

1 The effect of experience, competence, independence, and professionalism of auditors on fraud detection

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ABSTRACT

This research aims to determine the effect of experience, competence, independence, and professionalism, as the independent variables, on fraud detection, as the dependent variable. The population of this research is the auditors who work for Public Accountant Firms in Surabaya. The sample used in this study consists of 58 auditors working in 12 Public Accounting Firms in Surabaya. Data are obtained through a survey of the questionnaires completed by senior accountants working in the Public Accounting Firm located in Surabaya City. The sampling technique is using purposive sampling method, and the research data are analyzed using multiple regression analysis using SPSS version 20.00. The research results are obtained that the variables of experience, competence, and professionalism affect the fraud detection. But the variable of independence does not affect the fraud detection.

ABSTRAK

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Penelitian ini bertujuan untuk mengetahui pengaruh pengalaman, kompetensi, independensi, dan profesionalisme, sebagai variabel independen, terhadap fraud detection, sebagai variabel dependen. Populasi penelitian ini adalah auditor yang bekerja pada Kantor Akuntan Publik di Surabaya. Sampel yang digunakan dalam penelitian ini terdiri dari 58 auditor yang bekerja di 12 Kantor Akuntan Publik di Surabaya. Data diperoleh melalui survei kuesioner yang diisi oleh akuntan senior yang bekerja di Kantor Akuntan Publik yang berlokasi di Kota Surabaya. Teknik pengambilan sampel menggunakan metode purposive sampling, dan data penelitian dianalisis menggunakan analisis regresi berganda menggunakan SPSS versi 20.00. Hasil penelitian diperoleh bahwa variabel pengalaman, kompetensi, dan profesionalisme berpengaruh pada fraud detection tersebut. Namun variabel kemerdekaan tidak mempengaruhi fraud detection tersebut.

1. INTRODUCTION

Today, a rapid development in business has led to the occurrence of intense competition among the business actors. Various efforts to increase revenue and to maintain survival of the company have been conducted by the business management in facing the competition. One of the policies which is commonly taken by the company is to audit the company's financial statements by employing external auditor, as the third party, that is considered independent (Sri 2010).

Lilis (2010: 329) stated that the users of financial statements will always perform inspection and search for information about the reliability of the

company's financial statements. The users of the financial statements will always ask the independent auditors to conduct audit in order to get a conviction on the reliability of the financial statements. This step is used in making decision that contains complete, accurate, and unbiased information.

The ever-expanding need for professional services, a public accountant, as an independent party, is motivated to improve his performance in order to produce reliable audit product for the interested parties. To maintain the trust of the clients and the users of financial statements, a public accountant is required to have sufficient competence. According

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to the Statement of Financial Accounting Concept No. 2, relevance and reliability are two main qualities that make the accounting information useful for the decision makers. The quality of relevance and reliability of the financial statement can be seen from its structure, whether it has been fit with the predetermined criteria, namely the Financial Accounting Standards applied in Indonesia (Arleen & Julius 2009).

Therefore, the auditor is required to improve his performance in order to produce reliable audit results for the users of financial statement. To improve performance, an auditor should have a professional attitude that has become a critical issue in performing financial statement audit. The overview of professionalism in the profession of public accountant, as argued by Hastuti et al. (2003) in Arleen & Julius (2009), is reflected in five areas; dedication to the profession, social obligations, independence, confidence in the profession regulations, and relationship with the colleagues.

In addition to being a professional who has the attitude of professionalism, an auditor should also have sufficient experience to be able to make the right decisions in the audit report. In accordance with the general standards, an auditor is hinted to have considerable work experience in the profession that he has taken, and is required to meet the technical qualifications and experience in the industries that he audits. The statement also identifies that the longer the tenure owned by the auditor, the better the quality of the audit result produced (Ika et al. 2009). The length of flying hours of an auditor increases the auditor's expertise, both technically and psychologically, to be able to provide a better audit quality than those who are just starting his career. Technically, the more jobs done, the more expertise the auditor in detecting a matter that requires special treatment, which is often, found in his work and very various in characteristics. This is because the auditor has fully understood the solution technique and experienced many obstacles in such work, to be more careful and cautious in completing his task. Psychologically, experience will constitute one's personality, making him wiser both in thought and in action, because one's experience will measure his ability, either when he is in good condition or when he is in a bad condition. Someone will be more careful in acting when he feels something fatal in the mistake he makes (Icuk and Elisha 2010).

Competence is also a key condition for a person who wants to become an external auditor. Competence must be owned by an auditor in order to be able to quickly and accurately detect the pres-

ence or absence of fraud and engineered tricks for cheating, because the expertise of the auditor can make him more sensitive to fraud, Lastanti (2005) in Marcellina and Sugeng (2009).

M. Nizarul et al. (2007) defined competence as a personal aspect of an employee that enables him to achieve superior performance. The competence required to perform the audit is knowledge and experience. An auditor should have knowledge to understand the audited entity and he should have experience to be able to improve his performance in the audit process. Auditor's competence is measured by the number of diploma/certificate held and the number of his participation in trainings, seminars or symposiums. The auditor is expected to be more proficient in performing his duties. Training programs and auditing practices undertaken by the auditors will experience socialization process in order to adapt to changing in situations that will be encountered. The auditor is also expected to be able to work together in a team to be able to improve his ability to analyze problems. The higher the auditor competence, the better the quality of the opinions given, Julius (2002) and Nizarul M. et al. (2007).

Other requirement that must be owned by an auditor is independence. Julius (2002) defined that independence is one of the ethical component that should be kept by a public accountant. Independence means that a public accountant is not easily influenced, no biased towards anyone, obliged to be honest not only to the management and owners of the company but also to other interested parties who put trust on the job of public accountant. The independent mental attitude includes independent in fact and in appearance. Koroy (2008) stated that the pressure of competition on audit fee, time pressure, and the relationship between auditor and auditee are the components of independence that can affect the auditor's fraud detection quality. So, the auditor is not only obliged to maintain the fact of his independence but also should avoid circumstances that can lead the outside parties doubt his independence.

The most interesting part on the occurrence of fraud in financial statement is the involvement of public accountant, and even the involvement of the top-rank public accounting firm. Various cases of financial statement fraud committed by large companies are seen to fail to be prevented by a public accountant who audits the company. This makes the public question again whether the public accountant is actually able to provide qualified audit services.

The problems exemplified above raise the question: "Why do the external auditors fail to detect fraud in the financial statements?" If the external auditors perform audit tasks in detecting fraud in the financial statements of the company appropriately, accurately and in accordance with the criteria, it will not cause adverse case for all parties concerned. Based on the available literature, it can be mapped four factors that are indentified to make fraud detection difficult to do, so auditors fail to detect it, such as the characteristics of fraud occurrence, auditing standards regarding fraud detection, audit work environment that reduces the quality of the audit, and audit methods and procedures which are not effective in detecting fraud (Koroy 2008).

This study takes the subject of public accountants who work in Public Accounting Firms in Surabaya. Surabaya is the second largest city in Indonesia, and known as a city of industry, so there are many Public Accounting Firms based in this city. The profession as Public Account, whose activity is to provide services to his clients in the form of inspection and audit of the financial statements, is useful for the users of the financial statements. Therefore, the performance of the auditor is needed and required to be able to apply ethics and professionalism in carrying out his activities. Based on the background described, this research is conducted to find out more about the effect of experience, competence, independence, and professionalism on fraud detection partially on Public Accounting Firms in the area of Surabaya.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS

Agency Theory

Agency theory is a theory that provides an explanation concerning the agency relationship, i.e. principal and agent. Agency relationship is known as a contract in which one party, who serves as the principal, binds the other party, who serves as an agent, to carry out a job for the interest of the principal, which is accompanied by a delegation of decision-making authority by the principal to the agent (Jensen, MC and Meckling, WH 1976).

The effort of the shareholders to entrust the management of the company to the manager will cause the limited access, owned by the shareholders, to the management of the company. The access will be very limited and not as big as the access owned by the manager. This limited access to information makes the shareholders get difficulty to observe the behavior of the management in managing the company in accordance with the agreed

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contract. Conflicts of interest between the principal and the agent will be minimized by conducting surveillance mechanism that can limit opportunities for the agents to perform opportunistic behavior. Audit is a form of monitoring carried out in minimizing agency conflict conducted by the management in an effort to act for the benefit of themselves or their group (Jensen, MC and Meckling, WH 1976). The audit, which is conducted by an independent party, enables to verify the numbers in financial statements set by the management, in order to avoid misleading financial information.

Financial statement is one of the tools used by the management/company to attract potential investors, so it is not surprising that the numbers listed on financial statements are prepared in such a way to display the numbers decided by the management/company through various acts of manipulation or even fraud. The numbers should become information that indicates the actual condition of the company. Audit is regarded as a monitoring tool and a tool to convince that the financial statements should depend on the examination of the internal control aspects (Sofyan 2012: 532).

If the report of the company examination results presented by the auditor is reasonable, this means that the presentation of the financial statement is in accordance with the accounting principles. Sofyan (2012: 532) said that in this case, the audit provides assurance to external parties of the company about the conformity of the financial statements with the generally accepted accounting principles.

External Auditor

Financial report is one of the tools used by the parties concerned for decision-making. The statements of an accountant who has audited the financial report can be used by the parties concerned for the decision-making. Wilopo (2013: 63) found that the profession of an accountant is basically divided into two major groups. The first profession is the profession of an accountant whose main activity is to prepare and present financial statements. This profession is commonly referred to as a management accountant. The second profession is the profession of an accountant whose main activity is to examine the financial statements and give an opinion on the financial statements prepared by the management accountant. This profession is commonly called an independent auditor or external auditor. An independent auditor obtains honorarium from his client in performing his expertise, but the independent auditor should be independent and impartial to his clients.

Experience

Audit, according to Sukrisno (2012), is interpreted as an examination conducted critically and systematically by an independent party on the financial statements that have been prepared by management, including the accounting records and supporting evidences, with the aim to provide opinion about the fairness of the financial statements. An auditor is required to have a lot of experience in auditing and accounting field. With the wealth of experience, the auditor will be able to meet the demands of the job as he has the knowledge, skills and abilities required for the job. The experiences possessed by an auditor will give a big contribution to the improvement of his audit task.

Icuk and Elisha (2010) said that the experienced auditor is assumed to be able to provide a better audit quality than the inexperienced auditors. This is because the experience will shape the individual's expertise both technically and psychologically. Ika et al. (2009) concluded that the more experienced the auditor, the more qualified the examination results he can perform. The auditor who performs the work in accordance with his knowledge will give better results than the auditor who does not have enough knowledge to carry out his duties. The fact shows that the longer the person works, the more experience he can gain. And vice versa, the shorter the person works, the less the experience he can gain. The habit to perform similar tasks and work is a positive means to improve the skills of the worker.

Even for accountants who have just completed their formal education may soon undergo technical training in their profession. The government requires the work experience of at least 1000 hours within the last 5 (five) years with good reputation in the field of auditing for the accountants who wish to obtain a practice license in the profession of public accountant (Regulation of Minister of Finance No. 17/PMK. 01/2008 on Public Accountant Services Section 2 of Article 5a).

From the description above, it can be concluded that a more experienced accountant will be more aware of the number of mistakes that occur, will have better ability to identify the mistakes, and will show a higher selective attention to relevant information.

Competence

Arens et al. (2011: 42) defined competence as a requirement for the auditor to have a formal education in the field of auditing and accounting as well as sufficient practical experience for the work being

done, and to take continuing professional education. The first general standard (Accounting Standard (SA) section 210 in (Generally Accepted Accounting Standards 2011)) mentions that auditing should be carried out by one or those who have expertise and adequate technical training as an auditor."

Julius (2002) stated that competence relates to the adequate education and experience possessed by an auditor in the field of auditing and accounting. In conducting the audit, the auditor should act as an expert in the field of accounting and auditing. The achievement of the expertise starts from formal education and is further expanded through practical experience in auditing.

The attitude of competence is necessary for the auditor in order to be able to detect, quickly and accurately, the presence or absence of fraud and tricks of manipulation committed with the purpose of cheating, because the expertise possessed by the auditor can make him more sensitive to fraud, Lantanti (2005) in Marcellina and Sugeng (2009).

Based on the research conducted by Mayang-sari (2003) shows that the variable of competence of auditor in Indonesia consists of: (1) knowledge, which is a necessary component in a competency. This knowledge includes knowledge of the facts, procedures and experience, (2) characteristics of psychology, such as communication skills, creativity, and ability to cooperate with others. The competencies required in conducting an audit are knowledge and experience. Auditors must have the knowledge to understand the audited entity, and the auditor must also have experience to be able to improve his performance in the audit process.

Zu'amah (2009) concluded that the auditor's competence is the professional skills owned by the auditor as a result of formal education, professional examinations, and participation in training, seminars, symposium and others such as: (1) Certified Public Accountant (CPA) Test for abroad and Sertifikat Akuntan Publik (SAP) Test for in Indonesia, (2) *Pendidikan Profesi Berkelanjutan* (PPB) (Continuing Professional Education), (3) Internal and External Trainings, (4) Participation in seminars, symposium and others.

Independence

In examining the financial statements, the auditor obtains the trust from his clients and other users of financial statements to prove the fairness of the financial statements. Therefore, an auditor must have an independent attitude on the interests of the clients, the users of the financial statements, and the

interests of the public accountant itself.

The Regulation of the Minister of Finance No. 17/PMK 01/2008 on Accounting Services states that the provision of audit services by a public accounting firm to clients should only be carried out not later than six consecutive financial years, whereas for an audit partner in a public accounting firm, the provision of audit services to clients should only be carried out a maximum of three consecutive financial years.

Independence means that a public accountant is not easily influenced, not justified biased towards anyone, obliged to be honest not only to the management and owners of the company but also to other interested parties who put trust in the work of public accountant. There are four things that disrupt the independence of a public accountant; (1) a public accountant has a mutual or conflicting interest with the clients, (2) a public accountant audits the work of public accountant, (3) a public accountant functions as the management or employee of the clients, and (4) a public accountant acts as an advocate of the clients (Julius 2002).

Arens et al. (2011: 74) stated that the independence of audit means to take the viewpoint that is not bias in testing the audit, to evaluate the test, and to issue audit report. Independence is one of the most important characteristics for the auditor and serves as the basis of the principles of integrity and objectivity.

Independence can be concluded as a mental attitude that is free of influence, not under control of others, does not depend on other people, be honest in considering the fact, and be objective in formulating and expressing his opinions. The independence of a public accountant is the main basis of the public confidence on the profession of a public accountant and as an important factor to assess the quality of audit services.

According to Halim (2001) in the research of Zu'amah (2009), there are three aspects of independence of the auditor as follows: (1) Independence in fact, in which the auditor should have a high honesty in considering various facts met during the audit. (2) Independence in appearance, which is an overview of other parties on the personality of the auditor in connection with the audit. (3) Independence in competence, which is closely related to the competence or ability of the auditor to carry out and complete the task.

Professionalism

In a general sense, a person is said to be professional if he meets three criteria; having the expertise to

carry out duties in accordance with his field, carrying out a task or profession by setting standards in the profession in question, and performing his professional duty by adhering to professional ethics established (Arleen and Julius 2009). Arens et al. (2011: 68) defined professionalism as a responsibility to do more than just meet the responsibility, laws and regulations of society.

An auditor can be said professional if he has met and adhered to the standard of code of conduct established by the IAI, among others are: a). the principles established by the IAI, they are ideal standards of ethical behavior established by the IAI as in philosophy terminology, b). rules of behavior such as minimum standards of ethical behavior designated as a special rule which is necessity, c). interpretation of rules of conduct is not a must, but the practitioners should understand it, and d) ethics provisions such as a public accountant shall remain obliged to uphold the principles of independence in carrying out the audit process, although the auditor is paid by the client (Hendro and Aida 2006).

The concept of professionalism developed by Hall (1968) in a study of Sri (2010) is widely used by the researchers to measure the professionalism of the profession of an auditor, which is reflected from the attitude and behavior. The concept of professionalism is characterized by the presence of five factors, namely: (1) Dedication to the profession is reflected from the dedication of professionalism by using the knowledge and skills possessed, and the firmness to continue to perform the job though the reward is relatively less. (2) The social obligation is the views on the importance of the role of the profession and the benefits obtained both by the community and professionals because of the job. (3) Independence means that a professional view of someone should be able to make his own decisions without pressure from other parties (government, clients, and not members of the profession). Any outside interference is considered as an obstacle of independence professionally. (4) Confidence in the regulation of profession is a belief that the most competent party to give assessment on the professional work is the fellow of the same profession, not outsiders who do not have the competence in field of knowledge of the work. (5) Relationship with fellow of the same profession is using profession associations as a reference, including formal organizations and informal groups of colleagues as the main idea in the work. Through this profession association, the professionals can build professional awareness.

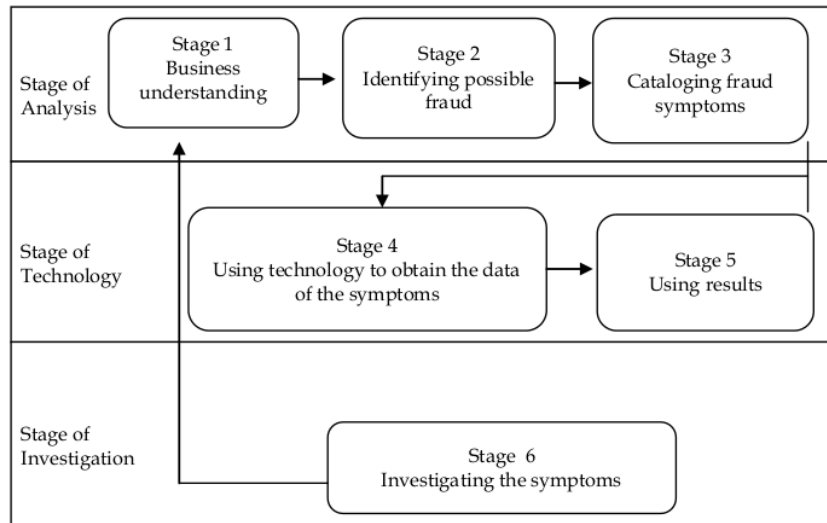


Figure 1
White Collar Fraud

Fraud Detection

Basically, there are two types of fraud; external and internal. External fraud is the fraud which is committed by outsiders against a company/entity, such as the fraud committed by customer against businesses, or taxpayer against the government. Internal fraud is illegal acts of employees, managers and executives of the company where they work (Amrizal 2004).

38 Koroy (2008) stated that the detection of fraud is not an easy task performed by an auditor. Based on the existing literature, there are four factors that are identified to make fraud detection become difficult to do, so the auditors fail in detecting it. The causative factors are: (1) the characteristics of the occurrence of fraud, (2) the understanding of the auditing standards regarding fraud detection, (3) the environment of audit work which reduces the quality of the audit, and (4) the audit methods and procedures which are not effective in detecting fraud.

Here are the outlines of fraud detection based on the fraud classification by ACFE in Amrizal (2004), namely; (1) fraud in financial statement is defined as the fraud committed by management in the form of material misstatement in Financial Statements that adverse investors and creditors. This fraud can be financial or non-financial fraud, (2) Misappropriation of assets. This type of fraud is often committed by employees rather than management, (3) Corruption is a white-collar crime scheme, in which an employee improperly uses his

influence in business transaction in such a way that violate his duty to his superiors, that directly or indirectly get the benefit.

Most of this fraud can be detected through the complaint of honest coworkers, reports from colleagues, or suppliers who are not satisfied and express complaints to the company. Based on the allegation of fraud, an analysis is then conducted on the suspect and the transaction. The detection of fraud can be seen from the characteristics of the recipient and the giver. The proactive detection method of white collar crime can be shown in the Figure 1 (Wilopo 2013: 31-33).

The Relationship between Experience and Fraud Detection

An Auditor who has different experiences will also be different in perceiving and responding to the information obtained during the examination and also in providing the audit conclusions toward the object being examined in the form of the provision of opinions. The higher the level of experience of an auditor, the better the views and feedback on the information contained in the financial statements, because the auditor has done a lot in his job, or has examined the financial statements of various types of industries. Therefore, with the increased experience in auditing, the number of fraud known by the auditor is expected to increase (Reza 2013).

Experience is obtained from education and the frequency of doing repetitive and routine work. This is because the auditor is being honed in detect-

ing something through the understanding of his solution techniques and has experienced difficulties or errors in his work, so that the auditor is more accurate and faster in completing his work. In addition, a psychic experience will form one's personality to be more thoughtful and careful in both behavior and thinking. The number of experience will provide a high level of precision and accuracy in examining the financial statements and give a positive impact on the quality of the audit. Based on the description, the hypothesis can be formulated as follows:

Hypothesis 1: Experience affects Fraud Detection.

The Relationship between Competence and Fraud Detection

The competencies required to perform an audit are knowledge and ability. An auditor must have the knowledge to understand the audited entity. In addition, an auditor must have the ability to work together in a team and the ability to analyze problems (Ika et al. 2009). An auditor must have the level of general skills possessed by auditors in general and must be able to use this expertise accurately, carefully, and reasonably.

An auditor who has competencies in terms of adequate knowledge, experience, education, and training can conduct audits objectively and accurately. Training programs have greater influence in increasing the expertise of auditor to perform audit. Experience will affect the ability of auditor to determine the existence of fraud in the company of his client. The expertise of audit and the ability to know the fraud is part of the competence of an auditor (Julius 2002). Based on the description, the hypothesis can be formulated as follows:

Hypothesis 2: Competence affects Fraud Detection.

The Relationship between Independence and Fraud Detection

The attitude of independence is also required by the auditor so that he is free from any interests and pressures of other parties, so the fraud existing in the audited company can be detected correctly. Then, after the fraud has been detected, the auditor is not involved in securing such fraudulent practices, Lastanti (2005), in a study of (Marcellina and Sugeng 2009).

Julius (2002), an independent public accountant is a public accountant who is not easily influenced, not favoring anyone, and obliged to be honest not only to the management and the owners of the company, but also other parties as the users of the financial statements who have put trust in the

results of his work.

It can be concluded that an auditor who has independent attitude will give the actual assessment of the financial report that he examined, without any burden on all parties. Thus, the guarantee of the reliability of the reports provided by the auditor can be trusted by all parties concerned. So, the higher the independence of the auditor, the better the audit quality provided. Based on the description, the hypothesis can be formulated as follows:

Hypothesis 3: Independence Affects Fraud Detection.

The Relationship between Professionalism and Fraud Detection

One of the measurements of a good auditor's performance is when the auditor can get adequate confidence on the audited financial statements whether it is free from any misstatement caused by error or fraud. This can be obtained using professionalism of an auditor, i.e. by making use of his ability carefully and accurately. In this study, the auditor is expected to be able to use his attitude of professionalism in detecting fraud so that the performance of the auditor becomes better and better (Marcellina and Sugeng 2009).

To be able to carry out the task professionally, an auditor should make a plan before the process of auditing the financial statements, including the determination of the level of materiality. A professional auditor will consider whether material to the information appropriately, as it relates to the conclusion that would be given. As a professional, an auditor acknowledges his responsibility to the society, to the client, and to the peers, including how to behave in a respectable manner, though this is a kind of personal sacrifice (Reza 2013). Based on the description, the hypothesis can be formulated as follows:

Hypothesis 4: Professionalism affects Fraud detection.

The all hypothesis are summarized as research framework shown in Figure 2.

3. RESEARCH METHOD

Sample Classification

The population of this study is Public Accounting Firms in Surabaya City listed in the Indonesian Institute of Certified Public Accountants (IAPI), as many as 45 Firms. The samples selection was done using purposive sampling method with the aim to obtain the samples, which are in consistence with the objective of this study. The sampling method is

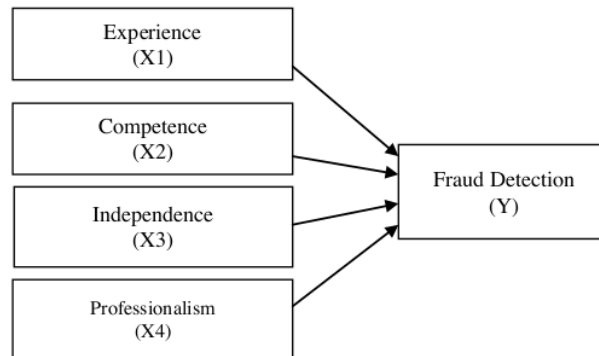


Figure 2
Research Framework

carried out with the following criteria: (1) The auditors who have 3 years experience or more, (2) The auditors who were still actively working for Public Accounting Firms.

Research Data

The sample consists of Public Accounting Firm (KAP) in Surabaya which listed in Indonesian Institute of Certified Public Accountants in 2014. The types of data used in this study are primary data. Primary data were obtained using questionnaires, which have been structured with the aim to collect information from the auditors who work in Public Accounting Firms (KAP) in Surabaya as the respondents in this study. The data are collected through survey method using questionnaires. Questionnaires were distributed directly to the auditors registered in Public Accounting Firms scattered in Surabaya. Methods of data collection in this study consist of three stages, namely: (1) stage one. At this stage, the researcher searches for information about the public Accounting Firms in Surabaya through the website of Indonesian Institute of Certified Public Accountants in www.iapi.or.id, (2) stage two. At this stage, the researcher collects and studies the related literature and contact the Public Accounting Firms to determine the active period and willingness to fill out questionnaires, (3) stage three. At this stage, the research is carried out by coming directly to the Public Accounting Firms in Surabaya and distributing questionnaires to the auditors to obtain the necessary research data in this study.

Research Variable

The research variables used in this study include fraud detection, as the dependent variable, and experience, competence, independence, and professionalism, as the independent variables.

Operational Definition of Variables

Fraud Detection

Marcellina and Sugeng (2009) stated that detecting fraud means the process of locating or determining an illegal act that could result in misstatements in financial reporting which is done intentionally. The variable of fraud detection is measured by using a replication of Muhammad Yusuf Aulia (2013). The instrument comprises 1 item of SPI understanding, 2 items of characteristic of fraud, 2 items of audit method, 3 items of form of fraud, and 1 item of document and personal test.

Experience

Audit experience is the experience of an auditor in auditing financial statements in terms of both duration and the number of assignments that once handled (Suraida 2005). The auditor who has more flying hours will surely be able to provide a better audit quality than those who have just started their career (Icuk and Elisha 2010). The variable of auditor's experience is measured using the instruments developed by Muhammad Yusuf Aulia (2013). The instrument comprises 1 item of duration of working as an auditor, 1 item of decision-making, 3 items of work ability, and 1 item of length of work.

Competence

Christiawan (2002) stated that the competence is related to education and adequate experience owned by a public accountant in the fields of auditing and accounting. The variable of auditor's competence is measured by using the instruments developed by Ika Sukriah (2008) and replication of Septiana Setyaningrum (2010). The instrument comprises 5 items of general knowledge, and 1 item of experience.

Independence

In the Auditing Standards (SA) section 220 (PSA No. 04) explains that an auditor must be independent, meaning that he is not easily influenced, because he is carrying out his work for the public interest. The variable of auditor's independence is measured by using the instrument of the replication of Septiana Setyaningrum (2010), and replication of Muhammad Yusuf Aulia (2013). The instrument comprises 3 items of independence in executing the work, 2 items of long-standing relationships with clients, and 1 item of other services.

Professionalism

In a general sense, someone is said professional if he meets three criteria; having expertise in performing the task in accordance with his field of knowledge, performing a task or profession by setting the standards in the field of his profession, and performing the duty of his profession to comply with the established ethics of profession (Herawaty, A., & Susanto, YK 2009). The variable of auditor's professionalism is measured by using instrument developed by Sri Trisnaningsih (2008) and replication of Muhammad Yusuf Aulia (2013). The instrument comprises 1 item dedication to the profession, 2 items of critical thinking, 2 items of accuracy in the examination of the client's financial statements, and 1 item of appropriate assumptions.

14 4. DATA ANALYSIS AND DISCUSSION

Descriptive Test of the Respondents

Based on the information in www.iapi.co.id, the number of Public Accounting Firms in Surabaya area is 45 Firms. The sample of this research is auditors working in Public Accounting Firms in the area of Surabaya. This research is done by distributing questionnaires to all auditors in Public Accounting Firms in Surabaya. However, not all of the firms receive the questionnaires because there are 28 Public Accounting Firms that are not willing to receive the questionnaires and 1 Public Accounting Firm has changed the address, so there are 82 questionnaires which are distributed by the researcher to 16 Public Accounting Firms. The questionnaires returned are 73 respondents but 15 respondents cannot be analyzed, so there are 58 respondents that can be analyzed.

Table 1 in the Appendices is presented the descriptive table of variables. The variable of experience has 58 respondents and produces the minimum value of 17 and maximum value of 24, with the mean value 20.05. The variable of competence 58 respondents, and produces the minimum value

of 17 and maximum value of 24, with the mean value of 20.45. The variable of independence has 58 respondents and produces the minimum value of 17 and maximum value of 24, with the mean value of 19.84. The variable of professionalism has 58 respondents and produces the minimum value of 28 and the maximum value of 24, with the mean value of 20.36. And the variable of fraud detection has 58 respondents and produces the minimum value of 25 and maximum value of 36 with the mean value of 29.59.

Validity, Reliability, and Classical Assumption Tests

From the results of the research instruments testing in terms of both validity and reliability of the 58 respondents, it is found that the research instrument used is valid, with the correlation value is greater than 0.5 (Ghozali 2012: 58) and the coefficient of reliability (Cronbach Alpha) is greater than 0.7 (Ghozali 2012: 47). The variables of experience, competence, independence, professionalism, and fraud detection have correlation values greater than 0.5, and the coefficient of alpha more than 0.7, so all questionnaire items for the variables of experience, competence, independence, professionalism and fraud detection are valid and reliable. The test results and the questionnaire items are presented in Table 2 to Table 7 (see Appendices).

The testing of classical assumptions is used to determine the statistical tools that will be used in the hypothesis testing. The basic assumption of classical regression consists of Normality Test, Multicollinearity Test, and Heterocedastisity Test. The normality test is done using statistical test of non-parametric Kolmogorov-Smirnov (Ghozali 2012: 160). The residual model is said to be normal if the significance probability of the K-S test result ≥ 0.05 . The data indicates that the value of sig. Kolmogorov-Smirnov is 0.333, so the data have been normally distributed. The multicollinearity test is done using Variance Inflation Factor (VIF). The criteria used for this test is as follows: if the tolerance value < 0.10 or equal to the value of $VIF > 10$, then there is multicollinearity between the independent variables (Ghozali 2012: 106). The data show that all the variables of X have VIF value < 10 and the tolerance value > 0.10 , so there is no multicollinearity. Heterocedastisity test is done using Glejser test with the significance probability is 5% above the confidence level. This indicates that there is no heterocedastisity (Ghozali 2012: 143). The data show that the significance value of all the independent variables is greater than the significance level (5%).

The values of Normality Test, Multicollinearity Test, and Heterocedastisity tests are presented in Table 8 t Table 10 (see Appendices).

Hypothesis Testing

The researcher will determine the effect of the variables of experience (X1,) competence (X2), independence (X3), and professionalism (X4) on the variable of fraud detection to find out the admissibility of the first, second, third and fourth research hypothesis. The values of processing results using SPSS can be seen in Table 11 to Table 13 (see Appendices). Based on the partial linear regression calculation (t test) using SPSS Statistics 20.00, it is obtained the following result with the equation:

$$Y = 2.735 + 0.361 X_1 + 0.472 X_2 + 0.155 X_3 + 0.338 X_4 + e$$

Based on the test results of the multiple linear analysis and the hypothesis that have been made, it can be described as follows:

1. Variable of experience. Based on the calculation, it is obtained the significance level of t smaller than 0.05 ($\beta=0.361$ sig. $t=0.042<0.05$), so H0 is rejected and H1 is accepted, with the significance level of 5%. It can be concluded the experience of auditors significantly affects the fraud detection.
2. Variable of competence. Based on the calculation, it is obtained the significance level of t smaller than 0.05 ($\beta=0.472$ sig. $t=0.016<0.05$), so H0 is rejected and H1 is accepted, with the significance level of 5%. It can be concluded that the competence of auditors significantly affects the fraud detection.
3. Variable of independence. Based on the calculation, it is obtained the significance level of t greater than 0.05 ($\beta=0.155$ sig. $t=0.332>0.05$), so H0 is accepted and H1 is rejected, with the significance level of 5%. It can be concluded that the independence of auditors does not significantly affect the fraud detection.
4. Variable of professionalism. Based on the calculation, it is obtained the significance level of t smaller than 0.05 ($\beta=0.338$ sig. $t=0.038<0.05$), so H0 is rejected and H1 is accepted, with the significance level of 5%. It can be concluded that the professionalism of auditors significantly affects the fraud detection.

For R2 test shows a value of 0.540. This means that 54% of the dependent variable, namely fraud detection, can be explained by the independent variables, while the rest ($100\% - 54\% = 46\%$) is explained by other factors outside the model. While, for the F-test shows that the significance value of F count is 0.000, where the value is less than 0.05.

This indicates that all the independent variables simultaneously affect the dependent variable, fraud detection.

Discussion

The Effect of Auditor's Experience on Fraud Detection

Based on the results of the descriptive analysis of respondents regarding work experience, it is known that 34 respondents, or 58.6%, have 3 - 5 years experience on average, and 24 respondents, or 41.4%, have more than 5 years experience. For the descriptive analysis of respondents, based on the last position, it is known that 48 respondents, or 82.8%, have the last position as senior auditor on average, and 10 respondents, or 17.2%, have the last position higher than senior auditor. It can be explained that the auditors, as the respondents, perform audit on the client's financial statements in terms of the length of time and number of assignments that once handled. Therefore, it is believed that the auditors have more knowledge in the field of accounting and auditing. That knowledge helps them to conduct the audit task, especially to produce better quality of examination results.

The results of hypothesis testing show that the auditor's experience affects the fraud detection. With the results, Public Accounting Firms must provide training for auditors to improve their ability and provide adequate compensation, which is appropriate with the needs of the auditors, as this, can improve the performance of auditors in performing audit tasks. Training programs and audit practices conducted by the auditors will also undergo a process of change where the auditors can adapt to the situation that will be encountered later. The structure of the auditor's knowledge relating to fraud may be developed with the training program, and at the same time, the experience of the auditors will increase. Work experience in a field owned by the auditors has made many things stored in their memory. With the frequency of doing, the same job has made the auditors more skilled and quick in completing their work as well as to develop a good understanding regarding the events to improve their performance. The longer the auditor works, the better the examination done, and thus increasing the fraud detection by producing a better quality of audits.

The Effect of Auditor's Competence on the Fraud Detection

Based on the results of the descriptive analysis of respondents regarding work experience, it is

known that 34 respondents, or 58.6%, have 3 – 5 years experience on average, and 24 respondents, or 41.4%, have more than 5 years experience. For the descriptive analysis of respondents, based on the last education, it is known that 41 respondents, or 70.7%, have the last education S1 degree (Bachelor) on average, and 14 respondents, or 24.1%, have the last education higher than S1 degree. It can be explained that the auditors, as the respondents, have already had a long working experience and highly educated. So it is believed that the auditors can perform their audit task well, especially in terms of finding misstatements in financial reporting made by the client so as to produce good quality of audits.

The results of hypothesis testing show that the auditor's competence affects the fraud detection. These results indicate that the higher the competency of the auditor, the higher the level of fraud detection. The opinion issued by the auditor to determine the results of the audit is determined by the knowledge and experience that become the elements of the competence of auditors. Knowledge is measured by how high the education pursued by an auditor, where he has much knowledge in his areas so as to be able to find a wide range of problems that exist at the time of deep and careful examination. In addition, it can help and facilitate the auditor in time of difficulty in following the more complex development. Audit process requires high expertise and professionalism of an auditor. The expertise owned by the auditor is not only influenced by the formal education but also in terms of experience so that the auditor will have more and more experience. This will make his work more accurate, store more memories associated with the same field in his memory, have a better and greater understanding, make the auditor able to provide a more plausible explanation for the error in the financial statements, and be able to classify the fault fraud

The Effect of Auditor's Independence on the Fraud Detection

Based on the results of the descriptive analysis of respondents regarding work experience, it is known that 34 respondents, or 58.6%, have 3 – 5 years experience on average, and 24 respondents, or 41.4%, have more than 5 years experience. For the descriptive analysis of respondents, based on the last education, it is known that 41 respondents, or 70.7%, have the last education of S1 degree (Bachelor) on average, and 14 respondents, or 24.1%, have the last education of higher than S1 degree. It can be explained that the auditors, as the respon-

dents, have already had a long working experience and highly educated. So it is believed that the auditors can find misstatements in the financial reporting made by the client, but the implementation of this task depends on the independence of the auditors in terms of the action to report misstatement found during the examination.

The results of hypothesis testing show that the auditor's independence does not affect the fraud detection. These results indicate that the lower the level of auditor's independence, the lower the level of fraud detection. Auditor is influenced by a pressure to defend his client in terms of making decisions in the field of audit because of a sense of concern that arises from an auditor with the possibility of losing the company audited. Therefore, the auditor should not only be free in reality, but he should also avoid situations that make other people doubt his freedom. There are some things that can interfere with the independence of an auditor, such as the length of audit time between the client and public accountant, audit fees, other services (other than audit services) and Public Accounting Firm profile.

The effect of Auditor's Professionalism on Fraud Detection

Based on the descriptive analysis of respondents regarding work experience, it is known that 34 respondents, or 58.6%, have 3 – 5 years experience on average, and 24 respondents, or 41.4%, have more than 5 years experience. For the descriptive analysis of respondents, based on the last education, it is known that 41 respondents, or 70.7%, have the last education of S1 degree (Bachelor) on average, and 14 respondents, or 24.1%, have the last education of higher than S1 degree. It can be explained that the auditors, as the respondents, are believed to have an attitude of professionalism in carrying out his task or profession in accordance with their field and have extensive knowledge regarding the materials related to the their audit task.

The results of hypothesis testing show that the auditor's professionalism affects the fraud detection. These results show that the higher the professionalism of auditors, the higher the level of fraud detection. Auditors who have a high level of professionalism will contribute that can be trusted by the decision makers. To run their task with higher responsibility, auditors should have a very broad insight about the materials with respect to the complexity of the organization and the transactions to be examined in order to obtain a complete description of the conditions and circumstances of the client. Public Accountants' Professional Standards

on auditing standards, the third general standard is stated that in the audit and the preparation of his report, the auditor shall use his professional skills carefully and accurately. Therefore, an auditor is required to have general skills generally possessed by auditors, to plan and to carry out the work using his skill and expertise carefully and accurately.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATION

Based on the analysis and hypothesis testing method that has been done, it can be concluded as follows: 1) three of the four independent variables that significantly affect the fraud detection are experience, competence, and professionalism, 2) the variable of independence has no significant effect on the fraud detection. This is presumed that because the auditors tend to give less attention to the independence when performing their duties. For the auditors, the most important thing to do is to be able to complete their task on time and defend the client in making decisions in the field of audit. Currently the demand for competence and experience in auditing becomes increasingly large. They can be obtained from several trainings/workshops and audit assignments. Strong character will also shape the soul of professionalism in the field of his work so that the auditor can produce qualified audit results. However, this condition has not been supported by the attitude of independence, meaning that the dependency on the client is still quite high.

The limitations of this study are as follows: 1) using questionnaires as data collection techniques. This way, besides depending on the ability of respondents to understand the questions proposed, this can lead to bias if the perception of the respondent does not correspond to reality, 2) the researcher wishes to do research on 45 existing Public Accounting firms in Surabaya and Sidoarjo, but only 16 Public Accounting Firms that are willing to accept the questionnaires because the number of questionnaires in the Public accounting Firms are too many. A lot of auditors are on duty out of town, and unwilling to accept due to the command of the head of the firms, so that the results obtained are less supportive of this study, 3) no control of respondents to know the correctness of the research results, so it is unknown whether the intent of all the questions in the questionnaire can be understood by respondents.

As the above limitations, the suggestions that can be submitted are as follows 1) for Public Accounting Firms need to pay attention and always provide facilities that are related to an increase in

fraud detection, 2) for further research should not only use data derived from questionnaires but also from interviews or direct involvement in activities in the Public Accounting Firms, add the number of respondents by expanding area of research, increase the number of variables that can affect the fraud detection, spread and collect questionnaires in a timely manner, and control the respondents to determine the correctness of the research results.

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APPENDICES

Table 1
Descriptive Test Results

Variables	N	Min	Max	Mean	Std. Deviation
X1	58	17	24	20.05	2.123
X2	58	17	24	20.45	2.137
X3	58	17	24	19.84	2.215
X4	58	28	24	20.36	2.375
Y	58	25	36	29.59	3.168

Source: Processed Data.

Table 2
Validity Test Result of Experience Variable (X1)

Indicator	Pearson Value	P value (sig)	Decision
PG1	0.522	0.000	Valid
PG2	0.680	0.000	Valid
PG3	0.745	0.000	Valid
PG4	0.657	0.000	Valid
PG5	0.692	0.000	Valid
PG6	0.669	0.000	Valid

Source: Processed Data.

Table 3
Validity Test Results of Competence Variable (X2)

Indicator	Pearson Value	P value (sig)	Decision
KOM1	0.772	0.000	Valid
KOM2	0.605	0.000	Valid
KOM3	0.672	0.000	Valid
KOM4	0.749	0.000	Valid
KOM5	0.755	0.000	Valid
KOM6	0.764	0.000	Valid

Source: Processed Data.

Table 4
Validity Test Results of Independence Variable (X3)

Indicator	Pearson Value	P value (sig)	Decision
IND1	0.758	0.000	Valid
IND2	0.844	0.000	Valid
IND3	0.737	0.000	Valid
IND4	0.289	0.028	Valid
IND5	0.756	0.000	Valid
IND6	0.679	0.000	Valid

Source: Processed Data

Table 5
Validity Test Results of Professionalism Variable (X4)

Indicator	Pearson Value	P value (sig)	Decision
PRO1	0.870	0.000	Valid
PRO2	0.897	0.000	Valid
PRO3	0.786	0.000	Valid
PRO4	0.875	0.000	Valid
PRO5	0.608	0.000	Valid
PRO6	0.845	0.000	Valid

Source: Processed Data.

Table 6
Validity Test Results of Fraud Detection Variable (Y)

Indicator	Pearson Value	P value (sig)	Decision
PK1	0.544	0.000	Valid
PK2	0.674	0.000	Valid
PK3	0.847	0.000	Valid
PK4	0.738	0.000	Valid
PK5	0.748	0.000	Valid
PK6	0.742	0.000	Valid
PK7	0.817	0.000	Valid
PK8	0.632	0.000	Valid
PK9	0.800	0.000	Valid

Source: Processed Data.

56
Table 7
Reliability Test Results

Variable	Cronbach's Alpha	Decision
Experience (X1)	0.729	Reliable
Competence (X2)	0.813	Reliable
Independence (X3)	0.730	Reliable
Professionalism (X4)	0.897	Reliable
Fraud Detection (Y)	0.887	Reliable

Source: Processed Data.

Table 8
Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		58
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.14980569
Most Extreme Differences	Absolute	.124
	Positive	.075
	Negative	-.124
Kolmogorov-Smirnov Z		.946
Asymp. Sig. (2-tailed)		.333

Source: Processed Data.

Table 9
Multicollinearity Test Results

Variable	Tolerance	VIF	Decision
Experience (X1)	0.645	1.549	Not Multicollinearity
Competence (X2)	0.535	1.869	Not Multicollinearity
Independence (X3)	0.709	1.411	Not Multicollinearity
Professionalism (X4)	0.610	1.639	Not Multicollinearity

Source: Processed Data.

Table 10
Heteroscedasticity Test Results

Variable	Coefficient	Sig.	Decision
Experience	0.137	0.392	Not heteroscedasticity
Competence	0.156	0.375	Not heteroscedasticity
Independence	0.067	0.662	Not heteroscedasticity
Professionalism	0.106	0.519	Not heteroscedasticity

Source: Processed Data.

41 **Table 11**
Partial Regression Analysis Results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.735	3.496		.782	.437
PG	.361	.173	.242	2.083	.042
KOM	.472	.189	.319	2.500	.016
IND	.155	.158	.108	.979	.332
PRO	.338	.159	.254	2.124	.038

Source: Processed Data.

Table 12
Analysis Results of R2 Test (Coefficient Determination)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.735a	.540	.505	2.229

Source: Processed Data.

Table 13 **54**
Analysis Results of F Test

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	308.634	4	77.159	15.523	.000b
Residual	263.435	53	4.970		
Total	572.069	57			

Source: Processed Data.

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