

# Internal Auditor Competence in Covid-19 Budget Fraud Detection

Rahman Pura<sup>1</sup>, Arifuddin Mannan<sup>2</sup>, Nurdiana Ningsih<sup>3</sup>

<sup>1,3</sup>Student of Doctoral Program in Accounting Science Hasanuddin Universty Makassar

<sup>2</sup>Lecturer at Accounting Department Hasanuddin Universtas Makassar

**Abstract:-** This study aims to analyze the effect of risk-based audit techniques, the competence and experience of auditors on the ability of government internal auditors to detect the fraud in Covid 19 budget. The survey was conducted on government auditors who work at Regional Inspectorate of Enrekang Regency amounted to 47 auditors. The data were collected by questionnaires and analyzed by multiple regression analysis. The results showed that the risk-based audit techniques, competence and experience of auditors have a significant positive effect on the detection of Covid-19 budget fraud in Enrekang Regency.

The results of the study provide a theoretical contribution to the development of knowledge related to the risk-based audit techniques, competence and experience of auditors in detecting fraud. The research results are practically expected to contribute to Enrekang Regency Government in considering ways or techniques in detecting all forms of fraud in COVID-19 social assistance or other frauds.

**Keywords:-** Risk-Based Audit Techniques, Auditor Competence, Auditor Experience, Covid-19 Budget

## I. INTRODUCTION

Indonesian government has allocated a fairly large budget for economic recovery and financial stability caused by Covid-19 pandemic. Through the change of State Budget (APBN) in 2020, funds were allocated amounting to 695.2 trillion rupiah (Directorate General of Budget, Ministry of Finance, 2020). A large amount of budget is generally prone to fraud (Kumaat, 2011). In relation to the management of the Covid-19 budget, Indonesia Corruption Watch reported that there were 107 cases of social assistance abuse for the Covid-19 in 2020. During the first semester of 2021, the budget abuse for the covid-19 countermeasures increased by 5 (five) cases (ICW, 2020). Audit Board of the Republic of Indonesia (BPK RI) found several cases in South Sulawesi Provincial Government which indicated a fraud in the Covid-19 budget of Rp 1.1 billion (<https://sulsel.voice.com>). And in Enrekang Regency Government, several cases were also found indicating fraud in the aid budget of covid-19, such as the honorary medical personnels were not paid for 6 months, the budget for Puskesmas was cut (<https://mediakpk.co.id>).

Fraud will also occur in any organization (Gee, 2015). The threat of fraud will have an impact on other people or organizations in form of losses, reduce reputation and legal consequences (Stamler et al., 2014). The cases and allegations of potential corruption have become a concern for many parties over accountability and transparency in the management of social assistance of Covid -19 (Launa & Lasianawati, 2021). The concerns and suspicions of various parties are due to the increasing risk of corruption in dealing with the covid pandemic (Michalak & Brzezinski, 2021). Therefore, government must pay special attention to the cases of funds abuse for the Covid-19 pandemic. Because a fairly large funds have been invested for economic recovery due to the Covid-19 pandemic, the government must ensure that the management of these funds is carried out transparently (Csonka & Salazar, 2021). The role of internal audit ensures to stakeholders that the management of state finances is carried out correctly, no errors occur and supporting the increasing of corporate governance effectiveness (Caratas & Spatariu, 2014). Internal audit is led to be an extension of management in carrying out supervision (Kaunang, 2013).

The rise of corruption cases in the budget management of Covid-19 is an indication that fraud prevention effort is still ineffective. Therefore, the internal auditors of government play a role in detecting the fraud (Agustina et al., 2021). The internal auditors will be more easily detecting fraud that occurs because they are in an organization that supervises and provides recommendations (Bandiyono, 2021). Detection is carried out if prevention efforts fail and unable to stem the fraud to occur and provide space for corruption actors to carry out their unscrupulous action (Oktaviani et al., 2016) and (Purba, 2015). Because many corruptions occur, an effective method is needed to detect the acts of fraud (Syahputra & Urumsah, 2019). Government internal auditors must be capable to detect such fraud.

By applying the risk-based audit techniques, audit procedures and efforts of auditor team are expected to concentrate on the objects of a high risk (Tuanakota, 2013). Risk-based internal auditing makes the internal auditors focus on high risk points to find the potential for possible fraud (Ar'Reza et al., 2020). Indonesian government internal audit standard (session 1210.A2) explains that auditors must have adequate capabilities and skills to evaluate fraud risk and manage fraud risk (Indonesian Government Internal Auditor Association, 2021).

In addition to risk-based techniques, auditors can also use their ability to detect fraud. Auditor competence is the ability of an auditor in form of knowledge, expertise and skills in carrying out audit activities that can be developed through a continuous education process (Pura, 2017). Competencies is important in audit activities and success in detecting fraud are influenced by auditor competencies (Zaini & Musyarofah, 2020). Therefore, auditors must have competence in detecting fraud. Detecting fraud is difficult that special competence is needed in carrying out auditing (Mulyandini, 2020).

Experience is also another necessary factor in detecting fraud. Experience refers to the length a person experiences an event. Experienced Auditors will easily detect fraud, because the many jobs they have handled will make them easier to complete the work (Ningsih et al., 2020).

Based on the explication above, this study is directed to analyze the effect of risk-based audit techniques, competence and experience of auditors on the ability of government internal auditors to detect fraud in Covid 19 budget.

## II. REVIEW OF STUDY AND HYPOTHESES DEVELOPMENT

### ➤ *Attribution Theory*

Weiner (2004) in (Thoron & Bunch, 2014) defines attribution theory as the way individuals interpret the success or failure of their own behavior or the behavior of others. The attribution process can be linked to a model of decision-making behavior. An auditor, when dealing with fraud during an audit, will try to find the cause of the fraud and draw conclusions about the fraud (Agustina et al., 2021). Detection is the auditor's effort in finding the risk of fraud.

### ➤ *Fraud dan Fraud Detection*

Fraud is an act of deviation carried out intentionally by someone with an intention of taking company assets through fraud that results in losses to the organization/company or other people and benefits the perpetrators (Purba, 2015). Fraud detection is an attempt to obtain sufficient early indications of fraud, as well as to narrow the space for the perpetrators of fraud (Kumaat, 2011). According to (Zamzami et al., 2016) the possible techniques for fraud prevention and detection are; (a) routine operational audits (b) internal control review and improvement (c) cash checks (d) password protection. There are three methods in detecting the occurrence of fraud, namely; (a) maximizing whistleblower hotlines, namely establishing an effective reporting mechanism for complaints of fraud, (b) process controls, a control specifically designed to detect fraudulent activities, irregularities, and errors, independent review, analysis, physical hospitalization and audit, (c) Proactive fraud detection, a verification and monitoring continuously on every transaction or business activity indicating fraud (Purba, 2015).

### ➤ *Risk-Based Audit Techniques*

Risk-based audit is a series of monitoring activities carried out in a planned, integrated and continuous manner to underatke; (a) mapping to identify the fraud risk points, (b) observations to deepen the fraud risk points (c) data verification and analysis to reveal fraud level at possible and prone risk points (Kumaat, 2011).

According to (Davies & Aston, 2011) risk-based auditing consists of several elements, namely: (a) internal risk, the risk or error occurs in the place where the company conducts its business activities (b) control risk, errors occur due to weakness or limitations of control system (c) detection risk, errors occur due to lack of experience, poor supervision or negligence by auditor. According to (Tuanakota, 2013) the risk assessment procedure consists of (a) inquiries of management and others, (b) observation and inspection, (c) analytical procedures. The more significant the risk, the more sensitive the fraud occurs so that a special fraud detection is needed (Purba, 2015). The results of the research (Swastyami, 2016), (Basri & Umar, 2021) and (Latuconsina & Rahim, 2021) show that risk-based auditing has a positive effect on fraud detection. The more effective the risk-based audit techniques applied, the more fraud detection will be carried out by the auditor. Thus, a hypothesis can be proposed:

*Ha1: Risk-based audit techniques have a positive effect on the auditor's ability to detect Covid 19 budget fraud*

### ➤ *Auditor Competence*

Auditor competence refers to the ability in form of knowledge, expertise and skills to undertake audit activities that can be developed through a continuous education process (Pura, 2017). Internal auditors must have the knowledge, skills, and other competencies needed to undertake their duties and responsibilities, because their activities produce recommendations to improve company performance (Bayunitri & Christinawati, 2019). Furthermore, based on BPK-RI Regulation Number 01 of 2017 concerning State Financial Audit Standards, auditors collectively must have adequate professional skills to do auditing tasks. (BPK RI, 2017). The auditor's professional skills can be in form of knowledge, expertise and experience needed to carry out auditing tasks. To maintain that professional skill, the auditor must have adequate competence and the competencies must be maintained or developed through a continuous professional education process. In undertaking auditing, the auditor must have competence/skills which include: (a). Knowledge of auditing standards, this knowledge can be applied in auditing that the auditor must also have educational background, expertise and experience in applying this knowledge in auditing. (b). General knowledge/object of auditing, this knowledge is about the environment of the entity, program or activity being audited. (c) Ability to communicate clearly and effectively both orally and writing. (d) Adequate skills of auditing, can be in form of skills in statistics, information technology,

If the competence of auditor increases, his ability to detect fraud will increase (Noch et al., 2022). Thus, a hypothesis can be proposed:

*Ha2: Auditor competence has a positive effect on the auditor's ability to detect Covid-19 budget fraud*

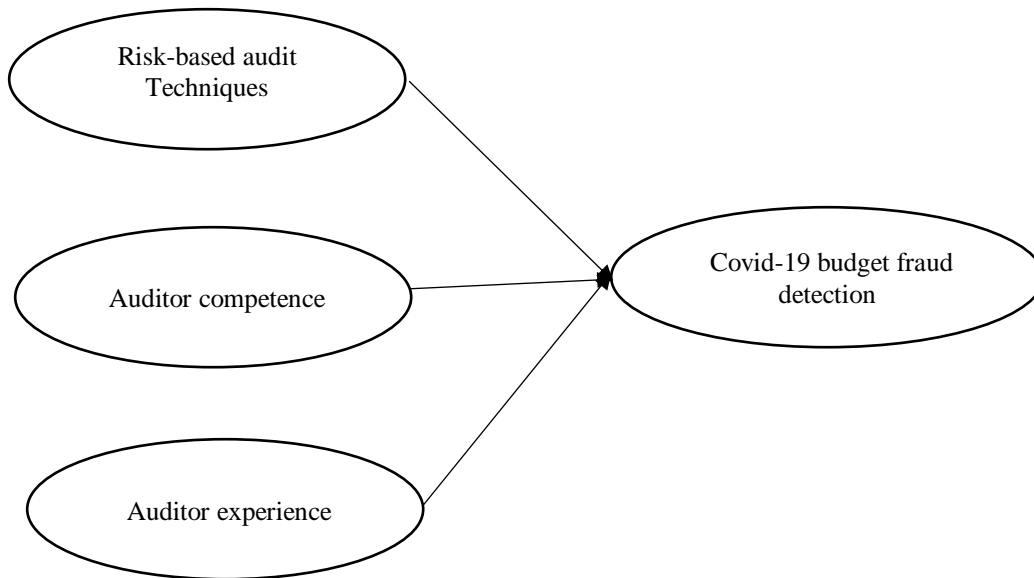
➤ *Auditor experience*

Experience is the combination of all activities or events a person has experienced (Ningsih et al., 2020). Experience is measured by the amount of time spent during undertaking tasks (Agustina et al., 2021). Auditor experience is relating to how long an auditor has worked in auditing field and how many

auditing work has been completed by an auditor. Several research results show that auditor experience has a significant positive effect on the auditor's ability to detect fraud (Bandiyono, 2021), (Agustina et al., 2021), (Hazim Widodo & Chariri, 2021), (Bandiyono, 2021), (Agustina et al., 2021), (Yessie, 2020). The longer the auditor works and the more jobs he has completed, the easier the auditor detect fraud. Thus, a hypothesis can be proposed:

*Ha3: Auditor experience has a positive effect on the auditor's ability to detect Covid 19 budget fraud*

➤ *Conceptual Framework Model*



**III. METHODOLOGY**

This research is a quantitative approach starting from developing propositions and hypotheses then the hypothesis is tested with quantitative data until a new concept/thesis or tested hypothesis (Ferdinand, 2011). Research respondents are functional government auditors who work at the Regional Inspectorate of Enrekang Regency, South Sulawesi Province, amounted to 47 auditors. Simple Random Sampling technique was used to draw the research sample (Sugiyono, 2016). The

data form was cross-sectional data collected by a questionnaire technique (Sekaran & Bougie, 2017).

The research object was social aids for covid-19 and the research variable consists of fraud detection (Y) as an independent variable and the independent variable consists of risk-based audit techniques (X<sub>1</sub>), auditor competence (X<sub>2</sub>) and auditor experience (X<sub>3</sub>). These variables are measured by the following indicators:

**Table 1 : Operasional Variabel**

| No | Variables                                    | Indicators   |
|----|--|--|
| 1  | Fraud detection (Y)                          | 1. Maximize complaint channel<br>2. Process control<br>3. Proactive detection<br>Source :(Purba, 2015) |
| 2  | Risk-based audit technique (X <sub>1</sub> ) | 1. Inquiries of management and others<br>2. Observatioan and inspection<br>3. Analytical procedure     |

|   |                                      |   |
|---|--------------------------------------|---|
|   |                                      | Source : (Tuanakota, 2013)  |
| 3 | Auditor competence (X <sub>2</sub> ) | 1. Knowledge of auditing standard<br>2. Knowledge of auditing object<br>3. Communication skill<br>4. Auditing skill (statistics dan technology)<br>Source :(BPK RI, 2017) |
| 4 | Auditor experience (X <sub>3</sub> ) | 1. Length of work<br>2. Volume/numbers of jobs<br>Source :(Iskandar et al., 2022)   |

The data analysis used multiple regression analysis, with the following regression equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Notes :

- Y : Fraud detection
- $\alpha$  : Constanta
- $\beta_{1-3}$  : Coefficient regression
- X<sub>1</sub> : Risk-based audit technique
- X<sub>2</sub> : Auditor competence
- X<sub>3</sub> : Auditor experience
- e : error term

#### IV. RESULT AND DISCUSSION

##### ➤ Result

The results of the descriptive analysis can be explained that the average value of the risk-based audit technique variable (X<sub>1</sub>) is 21.44% with a standard deviation of 1.39, auditor competence (X<sub>2</sub>) with an average value of 22.80% and a standard deviation of 1.13, auditor experience (X<sub>3</sub>) has an average value of 24.93% with a standard deviation of 2.41 and fraud detection (Y) has an average value of 31.74% with a standard deviation of 1.15.

The results of hypothesis testing regarding the effect of risk-based audit techniques, auditor competence and knowledge on Covid-19 budget fraud detection are presented in the following table:

**Table 2 : Hiphotesis Test**

| Variable elements                            | Regression Coefficient Value | T <sub>value</sub> | Probability |
|--|------------------------------|--------------------|-------------|
| Constanta                                    | 14,560                       | 4,196              | 0,000       |
| Risk-based audit technique (X <sub>1</sub> ) | 0,356                        | 3,638              | 0,001       |
| Competence (X <sub>2</sub> )                 | 0,256                        | 2,143              | 0,038       |
| Experience (X <sub>3</sub> )                 | 0,159                        | 2,814              | 0,007       |
| Adjusted R <sup>2</sup>                      |                              |                    | 0,36        |

Source : Data processed in 2022

Based on the data in table 2, the regression coefficient value for the risk-based audit technique variable is positive at 0.356 and significant at 0.001 less than 0.05. So at an error rate of 5%, H01 is rejected and Ha1 (the first research hypothesis) is accepted. Thus, at the 95% confidence level, it can be concluded that the risk-based audit techniques have a significant positive effect on fraud detection. Auditor competence has a positive regression coefficient value of 0.256 and significant at a value of 0.038 less than 0.05. So at an error rate of 5%, H02 is rejected and Ha2 (second research hypothesis) is accepted. Therefore, at the 95% confidence level, it can be concluded that auditor competence has a significant positive effect on fraud detection. And the value coefficient of auditor experience is also positive at 0.159 and significant at a value of 0.007 less than 0.005. So at an error rate of 5%, H03 is rejected and Ha3 (the third research hypothesis) is accepted. Thus, at the 95% confidence level, it can be concluded that the auditor experience has a significant positive effect on fraud detection.

The results of the analysis of determination (R<sup>2</sup>) show the adjusted R<sup>2</sup> value is 0.36 which means that the risk-based audit technique (X<sub>1</sub>), auditor competence (X<sub>2</sub>) and auditor experience (X<sub>3</sub>) have effect on fraud detection by 36%. The remain 67% is the effect of other factors outside of this research on fraud detection.

##### ➤ Discussion

##### • Effect of Risk-Based Audit Techniques on Fraud Detection

The result of the first hypothesis (Ha1) test shows that the risk-based audit technique has effect on Covid-19 budget fraud detection. The more effective the audit implementations with risk-based audit technique, the more fraud detection the auditors undertaken. The application of risk-based audit techniques in undertaking audit activities is important, because with this technique the auditor can trace the risk points and find fraud.



Although fraud prevention is invariably carried out, there always occur potential fraud in certain conditions and areas and this gives opportunity for perpetrators to commit the fraud crimes (Purba, 2015). Fraud perpetrators always try to find opportunities to take action. The auditor must understand the points of fraud risk that occur. The higher the risk, the higher the demand for responsibility on auditor to detect fraud (Swastyami, 2016). Auditors must apply risk assessment procedures identify fraud risks (Tuanakota, 2013). The result of this study is in line with the opinion (Purba, 2015) who said that the more significant the risk, the more sensitive the occurrence of fraud so that a special fraud detection is needed (Purba, 2015).

- *Effect of Auditor Competence on Fraud Detection*

The result of the second hypothesis (H2) test indicates that the auditor competence has a positive effect on the Covid-19 budget fraud detection. This means that the more increase of ability an auditor has, the more increase of fraud detection the auditor conducts. The results of this study support the research by (Noch et al., 2022) that auditor competence has an effect on fraud detection.

Competence is the ability a person possesses in carrying out an activity. Auditors who have high competence will produce good performance in detecting fraud. In internal audit standard of Indonesian government (session 1210.A2) it is explained that auditors must have adequate capabilities and skills to evaluate fraud risk and how to manage fraud risk (Indonesian Government Internal Auditor Association, 2021).

Detecting fraud is not easy. Special competence is needed to do an examination (Mulyandini, 2020). Important competence in audit activities and success in detecting fraud are influenced by auditor competencies (Zaini & Musyarofah, 2020). Competence is needed so that the auditor can perform a quick and precise prevention and precisely and make it more sensitive to an act of fraud (Amalia et al., 2021).

- *Effect of Auditor Experience on Fraud Detection*

The result of the third hypothesis (Ha3) test denotes that auditor experience has a significant positive effect on the Covid-19 budget fraud detection. The longer the auditor works and the more tasks he has completed, the easier the auditor detects the fraud.

Experience is an important factor in detecting fraud. This experience is obtained from doing practices and the length to work as an auditor that the skills are honed over time (Iskandar et al., 2022). According to (Agustina et al., 2021) auditors with longer experience in managerial or supervisory field tend to be faster in detecting fraud. The more audit experiences a person has, the higher the likelihood of facing a fraud case because they are better to ignore irrelevant information. In addition, they are more likely to recognize evidence of fraud risk clues and as a result the more likely they are to spot fraud.

## V. CONCLUSION

The conclusion of the study is that the risk-based audit technique, competence and experience of auditors have a significant positive effect on fraud detection. The more effective the audit is implemented with risk-based audit technique, the more competence the auditor will be and the longer the auditor experience, the more fraud detection will be on Covid-19 social aids budget.

## IMPLICATION

The results of this study can provide a theoretical contribution to developing knowledge related to risk-based audit technique, competence and experience of auditors in fraud detection. Practically it is expected that this research can contribute to Enrekang Regency Government in considering ways or techniques in detecting all forms of fraud that occur on social aids for Covid-19 or other frauds.

## LIMITATION

This study has a limitation in terms of the amount of the research respondents. It is expected therefore that further research expands and increases the amount of respondents. Another limitation is the research variables where the variables observed in this study are still very limited. Therefore, further research is suggested to observe other variables that affect fraud detection such as intelligence audits (Kumaat, 2011).

## REFERENCES

- [1]. Agustina, F., Nurkholis, & Rusydi, M. K. (2021). Research in Business & Social Science Auditors' professional skepticism and fraud detection. *International Journal of Research in Business and Social Science*, 10(4), 275–287.
- [2]. Amalia, S., Said, D., & Nirwana. (2021). The Effect of Red Flags , Competence , and Brainstorming on Fraud Detection with Auditor Professional Skepticism as Moderating Variable. *International Journal of Innovative Science and Research Technology*, 6(3).
- [3]. Ar'Reza, I. F., Wardoyo, C., & Putri, S. F. (2020). Internal Auditors' Fraud Detection: A Phenomenological Study. *International Journal of Accounting & Finance in Asia Pasific*, 3(2), 68–76. <https://doi.org/10.32535/ijafap.v3i2.836>
- [4]. Asosiasi Auditor Intern Pemerintah Indonesia. (2021). *Standar Audit Internal Pemerintah Indonesia*.
- [5]. Bandiyono, A. (2021). Audit Experience, Work Expense, and Professional Skepticism on Auditor's Ability in Detecting Lack. *ATESTASI: Jurnal Ilmiah Akuntansi*, 4(2), 325–339. <https://doi.org/10.33096/atestasi.v4i2.707>
- [6]. Basri, H., & Umar, H. (2021). The Influence of Competence, Independence, and Audit Risks on the Auditor's Ability to Detect Corruption with Integrity as a

- Moderating Variable. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences*, 4(3), 3602–3614.
- [7]. Bayunitri, B. I., & Christinawati, A. (2019). The influence of internal auditor skills on fraud detection (survey at pt. bank mandiri cabang soekarno-hatta bandung, bandung, Indonesia). *International Journal of Innovation, Creativity and Change*, 6(12), 24–31.
- [8]. BPK RI. (2017). *Peraturan BPK RI No. 1 Tahun 2017 Tentang : Standar Pemeriksaan Keuangan Negara*.
- [9]. Caratas, M. A., & Spatariu, E. C. (2014). Contemporary Appr roaches in Internal Audit. *Procedia Economics and Finance*, 15(14), 530–537. [https://doi.org/10.1016/S2212-5671\(14\)00503-6](https://doi.org/10.1016/S2212-5671(14)00503-6)
- [10]. Csonka, P., & Salazar, L. (2021). Corruption and Bribery in the Wake of the COVID-19 Pandemic. *NEWS – European Union*, 2, 111–113.
- [11]. Davies, M., & Aston, J. (2011). *Auditing fundamentals*. Pearson Education Limited.
- [12]. Direktorat Jenderal Anggaran Kementerian Keuangan. (2020). Menaruh Asa Kebangkitan Ekonomi Ditengah Pandemi,. *Warta Anggaran : Majala Keuangan Publik Edisi 35 Tahun 2020*.
- [13]. Ferdinand, A. (2011). *Metode Penelitian Manajemen*. Badan Penerbit Universitas Diponegoro.
- [14]. Gee, S. (2015). *Fraud and Fraud Detection : A Data Analytics Approach*. John Wiley & Sons, Inc.
- [15]. Hazim Widodo, N., & Chariri, A. (2021). The Relationship Between Audit Procedures, Auditors' Experience and Auditors' Responsibility for Fraud Detection. *Diponegoro Journal of Accounting*, 10(1), 1–10. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- [16]. ICW. (2020). *Kinerja Penindakan Kasus Korupsi Tahun 2020*.
- [17]. Iskandar, R., Ramadhan, M. S., Mansyuri, M. I., & Ramadhan, R. (2022). Determinants of Auditor's Ability to Detect Fraud: Internal and External Factors. *International Journal of Science, Technology & Management*, 3(1), 179–195. <https://doi.org/10.46729/ijstm.v3i1.452>
- [18]. Kaunang, A. F. (2013). *Pedoman Audit Internal : Petunjuk Praktis Bagi Para Auditor Internal*. PT Buana Ilmu Populer.
- [19]. Kumaat, V. G. (2011). *Internal Audit*. PT Penerbit Erlangga.
- [20]. Latuconsina, D. A., & Rahim, S. (2021). Pengaruh Brainstorming dan Fraud Risk Terhadap Deteksi Potensi Kecurangan Oleh Auditor. *Akmen*, 18(2), 219–233.
- [21]. Launa, & Lasianawati, H. (2021). Potensi Korupsi Dana Bansos di Masa Pandemi Covid-19. *Majalah Semi Ilmiah Populer Komunikasi Massa*, 2(1), 1–22.
- [22]. Michalak, M. T., & Brzezinski, M. (2021). The Impact of the COVID-19 Epidemic on the Corruption Risk in Poland. *European Research Studies J*, XXIV(3), 1058–1064.
- [23]. Mulyandini, V. C. (2020). The Impact of Internal Audit Function and Internal Auditor Competency on Detection of Fraudulent Financial Statement Survey in Internal Auditors of State-Owned Bank in Indonesia. *American International Journal of Business Management (AIJBM) ISSN*, 3(8), 61–66. [www.aijbm.com](http://www.aijbm.com)
- [24]. Ningsih, S., Haryadi, B., & Anggono, A. (2020). Effect of Experience, Independence, Time Pressure of Personality and Ability to Detect Fraud with Auditor's Professional Skepticism as a Moderating Variable. *International Colloquium on Forensics Accounting and Governance*, 1(1), 124–132.
- [25]. Noch, M. Y., Ibrahim, M. B., Akbar, M. A., Kartim, & Sutisman, E. (2022). Independence and Competence on Audit Fraud Detection: Role of Professional Skepticism as Moderating. *Jurnal Akuntansi*, 26(1), 161. <https://doi.org/10.24912/ja.v26i1.823>
- [26]. Oktaviani, W., Hardi, & Silfi, A. (2016). Pengaruh Personalitas Auditor dan Etika Profesi Terhadap Penerimaan Perilaku Audit Disfungsional (Studi Empiris Bpk RI Perwakilan Provinsi Riau). *JOMFekom*, 4(1), 843–857. <https://media.neliti.com/media/publications/125589-ID-analisis-dampak-pemekaran-daerah-ditinja.pdf>
- [27]. Pura, R. (2017). Effects of Auditor Competence, Information Technology, Accounting Information Systems and Organizational Commitment on Auditors' Performance at The State Audit Agency, In South Sulawesi. *Scientific Research Journal*, V(X), 16–22.
- [28]. Purba, B. P. (2015). *Fraud dan Korupsi : Pencegahan, Pendeteksian dan Pemberantasan*. Lestari Kiranatama.
- [29]. Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis*. Salemba Empat.
- [30]. Stamler, R. T., Marschdorf, H. J., & Possamai, M. (2014). Fraud Prevention and Detection : Warning Signs and the Red Flag System. In *CRC Press*. <https://doi.org/10.1201/b16665>
- [31]. Sugiyono. (2016). *Metode Penelitian Manajemen (Bandung)*. Alfabeta.
- [32]. Swastyami, A. P. (2016). Karakteristik Auditor, Risiko Audit, dan Tanggung Jawab dalam Mendeteksi Kecurangan. *Jurnal Akuntansi Bisnis*, XV(29), 93–103.
- [33]. Syahputra, B. E., & Urumsah, D. (2019). Deteksi Fraud Melalui Audit Pemerintahan yang Efektif: Analisis Multigrup Gender dan Pengalaman. *Jurnal Akuntansi Dan Bisnis*, 19(1), 31. <https://doi.org/10.20961/jab.v19i1.319>
- [34]. Thoron, A. C., & Bunch, J. . (2014). Attribution theory: How is it used? *Electronic Data Information Source: IFAS Extension*, 1–4.
- [35]. Tjeng, P. S., & Nopianti, R. (2020). The Audit Investigation and Accounting Forensicin Detecting Fraud in Digital Environment. *International Journal of Accounting and Taxation*, 8(1), 44–54. <https://doi.org/10.15640/ijat.v8n1a6>
- [36]. Tuanakota, T. (2013). *Audit Berbasis ISA (International Standards on Auditing)*. Salemba Empat.

- [37]. Yessie, A. (2020). Effect Experience, Professional Auditor Independence and Vigilance Against Fraud Detection (Empirical Study On Regional Public Accounting Firm In Central Jakarta). *Archives of Business Research*, 8(9), 115–129. <https://doi.org/10.14738/abr.89.9054>
- [38]. Zaini, M., & Musyarofah, S. (2020). *The Influence of Knowledge , Experience , and Professional Skepticism on Fraud Indication Detection with Auditor ' s Emotional Intelligence as Moderating Variable*. 1(1), 165–172.
- [39]. Zamzami, F., Nusa, N. D., & Timur, R. P. (2016). The Effectiveness of Fraud Prevention and Detection Methods at Universities in Indonesia. *International Journal of Economics and Financial Issues*, 6(5), 66–69.

➤ Website Source

- [40]. Sulsel.suara.com (31 Maret 2021), BPK Temukan Indikasi Penyimpangan Dana Bansos Covid-19 di Sulsel, accessed on April, 8 2022 from <https://sulsel.suara.com/read/2021/03/31/125247/bpk-temukan-indikasi-penyimpangan-dana-bansos-covid-19-di-sulsel?page=all>
- [41]. Mediakpk.co.id (10 Januari 2021), Honorer Tenaga Medis Belum Terbayarkan Selama 6 Bulan, Tak ada Alasan BPK tak Temui Penyalahgunaan Anggaran di Kabupaten Enrekang, accessed on April, 8 2022 from <https://mediakpk.co.id/2021/01/10/honor-tenaga-medis-belum-terbayarkan-selama-6-bulan-tak-ada-alasan-bpk-tak-temui-penyalahgunaan-anggaran-di-kabupaten-enrekang/>