THE EFFECT OF WORK EXPERIENCE, TRAINING AND AUDITOR'S EXPERTISE ON THE DETECTION OF FINANCIAL STATEMENT FRAUD

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Abstract - *This study aims to examine whether the effect of work experience, training and expertise of auditors on the detection of financial statement fraud.*

The sample method used was purposive sampling and the analysis model used was multiple linear analysis with SPSS 26. The data used in this study were primary data collected through a questionnaire. The questionnaires that are collected and can be processed are a number of 100 questionnaires from 125 questionnaires distributed. Respondents of this study are from the Financial and Development Supervisory Agency (BPKP) and Public Accounting Firms in the Jakarta area.

The results of this study are that the work experience of auditors has a significant effect on the detection of fraud in financial statements, auditor training has a significant effect on the detection of fraud in financial statements, and auditor expertise has a significant effect on the detection of fraud in financial statements. Meanwhile, simultaneously the results of this study indicate that the effect of work experience, training and auditor expertise has a significant effect on the detection of financial statement fraud.

Keywords: *Work Experience, Training, Expertise, Fraud Detection*

Abstrak - *Penelitian ini bertujuan untuk menguji apakah Pengaruh Pengalaman Kerja, Pelatihan dan Keahlian Auditor Terhadap Pendeteksian Kecurangan Laporan Keuangan.*

Metode sampel yang digunakan adalah purposive sampling dan model analisis yang digunakan adalah analisis linier berganda dengan SPSS 26. Data yang digunakan dalam penelitian ini adalah data primer yang dikumpulkan melalui kuesioner. Kuesioner yang terkumpul dan dapat diolah adalah sejumlah 100 kuesioner dari 125 kuesioner yang disebarkan. Responden dari penelitian ini adalah berasal dari Badan Pengawas Keuangan dan Pembanguan (BPKP) dan Kantor Akuntan Publik yang ada di wilayah Jakarta.

Hasil dari penelitian ini adalah pengalaman kerja auditor berpengaruh signifikan terhadap pendeteksian kecurangan laporan keuangan, pelatihan auditor berpengaruh signifikan terhadap pendeteksian kecurangan laporan keuangan, dan keahlian auditor berpengaruh signifikan terhadap pendeteksian kecurangan laporan keuangan. Sedangkan secara simultan hasil dari penelitian ini menunjukkan bahwa pengaruh pengalaman kerja, pelatihan dan keahlian auditor berpengaruh signifikan terhadap pendeteksian kecurangan laporan keuangan.

Kata Kunci: Pengalaman Kerja, Pelatihan, Keahlian, Pendeteksian Kecurangan

I. Introduction

Fraud cases have been in the spotlight for all circles in society, especially in cases related to financial reporting problems involving companies, both large and small companies. The perpetrators who commit fraud are not only from upper class employees, but also many of them have reached lower class employees. Of course, this must be one of the things we need to be aware of and care about for the environment in which we work.

According to The Association of Certified Fraud Examiners (ACFE, 2016), fraud are actions that are against the law that are carried out on purpose (manipulation or giving false reports against other parties) by people from inside or outside the organization to obtain personal or group gain either directly or indirectly harming other parties. The Association of Certified Fraud Examiners (ACFE) classifies fraud into three forms based on actions, namely asset misappropriation, fraudulent financial reporting and corruption.

Based on the results of a survey conducted by ACFE Indonesia, the most prevalent fraud in Indonesia is corruption, amounting to 67%. In contrast to the results of the Report to The Nationss (2016) issued by ACFE which states that the most types of fraud are found in the form of asset misappropriation. In the Indonesian fraud survey, the fraud found in the form of asset misappropriation was 31%. Fraud in the form of financial statements is the third largest type of fraud at 2%. This difference is caused by different knowledge and experiences of the respondents.

Of the three cases, the fraud case against financial statements was considered the most damaging thing. This is because in Indonesia, from various kinds of crimes, crimes against financial statements have not been widely revealed. For example, a recent case, namely fraudulent financial statements committed by PT. Garuda Indonesia (Persero). The incident began with the results of the financial statements of PT. Garuda Indonesia for financial year 2018. In the financial statements, Garuda Indonesia Group recorded a net profit of USD 809.85 thousand or the equivalent value of rupiah, namely IDR 11.33 billion (assuming an exchange rate of IDR 14,000 per US dollar). This figure is soaring high when compared to 2017 which suffered a loss of USD 216.5 million. This led to a polemic between the two commissioners of Garuda Indonesia, namely Chairal Tanjung and Dony Oskaria (who are currently no longer in office), considering that Garuda's 2018 financial statements were not in accordance with the Statement of Financial Accounting Standards (PSAK). The reason is, Garuda includes the benefits of PT. Mahata Aero Teknologi which owes debt to the red-plate airline. Mahata itself still has debts related to installing unpaid wifi (https://economy.okezone.com).

From the case example above, if during the auditing process the auditor finds indications of fraud, it is the auditor's responsibility to communicate this immediately to the appropriate level of

management, with the aim of informing those who have the primary responsibility for preventing and detecting fraud about this matter - things that are relevant to their responsibilities (SPAP, 2014: 240.1-14).

Auditors who have work experience with high flying hours carry out audit procedures related to giving opinions on the audit report Kushasyandita (2012: 3) in Irawan et. al. (2018). Auditors who have a lot of experience will not only have the ability to find errors or fraud that are not common in the financial statements but also these auditors can provide a more accurate explanation of their findings compared to auditors who are still small experience. In addition, auditors also need certain skills and expertise to improve their performance, especially in detecting fraud, therefore they require training through advanced professional education courses. The more auditors carry out training, the more specific the knowledge they have and the easier it will be to detect fraud and increase their responsibility in detecting fraud. Then the auditor's expertise can be further developed by attending auditor training and certification where he will learn new things that will expand his knowledge and abilities. Expertise helps auditors in the engagement process because the more skilled an auditor is, his ability to detect fraud and minimize procedural errors is better. Then the auditor's expertise can be further developed by attending auditor training and certification where he will learn new things that will expand his knowledge and abilities. Expertise helps auditors in the engagement process because the more skilled an auditor is, his ability to detect fraud and minimize procedural errors is better. Then the auditor's expertise can be further developed by attending auditor training and certification where he will learn new things that will expand his knowledge and abilities. Expertise helps auditors in the engagement process because the more skilled an auditor is, his ability to detect fraud and minimize procedural errors is better.

II. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Auditor Work Experience

Experience is a process of learning and enhancement of potential development and a process that brings a person to something higher.

According to Mulyadi (2010: 41) the definition of auditor experience is the combined accumulation of everything obtained through interaction. Audit experience is shown by the auditor's flying hours in carrying out audit procedures related to providing an opinion on the audit report, whereas according to Suryani & Helvinda (2015), auditor experience is the ability of the auditor to learn from past events related to an audit or examination.

Sucipto's research (2007) in Eko (2014) states experience is knowledge or expertise gained from an event through direct observation or participation in the event. So, an auditor with more flying hours will be able and accustomed to finding fraud carefully compared to an auditor whose flight hours are still few.

This is supported based on the results of his research which states that work experience has a positive effect on the ability of auditors to detect fraud. Meanwhile, according to research by Friska et al. (2019) stated that the audit experience does not have a positive and significant effect on the ability of auditors to detect fraud. Likewise, research according to Ida and Dewa (2016) suggests that the experience of auditors has a positive effect on fraud detection.

H1: Auditor's Work Experience has a positive effect on Fraud Detection

Auditor Training

Training is one of the developments in resources, especially in terms of knowledge, skills, abilities and attitudes. According to Samsudin (2014: 111) states that training is an attempt to improve mastery of various work skills in a relatively short (short) time. Meanwhile, auditor training is an effort to develop human resources in the fields of knowledge, abilities, expertise and

attitudes of Sanjaya (2017).

Auditor training is an effort to develop human resources in the fields of knowledge, abilities, expertise and attitudes. With the existence of systematic and tiered training according to the auditor's level, it will make it easier for auditors to complete auditor shortages and emphasize auditing practices and accounting standards for auditors. Auditors need a variety of certain skills and expertise in improving their performance, especially in detecting fraud, therefore they require training through further professional education courses. The more often the auditors attend training, the more auditors will develop specific knowledge about the audit field,

This research is supported in Wudu (2014) which states that auditor training has a positive effect on the responsibility of auditors in detecting fraud. This is also supported by Hilmi's research (2011) which states that auditor training has a positive effect on the responsibility of auditors in detecting fraud. Meanwhile, research by Friska et al. (2019) stated that audit training had no positive and significant effect on the ability of auditors to detect fraud. This statement is the same as research by Linda et. al (2019) stated that fraud audit training does not have a significant effect on the ability of auditors to detect fraud. So it can be concluded that the higher the level of fraud audit training, the auditor's ability to detect fraud increases.

H2: Auditor training has a positive effect on Fraud Detection

Auditor's Expertise

According to Sanger et. al. (2016) expertise is a basic competency that must be possessed by an auditor who can assist in carrying out the audit process. Expertise is an important element that must be possessed by an independent auditor to work as a professional. Professional character is the state of perfection in a technique that a person has through years of practice and study which is useful for developing the technique, and the desire to achieve perfection and excellence over his peers. So, the true professional must have a clear character and broad experience. Services provided by clients must be obtained in professional ways which are obtained by learning, training, experience and refinement of auditing skills.

H3: Auditor's expertise has a positive effect on Fraud Detection

III. RESEARCH METHODS

Population and Sample

Population is a generalization area consisting of objects / subjects that have certain quantities and characteristics set by researchers to study and then draw conclusions, Sugiyono (2018: 136). The population in this study is an auditor, both internal auditors who work at the Jakarta Financial and Development Supervisory Agency (BPKP) and external auditors who work at the Public Accounting Firm (KAP) in the Jakarta area for at least 1 year.

The sampling method used in this study is a non probability sampling method. Non probability sampling is a sampling method that is taken based on the availability of elements and the ease of obtaining them. The reason for using this method is because the population size is unknown. According to Sujarweni (2015: 155) because the population is unknown, the minimum sample size is determined by the formula:

$$n = Z^2/4(Moe)^2$$

Where:

n   = Number of samples

Z   = The level of normal distribution at the significant level of 5% = 1.96

Moe   = Margin of Error Max, ythat is the maximum error rate in sampling still
          can be tolerated or desired

By using a max margin of error of 10%, the minimum sample size that can be taken is:
$$n = (1.96)^2/4(0.10)^2$$
$$n = 96.04 \text{ or } 97$$

The sampling technique uses one of the non-probability sampling methods, namely purposive sampling, in which the sample selection is carried out based on the objectives and intentions of the researcher choosing samples based on certain criteria. The sample criteria in this study are:

1. An external auditor who works at the Public Accounting Firm (KAP) in the Jakarta area.
2. An internal auditor who works at the DKI Jakarta Province Financial and Development Supervisory Agency (BPKP).
3. An auditor who has at least 1 year of experience.

Operationalization of Variables
Auditor Work Experience

According to Eko's research (2014), experience is knowledge or expertise gained from an event through direct observation or participation in the event. An experienced auditor who is able to detect, understand and find the causes of fraud. That way, an auditor with more flying hours will be able and accustomed to finding fraud carefully compared to auditors with few hours of flying time. Based on this understanding, the Auditor Work Experience (X1) variable can be measured from several points, namely:

a. The length of time he worked as an auditor
b. The number of assignments completed in one year
c. Types of companies handled in one year

Auditor Training

Mangkunegara (2014: 41) says training is a short-term educational process that uses a systematic and organized procedure in which non-managerial employees learn technical knowledge and skills for limited purposes. Samsudin (2014: 111) states that training is an attempt to improve mastery of various work skills in a relatively short time (short). There are five factors that cause the need for training, namely as follows: the quality of the workforce, global competition, rapid and continuous change, the problem of technology transfer and demographic changes.

In carrying out this training there are several factors that need to be considered and play a role in carrying out the training, namely: instructors, participants, materials, methods, principles of learning and training evaluation. In this study, Auditor Training (X2) was measured based on material, methods, principles of learning and training evaluation.

Auditor's Expertise

According to M. Rifki Ismail (2018) expertise is part of internal attribution whose existence is largely determined by factors from within the individual including ability and effort. Individuals who try with all their abilities to improve their skills will have better knowledge so that they will respond better to the social perceptions around them. Auditors with more expertise will be better at understanding the signs of fraud (red flags) that occur around them. So, Auditor Expertise (X3) is measured based on two aspects, namely structural aspects and attitude aspects (Martondang, 2010).

Financial Statement Fraud Detection

According to Mokoagouw et al. (2018), fraud detection is related to an auditor's knowledge of fraud and an auditor's ability to detect fraud. So, in this study, fraud detection (Y) is measured based on an auditor's knowledge of fraud and an auditor's ability to detect fraud.

Data analysis method

The data analysis technique in this study uses quantitative analysis to better understand the identification of fraud in audits. In addition, the quantitative analysis method uses a questionnaire which contains open-ended questions so that the resulting data is richer, humane, sharp, and often more insightful. This research uses multiple linear regression analysis method through SPSS version 26 program. Multiple linear regression analysis can be seen in the following equation:

$$Y = a + b1x1 + b2x2 + b3x3 + e$$

Information:

Y	= The dependent variable is Financial Statement Fraud Detection
a	= Constant
$b1 - b3$	= 1st to 3rd independent variable regression coefficient
$x1$	= Auditor Work Experience
$x2$	= Auditor Training
$x3$	= Auditor's expertise
e	= Standard Error

IV. RESULTS AND DISCUSSION

DThe data used in this research is a questionnaire that has been filled in by auditors who work at BPKP and KAP Daerah DKI Jakarta Province. Respondents who have participated and filled out a questionnaire as many as 100 respondents and all of them can be processed.

Table 1: List of Research Sample Distribution

No.	Name of Agency / Company / KAP	Territory	Number of Questionnaires
1	Finance and Development Supervisory Agency (BPKP)	East Jakarta	47
2	KAP Drs. Bambang Sudaryono & Partners	East Jakarta	3
3	KAP Heru, Saleh, Marzuki & Partners	East Jakarta	15
4	KAP Shohibul, Kaslani, Komarianto & Santosa	East Jakarta	5
5	RI Financial Supervisory Agency	Central Jakarta	16
6	Financial Fervices Authority	Central Jakarta	1
7	KAP Purwantoro, Sungkoro & Surja (EY Indonesia)	South Jakarta	9
8	KAP Sriyadi Elly Sugeng & Partners	South Jakarta	1
9	KAP HLB Hadori Sugiarto Adi & Partners	South Jakarta	1
10	KAP Rudi	North Jakarta	2

Source: Primary data processed, 2020

Research Result

The validity test is used to measure the validity of a questionnaire (Ghozali, 2016). Significant test is done by comparing the value of r_{count} (Corrected Item-Total Correlation value at the Cronbach alpha output) with the r_{table} value for degree of freedom (df) = n - 2. With the number of samples (n) is 100 and a significant level of 0.05. Then the r table in this study is as follows:

Degree of Freedom (df) = n - 2

$\qquad\qquad$ = 100 - 2

$\qquad\qquad$ = 98 $\quad\Rightarrow\quad$ seen from the distribution of rtabel values

r_{table} $\qquad$ = 0.165

If rcount is greater than r_{table} and positively correlated, the question item is said to be valid. The results of the validity test in this study are as follows:

Table 2: Results of the Validity Test for Fraud Detection Variable (Y)

Question Points	Item-Total Correlation	R Table	Information
Y1	0.583	0.165	Valid
Y2	0.658	0.165	Valid
Y3	0.729	0.165	Valid
Y4	0.600	0.165	Valid
Y5	0.612	0.165	Valid
Y6	0.375	0.165	Valid
Y7	0.506	0.165	Valid

Source: Primary data processed, 2020

Table 3: Results of the Validity Test of the Auditor Work Experience Variable (X1)

Question Points	Item-Total Correlation	R Table	Information
X1.1	, 583	0.165	Valid
X1.2	, 641	0.165	Valid
X1.3	, 523	0.165	Valid

Source: Primary data processed, 2020

Table 4: Results of the Validity Test of Auditor Training Variables (X2)

Question Points	Item-Total Correlation	R Table	Information
X2.1	, 652	0.165	Valid
X2.2	, 753	0.165	Valid
X2.3	, 652	0.165	Valid
X2.4	, 596	0.165	Valid
X2.5	, 651	0.165	Valid

Source: Primary data processed, 2020

Table 5: Results of the Validity Test of the Auditor Expertise Variable (X3)

Question Points	Item-Total Correlation	R Table	Information
X3.1	0.260	0.165	Valid
X3.2	0.455	0.165	Valid
X3.3	0.383	0.165	Valid
X3.4	0.460	0.165	Valid
X3.5	0.468	0.165	Valid

Source: Primary data processed, 2020

Based on the tables above, the results of the validity test show that all question items in the questionnaire have item-total correlation> 0.165, so the question is declared valid.

The reliability test was carried out on the question items which were declared valid. This test is used to measure a questionnaire which is an indicator of a variable or construct. A variable is said to be reliable if it has Cronbach's Alpha> 0.60 (Ghozali, 2016). The results of the calculation

of the reliability coefficient value for this research instrument are as follows:

Table 6: Reliability Test Results

Variable	Cronbach's Alpha	N of Item	Information
Fraud Detection	0.819	7	Reliable
Auditor Work Experience	0.748	3	Reliable
Auditor Training	0.846	5	Reliable
Auditor's Expertise	0.644	5	Reliable

Source: Primary data processed, 2020

Based on Table 6, the results obtained from the reliability test in this study, because the reliability coefficient value is> 0.60, it can be concluded that the research instrument is declared reliable.

The normality test is carried out to test whether in a regression model, confounding variables or their residuals are normally distributed or not. This test can be seen from graph analysis and statistical analysis.

Graph analysis can be seen from the SPSS output results from the histogram and normal PP Plot charts. The image below is a histogram graph to test the normality in this study.
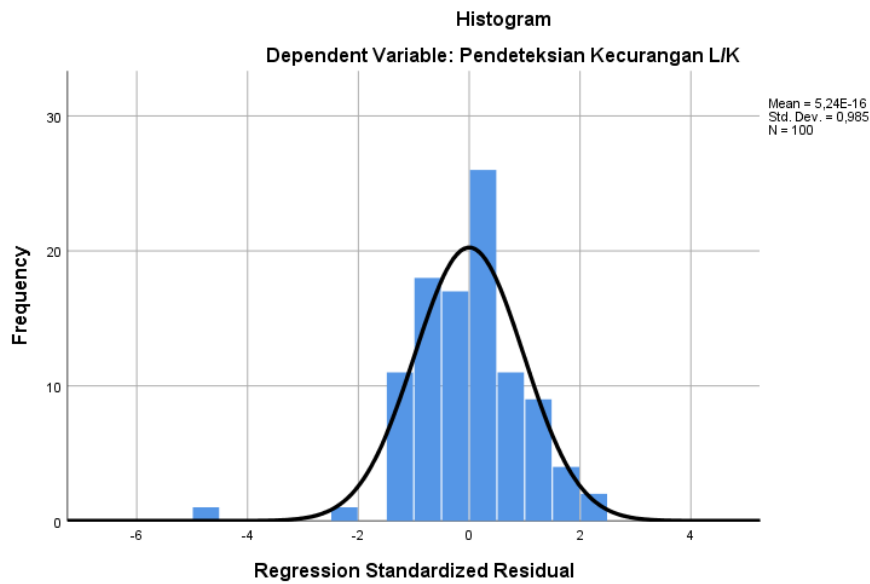

Figure 1. Hsitogram graph
Source: SPSS output (data processed, 2020)

From the Histogram Graph in Figure 1 above, it can be seen that the histogram graph follows a bell-shaped line pattern. This illustrates in accordance with the basis for decision making where the Regrei model meets the normality assumption. So it can be concluded that the data has a normal distribution line and can be tested further. In addition, it can also be seen from the normal PP Plot graph for other normality tests. The following is a normal PP Plot graphic image in this study.
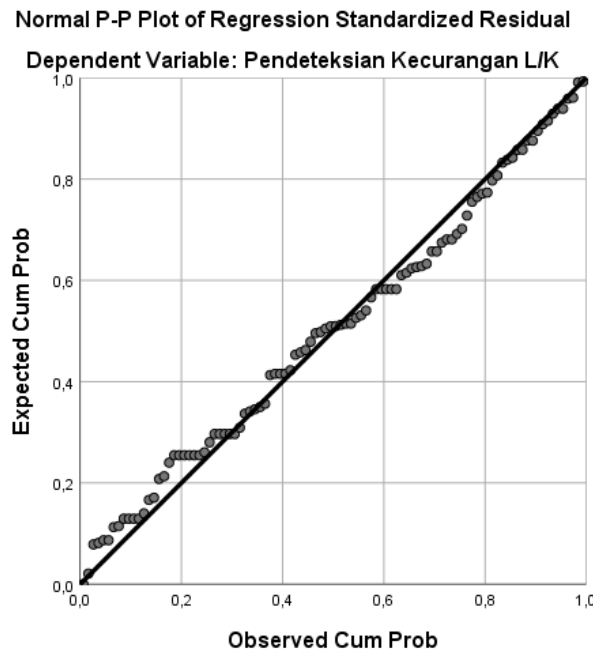
Figure 2. Normal PP Plot Graph
Source: SPSS output (data processed, 2020)

Based on the PP Plot Normal Graph in Figure 2 above, it can be seen that the points spread and follow the direction around the diagonal line, and there are points that spread some distance from the diagonal line. This happens because of the different elements of subjectivity.

The next normality test is statistical analysis which is used to provide further explanation if there is an error in interpretation through graphic analysis. This test can be seen from the Kolmogorov-Smirnov non-parametric test with the following test criteria:
1. If the significant value (Asymp.Sig)> 0.05, the residual data is normally distributed.
2. If the significant value (Asymp.Sig) <0.05, the residual data is not normally distributed.

Table 7: Kolmogorov-Smirnov Non Parametic Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parametersa, b	Mean	, 0000000
	Std. Deviation	2,30016056
Most Extreme Differences	Absolute	, 071
	Positive	, 056
	Negative	-, 071
Statistical Test		**, 071**
Asymp. Sig. (2-tailed)		**, 200c, d**

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: SPSS output (data processed, 2020)

Based on Table 7, the Kolmogorov-Smirnov non-parametric test shows a statistical test of 0.071 and significant 0.200, this means it fulfills the normality test because it has a significant

value> 0.05 and is normally distributed. So it can be concluded that this regression model can fulfill the assumption of normality.

In research (Dewanoko, 2018) the regression model is said to fulfill the assumption of normality if the data spreads around the diagonal line and follows the direction of the diagonal line or the histogram graph (Ghozali, 2013).

The multicollinearity test is needed to determine whether or not there are independent variables that have similarities between the independent variables in a model. The similarity between the independent variables will result in a very strong correlation. In addition, this test is also to avoid habits in the decision-making process regarding the effect of the partial test of each independent variable on the dependent variable. If the resulting VIF is between 1-10 then there is no multicollinearity.

Table 8: Multicollinearity Test Results

Coefficientsa

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Auditor Work Experience	, 722	**1,385**
	Auditor Training	, 619	**1,616**
	Auditor's Expertise	, 680	**1,471**

a. Dependent Variable: L / K Fraud Detection

Source: SPSS output (data processed, 2020)

Based on Table 8 above, it can be concluded that the VIF number on the independent variable for VIF auditor work experience is 1.385, VIF auditor training is 1.616 and VIF auditor expertise is 1.471, so the regression model proposed does not occur multicollinearity.

The autocorrelation test in a model aims to determine whether there is a correlation between confounding variables in a certain period and the previous variable. For time series data, autocorrelation often occurs. But for the sample data, crossection rarely occurs because the confounding variables are different from one another. Detect autocorrelation by using the Durbin Watson value with criteria if:

1. DW number below -2 means there is positive autocorrelation
2. A DW number between -2 and +2 means that there is no autocorrelation
3. DW numbers above +2 means that there is negative autocorrelation

Table 9: Autocorrelation Test Results

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	, 663a	, 439	, 422	2,336	**1,601**

a. Predictors: (Constant), Auditor Expertise, Auditor Work Experience, Auditor Training

b. Dependent Variable: L / K Fraud Detection

Source: SPSS output (data processed, 2020)

Based on Table 9 above, the results of the analysis show that the DW number is +1,601. This means that the research model does not have autocorrelation problems.

Heteroscedasticity is testing the difference in residual variance from one observation period to another. How to predict the presence or absence of heteroscedasticity in a model can be seen

with the Scatterplot image pattern, a regression that does not occur heteroscedasticity if the data points spread above and below or around the 0 on the Y-axis, the data points do not collect only above or below alone, the distribution of data points should not form a wavy pattern, widened then narrowed and widened again, the distribution of data points is not patterned.
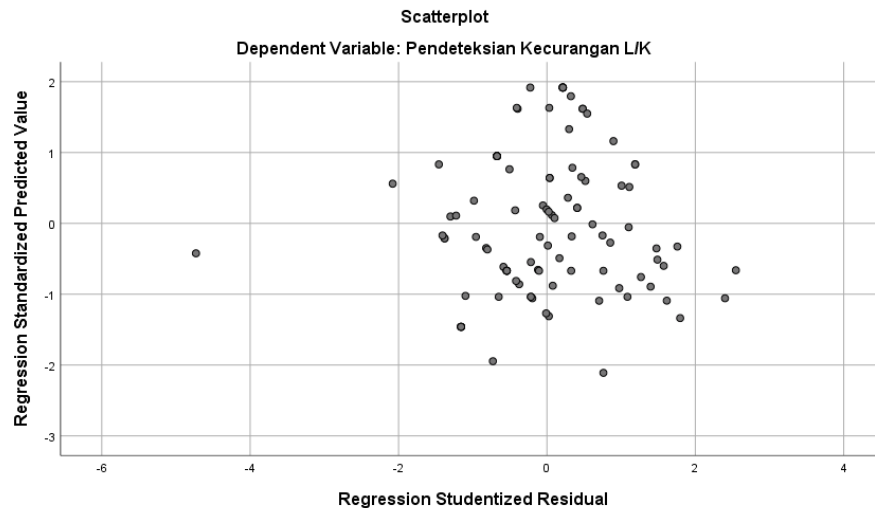

Figure 3.Heteroscedasticity Test Results
Source: SPSS output (data processed, 2020)

Based on the Scatterplot Graph in Figure 3, it can be seen that the data points spread up and below 0 on the Y axis, and the distribution of the points is neither patterned nor spread randomly. Then it can be assumed that there is no heteroscedasticity in the regression model so that the regression model is suitable for use.

Data analysis used multiple linear regression analysis to test the independent variable, namely the effect of work experience, training and auditor expertise on the dependent variable, namely the detection of financial statement fraud. The multiple linear regression equation in this study can be seen from Table 9.

Table 10: Results of Multiple Linear Regression Analysis

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	**8,188**	2,729		3,000	, 003
	Auditor Work Experience	**, 250**	, 124	, 181	2,008	, 047
	Auditor Training	**, 292**	, 124	, 229	2,355	, 021
	Auditor's Expertise	**, 611**	, 143	, 395	4,262	, 000

a. Dependent Variable: L / K Fraud Detection
Source: SPSS output (data processed, 2020)

From the table above, the multiple linear regression equation model in this study can be formulated as follows:

$$PKLK = 8{,}188 + 0{,}250PKA + 0{,}292PA + 0{,}611KA + e$$

Information:

PKLK = Financial Statement Fraud Detection
PKA = Auditor Work Experience
PA = Auditor Training
KA = Auditor's expertise

From this equation, it can be seen the influence of the variables of Work Experience, Auditor Training and Expertise on the detection of fraudulent financial statements. The meaning of the above equation can be explained as follows:

a. In the multiple linear regression equation above, it can be concluded that the constant value is 8,188 which means that if there are no changes in the independent variables (PKA, PA, KA) that affect the PKLK value is 8,188.

b. The auditor work experience variable has a regression value of 0.250. Where the regression value which is positive indicates that if the auditor's work experience increases by 1%, it will increase the detection of fraudulent financial statements by 0.250, assuming that other variables are constant.

c. The auditor training variable has a regression value of 0.292. Where the regression value which is positive indicates that if the auditor training increases by 1%, it will increase the detection of fraudulent financial statements by 0.292 with the assumption that other variables are constant.

d. The auditor expertise variable has a regression value of 0.611. Where the regression value which is positive indicates that if the auditor's work experience increases by 1%, it will increase the detection of fraud in financial statements by 0.611 with the assumption that other variables are constant.

Partial test (t test) is a test of individual partial regression coefficients used to determine whether the independent variable (X) individually affects the dependent variable (Y). The following t test results are shown in table form below:

Table 11: Partial Test Results (t test)
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,188	2,729		3,000	, 003
	Auditor Work Experience	, 250	, 124	, 181	**2,008**	**, 047**
	Auditor Training	, 292	, 124	, 229	**2,355**	**, 021**
	Auditor's Expertise	, 611	, 143	, 395	**4,262**	**, 000**

a. Dependent Variable: L / K Fraud Detection

Source: SPSS output (data processed, 2020)

Based on the table above, the hypothesis test results show that the t-table value obtained from the t distribution table is sought at the 0.05 level. Because it uses two sides, the actual level is 0.05 / 2 = 0.025. The number of samples in this study was 100 (n = 100), 3 (k = 3) independent variables, and degree of freedom (df) = nk-1, then the t table can be formulated as follows:

t_{table} = t (α / 2) (nk-1)
= t (0.05 / 2) (100-3-1)
= t (0.025) (96)
t_{table} = 1.98498

The Auditor Work Experience variable has a t_{count} of 2.008, this value is greater than the t_{table} value of 1.98498 and a Sig t value of 0.047 which is smaller than 0.05, so H0 is rejected. This

may imply that partially the variable "Auditor Work Experience affects the Detection of Financial Statement Fraud" is accepted.

The Auditor Training variable has a t_{count} of 2.355, this value is greater than the t_{table} value of 1.98498 and a Sig t value of 0.021 which is smaller than 0.05, then H_0rejected. This means that partially the variable "Auditor Training affects the Detection of Financial Statement Fraud" is accepted.

The Auditor Expertise variable has a t_{count} of 4.262, this value is greater than the t_{table} value of 1.98498 and a Sig t value of 0.000 which is smaller than 0.05, then H_0rejected. This may imply that partially the variable "Auditor expertise affects the Detection of Financial Statement Fraud" is accepted.

Simultaneous test (F test) was conducted to determine the independent variables together on the dependent variable. The results of the F test in this study can be seen in the table below.

Table 12: Simultaneous Test Results (Test F)

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	410,007	3	136,669	**25,049**	**, 000b**
	Residual	523,783	96	5,456		
	Total	933,790	99			

a. Dependent Variable: L / K Fraud Detection

b. Predictors: (Constant), Auditor Expertise, Auditor Work Experience, Auditor Training

Source: SPSS output (data processed, 2020)

Based on the above, the results of the regression analysis show that $F_{count} = 25.049$

$\alpha = 5\%$; df1 = k-1; df2 = nk

Where n = 100; k = 4

df1 = 3; df2 = 96

Then $F_{table} = 2.70$

And from the calculation results in Table 12 shows that the value of F_{count} is 25.049 (Sig f = 0.000) and the value of F_{table} with the real level (α) = 5% and df1 = 3 and df2 = 96 is 2.70 so it can be concluded that Fcount> Ftable (25.049> 2.70) and Sig f <0.05 (0.000 <0.05). Thus H4 is accepted and H0 is rejected, which means that together the Work Experience, Training and Auditor Skills variables have a significant effect on the Fraud Detection variable.

The coefficient of determination is used to determine the percentage of the influence of the independent variable on the dependent variable. The coefficient of determination is between zero and one, if the smaller the adjusted R^2 value means the ability of the independent variables to explain the dependent variable is very limited and vice versa. The following are the results of the determination coefficient test in this study.

Table 13: Results of the Coefficient of Determination (R^2)

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 663a	**, 439**	, 422	2,336

a. Predictors: (Constant), Auditor Expertise, Auditor Work Experience, Auditor Training

b. Dependent Variable: L / K Fraud Detection

Source: SPSS output (data processed, 2020)

Based on Table 13, it can be seen that the R^2 value is 0.439. This value indicates that 43.9% of the variation in the detection of fraud in financial statements can be explained by variations in work experience, training and auditor expertise variables.

Discussion

The Effect of Auditor's Work Experience on Fraud Detection of Financial Statements

The test results of the First Hypothesis (H_1) show that *the Auditor's Work Experience has a significant effect on the Detection of Financial Statement Fraud*. It can be seen from Table 11 that it is known that the t-count value of 2.008, this value is greater than the t-table value of 1.98498 and the Sig t value of 0.047 which is smaller than 0.05. This shows that the results of this study support the First Hypothesis (H_1) regarding "Auditor's Work Experience on Financial Statement Fraud Detection".

Work experience that is measured by the length of work, the number of audit tasks and the type of company handled, the audience will have a lot of experience to get good audit results. From the data above, it shows that work experience has an influence on fraud detection and it can be said that some of the auditors who work in the Jakarta area have good experiences. The more experience the auditor has, the better and he will understand how to deal with problems with the object of the audit examination, and vice versa.

This is in line with research from Indri et al (2018) which shows that experience has an influence on fraud detection. Then research from Elly and Vanya (2012) states that partially experience has an influence on fraud detection by auditors.

Effect of Auditor Training on Fraud Detection of Financial Statements

The test results of the Second Hypothesis (H_2) indicate that *Auditor Training has a significant effect on the Detection of Financial Statement Fraud*. It can be seen from Table 11 that it is known that the t-count value of 2.355, this value is greater than the t-table value of 1.98498 and the Sig t value of 0.021 which is smaller than 0.05. This indicates that the results of this study support the Second Hypothesis (H_2) regarding "Auditor Training on Financial Statement Fraud Detection".

Training is measured from training materials, training methods, learning principles and also evaluation of training, so that auditors who have done a lot of training will find it easier to understand the types of fraud and carry out correct audit procedures. From this amount of training, it will increase the auditor's expertise in detecting fraud in financial statements. From the test results above, it shows that training has an influence on fraud detection and it can be said that some of the auditors who work in the Jakarta area have done a lot of training. The more auditors attend training, the easier it will be for an auditor to understand the types of fraud and to follow audit procedures correctly in detecting fraud.

This is in line with the research of Hilmi (2011) and Wudu (2014) which states that auditor training has a positive effect on auditor responsibility in detecting fraud.

The Effect of Auditor's Expertise on Fraud Detection of Financial Statements

The test results of the Third Hypothesis (H_3) show that *the Auditor's Expertise has a significant effect on the Detection of Financial Statement Fraud*. It can be seen from Table 11 that it is known that the t-count value of 4.262, this value is greater than the t-table value of 1.98498 and the Sig t value of 0.000 which is smaller than 0.05. This indicates that the results of this study support the Third Hypothesis (H_3) regarding "Auditor's Expertise on Financial Statement Fraud Detection".

Expertise is measured based on structural and attitude aspects, so the auditor who has a lot of expertise will be better for the auditor in understanding the signs of fraud. So that individuals who always try to improve their skills with all their abilities will have better knowledge so that they are able to answer the perceptions of those around them will be better. So it can be said that

expertise has an influence on fraud detection and that some of the auditors who work in the Jakarta area have very good expertise. So it can be concluded that the third hypothesis can be accepted, namely the Auditor's Expertise in Detecting Fraud in Financial Statements.

This is in line with research from Indri et al (2018) which states that expertise has an influence on fraud detection. Likewise with research from Fikri (2018) which states that expertise has a significant effect on the ability of auditors to detect fraud.

The Effect of Work Experience, Training and Auditor's Expertise on the Detection of Financial Statement Fraud

The test results of the Fourth Hypothesis (H_4) show that *the work experience, training and expertise of auditors have a significant effect on the Detection of Financial Statement Fraud*. It can be seen from Table 12 that it is known that the Fcount value is 25.049 (Sig f = 0.000) and the Ftable value with the real level (α) = 5% and df1 = 3 and df2 = 96 is 2.70 so it can be concluded that Fcount> Ftable (25.049> 2.70) and Sig f <0.05 (0.000 <0.05). This shows that simultaneously the results of this study support the "Work Experience, Training and Expertise of Auditors on Financial Statement Fraud Detection". Because it can be said that in detecting fraud against financial statements, an auditor must have sufficient work experience,

V. CONCLUSION, SUGGESTION AND LIMITATIONS OF THE RESEARCH

Conclusion

Based on the results of the research that has been done, it can be concluded as follows:

1. The partial test results show that the Auditor's Work Experience has a significant effect on the Detection of Financial Statement Fraud. Based on these results, it indicates that the more experience the auditor has, the better and understand how to deal with problems with the object of the audit examination in detecting fraud on financial statements.
2. The partial test results show that Auditor Training has a significant effect on the Detection of Financial Statement Fraud. Based on these results, it indicates that the more auditors attend training, the easier it will be for an auditor to understand the types of fraud and to follow audit procedures correctly in detecting fraud on financial statements.
3. The partial test results show that the Auditor's Expertise has a significant effect on the Detection of Financial Statement Fraud. Based on these results, it indicates that the more an auditor who has sufficient expertise, the faster and more responsive will be in detecting fraud on financial statements.
4. The simultaneous test results show that the work experience, training and expertise of auditors have a significant effect on the Detection of Financial Statement Deficiencies. Based on these results indicate that in detecting fraud on financial statements, an auditor must have sufficient work experience, training and sufficient expertise so that he can carry out audit tasks properly and correctly.

Suggestion

Based on the results of the conclusions that have been stated above, the researcher provides several suggestions as follows:

1. For future researchers, it is recommended that you add other variables that can affect the detection of fraud in financial statements. So that it can expand knowledge and better understanding.
2. For agencies or public accounting firms, it is advisable to continue to provide support and assistance to auditors in carrying out audit tasks.
3. For public accountants or auditors, it is advisable to maintain their professional attitude as an auditor. So that it can increase expertise and better experience in auditing.

Research Limitations

This research has been attempted by researchers to be carried out properly and according to scientific procedures, but it still has limitations that can be used as a reference for further research so as to obtain better results. The following are the limitations of this study:

1. Of the several factors that can affect the detection of fraud, researchers only use the work experience, training and expertise of auditors so that they cannot be explained more broadly in this study.
2. This research is limited because it only uses several public accounting firms as representatives to become research respondents.
3. This study takes a long time to obtain data according to the desired sample size.
4. This research is inadequate because the current condition is precarious with the outbreak that has occurred so that it is difficult to find a place to study because of the implementation of WFH and WFO.

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