

The Effect Of Responsiveness, Involvement Of Audit Committee, Executive Involvement, Conduct Of Audit Field Work, Professional Care And Experience Of Fraud

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Abstract: The aim of this study is to examine the effect of responsiveness, involvement of audit committee, executive involvement, conduct of audit field work, professional care and experience of fraud Health Care institution in Malang Raya. There are treasurers, accountants, and finance division of Health Care institution Malang Raya as the respondents. The method used a descriptive research, with questionnaire as the instrument to collect data. The researcher then measured the data analysis by using Equation Modeling-Partial Least Square (SEM-PLS) in order to test the hypotheses with SmartPLS 3.0 software application. Based on test shows variable of auditor responsiveness, professional and experience of audit committee and expert staff influences significantly to fraud in Health Care institution Malang Raya. While the variable of active involvement of expert staff had no effect. variable of auditor responsiveness, professional and experience of audit committee and expert staff of fraud in Health Care institution Malang Raya through effective and constant interaction had no effect. the variable of active involvement of expert staff and the field work of fraud in Health Care institution Malang Raya through an effective interaction was extremely influential.

Keywords: fraud, Health Care Institution

Introduction

Auditing Standard Statement (PSA) Number 70 stated in the financial statements the presentation of incorrect reports (material misstatement) can be indicated due to errors or fraud. Errors in the presentation of reports can be said to be unintentional while cheating is a deliberate act (Srikandi, 2015). According to the Black Law Dictionary (8th Ed), Fraud is a deliberate act to deceive or lie, a deceit or dishonest way to take or eliminate money, property, legitimate rights belonging to another person either because of an act or a fatal impact of the act itself.

The theory of diamond fraud by Wolfe and Hermason (2014), explains that fraud is caused by pressure; meet expectations, avoid criticism, and cover up mistakes; Opportunity; weak internal control, inadequate supervision; Capability and Rationalization; low income, profit-oriented companies/ institutions. The occurrence of fraud occurs in every institution both private and government, even fraud also occurs in public service institutions. Fraud at health care institutions became a hot topic where the act was carried out to gain profit by committing fraud in order to get excess benefits.

Fraud at health insurance institutions and health insurance causes huge losses every year, in Germany, research has been conducted on fraud in health insurance institutions carried out on several doctors, the results of the study revealed that there has been a loss of 3%-7% in health insurance in the USA. According to data from the Coalition Against Insurance Fraud in 2006, the insurance industry's biggest loss in America hit health insurance at US\$54 Billion. Meanwhile, Global Head of Insurance Practice Financial Insights Barry Rabkin in his research study revealed that cheating

has caused the insurance industry in the United States to lose about US\$80 billion per year (Nugroho, 2015).

Baldock (1997), researching fraud in health care products, especially insurance in Australia, explained that about 80%-85% of insurance premiums paid annually are refunded for claim payments for policyholders. It is currently about A\$14 billion annually. Of that total about 10% or A\$14 billion, received by policyholders. According to the Insurance Council of Australia has the potential to enlarge and add to various claims that should not be by manipulating data and claim documents.

Fraud at health care institutions in Indonesia is a fraud that is categorized as unworthy and unlawful. Fraud within the Health Care Institute can be classed as a serious crime with a criminal threat categorised as a criminal offence Pasal 381 Kitab Undang-Undang Hukum Pidana (KUHP) and also the Criminal Forgery regulated in Pasal 21 (5) Undang-Undang number 2,1992 years.

Referring to the research Carcello et al., (2004), regarding the attributes or characteristics of the quality of audits, in this researcher deliberately focused only on 5 variables, because it adjusts to the object and subject of the study. The five variables are responsiveness (auditor responsiveness to client needs), involvement of audit committee (active involvement of expert staff), executive involvement (effective and continuous interaction between audit team with client), conduct of audit field work (state of field in audit), professional care and experience (expertise and experience of audit team and expert staff to its clients).

Responsiveness variables are the promptness and ability of auditors in understanding, assisting, delivering and meeting the needs of their clients, (Carcello et al., 2004). Research conducted by Prasetyo (2010) and Gusnardi (2011) stated that involvement of audit committee affects the possibility of fraud. Executive involvement variables are used in several studies including by Ranu and Merawati (2017), Suryanto, Indriyani and Sofyani (2017) and Supriyanto (2014), who stated that executive involvement has an influence on fraud. In the study of Darwis, Nurdin, and Marjanputri (2016), stated that the variable conduct of audit field work has an impact on fraud risk assessment. Research of Mokoagouw, Kalangi, and Gerungai (2018), Rahayu, Siti and Gudono (2013) and Ira and Nofryanti (2014), stated that professional care and experience have an influence on fraud. This research was conducted at health care institute in Malang Raya.

Literature Review

Audit Quality

The ability of an auditor to find and report fraud that occurs in the scope of accounting is called audit quality (Angelo, 1981). Experience, education, professionalism and technical auditing determine the number of violation findings. Auditor independence affects the probability of auditors reporting misconduct. Referring to the research Carcello et al., (2004), regarding the attributes or characteristics of audit quality, consists of experience, industry expertise, responsiveness, compliance, independence, professional care, commitment, executive involvement, conduct of audit field work, involvement of audit committee, member characteristics and skeptical attitude.

Fraud

In accounting and auditing literature, fraud translated as fraud and fraud practices are often interpreted as irregularity or irregularities and irregularities. Definition of Fraud according to Black Law Dictionary (8th Ed) that is An act intentionally to deceive or lie, a deceit or dishonest means to take or eliminate money,

property, legitimate rights belonging to another person either because of an act or the fatal impact of the act itself.

Other definitions of fraud (Ing) according to The Black Law Dictionary are:

1. Misrepresentation of a truth or concealment of material facts to influence others to commit acts or actions that harm them, is usually a mistake, but in some cases especially intentionally committed may constitute a crime.
2. Misrepresentation made carelessly/without calculation and without being trusted to influence or cause others to act or do
3. A loss arising from misrepresentation of consciousness, concealment of material facts, or careless/uncalculated presentation of others doing or acting that harms them.

While fraud according to the standards of the Institute of Internal Auditors (2013), that is, all acts characterized by fraud or breach of trust to obtain money, assets, services or prevent payments or losses or to guarantee personal and business benefits/ benefits. The theory of diamond fraud by Wolfe and Hermason (2014), explains that fraud is caused by pressure; meet expectations, avoid criticism, and cover up mistakes; Opportunity; weak internal control, inadequate supervision; Capability and Rationalization; low income, profit-oriented companies/institutions.

Fraud in Healt Care Institution System

In GONE theory that is often used as a reference in finding the cause of fraud is carried out that explains the fraud occurred, because greedy (greedy) there are opportunities (opportunities), the need (need) and the influence of the environment (exposure).

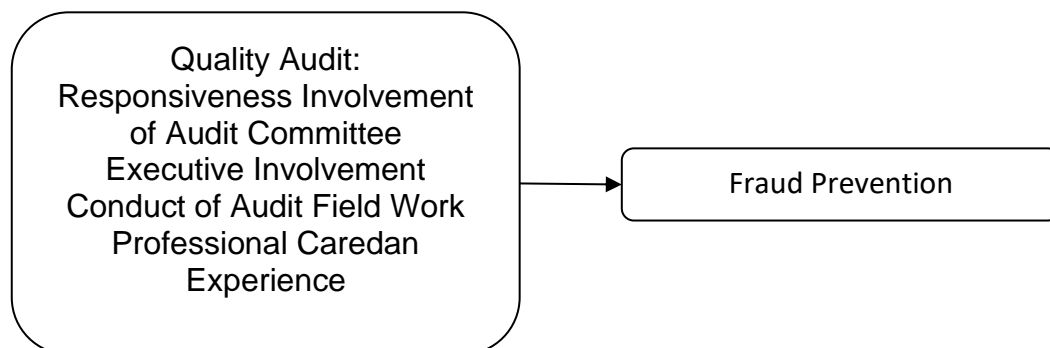
The rules and regulations that can be used to ensnare the perpetrators of this fraud are KUHP, use fraudulent clauses in general. Pasal 378 KUHP fraud can also be entangled with pasal insurance fraud, pasal 381 KUHP. In addition, fraud can be snared by UU Corruption, because claims of hospital costs using PBI funds come from the State Budget, which amounts to considerable amounts, and is misused.

Permenkes 36 Year 2015 can be used as a legal instrument to be used as a show to prevent fraud in the implementation of JKN. There are several parties who have the potential to commit fraud in JKN including participants, FKTP (first-level health facilities), FKRTL (advanced referral health facilities), officers, medical devices and drug penedia.

Conceptual Framework of Research

Based on the theory studies that have been presented about the influence of quality audits on fraud actions carried out at the Healt Care Institute in Malang Raya. Furthermore it can be described in a conceptual framework related to the following problems.

Figure 1 Conceptual Framework



Source: Carcello et al., (2004) and Wolfe and Hermasons (2014), processed

METHODS

Types of Research Methods

This type of research method uses descriptive research or can also be classified as comparative. Causal-comparative research has the aim of analyzing causal relationships based on observations on the consequences that occur, as well as looking for possible causes that result through data.

Descriptive research is often used with the term *ex post facto* research. Descriptive research includes surveying and fact-finding on a variety of issues. The technique that is often used is quantitative. The main characteristic of this study is that researchers can only report what is happening and has happened to variables, and cannot control research variables.

Variable Operational Definitions

Table 1 Operational Definitions of Variables

Concept	Variable	Item
Audit Quality Carcello et al., (2004)	<i>Responsiveness (X1)</i>	1. Responsiveness (X1.1) 2. Partner or advisor (X1.2) 3. Management letter (X1.3)
	<i>Involvement of Audit Committee (X2)</i>	4. Engagement (X2.1) 5. Communication (X2.2) 6. Surveillance (X2.3)
	<i>Conduct of Audit Field Work (X3)</i>	7. Communication (X3.1) 8. Cooperation (X3.2) 9. Conducive atmosphere (X3.3)
	<i>Professional Care dan Experience (X4)</i>	10. Professional (X4.1) 11. Knowledge (X4.2) 12. Experience (X4.3)
Audit Quality Carcello et al., (2004)	<i>Executive Involvement (Y)</i>	13. Progression of work results (Y1) 14. Performance (Y2) 15. Frequency of auditor attendance (Y3)
<i>Fraud</i> Wolfe dan Hermason (2014)	<i>fraud (Z)</i>	16. Push/pressure (Z1) 17. Opportunity (Z2) 18. Capability and rationalization (Z3)

Data Analysis Techniques

Structural Equation Modeling-Partial Least Square (SEM-PLS) is used as a statistical method used to test hypotheses in its research with the help of SmartPLS 3.0 software applications. PLS is part of a variant-based SEM that can simultaneously test measurement models to test validity and reliability, as well as structural testing to test causality by testing hypotheses with predicted models. The purpose of using SEM variants is to predict the model as a theoretical development (Jogiyanto and Abdullah, 2015).

Tabel 3. Parameter Pengukuran Outlier Model

Pengujian	Parameter	Rule of Thumbs	Keterangan Tambahan
Uji Validitas Konvergen	Outer Loading	Lebih dari 0,7	Jika outer loading diantara 0,4-0,7 sebaiknya peneliti tidak menghapus indikator tersebut sepanjang skor AVE dan Communnality >0,5 pada kontruk yang dimaksud
	Average Variance Extracted (AVE)	Lebih dari 0,5	-
	Communnality	Lebih dari 0,5	-

Source: Processed Data, Authors (2020)

Data Analysis

In structural models in PLS, it is necessary to evaluate using R² for dependent constructs and path coefficient values or t-values of each path to test the significance between constructs in structural models. The value R² is a value used to measure the variance rate of independent variable changes to dependent variables. A high R² value means it shows the better the predicted model of the proposed research model. While the measure of significance to determine whether or not the hypothesis is accepted is to use a comparison of t-tables and t-statistics, that is, if the value of t-statistics is higher than t-table then the hypothesis is accepted.

Hypothesis Test

The value of the path coefficient indicates the degree of significance in determining the acceptable or rejected hypothesis by using T-table and T-statistical comparisons. The T-statistical value is higher than the T-table then the hypothesis is accepted. The hypothesis in this study is one tailed or one-sided hypothesis so for hypothesis testing at alpha 5% or confidence level of 95%. The hypothesis would be accepted if the T-statistical ≥ 1.64 .

Discussion

The Effect of Responsiveness on Fraud In Healt Care Institution Malang Raya

The results showed that the auditor's response variables had a significant effect on fraud at the Healt Care Institute malang Raya. These results show that the auditor's response to fraud actions occurred very well. This means that auditors always try to uncover any acts of fraud that may occur in the institution of Healt Care Malang Raya institution in accordance with the principles of professionalism and prudence for the realization of a clean public institution from fraud.

The Influence of Involvement of Audit Committee on Fraud In Healt Care Institution Malang Raya

The results showed that the variables of active involvement of expert staff had no effect on Fraud Actions at the Healt Care Institute Malang Raya. These results show that the presence and active involvement of expert staff has no role in uncovering possible fraud. Disclosure of fraud action occurs if an auditor or expert staff has audit expertise and experience that indicates that the auditor is professional and has skepticism in conducting audits. The results of this study are not in line with research conducted by Prasetyo (2010) and Gusnardi (2011).

Effect of Conduct of Audit Field Work on Fraud At Healt Care Institution Malang Raya

The results showed that variable circumstances in the field in the framework of audits influenced the Fraud Action at the Healt Care Institute Malang Raya. These results show that the state of the field when conducted an examination by auditors can assist auditors in disclosing possible fraud actions. The results of this study are in line with research conducted by Darwis, Nurdin, and Marjanputri (2016).

The Influence of Professional Care and Experience on Fraud At Healt Care Institution Malang Raya.

The results showed that the variable expertise and experience of the audit team and expert staff had a significant effect on fraud at the Healt Care Institute Malang Raya. The results showed that the expertise and experience of the audit team as well as expert staff were very decisive in the disclosure of the occurrence of fraud that is likely to occur. The expertise and experience of the audit team is an aspect of auditor professionalism so that auditors have a good skepticism in the efforts to disclose fraud. The results of this research are in with research conducted by Mokoagouw, Kalangi, and Gerungai (2018) then Rahayu, Siti and Gudono (2013) and Ira and Nofryanti (2014).

The Influence of Responsiveness, Involvement of Audit Committee, Conduct of Audit Field Work, Professional Care and Experience on Fraud At Healt Care Institution Malang Raya Through Executive Involvement.

Variable auditor response and the expertise and experience of the audit team and expert staff to fraud at the Healt Care Institute Malang Raya through effective and continuous interaction has no effect. These results show that the auditor's response and the expertise and experience of the audit team and expert staff cannot disclose fraud actions if effective and continuous interactions do not occur during the inspection process. This is because effective and continuous interaction is one of the keys for auditors in assessing any irregularities that occur in the field.

Variable active involvement of expert staff and circumstances in the field to fraud actions at the Healt Care Institute Malang Raya through effective interactions have a significant effect. These results show that the active involvement of expert staff and circumstances in the field is key to the success of auditors in disclosing fraud actions when auditors have effective and continuous intervention.

Implications of Research Results

From the results of research in the treasurer, accounting and finance section at the Healt Care Institution in Malang Raya gives the implication that variable responsiveness (X1), conduct of audit field work (X3) and professional care and experience (X4) have a significant effect on the variable fraud action (Z), except the variable involvement of audit committee (X2) that has no effect. So healt care institution in Malang Raya must do a special evaluation of both variables.

Conclusions

Auditor response variables and the expertise and experience of the audit team and expert staff have a significant effect on fraud actions at the Healt Care Institute Malang Raya. While the variables of active engagement of expert staff have no effect. variables of auditor response and the expertise and experience of the audit team and expert staff to fraud at the Healt Care Institute Malang Raya through effective and continuous interaction has no effect.

That the variables of active involvement of expert staff and circumstances in the field to fraud actions at the Health Care Institute Malang Raya through effective interactions have a significant effect.

Limitations of Research

Cyclicology and the condition of respondents are difficult to guess, if in filling out questionnaires respondents are in good condition and not that cause the effect of charging on questionnaires. Because the research was conducted during rush hour where the respondents were doing activities. In addition, because the research is a population so treasurer, accounting and finance at the Health Care Institute Malang Raya must answer questions. Supporting data from relevant agencies is incomplete and not all of them are up-to-date. Saran

Suggestions

In order to achieve the target to the maximum quality of audit and fraud actions must expand the knowledge and information about audit and fraud, thereby facilitating its implementation.

the implementation of audits, especially in the company's overall operations and fraud actions, must be two sides, namely in addition to fostering to improve harmonious relations on all parties, but it is also necessary to note what the needs and wants of each employee, because it is necessary to remember that employees are assets.

The treasurer of accounting and finance at the Health Care Institute of Malang Raya should formulate a work program that specifically handles the quality of audits and fraud and include it in the company's master plan. So in dealing with the problem of audit quality and fraud is not only enough to include employees in the membership. Future researchers, if using hypothetical type research, then a minimum sample of 40 with a more diverse number of variables, indicators and items

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