

Determinant of Accounting Students Detecting Fraud Ability

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Abstract

Purposes: The purpose of this study to examine and analyze the influence of competence, skepticism, personality types, and gender on accounting students detecting fraud ability. In previous studies, accounting students rarely used as substitutes for auditors, so this study used accounting students as samples.

Design/methodology/approach: The number of samples in this study is 157 Accounting Students. Purposive sampling was the sampling technique used in this study. The data obtained were analyzed using multiple linear regression analysis techniques.

Findings: The results in this study indicate that: (1) Competence influences on accounting students detecting fraud ability; (2) Skepticism influences accounting students detecting fraud ability; (3) The personality type of ST and NT influences accounting students detecting fraud ability; and (4) Gender does not influence on accounting students detecting fraud ability. This research implies that auditors need to consider and pay attention to the competence, skepticism, and personality type possessed by someone at the time of recruitment without differentiating their gender. In contrast, academics should pay more attention and improve their competence and skepticism through formal and non-formal education, such as attending the training.

Originality/value: Fraud cases occur due to a lack of ability to detect fraud, and there are still inconsistent findings from previous research on matters that affect detecting fraud ability. In addition, there are still few studies that focus on internal factors in detecting fraud ability. This study uses internal factors in detecting fraud and uses students as a substitute for professions to explore cognitive and attitudes.

Keywords: *Fraud detection, Competence, Skepticism, Personality type, Gender*

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INTRODUCTION

The uncovered cases of fraud led to a crisis of confidence in the community. According to the results of a survey conducted by the Association of Certified Fraud Examiners (ACFE), in Indonesia, there are still many cases of fraud that have the most detrimental impacts, namely corruption, misuse of assets/wealth of the organization, and fraud of financial statements. Cases of fraud in Indonesia, such as the Kimia Farma case in 2002 made a markup of available profits

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after a re-audit (Parsaoran, 2009). The Lippo Bank case in 2002, which has multiple financial statements, and KAP Presetio, Sarwoko, and Sandjaja were declared negligent in finding the fraud (Dwi, 2011). The case of Bank Global Internasional Tbk in 2004 manipulated the financial statements related to the inclusion of securities owned (Puspita, 2015). In addition, there were cases of manipulation of financial statements in 2018 carried out by a multipurpose company, namely PT Sunprima Nusantara Pembiayaan (SNP), which was realized by the Financial Services Authority (OJK) (Baderi, 2018). The emergence of these cases was caused by public accountants who failed to carry out fraud detection.

The manipulation has surprised the public and caused the public accounting profession to be in the spotlight of the wider community, especially those who are interested in financial statements and policymakers. To be able to convince interested parties that an entity's financial statements have been prepared by applicable standards, reflecting actual conditions and free from elements of fraud, an auditor is required to have the ability to detect fraud. The results of interviews conducted by Pemayun and Dwirandra (2019) listed in their research show that the auditors' ability to detect fraud needs to be improved because there are still many who commit fraud.

Based on the attribution theory proposed by Heider in 1958 that the way a person concludes and explains the causes of various events is affected by internal factors and external factors (Robbins and Judge, 2008). Therefore, the ability to find, concluding and explaining fraud is different from one person to another. According to Yuniarti (2018), a person's ability to carry out fraud detection is determined more by internal factors. Several internal factors may cause differences in a person's ability to detect fraud.

According to Spencer and Spencer (1993), competence is an essential characteristic of someone who has a causal relationship with criteria as a reference for effective performance. Competencies possessed by a person have five basic characteristics: character competency, motive, self-concept, knowledge, and skills (Moehariono, 2010). An auditor requires knowledge and skills competence in detecting fraud. One of the ways to develop these competencies is by attending formal and non-formal education. According to Said and Munandar (2018), an auditor who has a high level of competence will make it possible to find high fraud as well. This result is supported by Ramadhany (2015), who found that competence influences auditors detecting fraud ability. However, according to Atmaja (2016), competence does not affect auditors detecting fraud ability.

Skepticism is one of the things that might influence someone in detecting fraud. According to Islahuzzaman (2012) skepticism is a doubtful attitude towards a statement that is not strong enough in its proof. Skepticism is an attitude that the auditor must own, because usually the perpetrators of fraud tend to cover up all of their actions. According to Warsidi et al. (2018), auditors who have a high level of skepticism then audit fraud is low. This is consistent with the results of research conducted by Fullerton and Durtschi (2004) who found that auditors who have a high level of skepticism can detect fraud as well. However, Suryanto et al. (2017) found that skepticism did not affect auditors detecting fraud ability.

Personality type is a characteristic that is inherent in a person. It can be interpreted that the characteristics inherent in a person will influence a person's attitude. Based on Jung's theory used in the Myers-Briggs Type Indicators (MBTI) test, there are four pairs of preferences that cause differences in each individual in dealing with a condition. It is extraversion (E) and introversion (I); sensing (S) and intuition (N); thinking (T) and feeling (F); and judging (J) and perceiving (P). The four pairs of preferences combine and form 16 personality types grouped into two combinations, namely personality types of SN and NT and personality types of SF and NF.

Personality types that prioritize facts and think logically before making a decision have a high of detecting fraud ability (Supriyanto, 2014). This personality type corresponds to a combination of ST and NT personality types. According to Nasution and Fitriany (2012), someone with ST and NT personality types have the ability to detect cheating higher than someone who has another personality type. This is supported by Suryanto et al. (2017) found that NT's personality affected

the detecting fraud ability. However, Supriyanto (2014) research found the opposite, namely personality type does not affect detecting fraud ability.

Gender is one of the things that can affect detecting fraud ability. According to Nugrahaningsih (2005), men, and women will show different attitudes based on nature and nature given biologically. This difference causes men are considered to have more ability than women in terms of managerial accountability. However, Meyers-Levy (1986) and Chung and Monroe (2001), in their research cited by Pramitasari et al. (2017) found that women are more comprehensive and integrative in processing information. In addition, women tend to have precise characteristics, so that they are more detailed in analyzing data.

Kartikarini and Sugiarto (2016) found that gender had a positive influence on auditors detecting fraud ability. This is supported by Yuniarti (2018) who found that gender influences the detecting fraud ability. But research conducted by Pramitasari et al. (2017) found the opposite result that gender did not affect auditors detecting fraud ability.

According to Trottier and Gordon (2016), using students as a substitute for a profession in question is a common thing to do. This statement is strengthened by the existence of literature that uses students as advocates in terms of exploring cognitive and attitudes in expressing an opinion. Therefore, this study uses accounting students as surrogate auditors to become research respondents. In addition, accounting students basically have knowledge related to accounting to find out how to report good and correct financial statements, the science of auditing knowledge/skill to find out how to detect fraud, and other knowledge in line with accounting. Such is the knowledge that the auditor must possess to carry out their duties.

Based on this explanation and the increasing number of fraud cases due to a lack of ability to detect fraud and there are still inconsistent findings on matters that affect detecting fraud ability. In addition, there are still rare studies that focus on internal factors in influencing detecting fraud ability and have usually used students as a substitute for a profession to explore cognitive and attitudes, so this makes the author interested in research under the title "The Effect of Competence, Skepticism, Personality Types, and Gender of Accounting Students Fraud Detection Ability."

The Influence of Competence on Accounting Students Detecting Fraud Ability

Based on attribution theory, competencies include internal factors that can influence the ability to infer and explain conditions. This is related to the condition of the inspection or detection of fraud. Competence formed through knowledge and experience will help someone detect fraud (Atmaja, 2016). If you have the knowledge that is more related to fraud from the type, way of assessing, and knowing what activities allow fraud to make it easier for someone to trace and detect fraud. The statement was supported by Ramadhany (2015) in his research found that competence influences to detecting fraud ability. This is consistent with the research of Hutabarat (2015), Swastyami (2015), Hartan and Waluyo (2016) who found that detecting fraud ability is influenced by competence.

H₁: Competence influences on accounting students detecting fraud ability

The Influence of Skepticism on Accounting Students Detecting Fraud Ability

Based on attribution theory, skepticism includes internal factors that can influence to detecting fraud ability. Skepticism makes a person more critical in searching, browsing, and analyzing the information that is needed to strengthen the assessment of the evidence Skepticism will try to dig up information to believe that the information received is true. The skepticism was more capable of detecting fraud. Therefore, the existence of skepticism can make it easier to find forms of cheating. According to Noviyanti (2008), without applying skepticism in detection fraud, it would be difficult to find fraud. This statement was supported by Hasanah (2010), Supriyanto (2014), Novita (2015) and Faradina (2016) who found that professional skepticism had a significant effect on auditors detecting fraud ability.

H₂: Skepticism influences on accounting students detecting fraud ability

The Influence of Personality Type on Accounting Students Detecting Fraud Ability

Personality type is an inherent characteristic of a person formed through several factors: heredity, environment, and situation (Robbins and Judge, 2008). So, based on the attribution theory, personality type is an internal factor that influences one's abilities. Someone who has a personality type that prioritizes facts and is able to think logically in making a decision will have a high level of detecting fraud ability. These traits are in accordance with the traits carried by personality types derived from ST and NT.

In processing and perceiving the nature of information someone with NT and ST tends to be more realistic and practical. In addition, these NT and ST individuals could understand the pattern that is not visible to common sense. A person who has ST and NT personality also tends to be more rational in making decision and analyzing a matter based on the deed and data. These traits will encourage someone to explore something in-depth, understand patterns, and think of other possibilities that cause fraud, so that it can be easier to find forms of fraud.

This statement was supported by Nasution and Fitriany (2012) who found that someone with a personality type ST and NT had a higher ability to detect than someone who had another personality type. This is consistent with the research of Suryanto et al. (2017) who found that NT's personality affected the detecting fraud ability. In addition, research conducted by Faradina (2016), Pramitasari et al. (2017) and Munajat and Suryandari (2017) found that personality type affected the detecting fraud ability.

H₃: Personality type of ST and NT influences on accounting students detecting fraud ability

The Influence of Gender on Accounting Students Detecting Fraud Ability

Based on attribution theory, gender is one that influences one's abilities. Men and women will show different attitudes in carrying out actions, based on the nature-given biologically. Men are more work-oriented, objective, independent, and aggressive, so they have more ability than women in managerial accountability. In contrast, women are considered to be more passive, sensitive, and oriented towards consideration. However, according to Meyers-Levy (1986) and Chung and Monroe (2001) cited by Pramitasari et al. (2017), it is found that women are more comprehensive and integrative in processing information. In addition, women are considered more thorough when analyzing information compared to men. this shows that gender will influence someone in taking a position in detecting fraud.

Research conducted by Kartika Rini and Sugiarto (2016) found that gender positively influence auditors detecting fraud ability. The statement is in line with Yuniarti (2018) who found that male auditors can better detect fraud.

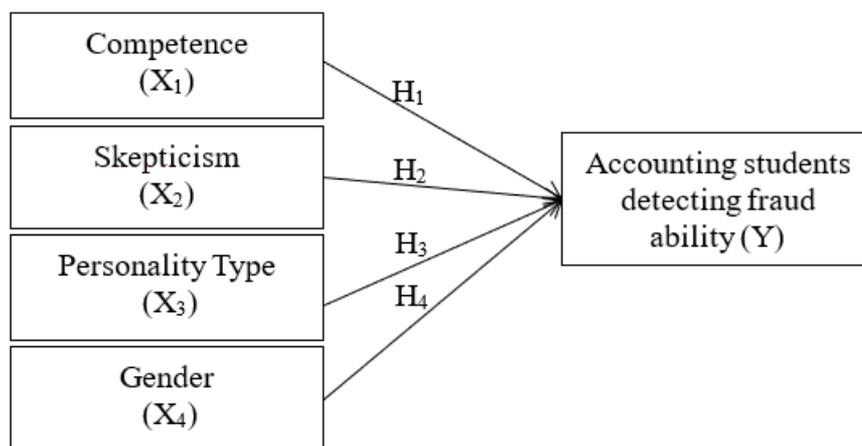


Figure 1. Hypothetical Model

H₄: Gender influences on accounting students detecting fraud ability

METHODS

This research employs a quantitative research type. The objects in this research are competence, skepticism, personality types, and gender in accounting students who serve as surrogate auditors. The research was conducted at the Faculty of Economics and Business, Jenderal Soedirman University (Unsoed).

The population in this study is 737 Accounting Students at Unsoed. Purposive sampling is the method used to obtain samples. The criteria used are:

- (1) Accounting Students at Jenderal Soedirman University;
- (2) Students who have taken the Financial Accounting course; and
- (3) Students who have attended the Auditing course.

Based on these criteria, the right accounting students to be respondents in this study are 252 students currently in semester VII, IX, and XI. This study uses a questionnaire technique.

In order to measure the accounting students detecting fraud ability using a questionnaire adapted from Pratiwi's research (2017), the accounting students detecting fraud ability is measured using three dimensions, including:

- (1) knowledge related to fraud;
- (2) ability to detect fraud; and
- (3) detection of symptoms of fraud.

Based on these three dimensions, 20 questions were composed consisting of 14 closed questions and six open questions. Open questions are used as a complement to information related to these closed questions. These questions are measured using a five-point Likert scale with a score of 1 to 5. A score of 1 indicates that the respondent's detecting fraud ability is low, while a score close to 5 indicates that the respondent's detecting fraud ability is high.

Competence is proxied by the GPA. According to Moehariono (2010), one way to develop competence is by following formal education, which is GPA to show achievement for these students, so that to see the competence of these students can use the GPA. The GPA value is expressed in numbers ranging from 1 to 4. To measure the GPA using an interval scale grouped into five categories, namely:

- (1) very high GPA category, if the GPA value ranges from 3.51-4.00 then it will be given a value of 5;
- (2) High GPA category, if the GPA value ranges from 3.01-3.50 then it will be given a value of 4;
- (3) Sufficient GPA category, if the GPA value ranges from 2.51 - 3.00 it will be given a value of 3;
- (4) Low GPA category, if the GPA value ranges from 2.01 - 2.50 then it will be given a value of 2; and
- (5) Very low GPA category, if the GPA is around 1.00-2.00, it will be given a value of 1.

Skepticism measured using the HEP model applied to the research of Fullerton and Durtschi (2004), Noviyanti (2008), Supriyanto (2014), Faradina (2016), and Suryandari and Yuesti (2017). The six characteristics referred to in the HEP model are:

- (1) Questioning mind;
- (2) Suspension of judgment;
- (3) Search for knowledge;
- (4) Interpersonal understanding;
- (5) Self-confidence; and
- (6) Self-determination.

To answer these questions, this study a 5-point Likert scale with a score from 1 to 5. A score of 1 indicates that someone's skepticism is low, while a score close to 5 indicates that someone's skepticism is high.

In this study to find out someone's personality type using the MBTI test applied to the research of Noviyanti (2008), Supriyatno (2014), Faradina (2016) and Suryanto et al. (2017). The MBTI test classifies personality types into two groups, it is personality types of ST and NT, and personality types of SF and NF. The personality types of ST and NT is ESTJ, ESTP, ENTJ, ENTP, ISTJ, ISTP, INTJ, INTP. While the personality types of SF and NF is ESFJ, ESNP, ENFJ, ENFP, ISFJ, ISFP, INFJ, INFP. This research aims to differentiate students with ST and NT personality types give a value of 1, while students with SF and NF personality types by giving a value of 0.

In this study, we are using dummy variables to distinguish gender. Female students will be given a value of 1, while male students will be given a value of 0.

This study used data analysis techniques are pilot tests, descriptive statistical tests, data quality test, classic assumption tests, multiple linear regression analysis, the goodness of fit test, and hypothesis test. This study used the classic assumption tests: the normality test, the multicollinearity test, and the heteroscedasticity test.

RESULTS AND DISCUSSION

The data was collected using a questionnaire method that is distributed directly to accounting students at the Faculty of Economics and Business, Jenderal Soedirman University, who serve as a surrogate from the auditor. Using Unsoed accounting students as samples because there is still no previous research that uses them and making it easier to monitor and collect respondents' answers. The total of the sample is 252 people. However, from that number, as many as 30 people were used to do the pilot test, the number of samples used in this study decreased to 222 people (table 1).

Before distributing questionnaires to respondents, a pilot test was conducted to test the validity and reliability. After completing a pilot test that shows that it is valid and reliable, the questionnaire is worth distributing to respondents. The descriptive statistical analysis results is shown by table 2.

Based on the results of the data quality test shows that the questionnaire is valid and reliable. It is measured using validity and reliability tests. The validity test measured using product-moment correlation analysis, shows that the rcount value of each statement on the skepticism variable and the ability of accounting students to detect fraud is greater than the value of r table can be declared valid. The reliability test is done by using Cronbach's Alpha test, it is showed that the Cronbach's Alpha coefficient value of the skepticism variable (0,780) and the accounting students detecting fraud ability (0,833), which is greater than 0,60. Hence, it can be declared reliable.

Based on the results of the classic assumption tests that were tested to determine whether the regression model used was good or not, using tests of normality, multicollinearity, and heteroscedasticity showed that the regression model used was good.

The regression equation is shown by equation 1:

$$\text{Accounting students detecting fraud ability} = 0,163 + 0,284 \text{ competence} + 0,410 \text{ skepticism} + 0,270 \text{ personality type} - 0,023 \text{ gender} + \text{error} \dots\dots\dots(1)$$

Based on table 3, the results of F test show the F_{count} value of 39,184 with a significance level of 0,000. The F_{table} is 2,431, So that it can be seen that the $F_{\text{count}} (39,184) > F_{\text{table}} (2,431)$ and $\text{sig.} (0,000) \leq \alpha (0,05)$, then the model can be used or declared fit. The value of Adjusted R Square is

Table 1. The Questionnaire Distribution List

No.	Information	Amount
1	The questionnaire distributed	222
2	The questionnaire that did not return	13
3	The questionnaire that is not feasible to be processed	52
	The questionnaires that are feasible to be processed	157
	Rate of return	94,14%

Source: Primary data processed (2020)

Table 2. Descriptive Statistical Analysis

	N	Min	Max	Average	Standard deviation
Competence (X_1)	208	3,00	5,00	4,394	0,613
Skepticism (X_2)	208	3,33	4,67	4,005	0,345
The ability to detect fraud (Y)	208	3,29	4,71	4,007	0,338

Source: Primary data processed (2020)

0,495. This can be interpreted that the role of the variables of competence, skepticism, personality type, and gender is only 49,5%, and the rest that is equal to 50,5% is influenced by other variables not included in this research. The hypothesis testing results is:

(1) In the first hypothesis testing, analysis results indicate that the value $t_{count}(6,568) > t_{table}(1,976)$ and $Sig.t(0,000) > \alpha(0,05)$. Based on the criteria used in accepting hypotheses, H1 stating competence influence on accounting students detecting fraud ability is accepted. This proves that the competency possessed by someone can improve their detecting fraud ability. The findings in this study are supported by Prasetyo (2013), Hutabarat (2015), Ramadhany (2015), and Hartan and Waluyo (2016) who found that competence is influential in detecting fraud.

(2) In the second hypothesis testing, analysis results indicate that the value $t_{count}(6,336) > t_{table}(1,976)$ and $Sig.t(0,000) < \alpha(0,05)$. Based on the criteria used in accepting hypotheses, H2, which states skepticism influences on accounting students detecting fraud ability is accepted. This proves that a person's critical attitude will increase his detecting fraud ability. The findings in this study are supported by Carpenter et al. (2002), Fullerton and Dutschi (2004), Hasanah (2010), and Supriyanto (2014).

(3) In the third hypothesis testing, analysis results indicate that the value $t_{count}(3,837) > t_{table}(1,976)$ and $Sig.t(0,000) > \alpha(0,05)$. Based on the criteria used in accepting hypotheses, H3 stating personality type of ST and NT influence on accounting students detecting fraud ability is accepted. This proves that the type of personality possessed by someone will have an influence on one's ability to detect fraud. The findings in this study are supported by Faradina (2016), Pramitasari et al. (2017), and Munajat and Suryandari (2017).

(4) In the analysis results of the fourth hypothesis testing, it is shown that the value $t_{count}(-0,371) > -t_{table}(1,976)$ and $Sig.t(0,711) > \alpha(0,05)$. Based on the criteria used in accepting hypotheses, H_4 , which states gender influence on accounting students detecting fraud ability is rejected. This proves that a person's ability to detect fraud does not differ between men and women. The findings in this study are supported by Montenegro and Bras (2015) and Pramitasari et al (2017).

Table 3. Summary of Multiple Linear Regression Analysis Results

Variable	Regression Coefficient	t_{count}	Sig.
Competence (X_1)	0,284	6,568	0,000
Skepticism (X_2)	0,410	6,336	0,000
Personality Type (X_3)	0,270	3,837	0,000
Gender (X_4)	-0,023	-0,371	0,711
a constant	0,163		
R	0,713		
R Square	0,508		
Adjusted R Square	0,495		
F_{count}	39,184		
F_{sig}	0,000		

Source: Primary data processed (2020)

CONCLUSION

The purpose of this study to examine and analyze the influence of competence, skepticism, personality types, and gender on accounting students detecting fraud ability. This study uses accounting students as counselors from auditors because they have the same knowledge as an auditors. This study shows that competence, skepticism, personality type of ST and NT, have an influence on accounting students detecting fraud ability, but gender does not influence on accounting students detecting fraud ability.

It has implications for the future. Auditors need to consider and pay attention to competencies, skepticism, and personality types possessed by someone at the time of recruitment without differentiating their gender. In comparison, academics should pay more attention and increase their competence and skepticism through formal and non-formal education, such as attending the training.

The research instrument used in this study is the questionnaire so that the results obtained only indicate perceptions. In subsequent studies conducting experimental research, it is expected that if you want to know the actual abilities. This study uses accounting students as counselors from auditors, so the results given are not yet significant.

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