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Red Flags, Competence, Time Budget Pressure and Audit Risk: Effect on Auditor's Ability to Detect Fraud

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ABSTRACT: The purpose of this study is to analyze the effect of red flags, competence, time budget pressure, and audit risk on the auditor's ability to detect fraud. This study was conducted at Public Accounting Firms in Bali and West Nusa Tenggara which were published by the Indonesian Institute of Public Accountants directory 2024. The data used are quantitative data which are data in the form of numbers or numerical data. The data sources for this study are primary data which are data obtained directly from the source location and research object without going through an intermediary. The method of collecting primary data is carried out using a questionnaire method that is distributed directly to respondents. The population that is the object of this study is external auditors working at KAP in the Provinces of Bali and West Nusa Tenggara registered in the Directory of the Indonesian Institute of Public Accountants (IAPI) in 2024, totaling 115 external auditors. The data analysis technique used is the Structural Equation Model (SEM) based on Partial Least Square (PLS). The results of the study indicate that red flags have a positive and significant effect on the ability to detect fraud or in other words, the higher the auditor's red flag ability, the higher the auditor's ability to detect fraud. Competence has a positive and significant effect on the ability to detect fraud or in other words, the higher the auditor's competence, the higher the auditor's ability to detect fraud. Time budget pressure has a negative and significant effect on the ability to detect fraud or in other words, the higher the time budget pressure given by the client to the auditor, the lower the auditor's ability to detect fraud. Audit risk has a positive and significant effect on the ability to detect fraud or in other words, the higher the audit risk chosen by the auditor, the higher the auditor's ability to detect fraud.

KEYWORDS: red flags, competence, time budget pressure, audit risk, auditor's ability to detect fraud, fraud

INTRODUCTION

To ensure that the financial statements presented by management are true and reliable, the financial statements must be audited by a third party, namely an external auditor. External auditors are often called independent auditors or certified public accountants (Prambowo & Riharjo, 2020). External auditors can work as owners of a Public Accounting Firm (KAP) or as members. As an external auditor, in carrying out their duties, they must be guided by the standards issued by the Indonesian Institute of Public Accountants in accordance with Financial Accounting Standards (SAK) or Generally Accepted Accounting Principles (PABU) (IAPI, 2021). An external auditor is an outsider to the company who conducts an audit to provide an opinion on the fairness of the financial statements prepared by the company's management, carrying out observations and assessing the accuracy of a financial statement.

Ideally, financial reports after being audited by external auditors will have better information quality, and their fairness is more reliable compared to financial reports that have not been audited. In the implementation of the audit, it is possible that the external auditor will fail to detect fraud on the client's financial statements. The failure of the external auditor to obtain audit evidence indicates audit risk. Audit risk arises during the audit or in the future when stakeholders are dissatisfied with the external auditor's report that has been formulated and published.

The first internal factor that is thought to affect the auditor's ability to detect fraud is red flags. Red flags are potential symptoms that require further investigation, indicating a higher risk of intentional misstatement in the financial statements. Red flags can be found in quarterly financial statements and may require additional research and analysis to identify (Munteanu et al., 2024). Red flags can be said to be early warning signals, indicators of awareness, signs of danger or signals so that they can be anticipated in advance before something dangerous happens. When there are signs of red flags, auditors are expected to be more vigilant and focused on these signs to be able to uncover evidence to immediately detect fraud that may occur so as not to have a lasting impact on the company. From this explanation, red flags affect auditors in detecting fraud. This statement is supported by previous researchers from Ramadhani et al., (2024) who showed that the red flags variable had a positive and significant effect on the auditor's ability to detect fraud in internal auditors at the Financial and Development Supervisory Agency (BPKP) Representative Office of South Sulawesi Province. According to researchers from Zakaria et al., (2023) which showed that red flags have a strong positive influence on fraud detection in internal auditors at the Central Java Provincial Inspectorate Office. This result contradicts previous research from Sari et al., (2023) which showed that red flags do not affect the audit's ability to detect fraud in external auditors.

The second internal factor that is thought to influence the auditor's ability to detect fraud is competence. Competence is the knowledge, expertise and experience needed by auditors to be able to conduct audits objectively, carefully and thoroughly. To obtain this competence, training and education are needed for auditors known as Continuing Professional Education. Participation and graduation in the certification program indicate the auditor's expertise competence (Ngesti, M., & Djamil, 2024). Competence is needed so that auditors can detect quickly and accurately whether there is fraud and the engineering tricks used in committing the fraud because the expertise they have can make them more sensitive to fraudulent acts with qualified competence, auditors can understand the symptoms of fraud so that they can detect and be handled early and effectively. From this explanation, competence affects auditors in detecting fraud.

The first external factor that is thought to affect the auditor's ability to detect fraud is time budget pressure. Time budget pressure is a form of pressure that arises from limited resources provided to carry out tasks. The resources in question are the time needed and used by the auditor in carrying out the audit. Fraud detection is difficult if the auditor has time budget pressure in the audit involvement (Said & Munandar, 2018). Auditors tend to believe in the information and statements of the auditee because they work under tight and rigid time pressure. If this happens, the auditor will ignore small things that are considered unimportant so that the planned time is in accordance with what is needed. Small things that are missed will certainly reduce the auditor's level of confidence that the audited financial statements are in accordance with the actual, thus allowing for a gap for fraud. However, if time pressure is reduced, the auditor will be freer to collect evidence of fraud so that the possibility of fraud will be detected. From this explanation, time budget pressure affects the auditor in detecting fraud.

The second external factor that is thought to affect the auditor's ability to detect fraud is audit risk. Audit risk is the risk that arises that the auditor unknowingly does not modify his or her opinion appropriately on financial statements that contain material misstatements. The auditor's standard report states that the audit only provides reasonable assurance that the financial statements do not contain material misstatements. The term reasonable assurance implies some risk that material misstatements may be present in the financial statements and the auditor will fail to detect fraud. The purpose of the audit is to reduce this audit risk to a minimum level that can be tolerated by the auditor (Sujana & Dharmawan, 2023). The auditor must consider audit risk to plan the audit and perform audit procedures to achieve a low level of acceptable audit risk. Audit risk can be minimized by doing several things such as carefully examining each audit document, checking account balances and transaction classes, determining sample size, focusing on large and high-risk accounts or transactions, and not committing violations in conducting the audit. From this explanation, audit risk affects the auditor in detecting fraud.

Previous research results show that there are many factors that influence the auditor's ability to detect fraud, but it can also be seen that there is inconsistency or controversy in the results of the research conducted, where some researchers found positive results and some others found negative results. Therefore, this study will re-examine these factors using the phenomena that occur, time periods and research objects that have never been studied so that this study will provide empirical findings that are different from previous studies and can be used as a basis for decision making.

Literature Review and Hypothesis Development

Agency theory also explains that red flags can help external auditors take early evidence-gathering steps in detecting fraud. Identifying and understanding red flags can help external auditors catch potential problems early before they become bigger problems. Auditors need to pay attention to several red flags that can indicate potential agency conflicts, such as signs of manipulation by management to gain personal gain or create a better corporate image than it actually is. Awareness of red flags, followed by a thorough examination of all accompanying deviations, will help auditors find evidence of fraud.

Attribution theory explains that red flags are one of a person's behaviors that are caused by internal factors or motivation from within a person. If the auditor is able to find red flags (odd conditions) when examining financial statements, then his capacity to detect fraud will be better because red flags will make it easier for an external auditor to take preventive action on fraud that is found immediately. Red flags are understood and used by external auditors in conducting further analysis and evaluation to detect fraud that may arise before an investigation is carried out. Therefore, an understanding of red flags is very necessary for auditors to reveal the symptoms of fraud that occur around them.

External auditors with adequate understanding of red flags when indicating the presence of a red flag, the external auditor will be more focused on disclosing the red flags, especially the chronology, method, motive and perpetrator of fraud (fraudster), thus having an impact on improving fraud detection. The higher the level of Red Flags found by an auditor in his audit assignment, the higher the auditor's ability to detect fraud. This is supported by research conducted by (Ramadhani et al., 2024), (Zakaria et al., 2023).

H1: Red Flags have a positive effect on the auditor's ability to detect fraud

Agency theory states that competent auditors are very important in reducing the risk of conflicts of interest between agents and principals. By having knowledge of accounting and auditing standards, a good understanding of the company's industry and business practices, and strong analytical skills, auditors can effectively identify potential fraud in financial statements and provide objective opinions to principals. Competent auditors can conduct thorough and effective audits, including identifying potential weaknesses in the company's internal controls that can be exploited to commit fraud. Thus, agency theory supports the argument that competent auditors can play a role in detecting fraud because they have an incentive to protect the principal's interests and prevent abuse of trust.

In attribution theory, it can be stated that there are internal factors that influence external auditors in detecting fraud. Auditor competence is a factor from within a person that can only be developed by that person through knowledge (knowledge) and skills or expertise (skills) and behavior (attitude) that is sufficient to be able to conduct audits objectively, carefully and thoroughly including in detecting fraud. In detecting fraud, expertise and competence are important factors because they allow individuals to conduct proper analysis of existing information, understand the context of behavior and identify potential signs of fraud.

The higher the level of competence indicates that an auditor has sharp thinking, strong analytical skills and can overcome problems that occur. An auditor who has a competent attitude in his audit assignment can make it easier for him to detect fraud. This is supported by research conducted by (Wicaksana et al., 2024), (Angi, Y. F., & Tiwu, 2023).

H2: Competence has a positive effect on the auditor's ability to detect fraud.

Agency theory can be explained that time budget pressure refers to the time constraints given to external auditors to complete the audit. This time constraint can encourage auditors to take shortcuts or not to investigate thoroughly, especially if such actions can speed up the completion of the audit. In some cases, this can reduce the auditor's ability to detect fraud. The pressure generated by a tight time budget is consistently associated with dysfunctional behavior. Auditors who work under time budget pressure will be less sensitive in detecting fraud because auditors will be more focused on completing their work than detecting signals that cause fraud. In attribution theory, it can be explained that time budget pressure is an external factor that influences external auditors in detecting fraud. Time budget pressure in completing the audit makes external auditors have to complete it quickly and in a hurry because of time pressure and budget pressure. This can make external auditors collect evidence quickly or reduce space for in-depth examination. In this situation, the auditor may not have enough time to carefully consider all relevant factors or to carry out audit procedures carefully. As a result, the level of sensitivity to detecting fraud will decrease. They may miss signs of fraud that they would have caught if they had the time and opportunity to conduct a more thorough examination.

Auditors who are given limited time to carry out audit assignments have a lower success rate than auditors who are given more flexible time to detect fraud. This shows that the higher the time budget pressure on the auditor, the lower the auditor's ability to detect fraud. This is supported by research conducted by (Effendi, 2022), (Maharya, 2023).

H3: Time budget pressure has a negative effect on the auditor's ability to detect fraud.

Agency Theory can be explained about detecting fraud, it is necessary to first assess the audit risk to protect the interests of the company owner or investor. This is necessary to avoid dangers or consequences that arise during the audit process. This can be done by identifying areas in the company that are vulnerable to fraud, evaluating the effectiveness of internal controls that have been implemented by the company's management to identify potential weaknesses that can be exploited by dishonest parties, designing an effective audit strategy to detect fraud. Based on these conditions, conducting an audit risk assessment can reduce auditor anxiety and improve auditor performance in detecting fraud in the company.

Attribution theory can be explained about the auditor's ability to detect fraud can be influenced by external factors of the auditor, namely the ability to conduct an audit risk assessment of fraud. Audit risk assessment of fraud is a process of identification, analysis and evaluation of the vulnerability of an organization in facing the risk of fraud. The identification of audit risk can help auditors to detect the possibility of fraud in the organization they are auditing. Audit risk assessment needs to be carried out to avoid the possibility of material misstatement risks that may not be detected, by conducting a proper audit risk assessment it can help auditors to avoid undetected material errors and help auditors in conducting audit planning, so that it can improve auditor performance in terms of detecting fraud.

The higher the risk faced by the auditor in detecting material misstatements, the more careful the auditor is in examining and evaluating audit evidence, thus minimizing the existing audit risk so that in carrying out audit assignments properly, including improving the auditor in detecting fraud. This shows that the more the external auditor understands the audit risk of a company, the more his ability to detect fraud will increase. This is supported by research conducted by (Wahyudi & Qintharah, 2023), (Characteristics & Khofifah, 2023).
H4: Audit risk has a positive effect on the auditor's ability to detect fraud.

METHODS

This study will examine the influence of red flags, competence, time budget pressure and audit risk on the auditor's ability to detect fraud. The data used is quantitative data which is data in the form of numbers or numerical data. The data source for this study is primary data which is data obtained directly from the source location and research object without going through an intermediary. The method of collecting primary data is carried out using a questionnaire method that is distributed directly to respondents.
In addition, there is secondary data in the form of previous research results related to the topic of this study which are still relevant to be used as comparative and consideration materials, as well as a list of KAPs in the Provinces of Bali and West Nusa Tenggara published by the Indonesian Institute of Public Accountants directory 2024.
The population that is the object of this study is external auditors working at KAPs in the Provinces of Bali and West Nusa Tenggara registered in the Directory of the Indonesian Institute of Public Accountants (IAPI) in 2024 totaling 115 external auditors. After the sample data is collected, data analysis is then carried out based on the formulation of the hypothesis made. The formulation of the research hypothesis contains 4 exogenous variables (red flags, competence, time budget pressure and audit risk), 1 endogenous variable (auditor's ability to detect fraud). The data analysis technique used is the Structural Equation Model (SEM) based on Partial Least Square (PLS).

RESULT AND DISCUSSION

Structural Model Evaluation Results (Inner Model)

Inner model testing is done by looking at the R-Square value which is a goodness of fit model test. The coefficient of determination (R2) is used to assess how much the influence of the endogenous construct is influenced by the exogenous construct. An R-Square value of 0.75 indicates that the model is strong, an R-Square value of 0.50 indicates that the model is moderate, and an R-Square value of 0.25 indicates that the model is weak (Hair et al., 2017:209).

R-Square

In assessing a model with PLS, start by looking at the R-Square for each dependent latent variable. Changes in the R-Square value can be used to assess the influence of certain independent latent variables on the dependent latent variable whether they have a substantive influence. R-Square values of 0.75, 0.50 and 0.25 indicate that the model is strong, moderate and weak. The results of the PLS R-Square describe the amount of variance of the construct explained by the model (Ghozali, 2021). The coefficient of determination (R2) of the dependent variable can be presented in Table 1 below:

Table 1. R-Square

	R-Square
Y (Ability to Detect Fraud)	0,783

Primary Data, 2024

Based on Table 1, it can be explained that the R-Square value for the variable of fraud detection ability is 0.783, which means that this research model is strong or 78.3% of the variation in the ability to detect fraud by auditors at KAP in Bali and West Nusa Tenggara Provinces is influenced by red flags, competence, time budget pressure and also audit risk while the remaining 21.7% is other variations that are not included in this research model.

Bootstrapping Test Results Significant

Significant values can be seen from the P-value with the rule of thumb with a significant level = 5%. The bootstrapping procedure produces a t-statistic value for each relationship path used to test the hypothesis. The t-statistic value obtained will then be compared with the t-table value, and for research using a 95% confidence level or an acceptable error rate of 0.05 ($\alpha = 5\%$) has a t-table value of 1.96. If the t-statistic value is smaller than the t-table (0.05 < 1.96) then H0 is accepted and Ha is rejected, while if the t-statistic value is greater than the t-table (0.05 > 1.96) then H0 is rejected and Ha is accepted (Ghozali and Latan, 2015).

Table 2. Recapitulation of the Results of the Inter-Variable

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
.) Red Flags -> Y (Ability to Detect Fraud)	0,198	0,192	0,059	3,359	0,001
:) Competence -> Y (Ability to Detect Fraud)	0,246	0,252	0,067	3,652	0,000
;) Time Budget Pressure -> Y (Ability to Detect Fraud)	-0,211	-0,210	0,094	2,251	0,025
.) Audit Risk ->Y (Ability to Detect Fraud)	0,362	0,363	0,100	3,611	0,000

Primary data, 2024

The p-value to test the effect of red flags on the ability to detect fraud is 0.001 which is lower than 0.05. The statistical value shows 3.359 which is greater than 1.96 while the coefficient value is 0.198 which can be interpreted that hypothesis 1 (H1) is accepted. These results can be interpreted that red flags have a positive and significant effect on the ability to detect fraud or in other words, the higher the auditor's red flag ability, the higher the auditor's ability to detect fraud.

The p-value to test the effect of competence on the ability to detect fraud is 0.000 which is lower than 0.05. The statistical value shows 3.652 which is greater than 1.96 while the coefficient value is 0.246 which can be interpreted that hypothesis 2 (H2) is accepted. These results can be interpreted that competence has a positive and significant effect on the ability to detect fraud or in other words, the higher the auditor's competence, the higher the auditor's ability to detect fraud.

The p-value to test the effect of time budget pressure on the ability to detect fraud is 0.025 which is lower than 0.05. The statistical value shows 2.251 which is greater than 1.96 while the coefficient value is -0.211 which can be interpreted that hypothesis 3 (H3) is accepted. These results can be interpreted that time budget pressure has a negative and significant effect on the ability to detect fraud or in other words, the higher the time budget pressure given by the client to the auditor, the lower the auditor's ability to detect fraud.

The p-value to test the effect of audit risk on the ability to detect fraud is 0.000 which is lower than 0.05. The statistical value shows 3.611 which is greater than 1.96 while the coefficient value is 0.362 which can be interpreted that hypothesis 4 (H4) is accepted. These results can be interpreted that audit risk has a positive and significant effect on the ability to detect fraud or in other words, the higher the audit risk chosen by the auditor, the higher the auditor's ability to detect fraud.

CONCLUSION

The high ability of red flags possessed by the auditor will make him/her more stringent in carrying out his/her audit duties or in other words, his/her ability to detect fraud will increase. The ability to recognize the existence of red flags can come from the education completed by the auditor who in this study has completed his/her undergraduate degree and some have completed their education at a higher level. As a senior auditor and also a supervisor, the work experience and also the number of assignments received can increase the auditor's sensitivity in detecting the existence of red flags and this supports the auditor to find out the occurrence of fraud.

The competence possessed by the auditor, both obtained from formal and informal education as well as his/her work experience will help him/her in detecting fraud that may occur. The competence of auditors at KAP in Bali and NTB Provinces is relatively high with supporting data that the auditor has completed his/her education at the undergraduate level, has had a fairly long work period, namely more than 5 years, and has served as a senior auditor or supervisor. And the large number of assignments that have been completed can also increase the competence of an auditor to detect the existence of fraud.

The high time budget pressure given by the client to the auditor can cause many audit procedures not to be carried out and ultimately reduce the auditor's ability to detect fraud. This will happen if the auditor does not have audit experience as reflected in the length of work, and also the number of assignments completed. However, in this study the auditor's ability to detect fraud is high because it is supported by the work experience.

The increased audit risk makes the completion of the examination increasingly stringent so that the auditor's ability to detect fraud becomes higher. Based on the work experience of an auditor working at a KAP in the Provinces of Bali and NTB, it was found that the auditor's ability to detect fraud is high because the auditor has had sufficient work experience from junior auditor to a higher position and the number of audit assignments he has carried out. The ability to detect fraud becomes better when the auditor also has adequate education.

Managerial Implication

Red Flags, Competence, Time Budget Pressure and Audit Risk: Effect on Auditor's Ability to Detect Fraud

This study contributes to the field of auditing, the findings of which are red flags, competence, time budget pressure and audit risk affect the ability to detect fraud. The meaning is, the auditor's ability to detect fraud can be high when the auditor can recognize early signs of fraud, has adequate competence, and knows the audit risks that he will face. Meanwhile, the auditor's ability to detect fraud will decrease when the client demands a short audit time because this will cause the auditor to be unable to conduct the audit optimally. This study also supports agency theory and attribution theory as well as several previous studies. Agency theory explains that there are agency costs that must be incurred by the principal to supervise the agent's performance due to the delegation of authority and trust to the agent.

Meanwhile, the agent must act to support the role of the auditor who is an extension of the principal in examining the financial statements which are his performance reports. The auditor will assess the fairness of the presentation of the financial statements and detect fraud that may occur in the management of the company. The principal hopes that the management of the company is not ridden by the interests of certain individuals and results in losses for other parties. According to attribution theory, the auditor's ability to detect fraud can be influenced by several factors, both internal factors (dispositional attributions) and external factors (situational attribution). The auditor's ability to detect fraud will be higher when the auditor has the ability to recognize early signs of fraud, has competence which is an internal factor and also recognizes the risks that he may face as an external factor. Meanwhile, the auditor's ability to detect fraud will decrease when he is under time pressure (external factor) to immediately complete the audit when the auditor understands that the client has a high risk.

This study has practical implications that can be utilized by auditors in improving their ability to detect fraud by recognizing early signs of fraud, fraud patterns, knowing audit risks so that they are able to set the right strategy to complete the audit. Having competencies obtained through regular training, exchanging ideas, always being updated regarding applicable regulations. Managing the work time budget before approving the implementation of the audit to maintain the quality of the audit.

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