

THE INFLUENCE OF PROFESSIONAL SKEPTICISM, TASK COMPLEXITY, AND UNDERSTANDING OF THE CODE OF ETHICS ON ACCOUNTANTS' ABILITY TO DETECT FINANCIAL STATEMENT FRAUD (A STUDY AT ACCOUNTING SERVICE OFFICES IN INDONESIA)

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Abstract

Financial statements are documents that present the financial position resulting from the accounting process over a specific period. These documents serve as a means of communication for stakeholders with relevant interests. This research aims to examine and analyze the influence of professional skepticism, task complexity, and understanding of ethical codes on accountants' ability to detect financial statement fraud. There are 4 variables in this study: professional skepticism, task complexity, and understanding of ethical codes as independent variables, and financial statement fraud as the dependent variable. The population in this study consists of accountants working in public accounting firms. The sample was selected using purposive sampling method based on several criteria supporting the research. The results of this study indicate that Professional Skepticism has a positive impact on Financial Statement Fraud, Task Complexity has a negative impact on Financial Statement Fraud, and Understanding of the Code of Ethics has a positive impact on Financial Statement Fraud.

Keywords: Professional Skepticism, Task Complexity, Understanding of Ethical Codes, Financial Statement Fraud

INTRODUCTION

Financial statements are documents that present an overview of a company's financial position, resulting from the accounting process over a specific period. These documents serve as a means of communication for stakeholders with related interests (Lumantow et al., 2022). According to PSAK No. 01, Paragraph 24, there are qualitative characteristics in financial statements that make them valuable to readers. These characteristics include understandability, relevance to the reader's needs, data reliability, and comparability with previous data or established standards.

Financial statements are essential tools used by companies to communicate information and account for their performance to the public (Irwandi et al., 2022). The Association of Certified Fraud Examiners defines financial statement fraud as deliberate actions by company employees that result in the misrepresentation of material information in financial statements, potentially harming users of these statements (Jannah et al., 2021).

Financial Statement Fraud is a practice often carried out by management, where the information presented in financial statements is inaccurate, with the intention of concealing the true financial condition. This action can harm the parties relying on these financial statements (Siska et al., 2022). Financial statement fraud can occur through intentional and carefully planned alterations, aimed at benefiting the perpetrators. As a result, the information presented in financial statements does not reflect reality. For example, overstating company assets or profits often leads to financial statement manipulation. Additionally, when reported liabilities and expenses are lower than they actually are (understated), this can also be a source of manipulation.

Common forms of financial statement fraud include manipulation of financial statement records, document omission, inflated profits, and altering accounting principles that could harm the company. These actions are taken to deceive shareholders, investors, or other parties who rely on the financial information. Therefore, accountants, as the preparers of financial statements, play

a crucial role in detecting or preventing financial statement fraud (Paramita, 2022). The involvement of an accountant in an Accounting Service Office (KJA) is vital to provide assurance to stakeholders that the company's financial statements have been prepared in accordance with applicable accounting standards. Furthermore, this role ensures that financial statements are free from misrepresentation, whether due to errors or fraudulent actions by a business entity (Putra et al., 2021).

Accountants' ability to detect fraud refers to the skills and expertise required to identify and analyze fraud in a financial statement (Sinaga et al., 2024). Detecting fraud in financial statements is more challenging than detecting accidental misrepresentation because fraud committed by employees or management is usually well-concealed (Indrawati et al., 2019).

Professional skepticism is the attitude of accountants who question contradictory audit evidence, the reliability of documents, and responses to inquiries, as well as other information obtained from management and those responsible for governance (Subiyanto et al., 2022). A financial statement is considered high-quality when management is informative and transparent with all information conveyed in the report. Therefore, as an accountant, it is necessary to maintain an attitude of continuously questioning and critically evaluating any contradictory evidence (Divian et al., 2023).

Task complexity refers to the level of difficulty or perceived difficulty of a task, determined by the individual's limitations in completing the task (Suprpto & Nugroho, 2020). Task complexity is defined as an individual's perception of a task, arising from limitations in capabilities, memory, and the ability to integrate issues in decision-making (Gizta & Pardede, 2023).

Ethics in the accounting profession is a set of moral principles that guide accountants in their interactions with clients, fellow professionals, and society (Sutrisno et al., 2022). The code of ethics for accountants is issued by the Indonesian Institute of Accountants (IAI) to meet the need for public trust in the quality of services provided by the accounting profession (Riyana et al., 2021).

According to the Regulation of the Minister of Finance of the Republic of Indonesia Number 216 Article 18, one of the services provided by Accounting Service Offices is agreed-upon procedures (AUP) on financial information. Agreed-Upon Procedures are engagements where an accountant is requested by a client to prepare a report on findings based on specific procedures performed on elements, accounts, or items of financial statements (PMK, 2017).

An example of shortcomings in financial statements encountered by an Accounting Service Office through Agreed-Upon Procedures services is found in CV Karim Ardhi Consulting in Pekanbaru City. When conducting the agreed-upon procedures in 2021, CV Karim Ardhi Consulting discovered an error in the recording of fixed assets in the Financial Statements of PT Madina Prima Group. In the Financial Statements of PT Madina Prima Group, fixed assets had a significantly larger value compared to other assets, and many of the fixed assets lacked valid documentation. Upon further inspection, it was found that the error in recording fixed assets was made by the accountant at PT Madina Prima Group. This case illustrates that audit practices involving various parties do not always guarantee the validity of financial statements in the stock market. Without strict sanctions and system improvements implemented by the Ministry of State-Owned Enterprises and the Financial Services Authority (OJK), financial statements cannot be relied upon as the primary reference for assessing the performance of public companies (Tempo, 2023).

Factors influencing the ability of accountants to detect financial statement fraud include an understanding of the code of ethics. The code of ethics provides clear guidelines on the expected behavior of accountants, including integrity, objectivity, and independence. By understanding and applying these principles, accountants are more likely to conduct honest and unbiased examinations (Ramadhea Jr, 2022). The code of ethics emphasizes the accountant's responsibility to report fraud and irregularities. Accountants who understand their ethical responsibilities will be more vigilant for signs of fraud and better prepared to take appropriate

action when they find it (Julia et al., 2022). Research conducted by Wibowo & Noegroho (2020) shows that an understanding of the code of ethics positively influences the ability to detect fraud. Contrastingly, research by Septiani & Meidiyustiani (2020) indicates that the code of ethics does not significantly influence the ability to detect fraud.

Research on financial statement fraud has been widely conducted using various additional variables. Several previous studies have discussed Professional Skepticism, Task Complexity, and Understanding of the Code of Ethics in relation to the ability of accountants to detect financial statement fraud. Septiani & Meidiyustiani (2020) titled "The Influence of Professional Skepticism, Independence, Competence, and Accountant Ethics on Accountants' Ability to Detect Fraud." The results showed that professional skepticism positively influences the ability to detect fraud because this attitude is crucial when accountants consider the risk of material misstatement, especially due to fraud. Meanwhile, the code of ethics does not significantly influence the ability to detect fraud because most accountants have already understood the code of ethics, so it does not determine fraud detection ability. Wibowo & Noegroho (2020) titled "The Influence of Understanding Government Accountants' Code of Ethics on Accountants' Ability to Detect Fraud." The results showed that understanding the code of ethics positively influences the ability to detect fraud because, through the experience and knowledge of the code of ethics, accountants are expected to enhance their potential in detecting fraud. Asmeri et al. (2023) titled "The Influence of Workload, Audit Experience, Personality Type, and Professional Skepticism on Auditor's Ability to Detect Fraud (Case Study on Auditors at the Inspectorate Office in Sawahlunto City)." The results showed that professional skepticism positively influences the ability to detect fraud because the higher the expert's vigilance, the better the examiner's ability to identify misrepresentation.

Based on the explanations provided and previous research findings that show varied results, the author aims to empirically re-examine these factors. This research is different because the author combines several variables from previous studies and conducts research in a different year. Therefore, the author is motivated to conduct a study titled "The Influence of Professional Skepticism, Task Complexity, and Understanding of the Code of Ethics on Accountants' Ability to Detect Financial Statement Fraud (Case Study on Accounting Firms in Indonesia)."

METHOD

This study falls under causal research, which aims to test the influence of independent variables on dependent variables. According to Sugiyono (2020), causal research is a type of study designed to understand the cause-and-effect relationship between independent and dependent variables. Based on the hypothesis, this research will analyze the influence of professional skepticism, task complexity, and understanding of the code of ethics on accountants' ability to detect fraud in financial statements. The method used in this research is the quantitative method. Quantitative research is a type of research characterized by being systematic, planned, and clearly structured from the initial stage to the research design preparation (Sugiyono, 2020).

This study examines four variables: Independent Variables, which include Professional Skepticism, Task Complexity, and Understanding of the Code of Ethics, and the Dependent Variable, which in this study is the Ability of Accountants to Detect Fraud in Financial Statements. The ability of accountants to detect fraud is a skill and expertise in identifying and analyzing the presence or absence of fraud in an entity's financial statements (Sinaga et al., 2024).

The population in this study consists of accountants working at Public Accounting Firms (KJA) in Indonesia. According to the latest data released by the Indonesian Institute of Accountants (IAI), the number of accountants practicing in KJA is 649 (IAI, 2020). The sample criteria used in this study are as follows: 1) Respondents in this study are not limited by their positions in the company. 2) Respondents are those who fill out the questionnaire and can provide answers and responses to the statements in the questionnaire. 3) Respondents are accountants working at KJA. 4) Respondents work at KJA registered with the IAI.

The data collection technique used in this research is a questionnaire. A questionnaire is a data collection technique where respondents are given a set of written questions to answer. A questionnaire is an efficient technique when the researcher clearly understands the variables to be measured and knows what is expected from the respondents (Sugiyono, 2020).

The data analysis method used in this research is Component or Variance Based Structural Equation Modeling, processed using the Partial Least Square (Smart-PLS) version 3.0 PLS program. This study uses PLS (Partial Least Square) for the following reasons: first, PLS is a method that allows for a sample size of less than 100, which simplifies the analysis. Second, PLS can analyze theories that are weak or not well-established by making predictions. Third, PLS enables algorithms using ordinary least squares (OLS) analysis, resulting in efficient calculation of the algorithm (Ghozali & Latan, 2020).

RESULTS AND DISCUSSION

1) Gambaran Umum Objek Penelitian

A Public Accounting Firm, hereinafter referred to as KJA, is a business entity that has obtained a license from the Minister of Finance to provide accounting services to the public for practicing accountants. The services offered by KJA include at least bookkeeping services, compilation of financial statements, management, management accounting, management consulting, taxation, agreed-upon procedures for financial information, financial statement assistance, preparation of good corporate governance reports, and/or information technology system services.

2) Analisis Deskriptif

The description of respondents based on gender can be seen in Table 1 below:

Table 1. Description of Respondents by Gender

Gender	Frequency	Percentage (%)
Male	62	77,5
Female	18	22,5
Amount	80	100

Source: Data processed from questionnaires, 2024

Based on the results of data processing in Table 1 above, it shows that of the 80 respondents, there were 62 respondents (77.5%) male and 18 respondents (22.5%) female. This shows that the majority of accountants who work in Accounting Services Firms are male.

Description of respondents based on age can be seen in table 2 below:

Table 2. Description of Respondents Based on Age

Age	Frequency	Percentage (%)
< 25 Tahun	2	2,5
25 – 35 Tahun	58	72,5
36 – 45 Tahun	17	21,3
> 45 Tahun	3	3,7
Amount	80	100

Source: Data
processed from questionnaires, 2024

Based on the results of data processing in Table 2 above, it shows that of the 80 respondents, the majority of employees have an age range of 25 - 35 years, with 58 respondents

or 72.5%. This shows that the majority of accountants who work in Accounting Services Firms are still young and productive.

Table 3. Description of Respondents Based on Years of Work

Period of Service	Frequency	Percentage (%)
< 3 Tahun	2	2,5
3 - 5 Tahun	54	67,5
> 5 Tahun	24	30,0
Amount	80	100

Source: Data processed from questionnaires, 2024

Based on the results of data processing in Table 3 above, it shows that of the 80 respondents, the majority of accountants have a work period of 3 - 5 years, 54 respondents or 67.5%. This shows that the majority of accountants who work in Accounting Services Firms have adequate work experience.

Table 4. Description of Respondents Based on Status

Status	Percentage	Frequency (%)
Not married yet	10	12,5
Marry	70	87,5
Amount	80	100

Source: Data Processed from the Questionnaire, 2024

Based on the data processing results in Table 4 above, it shows that out of 80 respondents, the majority of accountants are married, with 70 respondents or 87.5%. This indicates that most accountants working in Public Accounting Firms have the responsibility of supporting a family.

The descriptive results based on the variable of accountants' professional skepticism can be seen in Table 5. below:

Table 5. Results of the Description of Responses on Professional Skepticism

Indicator	Statement	Respondent's answer					
		STS	TS	N	S	SS	Mean
SP1	I always perform tasks with diligence and caution.	0	4	12	37	27	4,09
SP2	I do not easily trust audit evidence provided without verifying it first.	0	6	12	31	31	4,08
SP3	I always question and critically evaluate the audit evidence received.	0	6	8	37	29	4,11
SP4	I always collect detailed and sufficient audit evidence, according to the audit needs.	2	2	9	34	33	4,17

Source: Processed data from the questionnaire, 2024

Based on Table 5, the lowest mean value is found in the statement, "I do not easily trust audit evidence provided without verifying it first," with a score of 4.08. This indicates that respondents have not yet developed a skeptical attitude towards audit evidence. Conversely, the highest mean value is found in the statement, "I always collect detailed and sufficient audit evidence, according to the audit needs," with a score of 4.17. This suggests that respondents have made efforts to collect audit evidence.

The descriptive results based on the variable of understanding the Code of Ethics can be seen in Table 4.7 below:

Table 6. Results of the Description of Responses on Understanding the Code of Ethics

Indicator	Pernyataan	Respondent's answer					
		STS	TS	N	S	SS	Mean
PK1	I always adhere to the principle of integrity, acting honestly and straightforwardly in my work.	1	2	14	32	31	4,12
PK2	I always adhere to the principle of objectivity to avoid bias in judgment and decision-making.	1	1	18	28	32	4,11
PK3	I always maintain client confidentiality in every task I perform.	1	3	11	31	34	4,17
PK4	I always carry out my professional services in accordance with relevant technical standards.	0	5	14	26	35	4,13

Source: Processed data from the questionnaire, 2024

Based on Table 6, the lowest mean value is found in the statement, "I always adhere to the principle of objectivity to avoid bias in judgment and decision-making," with a score of 4.11. This indicates that accountants have not fully adhered to the principle of objectivity to avoid bias in judgment and decision-making. Conversely, the highest mean value is found in the statement, "I always maintain client confidentiality in every task I perform," with a score of 4.17. This suggests that accountants have made efforts to maintain client confidentiality.

The descriptive results based on the variable of accountants' ability to detect financial statement fraud can be seen in Table 7 below:

Table 7. Results of Answer Description of Accountants' Ability to Detect Financial Report Fraud

Indicator	Statement	Respondent's answer					
		STS	TS	N	S	SS	Mean
KC1	I have good knowledge about the various types of fraud that can occur in a financial report	0	2	9	33	36	4,28
KC2	I am able to identify indicators of fraud in financial reports and business activities	2	2	11	28	37	4,20

KC3	I can identify parties who have the potential to commit fraud in the company	1	1	13	32	33	4,18
KC4	I know and design appropriate steps to detect fraud	0	3	8	29	40	4,32

Source: Processed data from the questionnaire, 2024

Based on Table 7, the lowest mean value is found in the statement, "I can identify parties that may potentially commit fraud in the company," with a score of 4.18. This indicates that accountants are not yet optimal in identifying parties that may potentially commit fraud in the company. Conversely, the highest mean value is found in the statement, "I know and design appropriate steps to detect fraud," with a score of 4.32. This suggests that accountants have a good understanding of the procedures for developing steps to detect fraud.

3) Discussion of Research Results

a) The Influence of Professional Skepticism on Accountants' Ability to Detect Financial Statement Fraud

The results of the study show that professional skepticism has a positive and significant impact on accountants' ability to detect financial statement fraud. This indicates that the better the professional skepticism possessed by accountants, the greater their ability to detect financial statement fraud in KJA.

Based on the respondents' answers, the highest statement, coded SP4, is "I always collect detailed and sufficient audit evidence, according to the audit needs." Collecting detailed and sufficient audit evidence is an essential step to ensure that accountants have a strong basis for assessing the reliability of financial statements. This action reflects the essential professional skepticism in the accounting profession, where accountants must always question and test the information provided by management. This professional skepticism is highly relevant in detecting financial statement fraud, as skeptical accountants are more alert to the possibility of data manipulation or information presented by management. This aligns with agency theory, which states that there is a potential conflict of interest between management (agents) and owners (principals). Management has an incentive to present more favorable financial statements to achieve their personal goals, such as bonuses or performance recognition, which may not align with the owners' interests. By applying strong professional skepticism and gathering adequate audit evidence, accountants can reduce the risk of fraud resulting from such conflicts of interest. This not only protects the owners' interests but also strengthens the integrity and credibility of the audited financial statements, thereby increasing public trust in the accounting profession.

The results of this study are consistent with previous research conducted by Laitupa & Hehanussa (2020) and Andini et al. (2024), which also showed that professional skepticism positively influences the detection of financial statement fraud.

b) The Influence of Task Complexity on Accountants' Ability to Detect Financial Statement Fraud

The results of the study show that task complexity has a negative and significant impact on accountants' ability to detect financial statement fraud. This indicates that the higher the task complexity an accountant faces, the lower their ability to detect financial statement fraud in KJA.

Based on the respondents' answers, the highest statement, coded KT1, is "I do not understand the task assigned to me." When an accountant receives a complex task, challenges often arise in understanding and managing the various aspects involved. Difficulty in understanding the assigned task creates additional pressure for accountants, which in turn can decrease the focus and concentration needed to effectively perform the audit. In the context of agency theory, this situation exacerbates potential problems arising from conflicts of interest between management and company owners. Management, having greater access to information, may exploit the complexity and lack of understanding on the part of the accountant to hide or manipulate information in financial statements. When tasks are too complex and difficult to understand, auditors may not have the acuity to identify signs of fraud, providing management with the opportunity to engage in actions that may harm owners or shareholders. Therefore, the high complexity of tasks not fully understood by accountants not only reduces the effectiveness of the audit process but also increases the risk of agency problems, where management's interests are prioritized over the owners'. This ultimately reduces the reliability of financial statements and undermines stakeholders' trust in the integrity of the company.

The results of this study are consistent with previous research conducted by Batul & Ngumar (2019) and Amrih (2023), which also showed that task complexity negatively impacts accountants' ability to detect financial statement fraud.

c) The Influence of Understanding the Code of Ethics on Accountants' Ability to Detect Financial Statement Fraud

The results of the study show that understanding the code of ethics has a positive and significant impact on accountants' ability to detect financial statement fraud. This indicates that the better accountants' understanding of the code of ethics, the greater their ability to detect financial statement fraud in KJA.

Based on the respondents' answers, the highest statement, coded PK3, is "I always maintain client confidentiality in every task I perform." Maintaining client confidentiality is one of the key principles in the accountant's code of ethics. When an accountant strictly adheres to this obligation, they not only protect sensitive information from unauthorized third parties but also demonstrate a commitment to integrity and professionalism. A deep understanding of this code of ethics plays a crucial role in enhancing accountants' ability to detect fraud in financial statements. By maintaining confidentiality, accountants can create a more conducive environment for performing audits without pressure or influence from external parties who may have hidden agendas. In the context of agency theory, maintaining client confidentiality also helps balance the relationship between management (agents) and owners (principals). When accountants ethically safeguard the information they receive, they can minimize potential conflicts of interest that may arise if that information is misused by others. Agency theory highlights the potential conflict between management's interests and those of the owners, where management may have incentives to present financial statements that are favorable to themselves. By adhering to the principle of confidentiality, accountants can focus more on analyzing financial statements and detecting discrepancies that may indicate fraud. They are not distracted by external interests that could influence their objectivity and honesty in their work. Ultimately, understanding and applying this code of ethics not only protects the client's interests but also reinforces the accountant's role as a neutral and trustworthy overseer

in maintaining the integrity of financial statements. This helps reduce agency risk and ensures that the owners' interests remain the top priority in the company's management.

The results of this study are consistent with previous research conducted by Wibowo & Noegroho (2020), which also showed that understanding the code of ethics positively influences accountants' ability to detect financial statement fraud.

CONCLUSION

This study aims to analyze the influence of professional skepticism, task complexity, and understanding of the code of ethics on accountants' ability to detect financial statement fraud. The respondents in this study consist of 80 accountants working in KJA. Based on the analysis of the research data and discussion, the following conclusions can be drawn:

1. The results of the study indicate that professional skepticism has a positive and significant impact on accountants' ability to detect financial statement fraud. This suggests that the better the professional skepticism possessed by accountants, the greater their ability to detect financial statement fraud while working in KJA.
2. The results of the study indicate that task complexity has a negative and significant impact on accountants' ability to detect financial statement fraud. This suggests that the higher the task complexity faced by an accountant, the lower their ability to detect financial statement fraud while working in KJA.
3. The results of the study indicate that understanding the code of ethics has a positive and significant impact on accountants' ability to detect financial statement fraud. This suggests that the better accountants' understanding of the code of ethics, the greater their ability to detect financial statement fraud while working in KJA.

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