents' answers from the questionnaire submitted related to education, namely auditors who have a bachelor's degree amounted to 55 people or 61.1%, auditors who have diplomas are 10 people or 11.1% and auditors who have a second degree are totaled 24 people or 26.7%. Then the experience that has been carried out by auditors, there are those who carry out audit assignments as many as 4-7 tasks totaling 41 people or 45.6%, auditors carrying out 8-10 assignments totaling 8 people or 8.9%, and auditors carrying out assignments audit assignments of more than 10 tasks, amounting to 41 people or 45.6%. This proves that the investigative auditor already has experience and competence in performing audit assignments. Therefore, if the audit conducted by the investigative auditor is in accordance with the guidelines starting from the preplanning, planning,

implementation, and reporting stages with discipline, the investigative auditor is able to detect fraud. Not only that, with the expertise possessed by the investigative auditor in detecting fraud, it is possible to create high-quality audit results.

This is supported by the answers of respondents who sort out statements, among others, if the investigative auditors practice auditing science in conducting investigative audits and investigative auditors continue to practice the description of standard operating audit procedures (SOP). After that, the investigative auditor always pays attention to the investigative audit method in obtaining the truth and mastering issues related to information technology. Furthermore, the examiner also distinguishes the laws (regulations) related to the problem being handled to help get a speculation in the examination meeting and collects all the data to corroborate the theory. So that the investigative auditor must be carried out by competent people. The auditor must be qualified to master the criteria used and must be competent to identify the types of facts to be used in testing to draw conclusions. The expertise of the investigative auditor has an important role in detecting fraud. This means that the auditor must have knowledge related to the auditee, audit planning, efficient audit program arrangement and analysis of conditions that have the potential to give rise to fraud to support investigative auditors in carrying out detection of fraud that occurred in the COVID-19 mass. Stewardship theory is in accordance with the findings of this study that the theory Stewardship in this study can be seen in two ways, namely, first, the steward will act in the interests of the principal. Second, the principal and steward's goals have a common interest in advancing the organization (Puyvelde et al., 2012). Thus, the appropriate theory to examine various cases in public sector organizations is stewardship theory. With this theory, it is possible to try to do various ways to avoid conflicts of interest between the government (steward) and the people (principal). In addition, with the auditor's ability to detect fraud, the possibility of creating quality audit results will increase. This is supported by several research results Harahap (2021); Odukoya and Samsudin (2021), Muse et al. (2014), and Popoola et al. (2016) which revealed that the investigative auditor's ability affects fraud detection.

These results have implications for the investigative or accounting audit literature contained in knowledge and competence skills as one of the meaningful aspects applied in carrying out fraud detection during the coronavirus pandemic in Indonesia. This study recommends all Indonesian and international auditors to improve their abilities in investigative audits and forensic audits by participating in various advanced professions so that they can assist in detecting fraud during the coronavirus-19 pandemic.

Experience of auditor investigation and Fraud Detection during the COVID-19 Pandemic Period

Another factor that supports fraud detection during the COVID-19 pandemic is the experience of investigative auditors. Auditors also often attend a lot of training and perform tasks that ensure audit quality. As required in AAIPI (2014), an auditor is required to have education, mastery of duties, abilities, skills, experience, and other capabilities needed to account for the auditor's duties, so that the auditor can optimally fulfill his professional auditor responsibilities. Then the experience that has been carried out by the BPK, BPKP and Inspectorate auditors has been very good, this can be seen from the tasks carried out by the auditors, there are 4-7 audit assignments totaling 41 people or 45.6%, auditors carrying out 8- 10 assignments totaled 8 people or 8.9%, and auditors who carried out audit assignments more than 10 tasks amounted to 41 people or 45.6%. Yao et al. (2020) explain that the more experienced the auditor, the better the ability to address any audit problems that may arise during the audit. That is, experience is an important aspect in detecting fraud. Because sufficient and explicit experience will shape the auditor's competence in conducting audits objectively, carefully, and thoroughly. Because the auditor understands related to the characteristics, types, and methods or techniques in detecting fraud so that it will assist in supporting the auditor's performance in finding indications of fraud.

The experience of the auditor will have an impact on the auditor's understanding for the better so that the auditor can provide a logical explanation for the misstatements in the financial statements. Conversely, if the auditor does not have sufficient experience in the world of auditing, has few assignments, and has just entered the world of auditing, then the auditor will have difficulty finding irregularities or indications of fraud in the financial statements presented and in the audit evidence obtained. Ramadhan and Arifin (2019) explained that auditors are required to increase their competence by exploring ongoing regular training and urging to have a special professional certificate in auditing as a form of honing their abilities in carrying out fraud detection. Auditors who have the ability and often participate in various activities, the auditor will find it easy to use techniques to find indications of fraud. This is in line with the results of research Clements (2020) and Oyerogba (2021) reveals that the experience of the auditor is closely related to the auditor's responsibility to detect fraud. This means that the investigative auditor's experience and responsibility for fraud detection can increase or decrease depending on the surrounding contextual factors. The findings of this study support the attribution theory that investigative auditors' awareness of the responsibility to detect fraud depends on their experience in finding indications of fraud. Attribution theory describes the behavior of a person who is formalized whether from internal such as attitude, character or external such as pressure or certain circumstances. The attitude built by the internal aspect will be believed to be able to carry out professional investigations. Likewise with external aspects that can provide encouragement to the auditor to do things that can be found with the five senses (Hewett et al., 2018). This theory explains considerations such as performance appraisals and auditor decisions. This theory is also related to the expertise and attitude of the auditor in detecting fraud both internally and externally. Even so, the expertise from within the auditor becomes a very dominant aspect. This implies that the investigative auditor's experience has a useful role in increasing the auditor's sense of responsibility to detect fraud.

Whistleblowing and Fraud Detection in the Mass of the COVID-19 Pandemic

The results of this research prove that whistleblowing is closely related to fraud detection during the coronavirus-19 period. Because whistleblowing records the problems of crime and other scandals that violate the law and cause public harm. With the existence of whistleblowing owned by the government, it will provide a positive response to related parties within the government to disclose known fraudulent acts because the negative impact caused will be minimized because there is a guarantee of protection for the reporter. Su'un et al. (2020) explain that whistleblowing is identical with the attitude of someone who reports an act that is within an organization and has access to reliable information about indications of fraud or indications of acts of corruption. The stewardship theory describes the relationship between the principal (society) and the government steward (auditor) who does not have bad intentions but good intentions for the benefit of the community or the goals of public sector organizations. Therefore, the auditor will carry out his duties as a steward by prioritizing an honest, transparent, and reliable attitude so that he can produce quality reports. The substance of stewardship theory is based on trust in stewards mandated by the principal (society) who prioritizes organizational goals rather than personal interests. This finding shows that whistleblowing plays an important role in revealing unethical government behavior in order to make the government more transparent and accountable to the public. This is in accordance with what is explained by Near and Miceli (2016) that with the existence of whistleblowing in an organization, companies and the government can reduce the level of fraud that occurs and at the same time avoid government losses caused by corruption. Whistleblowing can also be used to avoid losses, as in the triangle theory caused by pressure from family, superiors, loved ones, as well as reducing the opportunity for individuals working in organizations or the government to make mistakes, violations, or fraud. If there is fraud, the organization or government will experience huge losses, which can be in the form of financial,

such as loss of assets and others, and it can also be in the form of reputation costs, such as lawsuits (Ulimsyah et al., 2021).

Thus, it can be seen that the more information obtained from whistleblowing, the more the auditor will be assisted in the fraud detection process. This is because the whistleblowing system in an agency or company can play an important role in increasing the effectiveness of the auditor's examination because it is easier to explore the potential for fraud committed by the auditee. In this case, the auditor will receive, review, and follow up on incoming information through whistleblowing so as to reduce the risk of fraud being detected (Iskandar et al., 2022). This is in line with the results of Near and Miceli (2016) and Iskandar et al. (2022) who revealed that whistleblowing has an effect on fraud detection. Therefore, it can be explained that the implementation of an effective, transparent and responsible whistleblower or violation reporting system will encourage and increase employee participation in reporting suspected fraud, with the results obtained from this study. This means that the more efficient the whistleblowing scheme, the more intensive the investigative audit will be. This is in accordance with respondents' answers to statement items including whistleblowing which is very useful and important for government institutions. Then the auditor will review and confirm the information from the whistleblower, because whistleblowing can assist the auditor in the relatively shorter fraud detection process, resulting in a decrease in the number of fraud in government agencies. The same thing is explained by Lee and Xiao (2018) that the implementation of whistleblowing in a company is very effective for the government in finding fraud that occurs.

Conclusion

Based on the results of the study, it can be concluded that fraud detection during the COVID-19 pandemic can be improved by various strategies. The first strategy in forensic audits is increasing independence because it becomes an important factor in carrying out audit work and they are required to make their own judgments or conclusions about the adequacy of information as evidence without being influenced by others. The greater the independence of a forensic auditor in checking audit evidence or audit facts, the greater the sensitivity of the auditor in finding problems related to fraud. Next is objectivity, forensic auditors in carrying out audit assignments must have a firm and impartial stance so that they are free from various conflicts of interest. This is because objectivity is one aspect that means that the auditor is holding on to the audit so that it can carry out fraud detection during the COVID-19 pandemic. Furthermore, professional skepticism of forensic auditors must be applied by auditors in every audit assignment because forensic auditors have a level of professional skepticism. A high level can more easily detect fraud. Based on the significance value of the strategy for implementing the ability of the investigative auditor, it is proven that the most influential fraud detection strategy. Auditors who have the ability, knowledge, skills, and competencies will be able to assess the risk of fraud. Then the experience of the investigative auditor is also an important factor in the audit because the more experienced the auditor, the better the ability to address any audit problems that may arise during the audit. Auditors who have high work experience tend to be better at carrying out various activities such as detecting errors, understanding errors and finding errors. Furthermore, whistleblowing is also an important factor in reporting fraud. With the existence of whistleblowing in an agency or government, it can reduce fraud because whistleblowing will record as evidence of an indication of fraud.

Based on the results of the study, auditing institutions such as the BPK, BPKP, and the Inspectorate of the provincial government must optimize their audit audit performance. Various efforts can be made, namely increasing the independence, objectivity and professional skepticism of auditors in conducting audit assignments. In addition, maximizing the ability of auditors and increasing experience and implementing whistleblowing to support good and correct implementation and performance of auditors.

Acknowledgement

The author would like to thank LLDIKTI VIII for providing Beginner Lecturer Research Grants (PDP) in 2022 and Yapis Dompus School of Economics.

References

- ACFE.Inc. (2020). *Report To the Nations 2020 Global Study on Occupational Fraud and Abuse*. Association of Certified Fraud Examiner, Inc.
- Agustina, F., Nurkholis, & Rusydi, M. K. (2021). Auditors' professional skepticism and fraud detection. *International Journal of Research in Business and Social Science*, 10(4), 275–287. <https://doi.org/10.20525/ijrbs.v10i4.1214>
- Ammar, S. H. (2019). Internal auditors' perceptions of the function's ability to investigate fraud. *Journal of Applied Accounting Research*, 20(2), 134–153. <https://doi.org/10.1108/JAAR-09-2017-0098>
- Asosiasi Auditor Intern Pemerintah Indonesia (AAIPI). (2014). *Indonesian Government Audit Standards*. Jakarta.
- Bernstein, R., Buse, K., & Bilimoria, D. (2016). Revisiting Agency and Stewardship Theories Perspectives From Nonprofit Board Chairs and CEOs. *Nonprofit Management and Leadership*, 26(4), 489–498. <https://doi.org/10.1002/nml.21199>
- Bimantara, R. B., & Ngumar, S. (2018). Pengaruh Independensi, Objektivitas, dan Pengalaman Pemeriksa Terhadap Pendeteksian Kecurangan. *Jurnal Ilmu Dan Riset Akuntansi*, 7(5), 1–18.
- Chambers, A. D. (2014). New guidance on internal audit - an analysis and appraisal of recent developments. *Managerial Auditing Journal*, 29(2), 196–218. <https://doi.org/10.1108/MAJ-08-2013-0925>
- Clements, L. H. (2020). Personality traits common to fraud investigators. *Journal of Financial Crime*, 27(1), 119–129. <https://doi.org/10.1108/JFC-03-2019-0036>
- Dali, N., Hadisantoso, E., & Dharmawati, T. (2021). The Influence of Audit Experience and Professional Skepticism on the Auditor's Ability to Detect Frauds (Study at the Inspectorate of Southeast Sulawesi Province). *Indian Journal of Economics and Business*, 20(3), 261–277. <http://www.ashwinanokha.com/IJEB.php>
- Davis, J. H., Schoorman, F. D., & Donaldson, L. (1991). Toward a Stewardship Theory of Management. *Academy of Management Review*, 22(1), 20–47.
- Frastuti, M., Rasuli, M., & Kamaliah. (2015). Pengaruh Kualitas Komite Audit dan Objektivitas Audit Internal Terhadap Pencegahan Fraudulent Financial Reporting pada BPD Seluruh Indonesia. *Jurnal Ekonomi*, 23(3), 1–10.
- Gabryela, S., & Butar, A. B. (2018). The Application Of Professional Skepticism In Fraud Detection (A Case Study at BPKP Representative of Central Java Province). *Asia Pacific Fraud Journal*, 2(2), 175. <https://doi.org/10.21532/apfj.001.17.02.02.05>
- Glinkowska, B., & Kaczmarek, B. (2015). Classical and modern concepts of corporate governance (Stewardship Theory and Agency Theory). *Management*, 19(2), 84–92. <https://doi.org/10.1515/manment-2015-0015>
- Gudono. (2012). *Teori Organisasi* (2nd ed.). Yogyakarta: BPFE.
- Hamdani, R., Kumalahadi, & Urumsah, D. (2017). The Classification of Corruption in Indonesia:

- A Behavioral Perspective. *SHS Web of Conferences*, 34, 10002. <https://doi.org/10.1051/shsconf/20173410002>
- Harahap, R. U. (2021). The Effects of Quality Control System and Auditor ' s Competency Implementation on Auditor ' s Capability in Detecting Fraud on Public Accounting Office in Medan. *Journal of International Conference Proceedings (JICP)*, 4(2), 561–570. <https://doi.org/10.32535/jicp.v4i2.1291>
- Hewett, R., Shantz, A., Mundy, J., & Alfes, K. (2018). Attribution theories in Human Resource Management research: a review and research agenda. *The International Journal of Human Resource Management*, 29(1), 87–126. <https://doi.org/10.1080/09585192.2017.1380062>
- Indrasti, A. W., & Karlina, B. (2020). Determinants Affecting the Auditor's Ability of Fraud Detection: Internal and External Factors. *Advances in Economics, Business and Management Research (Annual International Conference on Accounting Research (AICAR 2019))*, 127, 19–22.
- Iskandar, R., Ramadhan, M. S., Mansyuri, M. I., & Ramadhan, R. (2022). Determinants of Auditor's Ability to Detect Fraud: Internal and External Factors. *International Journal of Science, Technology & Management*, 3(1), 179–195. <https://doi.org/10.46729/ijstm.v3i1.452>
- Jdihntb. (2021). Raih WTP Kesepuluh , Pemprov NTB Tunjukkan Komitmen Pengelolaan Keuangan Daerah. *Www.Jdih.Ntbprov.Go.Id*. <https://jdih.ntbprov.go.id/content/raih-wtp-kesepuluh-pemprov-ntb-tunjukkan-komitmen-pengelolaan-keuangan-daerah>
- Julian, L., Johari, R. J., Said, J., & Wondabio, L. S. (2021). The effects of tone at the top and professional skepticism on fraud risk judgment among internal auditors in Indonesia. *Management and Accounting Review*, 20(1), 139–154. <https://doi.org/10.24191/mar.v20i01-07>
- Kabuye, F., Nkundabanyanga, S. K., Opiso, J., & Nakabuye, Z. (2017). Internal audit organisational status, competencies, activities and fraud management in the financial services sector. *Managerial Auditing Journal*, 32(9), 924–944. <https://doi.org/10.1108/MAJ-09-2016-1452>
- Kiogora, N. S., Githui, D. T., & Omurwa, M. J. (2021). Determinants of Effective External Audits for Independent Constitutional Commissions: A Case of Teacher's Service Commission, Kenya. *Journal of Finance and Accounting*, 5(2), 43–64. <https://doi.org/https://doi.org/10.53819/81018102t4007>
- Kuswara, A. (2020). Pengaruh Independensi, Pengalaman Kerja, Objektivitas dan Integritas Internal Auditor Terhadap Kualitas Audit (Survey Pada Bank Swasta Nasional Di Wilayah Jawa Barat). *Eksis: Jurnal Ilmiah Ekonomi Dan Bisnis*, 11(2), 65. <https://doi.org/10.33087/eksis.v11i2.195>
- Lee, G., & Xiao, X. (2018). Whistleblowing on accounting-related misconduct: A synthesis of the literature. *Journal of Accounting Literature*, 41(March), 22–46. <https://doi.org/10.1016/j.acclit.2018.03.003>
- Li, H., & Meng, T. (2020). Corruption Experience and Public Perceptions of Anti-corruption Crackdowns: Experimental Evidence from China. *Journal of Chinese Political Science*, 25(3), 431–456. <https://doi.org/10.1007/s11366-020-09672-w>
- Lidyah, R. (2016). Korupsi Dan Akuntansi Forensik. *I-Finance: A Research Journal on Islamic Finance*, 2(2), 72–91. <https://doi.org/10.19109/ifinance.v2i2.1016>
- Lombok Pos. (2021). Fitra NTB Endus Potensi Korupsi di Penanganan Covid-19. Retrieved from <https://lombokpost.jawapos.com/ntb/18/11/2020/fitra-ntb-endus-potensi-korupsi-di-penanganan-covid-19/>

- Maulida, W. Y., & Bayunitri, Bu. I. (2021). The influence of whistleblowing system toward fraud prevention. *International Journal of Financial, Accounting, and Management*, 2(4), 275–294. <https://doi.org/10.35912/ijfam.v2i4.177>
- Mircheska, K., Karadjova, V., Blazheva, S., Malakovska, M., & Nikolovski, P. (2020). The Importance of Forensic Audit and Differences in Relation to Financial Audit. *International Journal of Sciences:Basic and Applied Research*, 54(2), 190–200.
- Muse, O. J. P., Che-Ahmad, A., & Samsudin, R. S. (2014). Forensic Accounting and Fraud: Capability and Competence Requirements in Malaysia. *Journal of Modern Accounting and Auditing*, 10(8), 825–834. <https://doi.org/10.5281/zenodo.30981>
- Najmatuzzahrah, Winarningish, S., Mulyani, S., & Akbar, B. (2021). Research Audit Quality and its Impact on an Organization ' s Reputation. *Utopia Y Praxis Latinoamericana Universuda Del Zulia*, 26(1), 207–221. <https://doi.org/10.5281/zenodo.4556203>
- Near, J. P., & Miceli, M. P. (2016). After the wrongdoing: What managers should know about whistleblowing. *Business Horizons*, 59(1), 105–114. <https://doi.org/10.1016/j.bushor.2015.09.007>
- Nusa, I. B. S. (2021). The Effect Of Professional Skepticism & Auditor's Independence On Detection Fraud. *Enrichment: Journal of Management*, 12(1), 490–498. <https://enrichment.iocspublisher.org/index.php/enrichment/article/view/252>
- Octavia, E., Saudi, M. H., & Sinaga, O. (2020). Independence, Professionalism and Auditor's Ability In Detecting Fraud (Pt. Telkom Bandung). *Journal Of Archaeology Of Egypt/Egyptology*, 17(10), 1178–1190.
- Ode, A. La, Wahyuniati, H., Angela, F., & Oktri, S. (2020). Auditor's Ability to Detect Fraud: Independence, Audit Experience, Professional Skepticism, and Work Load. *Russian Journal of Agricultural and Socio-Economic Sciences*, 11(107), 213–220. <https://doi.org/https://doi.org/10.18551/rjoas.2020-11.23>
- Odukoya, O. O., & Samsudin, R. S. (2021). Knowledge capability and fraud risk assessment in Nigeria deposit money banks: The mediating effect of problem representation. *Cogent Business and Management*, 8(1). <https://doi.org/10.1080/23311975.2021.1899450>
- Oyerogba, E. O. (2021). Forensic Auditing Mechanism and Fraud Detection: the Case of Nigerian Public Sector. *Journal of Accounting in Emerging Economies*, 11(5), 752–775. <https://doi.org/10.1108/JAEE-04-2020-0072>
- Popoola, O. M. J., Che-Ahmad, A. B., Samsudin, R. S., Salleh, K., & Babatunde, D. A. (2016). Accountants' capability requirements for fraud prevention and detection in Nigeria. *International Journal of Economics and Financial Issues*, 6(4), 1–10. <https://ssrn.com/abstract=2807837>
- Primasari, R. A., & Fidiana, F. (2020). Whistleblowing Berdasarkan Intensitas Moral, Komitmen Profesional, dan Tingkat Keseriusan Kecurangan. *Jurnal Kajian Akuntansi*, 4(1), 63–77. <https://doi.org/10.33603/jka.v4i1.3383>
- Priyadi, A., Abu Hanifah, I., & Muchlish, M. (2022). The Effect of Whistleblowing System Toward Fraud Detection with Forensic Audit and Investigative Audit as Mediating Variable. *Devotion: Journal of Community Service*, 3(4), 336–346. <https://doi.org/10.36418/dev.v3i4.121>
- Purba, R. B., Erlina, Umar, H., & Muda, I. (2021). Audit Quality Shows the Capability of Auditors in Detecting Corruption: A Study of BPK Auditors of the Republic of

- Indonesia. *Economics and Business International Conference 2019 Auditors*, 466–472. <https://doi.org/10.5220/0009216304660472>
- Puyvelde, S. Van, Caers, R., Bois, C. Du, & Jegers, M. (2012). The Governance of Nonprofit Organizations: Integrating Agency Theory With Stakeholder and Stewardship Theories. *Nonprofit and Voluntary Sector Quarterly*, 41(3), 431–451. <http://nvs.sagepub.com/content/41/3/431>
- Rahim, S., Muslim, M., & Amin, A. (2019). Red Flag And Auditor Experience Toward Criminal Detection Trough Profesional Skepticism. *Jurnal Akuntansi*, 23(1), 47–62. <https://doi.org/10.24912/ja.v23i1.459>
- Rahmida, M., & Urumsah, D. (2020). Determinan deteksi fraud audit: peran moderasi gender dan pengalaman. *Proceeding of National Conference on Accounting & Finance*, 2, 1–10. <https://doi.org/10.20885/ncaf.vol2.art1>
- Ramadhan, M. S., & Adhim, C. (2021a). Bagaimana Mengoptimalkan Kualitas Probitiy Audit? *Jurnal Akuntansi Multiparadigma*, 12(3), 637–648. <https://doi.org/10.21776/ub.jamal.2021.12.3.36>
- Ramadhan, M. S., & Adhim, C. (2021b). Fraud detection in the procurement of goods and services. *Journal of Contemporary Accounting*, 3(3), 113–129. <https://doi.org/10.20885/jca.vol3.iss3.art1>
- Ramadhan, M. S., & Arifin, J. (2019). Efektivitas Probitiy Audit Dalam Mencegah Kecurangan Pengadaan Barang Dan Jasa. *Jurnal Akuntansi Multiparadigma*, 10(3), 550–568. <https://doi.org/10.21776/ub.jamal.2019.10.3.32>
- Rustiarini, N. W., Yuesti, A., & Gama, A. W. S. (2020). Public accounting profession and fraud detection responsibility. *Journal of Financial Crime*, 28(2), 613–627. <https://doi.org/10.1108/JFC-07-2020-0140>
- Segal, L., & Lehrer, M. (2012). The Institutionalization of Stewardship: Theory, Propositions, and Insights from Change in the Edmonton Public Schools. *Organization Studies*, 33(2), 169–201. <https://doi.org/https://doi.org/10.1177/0170840611433994>
- Siew, C.-S., Zen, C.-C., Afiq, K. T.-M., Hui, L.-Z., Ying, T.-P., & Mary, V.-S. (2018). A Study on the Relationship Between Professional Skepticism Characteristics and Auditors' Fraud Detection in Malaysian Context. *International Conference on Business, Accounting, Finance and Economics (BAFE, 2018) Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia, 4th & 5th*, 10(2), 1–15. <https://www2.utar.edu.my/bafe/index.jsp?fccatid=38173&fcontentid=167542&f2ndcontentid=203218>
- Su'un, M., Hajering, & Muslim. (2020). Professional Commitment and Locus of Control Toward Intensity In Whistleblowing Through Ethical Sensitivity. *Jurnal Akuntansi*, 24(1), 95. <https://doi.org/10.24912/ja.v24i1.659>
- Sulistiyanti, R., & Yakub, Y. (2020). Can professional skepticism, experience, and training support the ability of internal government supervisors to detect fraud? *Point of View Research Accounting and Auditing*, 1(4), 190–196. <https://doi.org/10.47090/povraa.v1i4.96>
- Sumartono, Urumsah, D., & Hamdani, R. (2020). Skills of the Forensic Accountants in Revealing Fraud in Public Sector: The Case of Indonesia. *Journal of Accounting and Investment*, 21(1), 180–194. <https://doi.org/10.18196/jai.2101144>
- Surya, A. H. W. J., Lannai, D., & Amiruddin. (2021). Effect of Integrity , Work Experience and

- Compensation on Fraud Detection Through Professional Skepticism. *Point of View Research Accounting and Auditing*, 2(3), 192–211. <https://doi.org/10.47090/povraa.v2i3.149>
- Susanto, E. E., Syarifuddin, & Syamsuddin. (2020). The Effect of Professional Skepticism, Independence, and Time Pressure on The Ability Auditors In Detect Fraud With Experience as a Moderated Variable (Study at BPK RI Representative of East Kalimantan). *Journal of Critical Review*, 7(19), 3138–3148. <https://doi.org/10.31838/jcr.07.19.376>
- Tien, N. H., Thuong, T. M., Duc, L. D. M., & Yen, N. T. H. (2019). Enhancing independence of local auditing services by profiting from experiences of the Big4 group (KPMG, Deloitte, PWC E&Y) operating in Vietnam market. *Cogent Business and Management*, 6(1), 1–14. <https://doi.org/10.1080/23311975.2019.1605702>
- Ulimsyah, M., Mursalim, M., Su'un, M., Ahmad, H., & Hajering, H. (2021). Whistleblowing's Effectiveness in Preventing Fraud Through Forensic Audit and Investigative Audit. *Point of View Research Accounting and Auditing*, 2(1), 81–91. <https://journal.accountingpointofview.id/index.php/povraa>
- Witjaksono, A., & Yudatama, Y. (2021). The Influence of Professional Skepticism, Independence, Competence, and Experience on Auditor's Ability to Detect Fraud. *Proceedings of the 1st UMGESHC International Seminar on Health, Social Science and Humanities (UMGESHC-ISHSSH 2020)*, 585, 279–284. <https://doi.org/10.2991/assehr.k.211020.042>
- Yao, S., Wang, Z., Sun, M., Liao, J., & Cheng, F. (2020). Top executives' early-life experience and financial disclosure quality: impact from the Great Chinese Famine. *Accounting and Finance*, 60(5), 4757–4793. <https://doi.org/10.1111/acfi.12659>
- Yuniati, T., & Banjarnahor, E. (2019). Determinant Factors Affecting the Ability of External Auditor to Detect Fraud. *Indonesian Management and Accounting Research*, 18(02), 127–142. <https://doi.org/10.25105/imar.v18i2.5172>
- Yustina, A. I., & Gonadi, S. A. (2019). The Negative Effect of Time Budget Pressure to Auditor Independence and Professional Skepticism. *Jurnal Akuntansi Dan Keuangan*, 21(1), 38–48. <https://doi.org/10.9744/jak.21.1.38-48>
- Zalata, A. M., Elzahar, H., & McLaughlin, C. (2020). External audit quality and firms' credit score. *Cogent Business and Management*, 7(1). <https://doi.org/10.1080/23311975.2020.1724063>