

GEN NORMAN THOMAS

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Analysis Of Factors Influencing The Occupation Of Fraud Detection

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Abstract: This study analyzes the influence of Forensic Accounting, Investigative Audit Capability and Auditor Experience on Fraud Detection in the Perspective of BPK and Central BPKP Auditors. The population of BPK and Central BPKP employees in Jakarta totaled 218 people, and the sample obtained was 97 people. The research method is quantitative to test the hypothesis and the data is processed by Smart PLS 3.00. The findings show that Forensic Accounting has no effect on fraud detection. Investigative Audit Ability has a significant effect on fraud detection and Auditor Experience has a significant effect on Fraud Detection. The results of the study show that forensic accountants are not fully involved in fraud detection efforts so that the influence of forensic accountants plays little role in fraud detection.

Keywords: Auditor Experience; Forensic Accounting; Fraud; Investigation Audit.

Abstrak: Penelitian menganalisis pengaruh Akuntansi Forensik, Kemampuan Audit Investigasi dan Pengalaman Auditor terhadap Pendeteksian Kecurangan dalam Perspektif Auditor BPK dan BPKP Pusat. Populasi karyawan BPK dan BPKP Pusat di Jakarta berjumlah 218 orang, dan sample diperoleh 97 orang. Metode penelitiannya kuantitatif untuk menguji hipotesis dan data diolah Smart PLS 3.00. Temuan menunjukkan Akuntansi Forensik tidak berpengaruh terhadap pendeteksian fraud. Kemampuan Audit Investigasi berpengaruh secara signifikan terhadap pendeteksian fraud dan Pengalaman Auditor berpengaruh secara signifikan terhadap Pendeteksian Kecurangan. Hasil penelitian menunjukkan bahwa akuntan forensik belum sepenuhnya terlibat dalam usaha pendeteksian kecurangan sehingga pengaruh akuntan forensik kurang berperan dalam pendeteksian fraud.

Kata Kunci: Pengalaman Auditor; Akuntansi Forensik; Fraud; Audit Investigasi.

INTRODUCTION

The internal auditor is part of internal control that functions to assist in preventing and detecting fraud that may occur (Cheng et al., 2021; Harris et al., 2018). (Brad et al., 2016) distinguishes the main types of fraud, namely financial statement fraud and asset misappropriation fraudulent financial reporting as intentional misstatement of financial reporting through omission of important facts or disclosures, misstatement of figures, or misapplication of applicable accounting principles. act of manipulation, alteration and falsification of financial records and supporting documents in transactions, as well as eliminating evidence of an event, transaction or information Another important thing is some things that can be done in fraud on financial statements.

Discussion of the results of research on fraud detection never stops, and this time the author re-discusses the importance of knowledge about fraud detection in the



perspective of BPK auditors and Central BPKP in Jakarta. Fraud detection is very urgent to be carried out in many companies or any agency, but the fraud detection discussed this time is related to fraud detection in government internal institutions at the Central BPK and BPKP.

Generally, fraud can occur because it is caused by three things that are illustrated in the fraud triangle, namely the existence of opportunity, pressure and rationalization. Fraud itself has several types, such as corruption, fraudulent statements and asset misappropriation. Corruption is an act of fraud that is difficult to detect because it is committed by someone against the parties involved. Corruption most often occurs in countries with weak laws, so that many perpetrators have lack of the awareness and fear to commit corruption such as bribery, extortion and abuse of authority, because the punishment received by the perpetrator is not too burdensome.

Fraud on financial statements is usually carried out by company officials on the results of financial statements by manipulating them for personal gain. Asset fraud is the theft or misuse of company assets such as money and company property for personal gain, this fraud can be calculated or measured and is the easiest to detect.

There are various state-owned institutions that carry out forensic accounting and investigative audits in Indonesia, such as the BKP RI and the BPKP. BPK RI is a state-owned institution that is responsible for examine the governance and accountability of state finances managed by the Central Government, Regional Governments, other State Institutions, Bank Indonesia, State-Owned Enterprises (BUMN), Regional-Owned Enterprises (BUMD), Public Service Agencies, and other institutions or bodies that administer state finances. BPKP is a government-owned internal control agency that has an important role in financial and development supervision which is under the responsibility of the president.

The main task of BPKP is to organize or regulate government activities in the field of supervision of state and regional finances and national development. BPKP has established an office representative in all provinces in Indonesia in order to carry out their duties and functions properly. An auditor is someone who has the ability, expertise and technically trained to become an auditor. Forensic auditors are different from other types of auditors, forensic auditors are trained and already have sufficient provisions to be more sensitive to suspicious things related to fraud. Auditors who have forensic expertise are needed to assist organizations in detecting whether there is fraud committed by certain parties.

Auditors who have forensic expertise are expected to be able to easily reveal fraud within the organization. Forensic accounting is a combination of legal, accounting and auditing techniques with an investigative approach to find fraud within the organization. The application of this forensic accounting expertise and mindset is also needed in efforts to prevent, detect, and respond to fraud. Forensic accounting is able to provide suitable analysis of transaction data of financial statements to be used in legal proceedings which are usually used for fraud cases. With the increase in the number of fraud cases, the demand for fraud investigations has also increased. One of the most powerful ways to detect fraud is to apply forensic accounting because forensic accounting according to (Oyedokun, 2016) is accounting that analyzes, resolves, discloses and presents fraud problems until it is accepted in the legal process in court (Syaidah et al., 2019). This forensic accounting task concerns violations of the use of funds by government agencies related to



development costs and government expenditures financed by the state, including supervision of fraud.

This study aims to reveal the perspective of accountants who work at BPK and BPKP Jakarta regarding the detection of fraud that has been carried out while working at these institutions. Accountants who have worked for more than one year must have detected fraud or been involved by their superiors to do so. The skills needed in solving fraud cases are not only the knowledge of forensic accounting but also the ability to conduct investigative audits to collect relevant evidence. Based on research conducted by (Rahmawati et al., 2021) explain forensic accounting and auditor experience have a significant influence on fraud detection.

An investigative audit is the process of searching, gathering, analyzing, and evaluating the evidence in a structured manner to detect fraud that has occurred. The ability to conduct investigative audits is very important for a forensic accountant, especially in cases of fraud by conducting investigations. The problem of detecting fraud is a problem that is difficult to do because like other legal problems, evidence is needed, witnesses and victims or injured parties. The ability to detect fraud is not only having adequate forensic accounting knowledge or having the ability to conduct a thorough investigative audit, but there is something more important, namely the experience of auditors in detecting fraud. An understanding of the habits of fraud perpetrators with various modes is very necessary, because detecting fraud is a difficult job. Therefore, in addition to expertise, experience is also needed who already know the best audit procedures that must be used and are considered to be the most effective in detecting fraud. User trust in fraud prevention by forensic accountants is already so low, therefore there needs to be a strong will to restore investor confidence, accounting practices and quality audits are needed in the presentation of company financial statements.

In this case, accountants are required to have more abilities in the field of accounting supported by extensive knowledge in the fields of economics, finance, banking, taxation, business, information technology, and of course knowledge in the field of law. In addition, in dealing with fraud cases that occur in the public or private sector, a reliable and highly independent fraud auditor is needed. An auditor can be called an accountant who specializes in auditing, then a forensic accountant becomes a specialist who is even more specialized in the fields of fraud. The background of this study concludes with confidence for the authors based on the hypothesis that has been raised that fraud detection can be influenced by forensic accounting, investigative auditing and the experience of auditors in auditing. The author also wants to test the hypothesis by using the Smart PLS 3.00 application which is one application that has not been widely used for data processing for research purposes on fraud. With Smart PLS 3.00 can test the opinions, views and perceptions of respondents related to whether or how forensic accounting, audit investigation and auditor experience affect fraud detection efforts.

THEORITICAL REVIEW

Fraud triangle theory. The fraud triangle theory is a concept developed by criminologist Donald Cressey to explain the three key elements that must be present for fraud to occur. The three elements are (1). Opportunity: The perpetrator must have the ability to commit the fraud, such as access to financial records or authority to make financial transactions, (2). Rationalization: The perpetrator must be able to justify the fraud



to themselves, such as convincing themselves that they are not really stealing or that they deserve the money more than the company. (Singleton et al., 2020). According to the fraud triangle theory, if any one of these elements is missing, fraud is less likely to occur. Therefore, companies can reduce the risk of fraud by implementing controls that limit opportunity, monitoring employees for signs of rationalization, and addressing the underlying pressures that employees may face.

Fraud Detection. The following are the elements of fraud, namely: (1) There is an action from someone who does not obey the law. (2) Launched by someone from internal or external to the organization. (3) Aim to make a profit. d) Giving harm to other people either directly or indirectly. (Bologna and Robert, 2016). In a broad sense, According to (Karyono, 2017), fraud can be divided into several types of fraud, namely: **Corruption.** Corruption is behavior that causes harm to the public interest or the wider community for the sake of personal interest or a certain group. The definition of corruption can basically give color to corruption in positive law. Therefore, the definition of corruption does not exist the same in every country, in this case the author will argue opinion of some scholars about the notion of corruption. Corruption concerns the moral aspect, rotten nature and circumstances, positions in government agencies or apparatus, abuse of power due to gifts, economic and political factors as well as the placement of families and groups within them service under his authority. **Fraudulent Financial Statement.** Fraudulent financial statements are actions taken by officials of a private or government organization to cover up the actual condition of financial statements by using engineered financial statements for profit. **Cheating on Assets (Asset Misappropriation).** Asset fraud is the theft or misuse of assets or assets belonging to organizations or institutions, both private and government. misappropriation of assets is illegal taking of assets by a person with supervisory authority use of the asset. Asset misappropriation can occur in money (cash misappropriation), namely by skimming or embezzlement of money. While misuse of company assets for personal interest is commonly referred to as non-cash misappropriation.

This fraud is a form that is very easy to detect, because it can be measured and calculated. Fraud detection is an important task of investigative auditors. Auditors who are able to detect fraud are certainly more professional than auditors who cannot do it. Fraud detection is a way that can be done to get early clues about fraud so that it can narrow the gap for perpetrators to commit fraud (Rahmawati et al., 2021). Fraud detection is a very important part of the task of an investigative auditor. Auditors who are able to detect fraud are better than ordinary auditors who have low ability to detect fraud.

The auditor must continue to develop his ability to detect fraud. (Rahmawati et al., 2021). The key to fraud detection is to investigate errors and irregularities. Fraud detection efforts in general are as follows:

Internal control test that the implementation of this test is random and unexpected, this is done to find fraud with the type of collusion as a result of which the internal control found cannot function effectively.

Financial audit or professional audit, with this type of audit, it does not require the auditor to detect or disclose the occurrence of fraud, but the auditor needs to organize and conduct an audit so that fraud can be detected.

The use of intelligence data using elicitation techniques on lifestyle and personal habits. Fraud detection is carried out clandestinely by seeking personal information about people suspected of committing fraud.



Using the exception principle in procedures and controls. The exceptions to this problem are the existence of internal controls that are not implemented, the existence of 2 suspicious transactions, decreased levels of motivation, morale and job satisfaction, and the existence of an appreciation system that can support inappropriate behavior.

Reviewing deviations from operating performance Through review results obtained from prominent deviations such as budgets, work plans, and organizational goals and not from normal business activities carried out with reasonable causes.

There is a reactive approach, such as complaints and complaints from employees, suspicion and intuition from superiors.

Forensic Accounting. Accounting is a system used to record, classify, analyze, and report financial transactions of an organization or company. The main objective of accounting is to provide accurate and relevant financial information to users of financial information such as investors, creditors, governments and organizational management. In practice, accounting involves a number of processes, including: Recording of financial transactions: Every financial transaction made by the company is recorded in the accounting ledger. Classification of financial transactions: Each financial transaction is then classified into different types of accounts, such as asset, payable, equity, income, and expense accounts. Preparation of financial statements: Based on the recorded and classified information, companies prepare financial statements such as income statement, balance sheet and cash flow. Financial report analysis: The financial statements are then analyzed to evaluate the company's financial performance, spot trends, and identify financial problems.

In a business context, accounting plays an important role in helping companies to monitor their financial performance, predict future business directions, and ensure compliance with tax rules and regulations. Therefore, accounting is an important part of the success of an organization. Forensic accounting is the implementation of accounting in a broad sense because accounting is not only about recording transactions and financial reporting but also about auditing issues. Forensic accounting as an accounting method that naturally analyzes, resolves, discloses and presents fraud (Oyedokun, 2016) so that it can be accepted in the legal process in court (Syaidah, 2019). Forensic accounting can also be referred to as investigative accounting, which is a unique career field because it combines accounting and information technology. Someone who has the ability in the field of forensic accounting can be called a forensic accountant who applies his knowledge in the fields of accounting, investigative auditing, law, and criminology to prove fraud, obtain evidence and show evidence in court if requested (Syaidah et al., 2019).

From the above understanding it can be concluded that forensic accounting is accounting related to auditing, investigation and law that is used to find and disclose evidence of fraud in court. Relationship between forensic accounting and detection. Fraud is forensic accounting that functions to reveal facts that are happening which can be used as evidence to detect various activities fraud, including corruption, abuse, bribery, and other fraud cases. For more details, **Figure 1** shows the forensic accounting triangle.



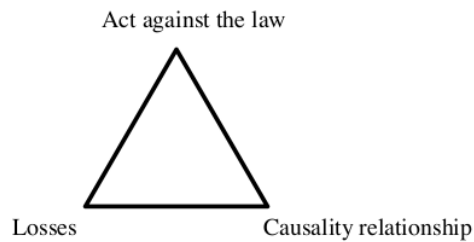


Figure 1. Forensic Accounting Triangle

Source: Data summarized by author, 2022

Losses are the cornerstone of the forensic accounting triangle. The second angle is that acts against the law lead to lawsuits due to losses. The third angle shows the relationship between losses and unlawful acts. Unlawful acts and causality are the work area of legal professionals while the calculation of losses is the work area of forensic accountants.

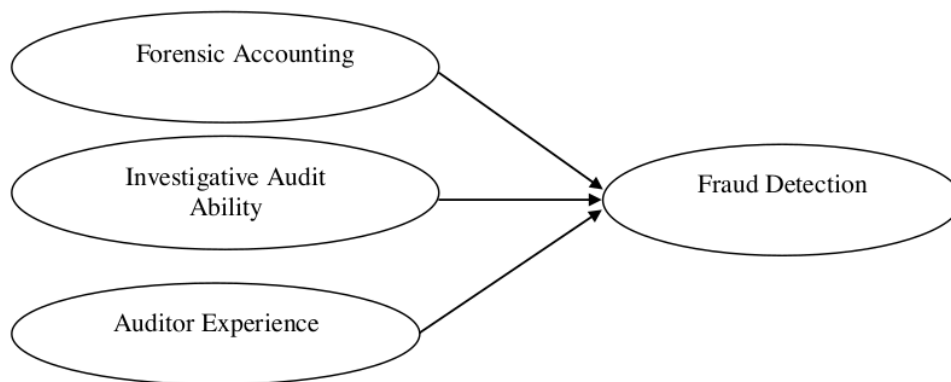


Figure 2. Research Model

Source: Data processed by Smart PLS, 2022

Figure 2 shows that forensic accounting, investigative audit ability, and auditor experience have a partial effect on fraud detection. This research model aims to test this effect empirically, and based on the description above, the hypotheses that can be raised are:

H1: Forensic accounting has a positive effect on fraud detection.

Investigative Audit Ability. The simple definition of investigation can be interpreted as an effort to prove. Generally this evidence ends in court and the applicable legal provisions (procedures), are taken from the evidentiary law based on the Forensic and Investigative Accounting book by (Tuanakotta, 2016).

Meanwhile, (Karyono, 2017) states that an investigative audit is a type of audit. Investigative audit which will be directed to prove whether there is fraud and other

unlawful acts. In general, it can be said as an investigative process based on law and a sense of justice to seek the highest truth for a problem that is found. It was continued by (Karyono, 2017) that investigative audit ability is very important for an investigative auditor. The skills that must be possessed by an investigative auditor are accounting, auditing, legal and investigative knowledge. The ability to prove the truth of the many facts that have been collected and then reported accurately and completely. An investigative audit or fraud examiner is a combination of accountants, lawyers, criminologists, and investigators. The prerequisites mentioned above must be relevant to the special expertise possessed by the investigative auditor in the form of a combination of experienced auditors and criminal investigators and in accordance with the work of the investigative auditor to then be followed up in the judicial process. Thus, the relationship between investigative audit ability and fraud detection is that investigative auditing can be used as an effective method for detecting fraud, because the description of the audit in the process is adjusted to the case being investigated and the evidence collected must be valid and valid. enough which is then used for legal proceedings. Each job has its own methodology and procedure, which is also an investigative audit to find answers to a fraud without complete evidence, the auditor needs to make assumptions. (Karyono, 2017).

In the initial discussion related to investigative audits by (Bologna et al., 2016) it was added that the implementation of investigative audits is directed at determining the truth of the matter through the testing process of collecting and evaluating evidence relevant to the occurrence of fraud to disclose facts including the existence of fraudulent acts. identify perpetrators, ways of committing fraud, and losses. (Crumbey, 2019, and Syaidah, 2019). According to (Karyono, 2017) that the fraud methodology provides a limitation that acts of fraud must be handled procedurally within the corridors of law and proven within a certain period of time. Handling begins with a guess or prediction. The ideal fraud auditor figure is someone who has high skills in accounting as well as extensive knowledge in economics, finance, banking, tax, business, information technology and law as supporting skills. He must also be a reliable investigator, who has knowledge in the field of investigation. Auditor capability is closely related to fraud detection in public sector organizations because general and special skills are needed in detecting fraud. In conducting an audit, the auditor must use his expertise to gather relevant evidence including his considerations. Auditors make judgments in evaluating internal controls, measuring audit risk, designing and applying samples, assessing and reporting aspects of uncertainty.

The latest regulations related to investigative audits as stated by the Head of BPKP No. 17 of 2017 that investigative audits are the process of seeking, finding, collecting, and analyzing and evaluating evidence systematically by competent and independent parties to reveal facts or actual events regarding indications corruption and/or other specific purposes in accordance with applicable regulations. With the issuance of the latest regulations related to investigative auditing, it can strengthen the existence of the investigative auditor profession to become more legal (Hamilah et al., 2019).

H2: Investigative Audit Ability has a positive effect on Fraud detection.

Auditor Experience. Experience is one of the keys to the success of an auditor in conducting an audit depending on an auditor who has expertise which includes two elements, namely knowledge and experience. In this case work experience is seen as an



important factor in predicting the auditor's performance on the resulting audit quality. an auditor is someone who has expertise and always provides audit services to the auditee to examine financial reports so that misstatements do not occur so that the objectives can be achieved to produce quality audit results.

In a broad sense, audit means evaluation of an organization, system, process or product. This audit is carried out by a competent, objective and impartial party called the auditor. Audit is a process of identifying problems, analyzing and evaluating evidence that is carried out independently, objectively and professionally based on auditing standards, to assess the truth, accuracy, credibility, effectiveness, efficiency and reliability of information on the implementation of duties and functions of government agencies. Auditor experience is one of the supporting factors for detecting fraud. It was revealed that someone who has a lot of audit experience in his field certainly has more audit knowledge in his memory and is able to develop a good understanding of the events that have occurred (Hamilah et al., 2019).

Auditors who have a better understanding, are able to provide reasonable explanations of internal financial reporting errors and can classify errors based on audit objectives and the basic accounting system structure. (Islam and Stafford, 2022) state that if the auditor has an attitude of independence, the auditor will always think objectively, be honest, and act fairly. From this understanding it can be concluded that experience is able to make the auditor better in completing his work. and able to develop his understanding to deal with problems that are likely to hamper his work. An auditor who is experienced in the investigative field can easily detect and detect fraud compared to an auditor who has just entered or has little experience in handling fraud cases. Auditor experience in detecting fraud is very important. (Hamilah et al., 2019) stated that experience of doing any kind of work is able to develop a good understanding of the events that have occurred.

According to (Karyono, 2017) that auditors who are experienced in the field of investigation can easily detect and detect fraud compared to auditors who are less experienced in handling fraud cases. Experienced auditors can detect fraud quickly and effectively. as well as being able to know the potential for fraud early on with the obstacles that will be faced. (Daniel et al., 2020). So it can be explained that the relationship between the experience of the auditor and the detection of fraud is that the longer and accustomed an auditor is to handling or dealing with fraud cases, the more proficient an auditor can be to detect and disclose a fraud case easily.

Auditor experience can have a significant impact on fraud detection. (Dasila and Hajering, 2019), experienced auditors have a better understanding of the financial reporting system and can identify red flags indicating fraudulent activity. They also have the skills to conduct thorough investigations and evaluate evidence. (Syaidah et al., 2019) Conversely, auditors who are less experienced may not have the same level of expertise or lack the confidence to identify potential fraud. As a result, they may ignore important warning signs or fail to conduct proper investigations. In addition, experienced auditors are more likely to recognize patterns of fraudulent behavior, which can help them identify similar schemes in the future. They may also have a better understanding of industry-specific risks and common fraud schemes, which can further enhance their ability to detect fraud. (Suryani and Hevinda, 2018). However, it is important to note that experience alone is not sufficient to ensure effective fraud detection. Auditors must also have strong ethical values, independence, skepticism, and commitment to professional standards.



Continuing training and education can also help auditors stay up-to-date with the latest fraud detection techniques and trends. Overall, while experience is an important factor in fraud detection, it is only one of many that contribute to an effective audit. With the explanation above, the hypotheses that can be proposed are:

H3: Auditor experience has a positive effect on fraud detection.

METHODS

This research is a quantitative research, and quantitative research is a kind of research that is used to test hypotheses by conducting research on the relationship between the variables studied. Variables were measured with research instruments and research results in the form of numbers were analyzed by statistical procedures. Another characteristic of quantitative research is that this research is conducted to empirically test the hypotheses that have been raised in the development of hypotheses. A hypothesis is an educated guess or proposed explanation for a phenomenon or a set of observations that can be tested through experimentation or further observation. A hypothesis typically takes the form of a statement that can be tested by collecting and analyzing data. Hypotheses are important in scientific research as they provide a starting point for investigation and help researchers to develop testable predictions that can be used to evaluate the validity of their ideas. The tabulated data that is made based on the calculation of the answers to the **questionnaire is then** processed by the smart PLS application so as to produce the output needed for research analysis. A questionnaire is a research tool consisting of a series of questions used to gather information from a sample of people. It can be used in various settings such as academic research, market research, and social surveys. The questions can be open-ended or closed-ended and can be administered in various formats such as paper-based, online, or in-person interviews. The data collected from questionnaires can be analyzed to identify patterns, trends, and relationships between variables. Based on the results of hypothesis testing were analyzed and made conclusions and suggestions.

(Sugiyono, 2018) that population is a generalization area including subjects or objects whose values and properties have been decided by the researcher. Auditors who served in the BPK and BPKP total 218 people were determined by researchers as the population. Continued by (Sugiyono, 2018) that part of the population that has **certain characteristics can be selected and determined as respondents for this study. Sample selection was carried out using purposive sampling method with certain criteria, namely:** a. Research respondents are forensic or investigative auditors who work at the BPK and BPKP. b. Research respondents have worked at least 1 year as forensic or investigative auditors.

Data were collected using a questionnaire distributed to respondents who are auditors who work in the offices of BPK and BPKP Jakarta. The measurement scale used in this study is the Likert scale. The use of the Likert scale is to measure the opinions, perceptions and attitudes of a person or group regarding social phenomena (Sugiyono, 2018).

Each answer in the Likert-scaled questionnaire was scored as follows: (1) Strongly disagree (STS) given a score of 1; (2). Disagree (TS) is given a score of 2. (3). Neutral (N) scored 3. (4). Agree (S) is given a score of 4; (5). Strongly Agree (SS) was given a score of 5.



The operationalization of variables for each exogenous and endogenous variable, dimensions and indicators are shown in **Table 1**.

Table 1. Operationalization of Variable

Variable	Dimension	Indicator	Symbol
Exogen: Forensic Accounting	1.Truth 2. Evidence 3. Time horizon 4. Reveal 5. Consistent 6. Ability 7. Information	1. Forensic accounting is an action to find the truth of the alleged occurrence of fraud.	FA1.1
		2. Forensic accounting activities include managing and utilizing evidence sources that can support the fraud detection process	FA1.2
		3. The smaller the time span for making fraud with response time, then the possibility of a fraudulent act is easier to detect	FA1.3
		4. The auditor searches for and collects evidence that can reveal facts that occurred so that through the evidence they can reach a conclusion	FA1.4
		5. Physical evidence is evidence that provides a conclusion that consistently or does not change revealing the same thing.	FA1.5
		6. Information collected based on questions and answers or in-depth interviews with related parties is influenced by the ability of the interviewer and the honesty of the interviewee.	FA1.6
		7. Information is the breath and blood of forensic accountants	FA1.7
Exogen: Investigation Audit Ability	1. Auditing science 2. SOP 3. Audit techniques 4. Evaluation 5. Information technology 6. Law 7. Hypothesis 8. Data 9. Standard 10. Independent 11. Evaluation	1. Investigative auditors apply auditing science in conducting investigative audits.	IAA2.1.
		2. The investigative auditor performs an understanding of the Standard Operating Procedures (SOP).	IAA2.2.
		3. Investigative auditors pay attention to investigative audit techniques in obtaining evidence.	IAA2.3.
		4. Investigative auditors evaluate evidence.	IAA2.4
		5. The investigative auditor understands information technology issues related to the case at hand.	IAA2.5
		6. The investigative auditor is aware of the law relating to the case being handled.	IAA2.6
		7. After conducting an investigative audit, the Auditor obtains a hypothesis at an investigation stage.	IAA2.7
		8. Investigative auditors collect data to prove the hypothesis.	IAA2.8
		9. Investigative auditors carry out investigations according to generally accepted standards.	IAA2.9
		10. During the investigation, the investigative auditor has a mental attitude that is free from outside influence so that he can be impartial in giving opinions.	IAA2.10
		11. Investigative auditors critically evaluate audit evidence.	IAA2.11
Exogen: Auditor Experience	1. Opportunity 2. Accuracy 3. Finished work 4. Threat 5. Experience	1. The many tasks faced provide an opportunity to learn from the failures and successes that have been experienced.	AE3.1
		2. The number of inspection tasks requires accuracy and precision in completing them	AE3.2



	6. Solution	3. The number of tasks received can spur the auditor to complete the work quickly and without the accumulation of tasks	AE3.3
	7. Decision		
	8. Entity	4. Mistakes in the collection and selection of evidence and information can hinder the settlement process his or her job.	AE3.4
	9. Carrier	5. The longer you work as an auditor, the higher your ability to detect errors made by the audit object.	AE3.5
		6. The more experience the auditor has, the higher the auditor's ability to overcome any existing problems.	AE3.6
		7. The longer the work, the higher the ability to know relevant information to make decisions.	AE3.7
		8. The longer you are an auditor, the higher your understanding of dealing with audit entities in obtaining the data and information needed.	AE3.8
		9. Experience in work in general can develop a career.	AE3.9
			FD1
		1. The time provided to carry out audit activities allows the auditor to detect various frauds.	FD2
		2. Short audit time allocation makes auditors place more emphasis on fraud than on economic aspects, efficiency and effectiveness.	FD3
	1. Detection	3. A careful analysis of the evidence of accountability plays a role in increasing the detection of indications of fraud	FD4
	2. Fraud	4. Indications of fraud findings are more commonly found in strategic project financing	FD5
	3. Indication	5. Auditors easily recognize the symptoms of fraud and understand the characteristics of the occurrence of fraud	FD6
	4. Finding	6. Changes in accounting records include the amount, classification, and presentation can be an indication of fraud	FD7
	5. Fraud symptom	7. The auditor is able to suspect the forms of fraud and the fraudsters.	FD8
	6. Accounting record	8. There are significant events, transactions or information that are omitted in the financial accountability report, including acts of fraud	FD9
	7. Form of Fraud	9. The auditor must understand the internal control system or operational standards that apply in the agency.	FD10
	8. Significantly transaction		
	9. Internal Control		
	10. Audit Procedure		

Endogen:
Fraud Detection

Source: (Sihombing, 2019)

RESULTS

Outer Model Test. The outer model test aims to see the validity and reliability of a model. This test is seen from the influence of:

Loading Factor. According to (Ghozali, 2018) that loading factor is a term used in various fields, including computer science, engineering, and statistics, to refer to a measure of how much a system or component is being utilized relative to its capacity. In computer science, the loading factor is typically used to refer to the amount of data stored in a data structure relative to its maximum capacity. For example, in a hash table, the loading factor is the ratio of the number of items stored in the table to the number of buckets in the table. A high loading factor can lead to performance issues such as increased collisions, while a low loading factor can result in wasted memory. In engineering, the loading factor can refer to the amount of stress or load that a component is subject to relative to its maximum capacity. For example, in a bridge, the loading factor would be the weight of the traffic passing over the bridge compared to the weight that the bridge was designed to support. A high loading factor can lead to structural failure, while a low loading factor can result in over-engineering and wasted resources. In statistics, the loading factor is used in factor analysis to describe the amount of variance in a set of observed variables that is explained by a given factor. A high loading factor indicates that the factor is strongly related to the observed variables, while a low loading factor indicates that the factor is not a good explanation for the observed variables.

Average Variance Extracted (AVE). Average Variance Extracted (AVE) is a statistical measure used in the field of structural equation modeling (SEM) to assess the amount of variance captured by a latent variable. A latent variable is a construct that cannot be directly observed, but is inferred from observed indicators. AVE is calculated by summing the squared factor loadings for each indicator that loads on a latent variable, and dividing that sum by the sum of the squared factor loadings for all indicators that load on the same latent variable, including the error variances. (Ghozali, 2018). This produces a value between 0 and 1, where a higher value indicates that a greater proportion of the variance in the indicators is explained by the latent variable. An AVE value of 0.500 or greater is generally considered acceptable, indicating that the latent variable explains at least 50 per cent of the variance in its indicators. A low AVE value suggests that the indicators may not be sufficiently related to the latent variable, and the construct validity of the latent variable may be questionable. AVE is a useful tool for assessing the convergent validity of a latent variable in SEM, as it indicates the extent to which the latent variable captures the variance shared by its indicators.

Determinant Validity. Determinant validity is a type of construct validity that assesses whether a measure of a particular construct is distinct from other constructs and whether it measures what it is intended to measure. (Ghozali, 2018), It is often assessed through factor analysis, which examines the relationships between multiple measures of different constructs. In order to establish determinant validity, researchers need to demonstrate that the measure of the construct being assessed is more strongly related to other measures of the same construct than it is to measures of other constructs. This can be done by conducting a confirmatory factor analysis (CFA) or exploratory factor analysis (EFA) to assess the factor structure of the measures. If the measure of the construct being assessed loads more strongly on its intended factor than on other factors, this is evidence of determinant validity. However, if the measure loads strongly on other factors as well, it suggests that the measure may not be distinct from other constructs and may not be a valid measure of the intended construct. Overall, establishing determinant validity is an important step in ensuring that measures of constructs are valid and can be used with confidence in research and practical settings.



Composite Reliability. Composite reliability is a statistical measure used in psychometrics to assess the internal consistency of a measurement instrument or scale. It is a reliability coefficient that estimates the extent to which the items in a scale are measuring the same underlying construct or trait. Composite reliability is similar to Cronbach's alpha, but it has several advantages over alpha. Unlike Cronbach's alpha, composite reliability accounts for the intercorrelations among the items in a scale and is not affected by the number of items in the scale. Additionally, composite reliability provides a more accurate estimate of the reliability of a scale when the items have unequal variances. Composite reliability ranges from 0 to 1, with higher values indicating greater internal consistency or reliability of the scale. A composite reliability coefficient of 0.700 or higher is generally considered acceptable for research purposes. Composite reliability can be calculated using structural equation modeling (SEM) software or using statistical software packages such as SPSS or R. To calculate composite reliability, researchers need to estimate a confirmatory factor analysis (CFA) model and extract the composite reliability coefficient from the output of the model.

Loading Factor. Research data is entered into the model construct on Smart PLS to be further run to determine the validity and reliability. This process has been carried out repeatedly until the results of the loading factor of all indicators are already above the validity requirement of 0.700. (Ghozali, 2018) Meanwhile, indicators that have a loading factor value below 0.700 must be removed so that the validity and reliability values can be increased. The indicators that were removed from this study because they did not meet the loading factor requirements above 0.7 from the results of running calculate 1 were: FA1.1; FA1.3; FA1.5; IAA2.5; IAA2.7; IAA2.9; AE3.1; AE3.3; AE3.9; FD1; FD2; FD3; FD4 and FD6. The indicators that are removed from the results of running calculate 2 are AE3.9 and FD5 and the indicators that are removed from the results of running calculate 3 are FD7. The final calculation results of Smart PLS that have met the validity and reliability requirements are as shown **Figure 3**.



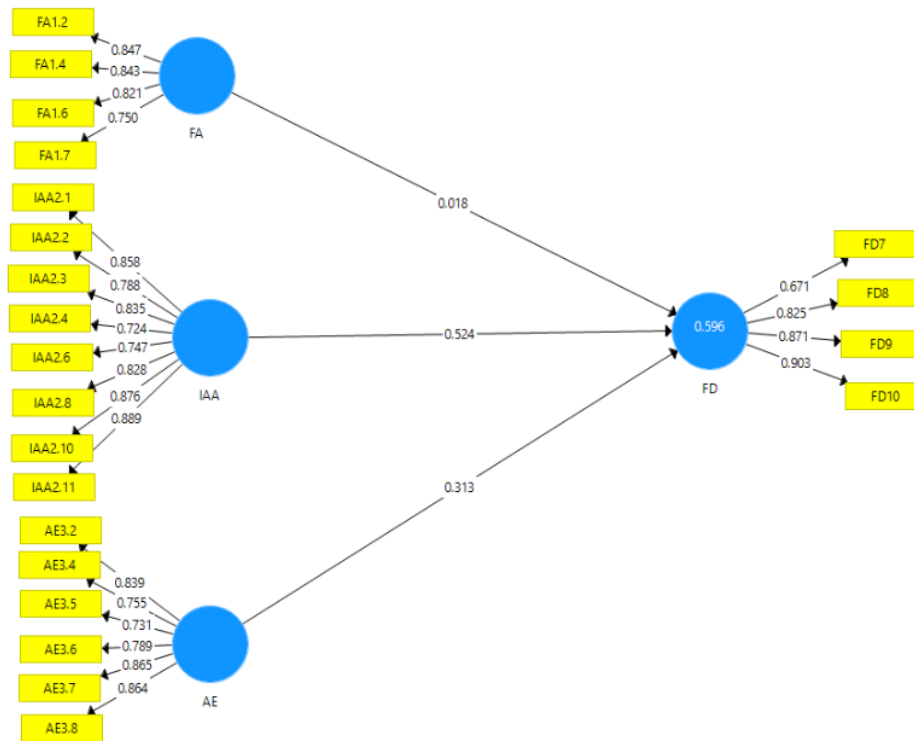


Figure 3. Algorithm Result of Outer Model

Sources: Data processed by Smart PLS, 2022

Figure 3 that all indicators already have a loading factor value above the validity requirement of 0.700 so that it meets the first requirement for the validity of the model evaluation.

Average Variance Extracted (AVE). Table 2 shows AVE is the value used for testing convergent validity because the value is obtained from the output of convergent validity.

Table 2. Output of AVE

Construct	AVE
Forensic Accounting	0.667
Investigation Audit Ability	0.673
Auditor Experience	0.654
Fraud Detection	0.676

Source: Data processed by Smart PLS, 2022

In this study, the expected AVE value is more than 0.600 so that based on the AVE results in the table above, there is no problem with convergent validity.



Discriminant Validity. Table 3 shows Discriminant validity shows that Auditor Experience, Forensic Accounting, Fraud Detection and Investigation Audit are declared valid because the correlation value in one variable is greater than the correlation value between variables. Auditor Experience correlation value of 0.809 is greater than the correlation value between variables (0.642; 0.646; 0.612), and so on in other variables.

Table 3. Discriminant Validity

	AE	FA	FD	IAA
Auditor Experience	0.809			
Forensic Accounting	0.642	0.816		
Fraud Detection	0.646	0.599	0.822	
Investigation Audit	0.612	0.724	0.729	0.820

Source: Data processed by Smart PLS, 2022.

Composite Reliability. Composite reliability is the last stage of the evaluation of the outer model, which is to test the un-dimensionality of the model. The un-dimensionality test was carried out using composite reliability and Cronbach's Alpha with a cut off value of 0.700.

Table 4. Composite Reliability

Construct	Composite Reliability
Forensic Accounting	0.889
Investigation Audit Ability	0.942
Auditor Experience	0.919
Fraud Detection	0.892

Source: Data processed by Smart PLS, 2022

The results of the Table 4 show that all constructs have a composite reliability value above 0.700 because there is no un-dimensionality problem on the influence of Forensic Accounting, Investigation Audit and Auditor Experience on Fraud Detection.

Meanwhile, for the reliability test, the results of Cronbach's Alpha calculations are used, and are declared reliable on each variable if the Cronbach's Alpha value is greater than 0.700 as presented in Table 5.

Table 5. Cronbach's Alpha

Variable	Cronbach's Alpha	Explanation
Auditor Experience	0.895	Reliable
Forensic Accounting	0.833	Reliable
Fraud Detection	0.842	Reliable
Investigation Audit	0.930	Reliable

Source: Data processed by Smart PLS, 2022.

Inner Model Test. Goodness of Fit in PLS is shown in the value of Q2 and the value of Q2 is the same as the coefficient of determination (R Square) in the regression analysis. Based on the results of data processing with Smart PLS in this study, it shows that the R Square and R Square Adjusted values for Fraud Detection are 0.632 and 0.620, respectively. Thus it can be said that the R Square value for Fraud Detection is influenced



by Forensic Accounting and Auditor Experience together by 0.632 or 63.200 per cent while 36.800 per cent (100 per cent-63.200 per cent) is influenced by these variables.

Figure 4 presents the coefficient path from the results of data processed with smartPLS. Based on the figure it is known that the relationship between exogenous and endogenous variables is all positive.

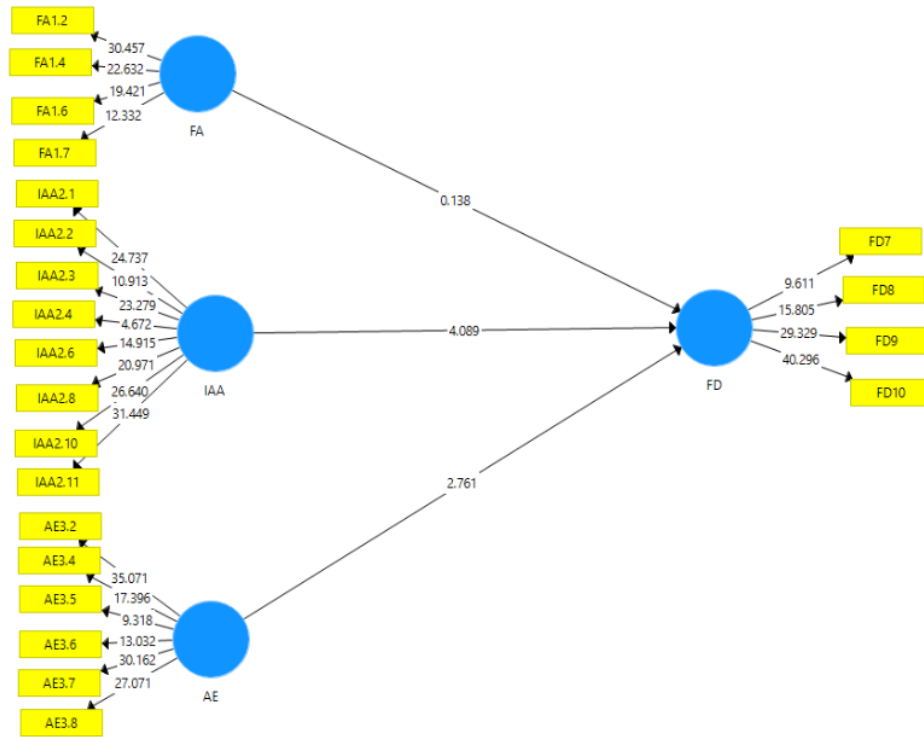


Figure 4. The Result of Path Coefficient
Source: Data processed by Smart PLS, 2022

Hypothesis test. Figure 4 shows The hypothesis is tested based on the path coefficient value so that it is known the significance of the influence between constructs by looking at the parameter coefficient values and the t-statistic value (t-count). The test is carried out in 2 (two) directions, with a limiting value to reject or accept the proposed hypothesis, using the value of 5per cent, and the T-table of 1.960. If the T-statistic value is more than 1.960, then the proposed hypothesis can be accepted, but if the T-statistic value is less than 1.960 then the hypothesis will be rejected. Path calculation result coefficient, as shown in Figure 2 below:

Below is presented Table 6 which can be used as a basis for determining the significance and influence of the independent variable on the dependent variable.

Table 6. Path Coefficient

	Original Sample [O]	Sample Mean [M]	Standard Deviation (STDEV)	T Statistic	P Values
AE → FD	0.313	0.320	0.114	2.761	0.006
FA → FD	0.018	-0.001	0.113	0.136	0.890
IAA → FD	0.524	0.538	0.128	4.089	0.000

Source: Data processed by Smart PLS, 2022.

Table 6 shows The results of testing the hypothesis: (1) The results of hypothesis testing that the effect of Forensic Accounting on fraud detection is not significant because the t statistic (0.138) less than 1.960 and p-value (0.890) more than alpha (0.050). (2) The results of hypothesis testing that the effect of Investigation Auditor Ability on fraud detection is significant and positive because t statistic (4.089) more than 1.96 and p-value (0.000) less than alpha (0.050). (3) The results of hypothesis testing that the effect of Auditor Experience on fraud detection is significant and positive because t statistic (2.761) more than 1.960 and p-value (0.006) less than alpha (0.050).

DISSCUSION

Analysis to Effect of Forensic Accounting on Fraud Detection. The results of the partial regression test using the t-test showed the significance value of the forensic accounting variable was 0.890 more than 0.050 and the t-count value was 0.138 less than 1.960, so forensic accounting partially had no significant effect on fraud detection. Thus, H1 which states that forensic accounting has a significant effect on fraud detection is rejected. The results of this study are not in line with the research conducted by (Ogundana et al., 2019); (Abdulrahman, 2019); (Bassey, 2018); (Okoye et al., 2019); (Batubara, 2020); (Rahmawati et al., 2021) supported by (Ihulhaq et al., 2019) which states that forensic accounting has an effect on fraud detection. In terms of logic, forensic accounting should certainly have an effect on fraud detection because all learning materials related to fraud are forensic accounting. What happened to the forensic accountants from the Central BPK and BPKP? The results of the study show that forensic accountants have not fully used all of their knowledge, namely forensic accounting science to detect fraud. The indicators asked for in the form of actual data evidence as important information to complete forensic accounting have not been fully and satisfactorily answered so that they cannot be used to detect fraud. The results of information from forensic accounting do not affect the detection of fraud.

Forensic accountants who are just waiting for evidence or documents are certainly difficult to find new fraud models and also difficult to uncover phenomenal fraud crimes. The sensitivity and courage possessed by forensic accountants need to be increased by providing some special training, especially related to fraud detection. Keeping in mind how risky the forensic accountant's job is, an adequate legal umbrella is needed to protect its activities. In attribution theory where the application of forensic accounting science that has been studied and understood by the auditor well can help the auditor to detect fraud by knowing the indications that can lead to fraud cases. This explanation is not in accordance with the results of this study, because the auditors at the BPK RI and the Central BPKP do not apply the role of forensic accounting well, so that it is less influential in increasing the



success of detecting fraud (fraud). It can be seen that there are several respondents who gave a score of 2 which means disagree and 1 which means strongly disagree with one or more statements in the questionnaire on the forensic accounting variable section.

Analysis to Effect of Investigation Audit Ability on Fraud Detection. The results of the partial regression test using the t-test showed the significance value of the investigative audit ability variable was 0.000 less than 0.050 and the t-count value was 4.089 more than 1.96, so it was concluded that the investigative audit ability partially significantly affected fraud detection. Thus, H2 which states that investigative audit ability has a significant effect on fraud detection is accepted. The results of this study are contradicts the research conducted by (Batubara, 2020) which states that investigative audit ability does not have a significant effect on fraud detection. The results of this study support the attribution theory, namely the ability or expertise that has been possessed by the auditor can help the auditor make decisions in the fraud detection process appropriately, so that fraud can be revealed and can be followed up immediately in accordance with the applicable legal process.

Investigative auditors from BPKP are certainly different from non-BPKP investigative auditors because based on answers to indicator questions that BPKP investigative auditors have carried out their work professionally, including they have understood and evaluated information, have mastered information technology, have understood SOPs, laws and regulations so that these abilities can be used to detect fraud.

The results of this study also support the fraud triangle theory, because of the auditor's ability to detect fraud by knowing what indications can cause fraud, such as pressure, opportunity and rationalization carried out by the perpetrator. This explanation shows that the BPK RI and the BPKP apply the ability to carry out investigative audits well and are able to improve their expertise to detect indications of fraud.

Analysis to Effect of Auditor Experience on Fraud Detection. The results of the partial regression test using the t test show that the test results show that the significance value of the auditor experience variable is 0.006 less than 0.050 and the t-count value is 2.761 more than 1.96, so it can be concluded that the experience of the auditor partially has a significant effect on fraud detection. Thus, H3 which states that the auditor's experience has a significant effect on fraud detection is accepted. Research conducted by (Dasila and Hajering, 2019) and supported by (Hamilah et al., 2019), states that the experience of auditors has a significant influence on fraud detection. The results of this study support the attribution theory, namely high experience can help auditors to facilitate investigations related to fraud detection and states that auditors can take good and correct action when handling the same case if the auditor has a similar experience. From this explanation, it shows that BPK RI and BPKP are able to implement and increase experience in conducting audits so that auditors in detecting fraud are getting better. The seniority level of the BPK and BPKP accountants based on auditing experience has been successfully appreciated by the Central BPK and BPKP institutions so that it is evident from the results of the study showing that audit experience affects fraud detection positively and significantly.

CONCLUSIONS

Forensic accounting partially has no significant effect on fraud detection. It can be seen that the test results on the t-test, it is known that the significance value of the forensic



accounting variable is 0.890 more than 0.050 and the t-count value is 0.138 less than 1.96. Forensic accounting proved to have no effect on fraud detection. This means that forensic accountants should not only focus on collecting evidence and evidence for court proceedings but should be more creative in applying investigative techniques. Forensic accounting knowledge does not make the perpetrators of fraud afraid to commit fraud, especially seeing that the handling of fraud cases is still going back and forth and seems less daring. Forensic accountants must be aware that fraud can occur because of a conspiracy, so forensic accountants must have a sharp intuition to formulate conspiracy theories. Thus, forensic accounting has not been fully used optimally as an audit procedure in detecting fraud because the findings of this study indicate that the handling of fraud has not been maximized.

The ability of investigative audit partially has a significant effect on fraud detection. It can be seen that the test results on the t-test, it is known that the significance value of the investigative audit ability variable is 0.000 less than 0.050 and the t-value count as 4.089 more than 1.960. The investigative audit proved to have a significant positive effect against fraud detection. This means that the investigative auditor's ability has a strong effect on the effectiveness of the implementation of audit procedures in proving fraud and the hypotheses and hypotheses proposed are acceptable. This shows an auditor who is competent and carries out appropriate audit procedures, the auditor will be effective in detecting fraud.

The experience of the auditor partially has a significant effect on the detection of fraud. It can be seen from the test results on the t-test that the significance value of the auditor's experience variable is 0.006 less than 0.050 and the t-count value is 2.761 more than 1.960. Audit experience has been proven to have a positive and significant effect on fraud detection. This means that the experience of the auditor has a strong influence on the detection of fraud and with his experience fraud can be indicated earlier and faster. The hypothesis that the auditor's experience has a positive and significant effect on fraud detection is acceptable. This shows that an auditor who is competent and carries out appropriate audit procedures will be more effective in detecting fraud.

Based on the results of research at BPK and BPKP, it has even been analyzed that forensic accounting has no effect on fraud detection, accounting and finance. In this case, it is suggested to BPK accountants and BPKP to immediately increase personal sensitivity to find new fraud cases that are developing by increasing special training for fraud. Besides that, what is also important is the courage of the forensic accountant to initiate action by continuing a case that has just been suspected of fraud being a case that is worthy of an investigative audit.

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