

# The Use of Risk-Based Auditing, Computer-Assisted Auditing and Investigative Auditing Techniques to Detect Fraud on Social Assistance of Covid-19

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**Abstract:-** This research aims to examine empirically the effect of using risk-based auditing, computer-assisted auditing and investigative auditing techniques on fraud detection for social assistance of COVID-19. The research design was in form of cross-sectional data. It was a research of quantitative approach and the data collection technique used a questionnaire with 73 respondents of government internal auditors at the Development and Financial Supervisory Agency of South Sulawesi Province. The data analysis technique was multiple regression analysis. The research results prove that the use of risk-based audit, computer-assisted auditing and investigative audit techniques has a significant positive effect on fraud detection for social assistance of covid-19.

**Keywords:-** Risk-Based Auditing Techniques, Computer-Assisted Auditing Techniques, Investigative Auditing Technique, Fraud Detection

## I. INTRODUCTION

The corona virus (Covid-19) pandemic that emerged at the end of 2019 has certainly had a major impact on the life of world community in various aspects, especially health, social, economic and financial. In order to save the national economy and financial system stability due to the impact of covid-19 pandemic, the Indonesian government made a policy of increasing the budget in the structure of State Revenue and Expenditure Budget (APBN) for health, spending on social safety nets and economic recovery, as well as strengthening the authority of various institutions in financial sector (Perpu No 1 Tahun 2020, n.d.). In this regard, the government has allocated a large enough budget to recover from the impact of covid-19 pandemic. Through the changes in the 2020 APBN, 695.2 Trillion rupiah are allocated to fund the strategic programs, including health, social protection, business incentives, Micro, Small and Medium Enterprises, corporate financing and sectors of Ministries & Institutions and Regional Governments (Direktorat Jenderal Anggaran Kementerian Keuangan, 2020).

A large amount of budget is generally prone to fraud (Kumaat, 2011). In connection with this, Indonesia Corruption Watch reported that in 2020 there were 107 cases of social assistance digression for Covid-19. There were 5 (five) cases of budget misuse for the covid-19 countermeasures during the first semester of 2021 (ICW,

2020). Cases and presumption of potential corruption that have occurred become a concern for many parties over accountability and transparency in the management of social assistance due to the impact of covid-19 (Launa & Lasianawati, 2021). The concerns and suspicions of various parties are due to the increasing risk of corruption in dealing with the covid pandemic (Michalak & Brzezinski, 2021). Therefore, the government must pay special attention to cases of misuse of funds for the covid-19 pandemic. The government must ensure the transparency in management of funds invested for economic recovery due to the covid pandemic (Csonka & Salazar, 2021). President Jokowi gave a firm statement on the misuse of covid-19 social assistance funds, namely "the government will continue to consistently support efforts to prevent and eradicate corruption" (<https://www.liputan6.com/news/read>).

Responding to the rampant corruption cases that occur in Indonesia, the internal audit as part of government structure is expected to be able to carry out its responsibilities in overseeing state finances (Rustendi, 2017). The role of internal audit will ensure to stakeholders that financial management is carried out correctly, no error occurs and will boost the increase of effectiveness of corporate governance (Caratas & Spataru, 2014). Internal audit is led to be an extension of management in carrying out supervision (Kaunang, 2013). Therefore, Development and Financial Supervisory Agency as the government's internal audit is required to continue to monitor and detect the potential risk of fraud for social assistance of covid-19 pandemic. Corruption is one category of fraud and the other category is asset abuse and financial statement fraud (Zack, 2009).

Fraud will wreak havoc regardless of the type and size of the company, both public organizations and small or large business companies. Fraud will also occur in any organization (Gee, 2015). The threat of fraud will have an impact on other people or organizations in form of losses, reputation reduction and legal consequences (Stamler et al., 2014). Detection is carried out shortly after the prevention efforts fail and are unable to stem the fraud to occur and provide space for perpetrators to carry out their evil actions (Oktaviani et al., 2016) and (Purba, 2015).

Technology development has made fraud more complex and more difficult to detect (Rahman & Anwar, 2014). On the post of covid-19 pandemic, fraud has become a very critical problem and the acts are getting smarter (Zhu et al., 2021).

This is a challenge for the government auditors in detecting the fraud. Each act of fraud has different characteristics so that the auditor must understand the characteristics of each fraud (Agustina et al., 2021). The factors making the fraud detection difficult that the auditor fails to detect it are: (a) the characteristics of fraud to occur, (b) understanding of audit standards regarding fraud detection, (c) audit work environment that reduces audit quality, and (d) ineffective audit methods and procedures in detecting fraud (Sulistiyowati & Supriyati, 2016). Auditors must have special skills to detect fraud that occurs (Chong, 2013). In dealing with acts of fraud, the audit team must have sharp intuition in seeing the internal aspects at risk of fraud of the company and the audit does not only rely on standard audit methods (Kumaat, 2011). Therefore, in detecting fraud, it is necessary to use the risk-based auditing, computer-assisted auditing and investigative audits techniques.

Through the application of the risk-based auditing technique, the audit procedures and the efforts of the auditor team are expected to concentrate on the objects of high risk (Tuanakota, 2013). Risk-based internal auditing technique makes internal auditors focus on high risk points to find the potential for fraud to occur (Ar'Reza et al., 2020). The Indonesian government's internal audit standard (session 1210.A2) explains that auditors must have adequate capabilities and skills to evaluate fraud risk and how to manage fraud risk (Asosiasi Auditor Intern Pemerintah Indonesia, 2021).

Computer-assisted auditing is another technique in audit activities to detect fraud. Along with the development of technology, perpetrators of fraudulent acts are also increasingly skilled in carrying out their actions. Information technology has a dual role. On the one hand it helps auditors to investigate and detect fraudulent acts and on the other hand it can make it easier for perpetrators to commit fraud (Simha & Satyanarayan, 2016). In an effort to increase the effectiveness and efficiency of the fraud detection process, auditors should use computer-based audit techniques (Annisa & Harris, 2011).

The investment audit is then a series of investigations intended to make sure the truth of a fraudulent act based on the initial indications obtained from the whistleblower and the efforts of audit team to detect the fraud through the risk-based auditing technique and the development of an informant network / audit intelligence (Kumaat, 2011). The investigative auditing technique as a form of in-depth investigation of an early indication of fraud in form of whistleblower and evidence is still premature, so that with this investigation the auditor finds sufficient evidence and is able to prove a fraud (Tjeng & Nopianti, 2020).

This research is intended to empirically examine the effect of risk-based auditing, computer-assisted auditing and investigative auditing techniques, on fraud detection for the social assistance of covid-19.

## II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### 1. *Fraud Detection*

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

### 2. *Risk-Based Auditing Technique*

Risk-based audit is a series of planned, integrated and continuous monitoring activities to carry out; (a) mapping with the aim of identifying fraud risk points, (b) observations to deepen the fraud risk points (c) verification and data analysis to identify the level of fraud that are prone to occur at risk points (Kumaat, 2011).

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

H1 : Risk-based auditing technique can improve the detection of the fraud of COVID-19 social assistance

### 3. *Computer-Assisted Auditing Technique*

Computer-Assisted Auditing Technique is an auditing technique used by auditors using computer tools in collecting data and information to increase the effectiveness and efficiency of the auditing process (Coman et al., 2014). Computer-assisted auditing technique is a very important tool

for auditors in gathering information for a company or organization environment by utilizing computer programs (Olasanmi, 2013) and (Widuri & Gautama, 2020). There are two perceptions to be the reasons for someone applying technology in a job, namely (a) the perception of ease of use, which is interpreted as being free from difficulties (b) the perception of usefulness that means the application of information technology can provide benefits to its users (Davis et al., 1989). Furthermore, (Pura, 2017) explains (1) the perception of ease of use is that the auditor believes the information technology is easy to use so that it does not become difficult to collect data and information needed in the auditing activities. (2) the perception of usefulness is that the application of information technology will provide benefits to the auditor to improve performance in conducting auditing activities. Thus the application of technology in form of computer applications will improve the auditor's responsibility performance in detecting fraud.

The techniques used to assist the auditing process with computer-assisted auditing techniques are: (a) verification and investigation of various transactions, (b) identifying significant changes in each number, (c) computer control system verification, (d) collecting sample data required for auditing testing, (e) examination of accounting system calculations (Ray, 2021). Computer software is very helpful for auditors in conducting auditing activities that the auditors can collect data, information and improve the ability to detect fraud (Khomsiyah et al., 2019). With computer-assisted auditing technique, auditors can evaluate all transaction data from all data collected, making it easier to detect potential fraud (Singleton et al., 2006). Thus, the following hypotheses is proposed:

H2 : Computer-assisted auditing technique can improve detection of fraud of COVID-19 social assistance

**4. Investigative Auditing Technique**

An investigative auditing technique is a series of investigations that aims to ensure the truth of a fraudulent act based on the initial indications obtained from a whistleblower and the audit team's efforts to detect it through the risk-based auditing technique and the development of an informant network/audit intelligence (Kumaat, 2011).. The auditor must be able to prove a fraud that occurred and was previously indicated by various parties, but the investigation of the initial indication was not immediately carried out, because the initial indications in form of whistleblower and evidence are still

premature, so an in-depth investigation is needed to obtain sufficient evidence (Tjeng & Nopianti, 2020). The investigation process can be performed by the following stages: (a) review of initial information, (b) planning of an investigation examination (c) implementation of an investigation, (d) an investigation report and (e) a follow-up investigation. Investigative auditors must have critical and strategic thinking skills, effective communication and investigative abilities so that they are successful in carrying out auditing tasks (Narayana & Ariyanto, 2020).

According to (Tjeng & Nopianti, 2020) investigative auditing technique is basically the same as general auditing techniques. However, this technique is more explorative and deepens in cases of an indication of fraud. Including investigative auditing techniques are; (a) investigating the physical evidence, (b) confirmation, (c) checking documents, (d) case analysis, (e) requesting an explanation from the auditing orally or written (f) re-analysis, (g) make observations. The investigative auditing process adjusts the case being investigated and the evidence collected must be sufficient and consistent so that it is more effective in detecting the fraud (Syahputra et al., 2020). Thus, a hypothesis is proposed:

H3 : Investigative auditing technique can improve detection of fraud of COVID-19 social assistance

**III. METHODOLOGY**

This research used a quantitative approach, beginning with the development of propositions and hypotheses and then the hypothesis was tested with quantitative data to find a new concept/thesis or a tested hypothesis (Ferdinand, 2011). The population was the functional government auditors working at the Financial and Development Supervisory Agency of South Sulawesi Province, totaling 143 auditors. The Sample of 73 auditors was drawn by Simple Random Sampling technique (Sugiyono, 2016). The form of data was cross-sectional data and the data collection method used a questionnaire technique (Sekaran & Bougie, 2017).

The object of the research is social assistance for covid-19 and the research variables are fraud detection (Y) as the dependent variable, risk-based audit techniques (X1), computer-assisted audit techniques (X2) and investigative audit techniques (X3) as the independent variables. These variables are measured by the following indicators.

**Table 1 : Operational Variable**

No	Variables	Indicators	Scale of Measurement
1	Fraud detection (Y)	1. Maximize the whistleblower hotline 2. Process control 3. Proactive detection Source : (Kumaat, 2011)	Ordinal
2	Risk-Based Auditing Technique (X <sub>1</sub> )	1. Inquiries of management and others 2. Observatioan and inspection 3. Analytical procedure Source : (Tuanakota, 2013)	Ordinal

3	Computer-Assisted Auditing Technique (X <sub>2</sub> )	<ol style="list-style-type: none"> <li>1. Verification and evaluation of transaction</li> <li>2. Identification of significant change</li> <li>3. Verification of computer control system</li> <li>4. Collect required data</li> <li>5. Evaluation of accounting system</li> </ol> Source : (Ray, 2021)	Ordinal
4	Investigative Auditing Technique (X <sub>3</sub> )	<ol style="list-style-type: none"> <li>1. Examine the physical fact</li> <li>2. Confirmation</li> <li>3. Check of document</li> <li>4. Check of cases</li> <li>5. Ask for confirmation from auditee</li> <li>6. Reanalysis</li> <li>7. Perform observation</li> </ol> Source : (Tjeng & Nopianti, 2020)	Ordinal

The data were analyzed by multiple regression analysis. The equation is:

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

Note :

- Y : Fraud detection
- α : Constanta
- β<sub>1-3</sub> : Regression coefficient
- X<sub>1</sub> : Risk-based auditing technique
- X<sub>2</sub> : Computer-assisted auditing technique
- X<sub>3</sub> : Investigative auditing technique

## VI. RESULTS AND DISCUSSION

The functional auditors who become respondents are generally the young auditors and primary auditors, namely 34.3% and 30.2%, while the least is the advanced auditors (2.7%). From the aspect of education, the majority of respondents have undergraduate education qualifications (90.4%). And from the aspect of rank group, more respondents have rank III. The complete profile of the respondents is described in table 2 below:

**Table 2 : Profile of Respondent**

No	Items	Categories	Frequency	Percentage
1	Functional Auditor	Intermediate auditor	13	17,8
		Young Auditor	25	34,3
		Primary Auditor	22	30,2
		Supervisory auditor	6	8,2
		Advanced Auditor	2	2,7
		Implementing Auditor	5	6,8
		Sum	73	100%
2	Education	S2	2	2,8
		S1	66	90,4
		D3	5	6,8
		Sum	73	100%
3	Rank	Rank IV	3	4,1
		Rank III	65	89,0
		Rank II	5	6,9
		Sum	73	100%

Source : Data processed in 2021

The results of data analysis can be explained that the average value of the risk-based auditing technique variable (X<sub>1</sub>) is 21.50%, computer-assisted auditing technique (X<sub>2</sub>) is 22.01%, investigative auditing technique (X<sub>3</sub>) is 24.57% and fraud detection (Y) of 31.89%. The regression coefficient value for the risk-based auditing technique variable is positive at 0.228 and significant at 0.005 less than 0.05. So that the first research hypothesis (H1) is accepted, namely risk-based auditing technique has a significant positive effect on fraud detection. The computer-assisted auditing technique has a positive regression coefficient of 0.200 and significant at 0.048, less than 0.05. So that the second research hypothesis (H2) can also be accepted, namely the computer-assisted

audit technique has a significant positive effect on fraud detection. And the coefficient value of the investigative auditing technique is positive at 0.198 and significant at 0.000 value less than 0.005. So that the third research hypothesis (H3) can be accepted, namely the investigative auditing technique has a significant positive effect on fraud detection. The result of the analysis of determination (R<sup>2</sup>) shows a value of 0.309 which means that the factors of risk-based auditing technique (X<sub>1</sub>), computer-assisted auditing techniques (X<sub>2</sub>) and investigative auditing techniques (X<sub>3</sub>) affect fraud detection by 30.9%. Table 3 shows the complete data analysis results:

**Table 3** : Data analysis

Items of Variable	Regression coefficient value	t-value	Probability	Means
Constanta	17,664	5,938	0,000	
X1	0,228	2,913	0,005	21.5068
X2	0,200	2,016	0,048	22.0137
X3	0,198	4,311	0,000	24.5753
Y				31.8493
R <sup>2</sup>				0,309

Source : Data processed in 2021

## V. DISCUSSION

### 1. Effect of Risk-Based Auditing Technique on Fraud Detection

The result of the data analysis show that the use of risk-based auditing technique has a positive significant effect on fraud detection for social assistance of covid-19. The more effective the auditing implementation with risk-based auditing technique, the more fraud detection by the auditors will be. The application of the risk-based auditing technique in conducting auditing activities is important, because with this technique the auditor can trace the point of risk and find the fraud.

Although fraud prevention continues, there is always the potential for fraud in certain conditions and areas. This gives opportunity for the perpetrator to commit his crime (Purba, 2015). Fraud perpetrators are usually always looking for opportunities to take action. Auditors must really understand the point of fraud risk to occur. The higher the risk, the higher the responsibility of the auditor in detecting fraud (Swastyami, 2016). Auditors must apply adequate risk assessment procedures to identify the fraud risks (Tuanakota, 2013). The results of this study are in line with (Purba, 2015) that the more significant the risk, the more sensitive the occurrence of the fraud so that a special fraud detection is needed (Purba, 2015). The results of this study also support the research by (Swastyami, 2016), (Basri & Umar, 2021) and (Latuconsina & Rahim, 2021) that the risk-based auditing technique has a positive effect on fraud detection.

### 2. Effect of Computer-Assisted Auditing Technique on Fraud Detection

The result of data analysis show that the use of computer-assisted auditing technique has a positive significant effect on fraud detection for the social assistance of covid-19. The more effective the application of computer-assisted auditing technique, the more fraud detection will be. Increasing business activity requires companies to apply technology in their financial systems. According to (Annisa & Harris, 2011) in a computerized financial system, it is very impractical for auditors to evaluate and test the evidence of transactions manually. Therefore, the auditor should consider the application of computer-assisted auditing technique in the auditing process.

Technology is a tool for auditors to facilitate the work in auditing activities (Pura, 2017). Computer-assisted auditing technique can increase the effectiveness and efficiency in auditing process and useable by auditors to collect sufficient, relevant and reliable information (Coman

et al., 2014). The result of this study is in line with the research by (Widuri & Gautama, 2020) that the application of computer-assisted auditing technique provides benefits and play a role in detecting fraud.

### 3. Effect of Investigative Auding Technique on Fraud Detection

Based on the results of data analysis, the use of investigative auditing technique has a positive significant effect on fraud detection for the social assistance of covid-19. The more effective the auditing implementation with investigative auditing technique, the more fraud detection will be. The investigative auditing technique has a special method different from the auditing in general and applied to detect cases of violations in form of fraud that have entered the realm of law, so that auditors seek legal evidence based on law (Syahputra et al., 2020).

The investigative auditing technique detects fraud based on initial indications. The auditing team must be careful and act quickly when conducting an investigative auditing, because: (a) the initial indications do not necessarily lead to fraud which leads to sanctions, (b) the confidentiality of the investigation is leaked, (c) the suspected perpetrator is not necessarily cooperative (Kumaat, 2011). Auditors who conduct investigative auditing are required to have ability and experience from various branches of science and have analytical skills to prove fraud based on initial indications (Tjeng & Nopianti, 2020) and (Syahputra et al., 2020). Furthermore (Chong, 2013) said auditors need to apply investigative techniques and analytical skills in gathering evidence and evaluating the audit evidence related to the situations of fraud. Several previous research results such as research conducted by (Lestari et al., 2017), (Narayana & Ariyanto, 2020) and (Syahputra et al., 2020) also prove that investigative auditing technique is effective in detecting fraud.

## VI. CONCLUSIONS

Fraud cases are very complex and varied. Perpetrators perform their actions in various ways make it difficult to detect. Auditors do not only rely on standard auditing techniques and procedures but need to apply other more effective auditing techniques in detecting fraud. The results of this study prove that the uses of risk-based auditing, computer-assisted auditing and investigative auditing techniques have positive and significant effect on fraud detection. Thus, these auditing techniques are effective in detecting fraud.

The results of this study can provide a theoretical contribution to the context of developing knowledge related to effective auditing techniques to detect fraud. Practically, the research results are expected to be able to contribute to the Financial and Development Supervisory Agency (BPKP) in considering the application of risk-based auditing, computer-assisted auditing and investigative auditing techniques in detecting all forms of fraud for the social assistance of covid 19 or other fraud.

This study has limitations in terms of determining respondents, where the research respondents are only the government's internal auditors who work at the Development and Finance Supervisory Agency. It is hoped that in further research the respondents can be expanded to other government internal auditors, such as the inspectorate, government external auditors who work for the Supreme Audit Agency. In addition, the variables observed in this study are still very limited, so that in further research it is necessary to observe other variables that affect fraud detection such as intelligence auditing (Kumaat, 2011).

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