

**EFFECT OF FRAUD RISK ASSESMENT, AUDITOR INDEPENDENCE OF AUDIT OF
THE QUALITY OF FINANCIAL INSPECTORATE REGIONAL AUTHORITIES
(Case Study in South Sulawesi Provincial Inspectorate)**

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Abstract

Effect of Fraud Risk Assessment, Auditor Independence on the Quality Audit Inspectorate Regional Finance Officers. The research aims to determine the effect of fraud risk assessment, independence, on audit quality Inspectorate Officers in the area of financial supervision in South Sulawesi Provincial Inspectorate.

This Research using primary data from questionnaire data collection methods. The population in this study were all auditors working in the South Sulawesi Provincial Inspectorate which amounted to 45 auditors. Data analysis method used is multiple regression analysis with the help of Statistical Product and Service Solution (SPSS) version 20.

The results showed that based on the results of multiple regression analysis, fraud risk assessment significant effect on audit quality. The independence has no significant effect on audit quality. The implications of this study are expected to become a reference in particular South Sulawesi Provincial Inspectorate for designing strategies for knowing and being able to improve the things that can support motivation for the attainment of the objectives of the audit and produce a performance as expected.

Keywords : Fraud Risk Assessment, Independence, Quality audit

INTRODUCTION

Demands the implementation of public sector accountability to the establishment of good governance in Indonesia has increased. This demand is reasonable, because some studies show that the economic crisis in Indonesia was caused by poor management of the (bad governance) and bad bureaucracy (Sunarsip, 2001). Look at the issues and phenomena in the field about their lot

and the discovery of cases of fraud checks on government financial results and the discovery of evidence reports that are detected by the Supreme Audit Agency (Badan Pengawas Keuangan) but is not found on the internal auditor. This shows that the quality of audits of internal audit Inspectorate as the government is still relatively poor.

According to Mardiasmo (2005), there are three main aspects that support the creation of good governance (good governance), namely monitoring, control and inspection.

One of the units that perform audit / inspection of Local Government is the Regional Inspectorate. According to Falah (2005), the Regional Inspectorate has the task of conducting the general supervision of the Local Government and other duties assigned by the head of the region, so that the inspectorate duties equal to the internal auditor. Internal audits are audits conducted by inspectors units that are part of the supervised organization (Mardiasmo, 2005). Rohman (2007) stated function of internal auditor is to implement an internal audit function is an independent appraisal function within an organization to examine and evaluate the activities of organizations that do. In addition, the internal auditor is also expected to be contributed to the improvement of efficiency and effectiveness in order to improve organizational performance.

Thus the internal auditor Local Government plays a very important in the process of creation of accountability and transparency in the financial management area. Internal audit carried out by the Government Internal Supervisory Apparatus (APIP) contained in the Government Internal Control System (SPIP) consists of an audit, review, evaluation, monitoring and other supervisory activities. Supervision is help keep an organization's goals can be achieved, and early to avoid the occurrence of irregularities implementation, abuse of authority, waste and leakage.

Nurharyanto and Widyaiswara (2010) describe efforts to create a control environment are developed such that fraud had been given an understanding of the limits and the definition more concrete. While other efforts are expanding authority in the responsibility of anti-fraud policy making at the level of the

institutions, including preventive measures (prevention) and detection (detection) fraud. Control environment that is conducive to promote the role of the internal auditor rapidly build a fraud prevention program action plan and will find a way to add value to the organization. In detecting fraud is necessary to check fraud (fraud auditing). Examination cheating is a proactive audit approach that is designed to provide a response to the risk of fraud. The audit process should be based on the theory of fraud. Especially during the planning stage of the audit, the auditor shall determine the type and size of the risk of fraud. This can be done by carrying out a risk assessment of fraud (Suprajadi 2009) The methodology used in rating the risk of fraud, especially within the scope of the audit of the financial statements may use the guidelines published by IFAC Audit Guide (2007: 145) that in the procedure of assessment of the risk of fraud, the audit team should identify the risks of fraud risk together into elements of the fraud triangle. Then the level of significance will be assessed based on professional judgment.

Several previous studies have found that audit quality can be affected by the independence and competence of auditors as practiced by Barry (2003), Suraida (2005) who found that the competence and independence of auditors which significantly either partially or simultaneously on audit quality. This was confirmed by Alim et. all (2007) concluded that the expertise and independence of the auditor positive effect on audit quality. In doing so, the auditor must meet the qualifications and experience in the industries in which the audit client involved. Work experience directly or indirectly, will add to the expertise of auditors in carrying out their duties.

Based on the background that has been stated above, that the formulation of the problem in this research are as follows.

Formulation of the problem

1. How do the fraud risk assessment to audit quality Inspectorate South Sulawesi in the area of financial supervision?
2. How to influence the independence of the audit quality Inspectorate South Sulawesi in the area of financial supervision?

LITERATURE AND DEVELOPMENT HYPOTHESIS

Attitude and Behavior Theory (Attitudes and Behavioral Theory)

Attitudes and behavior theory developed by Triandis (1971), states that behavior is determined by the attitudes, social rules and customs. Attitude by Fishbein and Jazen (1975) states:

- a) Attitude can be learned,
- b) Attitude provide the basis for life between personal feelings with others,
- c) Attitude arranged and close to the core of personality.

According to Robbins (2003) attitude is an evaluative statement, both favorable or unfavorable about the object

According to Robbins (2003) attitude is the statement evaluative, whether favorable or not favorable about objects, people, or events, a professional sense to have the attitude of whether to stay in the company or out of the company subject to the satisfaction and commitment, a professional to have job satisfaction and organizational commitment is high on the company's desire to move lower.

Attitude the degree of the positive and negative effects on a psychological object (Anwar, 2007). Attitudes provide insight into the tendency to react. Attitude is not the behavior but rather on the readiness to display a behavior, thus serving to direct and provide guidelines for behavior. The attitude or the attitude is always directed to a thing, an object. No attitude without object (Gerungan, 2004).

The relationship between attitudes and behavior in the grounded theory explains the behavior that is not controlled by the people, although he has a positive attitude toward the behavior in question. Several options were considered behavior, consequence which results were considered, and then made a decision that shows behavior can be made or not.

Definition of Fraud

The term of fraud (UK) or fraude (Netherlands) is often translated as cheating (Tuanakotta, 2007: 10). Often fraud (fraud) is simply defined by dishonesty. Albrecht (2006: 7) defines fraud are:

Fraud is a generic term, and embraces all the multifarious means which human ingenuity can devise. Which are resorted to by one individual, to get an advantage over another false representations. No definite and invariable rule can be a laid down as a general preposition in defining fraud, as it includes surprise trickery cunning and unfair ways by which another is cheated. The only boundaries defining it are those which limit human knaveri.

There are three conditions why someone commits fraud which was then called the fraud triangle, namely; Pressures (pressures), opportunities (opportunities) and rationalization (rationalization).

Fraud Risk Assessment

Nurharyanto and Widyaiswara (2010) explains that there is no institution to be able to build a program and controls to minimize fraud without being able to identify the risks that have to be overcome or minimized. Yet rarely agency that has had a task force (task force) to assess the risk of fraud. Fraud risk assessment is an important milestone in the anti-fraud program to anticipate (not just react to) the occurrence of fraud and abuse of authority. Agencies that do not carry out an assessment of the risk of fraud, it is generally too rarely link the activity of preventive and detective controls to minimize the risk of fraud is identified. If the fraud risk assessment has determined that the agency was asked to identify, evaluate and test the design effectiveness of anti-fraud control program.

Although the audit and monitoring is an integral part of the framework of SPIP, Public Agencies generally sparse auditing and monitoring, particularly in relation to fraud. Through a program facilitated by the internal audit, fraud monitoring program is part of the daily operating activities. In addition, the internal audit section must pour a risk assessment program in its annual work plan (Amrizal, 2004).

The independence

Arens, *et. all* (2008:11) defines independence in auditing as "The use of an unbiased perspective in the implementation of audit testing", the evaluation of the test results, and reporting of audit findings. While Mulyadi (2002: 26-27)

defines independence as "a state free of influence, not controlled by the other party, does not depend on others" and an independent public accountant must be a public accountant who is not affected and not affected by the forces that came from external accountants in considering the fact that encountered in the examination. According to Halim (2008: 46), independence is a reflection of the attitude of an auditor to not choose any party in conducting the audit. The independence of an auditor is a mental attitude in which he is required to act honestly and impartially throughout the implementation of the audit and in positioning itself with its auditees.

Quality Audit

AAA *Financial Accounting Standard Committee* (2000) in Christiawan (2002: 82) states that audit quality is determined by two things, the competencies (skills) and independence. Both of these have direct impact on audit quality and potentially affect each other. Furthermore, the perception of users of financial statements on audit quality is a function of their perceptions of the independence and expertise of auditors. Auditors must have sufficient competence to be able to complete its audit work properly.

DEVELOPMENT HYPOTHESIS

Effect of Fraud Risk Assessment on the Quality Audit

Nurharyanto and Widyaiswara (2010) explain that no government agency will be able to build a program and controls to minimize fraud without being able to identify the risks that have to be overcome or minimized. Yet rarely agency that has had a task force (task force) to assess the risk of fraud. Fraud risk assessment is an important milestone in the anti-fraud program to anticipate (not just react to) the occurrence of fraud and abuse of authority. Slamet Susanto (2009) defines fraud risk assessment is the risk of misstatement of financial statements intentional exceeding tolerable error rate that includes misstatement or omission of amounts or disclosures. Fraud risk assessment form used to document the review of fraud risk factors. Research conducted Noviyanti (2008) tried to look at the relationship of trust variables (confidence level) of the client's

auditor, fraud risk assessments (fraud risk assessment) and the personal characteristics with professional skepticism. Research results indicate that the auditor's professional skepticism is affected by the fraud risk assessment given by his superiors. Another study conducted by Prasetyani (2012) reported fraud risk assessment control apparatus has a positive effect on audit quality. In contrast to research conducted by Mangiri (2015) which states that the fraud risk assessment and no significant negative effect on audit quality.

Based on the description above, the first hypothesis in this research are:

H1: *Fraud Risk Assessment* effect on audit quality.

Effect of Independence on the Quality Audit

Independence is freedom auditor position both in attitude and appearance in his relation to other parties related to the implementation of audit tasks. Research conducted by Alim et al (2007) and Cristiawan (2002) found that the independence of positive and significant effect on audit quality. The auditor should be able to collect any information required in the auditor's decision where it should be supported by an independent attitude. In addition, research conducted by Kurnia et al (2014) concluded that the independence of the positive effect on audit quality. In contrast to the above results Setiawan et al (2012) found that independence has no effect on audit quality.

Based on the description above, the second hypothesis in this study are:

H2: Independence effect on audit quality.

RESEARCH METHODS

Type and Location Research

This study is a quantitative research emphasis on testing theories through the measurement of research variables with numbers and perform data analysis with statistical procedures (Indriantoro and Supomo, 2013).

This research was conducted at the office of the Inspectorate of Government of South Sulawesi Province is located at Jl. AP. Pettarani No. 100 Makassar.

Population and Sample Research

Population in this study are employees / South Sulawesi Provincial Inspectorate consisting of 45 auditors. Distribution of the questionnaire given directly to respondents from the sample in this study was the employee / employees in the Inspectorate of South Sulawesi. The sample in this study is the auditors who have work experience of at least 2 years.

Types and Sources of Data

In this research using primary data types, data sources obtained directly (not through an intermediary medium) in which the data obtained came from respondents to the questionnaire distributed to the employees in the office of the Inspectorate of South Sulawesi. Primary data from this study were obtained from questionnaires filled out by respondents, include: identity and responder.

Method of collecting data

In this research, data collection techniques using questionnaires from primary sources, namely direct data sources that provide data to the data collector to obtain the data that is relevant, reliable, objective and may be invoked in the analysis process.

Research Instrument

Instruments used in this research is to use the type of questionnaire data. As for the questionnaire to measure the commitment of fraud risk assessment variables (X1), independence (X2), and audit quality (Y).

Researchers used a questionnaire form enclosed questionnaire is presented in such a way that the respondent is putting a check mark (V) on a column or a suitable place. This study uses a Likert scale of one to five. The starting value of 1 (Strongly Disagree) to 5 (Strongly Agree). The details are as follows:

1. Category Strongly Agree (SS) were given a score of 5
2. Category Agree (S) by a score of 4
3. Category Neutral (R) by a score of 3
4. Category Disagree (TS) by a score of 2
5. Category Strongly Disagree (STS) were given a score of 1

Measurement Variable

Fraud Risk Assessment

Assessment the risk of fraud is an important milestone in the anti-fraud program to anticipate (not just react to) the occurrence of fraud and abuse of authority (Amrizal, 2004). The understanding that the assessment of how much risk the failure of auditors to detect fraud in the management's assertions. Fraud risk assessment is an independent variable in this study.

Table 1. Indicators of Fraud Risk Assessment

variables	Indicator	Scale Data
<i>fraud</i> risk Assessment (X1)	The case with Interval Scale (Likert) and a score of 1 (There is no indication of fraud) to 5 (There are indications of fraud)	Interval 1-5

Source: Mangiri (2015)

The Independence

The independence is a reflection of the attitude of an auditor to not choose any party in conducting the audit (Halim, 2008: 46). The independence of the audit means taking a viewpoint that is not biased in conducting audit testing (Arens et al, 2011)

Table 2. Indicators Independence

Variables	Indicator	Scale Data
Independence	<ul style="list-style-type: none">• Personal Disorder• External Disorders	Interval 1-5

Source: Smith et al (2012)

Quality Audit

Audit quality is a very important thing to be produced by the auditor in auditing that where an auditor must have a precision and competence as well as the attitude of prudence (Kurnia et al, 2014).

Table 3. Audit Quality Indicators

Variables	Indicator	Scale Data
Quality Audit	<ul style="list-style-type: none">• Accuracy of audit findings• Skepticism• Value of recommendation• Report Clarity• Benefits of the audit• Follow up of audit results	Interval 1-5

Source: Kurnia (2014)

Data analysis method

Methods of data analysis using test data quality, classic assumption test hypothesis testing.

1. Quality Test Data

a, test Reliability

The Measurement of reliability in this study uses the concept of internal consistency reliability (internal consistency reliability) The concept of reliability according to this approach is consistency among the grains have a question or a statement in a instrument. Degree of relatedness between the questions and statements in a particular construct instruments tend to measure indicates the level of internal consistency reliability relevant instrument (Indriantoro and Supomo, 2013). Done by one shot (measurement once). Here, the variable measurements done once and then the results were compared with the other questions to measure the correlation between the answers to the questions. A construct or a variable is said to be reliable if the value of Cronbach Alpha > 0.60.

b. Validity test

Test the validity of this research is done by calculating the correlation between the scores of each of the questions with a total score of questions. The criteria used is valid or invalid is if the correlation coefficient r is less than r table with a significance level of 5 percent means that the questions are not valid. Uji compares the significance of the correlation between the value of each item with a total value questions.

2. Classical Assumption Test

The examining of symptoms of classical assumptions made for the results of the regression analysis meet the criteria BLUE (Best, Linear, Unbiased Estimator) (Jatmiko, 2006). Test assumptions consist of data normality test, heteroscedasticity test and test multicollinearity.

3. Hypothesis

Testing

a. Coefficient Determination R^2

After correlation coefficient is known, then the next step is to calculate the coefficient of determination, which is to know how big the influence of variable X to variable Y.

b. Regression Analysis

The analysis used in this research is multiple regression analysis is regression models to analyze more than one independent variable. Regression equations were formulated based on the hypothesis that was developed is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

Information:

Y : Quality audit

β_0 : Numbers constants

β_1 : coefficient directions equation research

X1 : Fraud Risk Assessment

X2 : Independence

e : Error nuisance (disturbance's error)

The tests performed in the analysis of multiple linear equations in the research study are as follows:

1) Significant Parameter Simultaneous Test (Test Statistic F)

The statistical test F basically indicates whether all the independent variables included in the model have jointly influence on the dependent variable.

2) Test Parameter Significant Individual (Test Statistic t)

The statistical test t basically shows how far the influence of the explanatory variables individually or independent variable in explaining variation dependent for test the influence of each independent variable used in this study partially used t test with 5% significance level.

RESEARCH RESULT

Research Object Description

The Research is done by sending a questionnaire to the South Sulawesi Provincial Inspectorate office in the city of Makassar.

Table 4. Rate of Return of Questionnaire

Information	amount	Percentage
Total questionnaires distributed	45	100%
Total questionnaires returned	38	93%
Total questionnaires were not returned	7	7%
Total questionnaire incomplete	0	%
Total questionnaire which can be processed as a	38	93%

Sources: Primary data are processed (2018)

From Table 4 it can be explained that the total questionnaires distributed by the respondents as many as 45 copies (100%). The number of questionnaires given to the auditor South Sulawesi Provincial Inspectorate in the area of Makassar. Of the total questionnaires given the 38 questionnaires of which can be recovered, while as many as seven questionnaires may not be recoverable by the researchers. Of the number of questionnaires that can be recovered, there are questionnaires that its contents were not complete so that its contents were 38 questionnaires were complete and can be processed.

Table 5, Characteristics of Respondents by Gender and Age

Sex	Age (Years)				Total	Persentase
	35-40	41-45	42-50	51-60		
Man	6	4	4	6	20	53
Woman	5	5	3	5	18	47
Total	11	9	7	11	38	100

Sources: Primary data are processed (2018)

Table 6. Characteristics of Respondents Based on Work Period

Sex	Working		Total	Persentase
	1-3	> 3		
Man	1	19	20	53
Woman	0	18	18	47
Total	1	37	38	100

Sources: Primary data are processed (2018)

Quality Test Data

a. Validity test

The validity test of the instrument with SPSS 20 for windows, the validity can be seen in the column Corrected Item-Total Correlation. If the number of correlation is greater than the critical number ($r_{count} > r_{table}$), then the instrument is said to be valid. Figures criticism in this study $N-2 = 38-2 = 36$ with significant level of 5%, then the numbers to test the validity of criticism in the study was 0.3202. Based on testing the validity of the instrument, the value corrected item-total correlation is positive and the value of r_{table} above 0.3202 which means that all questions can be considered valid.

b. test Reliability

The reliability tests conducted to test the consistency of respondents' answers for all the questions. Statistical techniques were used for the test is cronbach`s alpha with SPSS for windows. Cronbach`s alpha coefficient which is more than the value of r_{table} called reliable. Some think reliable if the alpha is greater than 0.60.

Table 7. Test Reliability

No.	Indicator	Crobach's Alpha	Information
1	<i>Fraud Risk Assessment</i>	0747	reliable
2	Independence	0787	reliable
3	Quality Audit	0805	reliable

Sources: Primary data are processed (2018)

Table 8. Coefficient Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	,774 ^a	,598	,536	1,72014

a, Predictors: (Constant), T.FraudRA, T.Independensi

b, Dependent Variable: T.KualitasA

Sources: *Primary data are processed (2018)*

Table 9. Test Results Coefficient of Determination

Model	Coefficients unstandardized		standardized coefficients beta	t	Sig.
	B	Std. Error			
(Constant)	-8.992	6,021		-1.494	,145
T.Fraud	,230	,110	,293	2,099	,044
T.Independent	,217	,176	,154	1,230	,228

Dependent Variable: T.KualitasA

Sources: *Primary data are processed, 2018*

Regression analysis can be seen from Table 8 the coefficient of determination (R²) of 0.536. This means that 53.6% of audit quality is affected by the independent variable is the Fraud Risk Assessment, Independence, while 46.4% are influenced by other factors not tested in this study.

Results of testing the first hypothesis (H1) which states that the Fraud Risk Assessment effect on audit quality is evidenced in Table 9. In the table indicates that the regression coefficient Fraud Risk Assessment (X1) are 0.230 and 2.099 t count. The regression coefficient is significant at the 0.05 level with a p value of 0.044. This result was reinforced by the results of the calculation of the value of t arithmetic and t table. T table at a significance level of 5%, and df (degrees of freedom) $nk-1 = 32$ is 2,036. Thus, the value of 2.099 t count > t-table 2.036. These test results interpret that variable Fraud Risk Assessment Inspectorate significant effect on audit quality at a significance level of 5% or in other words

H1 was accepted. The Results of testing the second hypothesis (H2) which states that the independence of the effect on audit quality is evidenced in Table 9 On the table shows that the value of the regression coefficient independence variable (X2) are 0.217 and 1.230 t count. The regression coefficient is not significant at the 0.05 level with a p value of 0,228. result was confirmed by the results of the calculation of the value of t arithmetic and t table. T table at a significance level of 5%, and df (degrees of freedom) $nk-1 = 32$ is 2,036. Thus, the value t count $1,230 < t\text{-table } 2.036$. These test results interpret that the independence of the Inspectorate variables not significant effect on audit quality at a significance level of 5% or in other words H2 rejected.

The Results of testing the second hypothesis (H2) which states that the independence of the effect on audit quality is evidenced in Table 9 On the table shows that the value of the regression coefficient independence variable (X2) are 0.217 and 1.230 t count. The regression coefficient is not significant at the 0.05 level with a p value of 0,228. result was confirmed by the results of the calculation of the value of t arithmetic and t table. T table at a significance level of 5%, and df (degrees of freedom) $nk-1 = 32$ is 2,036. Thus, the value t count $1,230 < t\text{-table } 2.036$. These test results interpret that the independence of the Inspectorate variables not significant effect on audit quality at a significance level of 5% or in other words H2 rejected.

DISCUSSION

Effect of Fraud Risk Assessment on the Quality Audit

The first hypothesis states that the results of the risk assessment of fraud have a significant effect on audit quality. These test results interpret that fraud risk assessment variables Inspectorate significant effect on audit quality at significant level. This shows that fraud risk assessment affects the quality of the audit.

The first hypothesis (H1) on the results of this study successfully demonstrated, allegedly because power skeptical owned South Sulawesi Provincial Inspectorate officers in detecting indications of fraud are already

compliant. The same results are disclosed in Research conducted Noviyanti (2008) tried to look at the relationship of trust variables (confidence level) of the client's auditor, fraud risk assessments (fraud risk assessment) and the personal characteristics with professional skepticism. Research results indicate that the auditor's professional skepticism is affected by the fraud risk assessment given by his superiors.

Research Beasley (2001) based on AAERs (Accounting and Auditing Releases) has been quoted by Noviyanti (2008) states that one of the causes of failure of auditors to detect fraud is the low level of professional skepticism, the auditor. Gusti and Ali (2008) in his research, adding that the auditor's attitude of professional skepticism, the auditor should be able to carry out their duties according to established standards, and uphold the rules and norms that audit quality is maintained.

Results of testing the hypothesis (H2) indicated that independence had no significant effect on audit quality. In line with the research tjun tjun Lauw et al (2012) The results show that independence has no effect on audit quality. It is caused when the measure of auditor independence is not derived from the mental attitude of auditors, researchers are interested in doing research on audit quality should consider the use of quality measures derived from the mental attitude of auditors. Independent variables in this study should be proxied by 4 sub-variables, long-standing relationships with clients, pressure from clients, review of the co-auditors and non-audit services

These results are not in line with the opinion of Nirmala and Cahyonowati (2013) that the independence of positive significant effect on audit quality. This means that the higher the independence of the auditor, the audit quality produced, the better. On the other hand, the results of this study are consistent with Samelson (2006) concluded that independence does not have a relationship with audit quality.

CONCLUSIONS AND RECOMMENDATIONS

According to the research done, it can be summed up as follows: Fraud risk assessment and significant positive effect on audit quality. This suggests that the ability of an auditor to look at the possibility of fraud affects the quality of the audit, in which these capabilities can be seen from the attitude of professional skepticism, the auditor.

The independence there is no significant effect of audit quality. This may be due to the auditor's independence measure not derived from the mental attitude of auditors. researchers are interested in conducting research studies should consider audit quality by lowering the mental attitude of auditors.

Suggestions in this study is that the research results are expected to auditors to continuously improve the quality of audits provided. At least questionnaires were returned due to busy the auditors and the least number of respondents of this study because of the opportunities and limited time.

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