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RESEARCH

The Effect of Auditors' Experience, Workload, Red Flags, and Personality Type on Their Ability to Detect Fraud: Empirical Study at a Public Accounting Office in Kurdistan Region

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ABSTRACT

PURPOSE: The main objective of this study is to examine how Auditor Experience (AE), Workload (WL), Red Flags (RF), and Personality Type (PT) affect an auditor's ability to detect fraud, with Professional Scepticism (PS) serving as a moderating factor. This research is grounded in agency theory and the Theory of Planned Behaviour.

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METHODOLOGY: This paper employed quantitative primary data derived from questionnaires distributed. The population for the paper are auditors in the Public Accounting Office in Kurdistan region. A purposive sampling method was used, and there was a total of 173 respondents.

FINDINGS: The investigation's findings indicate that Auditor Experience (AE) has a significantly positive effect on an auditor's ability to detect fraud, whereas Workload (WL) has a significant negative effect on fraud detection capability. In addition, the influence of Red Flags (RF) and Personality Type (PT) does not affect an auditor's ability to detect fraud. Professional Scepticism (PS) can influence how auditor experience affects an auditor's ability to detect fraud, and workload also impacts an auditor's fraud detection capabilities.

ORIGINALITY: This study examines factors influencing auditors' fraud detection in Kurdistan's public accounting sector, with professional scepticism as a moderator.

KEYWORDS: *Auditor Experience; Workload; Personality; Red Flags; Professional Scepticism; Fraud Detection; Kurdistan*

INTRODUCTION

In submitting financial reports there is still a great deal of fraud and manipulation of of those reports carried out; in these cases, company auditors are needed. However, there are still many cases of manipulation of financial statements in companies that involve internal auditors; companies therefore need the role of a third party to be able to provide reliable audit services. Smith *et al.* (2005), and Suyono and Al Farooque (2019) stated that fraud is the most serious problem in today's business world, so new stages are needed from the accounting profession, accountants, and auditors to be able to notice the fraud.

An auditor's experience plays an important role in uncovering cases of fraud; an auditor with a great deal of knowledge and who has handled many fraud cases may figure out what signs suggest that something is fraudulent. Adnyani *et al.* (2014) and Suyono and Al Farooque (2019) demonstrated that the amount of success in identifying fraud and inaccuracies in financial reporting is influenced by auditor expertise, while Anggriawan (2014) indicated that auditors with long working hours will encounter numerous challenges that can enhance their expertise in the field.

The geographical, time, and demographic changes between this study and prior investigations are discussed, as well as the addition of the independent variable personality type. Therefore, this paper offers an empirical examination of auditor's experience, workload, red flags, and personality concerning auditors' capacity to identify fraud at a public accounting office in Kurdistan region; scepticism functions as a moderating element.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Agency Theory

Agency theory was first introduced by Jensen and Meckling (2019), and explains the relationship between shareholders (principals) and company management (agents) in which information asymmetry often occurs between the two parties due to different interests held by a principal and an agent. The existence of these differences in interests causes agency conflicts, and the emergence of these conflicts causes the actions taken by agents to go against what is desired by the principals, causing information asymmetry.

Theory of Planned Behaviour (see Figure 1)

According to Ajzen's (1991) interpretation of the theory of planned behaviour, a person would generally behave correctly in response to what his environment desires. In other words, behavioural motivation influences a person. According to Januarti (2011), the idea of planned behaviour is based on three fundamental factors. First, consideration of one's basic attitude towards intuition, other people, or items first. This concept explains how a person's core attitude or mentality may be determined based on their reaction to objects, intuition, and their environment. Second, defining the subjective norm's social influence, and third, about control. This aspect is connected to one's opinion of how tough it is to achieve behaviour in the past.

The impact of an auditor's experience on their capability to identify fraud

The level of experience an auditor has in carrying out auditing tasks is believed to enable them to find an error or fraud that arises in a financial report. Based on the agency theory, an auditor here becomes a third party between the shareholders and the company. As a result, an auditor's experience is critical; the more auditing knowledge an auditor possesses, the greater an auditor's ability to detect fraud in financial records. Faradina (2016) and Kassem and Turksen (2021) claim that experience is significantly positively correlated with an auditor's capability to detect fraud. The resulting research hypothesis is as follows:

H1: Experience has a positive influence on an auditor's ability to detect fraud.

The impact of workload on an auditor's ability to detect fraud

Workload, as defined by Irawan *et al.* (2018), is the quantity of work that a person must complete. Workload may also be evident in the high quantity of client work that an auditor must handle. An auditor's workload is typically tied to the busy season, which occurs in the first quarter of the year. This busy season for auditors can occur due to the large amount of work that must be completed in several audit cases, resulting in auditor exhaustion in detecting fraud. Based on the theory of

planned behaviour, the amount of assignment or audit burden that is being borne by a person can also affect that person's attitude (Januarti, 2011). The following is the research hypothesis obtained from the previous description:

H2: Workload has a negative effect on an auditor's ability to detect fraud.

The impact of red flags on an auditor's ability to detect fraud

An auditor also needs to pay attention to the emergence of red flags, i.e., unusual circumstances and irregularities within a financial report. According to Purwanti and Astika (2017), red flags are unusual signs or symptoms that appear in the environment or in an individual's behaviour, suggesting the potential presence of fraud and warranting further investigation. Agency theory supports a deeper analysis of these red flags, helping to guide auditors in gathering preliminary evidence for detecting fraud. The following is the research hypothesis obtained from the previous description:

H3: Red flags have a positive effect on an auditor's ability to detect fraud.

The impact of personality types on an auditor's ability to detect fraud

Personality type can be one of the factors that can determine the attitude that a person will have. A person's personality can be formed from two main factors, heredity or genetic, and environmental factors. The role of three main determinants is based on the notion of planned behaviour. One of these variables associated to personality type is related to a person's basic attitude; this may be developed by a person's response to things, intuition, and the environment (Januarti, 2011). The sense and thinking (ST) and Intuition and Thinking (NT) personality types are those that make judgements logically because they evaluate the facts (Suryanto *et al.*, 2017).

H4: Personality type affects an auditor's ability to detect fraud.

Scepticism moderates the effect of auditor experience on auditor's ability to detect fraud

Scepticism is an important factor that must be possessed by an auditor, and one of the factors that can increase an auditor's scepticism is the amount of audit experience. Auditors with many years of experience and a sceptical mindset boost their ability to detect fraud when compared to auditors with limited experience and a sceptical attitude. The following hypothesis may be formed using the above explanation:

H5: Scepticism can moderate the influence of experience on auditors' capacity to identify fraud.

Scepticism moderates the effect of workload on an auditor's ability to detect fraud

It is intended that an auditor's scepticism will enable him to be more thorough and critical of the evidence supplied by management, allowing him to uncover fraud despite the numerous chores that must be accomplished. Based on this description, the hypothesis for this investigation is as follows:

H6: Scepticism can moderate the effect of workload on an auditor's ability to detect fraud.

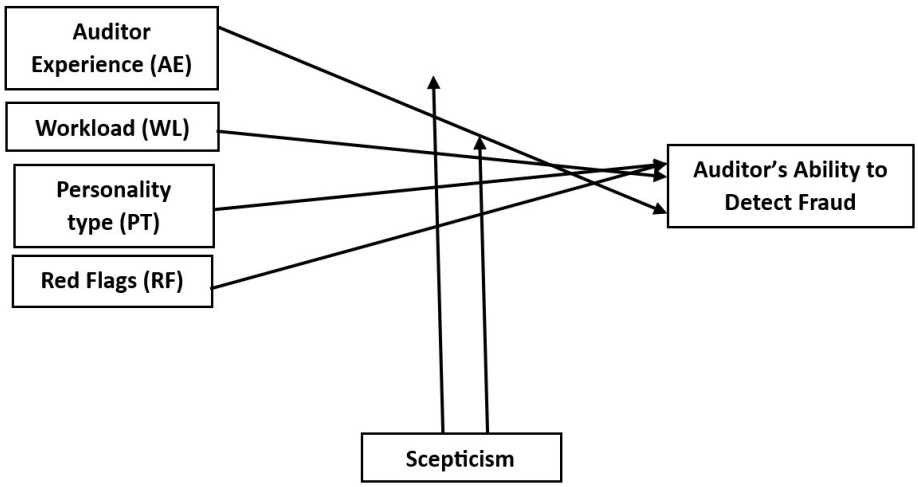

Figure 1: Research Model

Source: Constructed by authors

RESEARCH METHODS

The object of this research is the Public Accounting Firm in Kurdistan, Iraq. The subjects that will be used in this study are auditors who work for Kurdistan, both junior and senior auditors. This study used purposive sampling because the sampling was carried out by considering the criteria according to the research objectives in the specified population. Data were collected from the results of distributing questionnaires that would be tabulated and tested using SPSS software. This study has three categories of variables: independent, dependent, and moderating factors.

Research Results and Discussion

The data used are the result of distributing questionnaires to 173 auditors in 3 cities in Kurdistan. Table 1 shows how many questionnaires were distributed and returned for this study.

Table 1: Sample and Rate of Return of Questionnaire

Questionnaire	*Amount*
Sent questionnaires	173
Returned questionnaire	149
Unreturned questionnaires	24
Questionnaires returned and processed	125

Source: Constructed by authors

Descriptive statistics test

Table 2 shows the descriptive statistical test results: the variables in this study exhibit an actual mean that exceeds the theoretical mean. It can be concluded that auditors at Kurdistan assess the influence of these variables as high.

Table 2: Summary of Descriptive Statistics

Variables	*N*	*Theoretical Range*			*Actual Range*			*Std. Deviation*
		Min	*Max*	*Mean*	*Min*	*Max*	*Mean*	
Auditor Capabilities	125	10	50	30	30	50	38.16	5.054
Auditor Experience	125	5	25	15	15	25	19.97	3.023
Workload	125	3	15	9	3	18	8.68	2.894
Red Flags	125	6	30	18	13	30	23.17	3.642
Professional Scepticism	125	6	30	18	12	30	24.22	3.743
Valid N (listwise)	125							

Source: Constructed by authors

Validity test

As shown in Table 3, the Kaiser-Meyer-Olkin value for all variables exceeds 0.5, indicating that all statement items for the variables are valid.

Table 3: Summary of Validity Test Results

Variables	*Kaiser-Meyer-Olkin Measure of Sampling Adequacy*	*Results*
Auditor Capabilities in Detect Fraud	0.734	Valid
Auditor Experience	0.779	Valid
Workload	0.621	Valid
Red Flags	0.598	Valid
Professional Scepticism	0.805	Valid

Source: Constructed by authors

The reliability test

Table 4 shows that the Cronbach's Alpha value for all variables is above 0.7. It can therefore be concluded that the statements of the five variables in this study have high reliability.

Table 4: Results of Reliability Analysis

No.	*Variables*	*Cronbach's alpha*	*Results*
1.	Internal Auditor Capability Detecting Cheating	0.836	Reliable
2.	Auditor Experience	0.743	Reliable
3.	Workload	0.842	Reliable
4.	Red Flags	0.732	Reliable
5.	Professional Scepticism	0.811	Reliable

Source: Constructed by authors

The normality test

According to the Kolmogorov-Smirnov One-Sample test results in this study (Table 5), Model 1 has an asymptotic significance (2-tailed) value of 0.370, which exceeds the alpha level of 0.05. Likewise, the normality test for Model 2 produced an asymptotic significance (2-tailed) value of 0.730, also above the alpha level of 0.05. Therefore, it can be concluded that the residuals from both models are normally distributed, allowing for further analysis.

Table 5: Normality Test Results

Regression Equation	*Asymp. Sig. (2-tailed)*	*Results*
Model 1	0.370	Normal
Model 2	0.730	Normal

Source: Constructed by authors

Multicollinearity test

Table 6 shows that all Model 1 variables are free of multicollinearity because the VIF value obtained from the test results is <10 and the tolerance value is > 0.1. The results indicate that multicollinearity is not present among the independent variables within the regression model. Meanwhile, Model 2 does not meet the multicollinearity requirements, namely the PA and BK variables and the interactions between AE*SP and WL*SP.

Table 6: Multicollinearity Test Results

Regression Equation	*Variables*	*Tolerance*	*VIF*	*Results*
Model 1	Auditor Experience	0.739	1.432	No Multicollinearity
	Workload	0.698	1.376	No Multicollinearity
	Red Flags	0.632	1.754	No Multicollinearity
	Personality Type	0.876	1.054	No Multicollinearity
	Professional Scepticism	0.941	1.236	No Multicollinearity
Model 2	Auditor Experience	0.072	15.865	Multicollinearity
	Workload	0.013	76.950	Multicollinearity
	Red Flags	0.580	1.724	No Multicollinearity
	Personality Type	0.901	1.110	No Multicollinearity
	Auditor Experience* Personality Type	0.031	32.298	Multicollinearity
	Workload * Personality Type	0.015	66.336	Multicollinearity

Source: Constructed by authors

Heteroscedasticity test

According to the results of the heteroscedasticity test shown in Table 7, the value of sig > alpha 0.05 was obtained in both the regression equation model one and the regression equation model two. Thus, the data contained in this study are not affected by heteroscedasticity.

Table 7: Multicollinearity Test Results

Regression Equation	*Variables*	*Sig.*	*Results*
Model 1	Auditor Experience	0.692	Homoscedasticity
	Workload	0.917	Homoscedasticity
	Red Flags	0.754	Homoscedasticity
	Personality Type	0.712	Homoscedasticity
	Personality Type	0.565	Homoscedasticity
Model 2	Auditor Experience	0.742	Homoscedasticity
	Workload	0.623	Homoscedasticity
	Red Flags	0.938	Homoscedasticity
	Personality Type	0.641	Homoscedasticity
	Auditor Experience* Personality Type	0.651	Homoscedasticity
	Workload * Personality Type	0.684	Homoscedasticity

Source: Constructed by authors

Hypothesis testing and data analysis

The results of the multiple linear regression analysis for Model 1 are presented in Table 8:

Table 8: Model 1 Multiple Linear Regression Test Results

Variables	*Unstandardised Coefficients*	*t*	*Sig. t*
B			
(Constant)	27.542	4.866	0.000
Auditor Experience	0.600	3.320	0.002
Workload	-0.739	-3.764	0.000
Red Flags	0.123	0.844	0.444
Personality type	0.523	0.367	0.712
Professional Scepticism	0.054	0.388	0.677
F	11.811		
Sig. F	0.000		
Adjusted R Square	0.432		

Source: Constructed by authors

Coefficient of determination test (adjusted R-square)

The coefficient of determination is used to assess the accuracy of predictions in the regression analysis, specifically indicating the extent to which the independent variable can explain the dependent variable. According to Table 8, Model 1 has an adjusted R-squared value of 0.467. This implies that the variables Auditor Experience, Workload, Red Flags, Personality Type, and Professional Scepticism collectively account for 46.7% of the variation in an Auditor's Ability to Detect Fraud, while the remaining 53.3% is influenced by other factors not included in the research model.

Simultaneous significant test (F-test)

This test was conducted to determine whether there is an interactive or simultaneous effect of the independent variables on the dependent variable. If the results of the significance are less than the 0.05 alpha level, then it will be stated that, simultaneously or together, independent variables can vary a dependent variable. From Table 8, it can be seen that the F value is 11.857, with a significance value of $0.000 < \alpha\ 0.05$.

Partial significance test (T-test)

The multiple linear regression equation for Model 1 is as follows:

$$KA = 27.054 + 0.600 + (-0.739) + 0.137 + 0.523 + 0.061 + e$$

Hypothesis Test (H1)

Based on the table of multiple linear regression test results (Table 9), Auditor Experience has a significance value of 0.002 < alpha 0.05 with a β value of 0.600 (positive). This value proves that H1 is supported, meaning that "Auditor's experience has a positive effect on an auditor's ability to detect fraud".

Hypothesis Test (H2)

Based on the table of multiple linear regression test results (Table 9), Workload has a significance value of 0.000 < alpha 0.05 with a β value of -0.739 (Negative). This value proves that H2 is supported, meaning that "Workload has a negative effect on an auditor's ability to detect fraud".

Hypothesis Test (H3)

Based on the table of multiple linear regression test results (Table 9), Red Flags has a significance value of 0.421 > alpha 0.05. This value proves that H3 is not supported, meaning that "Red Flags have no effect on an auditor's ability to detect fraud".

Hypothesis Test (H4)

Based on the table of multiple linear regression test results (Table 9), Personality Type has a significance value of 0.705 > alpha 0.05. This value proves that H3 is not supported, meaning that "Personality Type does not affect an auditor's ability to detect fraud".

Table 9: Model 2 Multiple Linear Regression Test Results

Variables	*Unstandardised Coefficients*	*t*	*Sig. t*
B			
(Constant)	31.145	6.542	0.000
Auditor Experience	-1.416	-2.542	0.016
Workload	4.061	3.145	0.003
Red Flags	0.017	0.104	0.921
Personality Type	1.527	1.223	0.234

Variables	*Unstandardised Coefficients*	*t*	*Sig. t*
Auditor Experience* Personality Type	0.074	3.827	0.000
Workload * Personality Type	-0.184	-3,734	0,000
F	14.673		
Sig. F	0.000		
Adjusted R Square	0.570		

Source: Constructed by authors

Coefficient of Determination Test (Adjusted R Square)

In the context of regression analysis, the coefficient of determination is applied to measure the precision of the prediction, and more precisely, it indicates how well the dependent variable is explained by the independent variables. A regression model is considered to have strong explanatory power if its value approaches 1. Based on Table 9, the results of the multiple linear regression test with interaction effects for the two models, the adjusted R-squared value is 0.570. This means that the variables Auditor Experience, Workload, Red Flags, Personality Type, Experience Auditor*Professional Scepticism, and Workload*Professional Scepticism explain 57.0% of the variation in an auditor's ability to detect fraud, while the remaining 43.0% is influenced by other factors not included in the research model. Therefore, the adjusted R-squared value of the second model is greater than that of the first model, which was 0.467, indicating an improvement in explanatory power (0.467 < 0.570).

Simultaneous Significant Test (F Test)

This test was performed to determine if there is a simultaneous or combined effect of the independent variables on the dependent variable. If the test results yield a significance value less than the alpha level of 0.05, it indicates that the independent variables have a collective influence on the dependent variable. According to the multiple linear regression test results with the two-model interaction, an F value of 14.673 was obtained, with a significance value of 0.000, which is less than the alpha level of 0.05. This means that the variables Auditor Experience, Workload, Red Flags, Personality Type, Experience Auditor*Professional Scepticism, and Workload*Professional Scepticism, simultaneously or jointly influence an auditor's ability to detect fraud. Therefore, the value of significance F from the second model regression equation is greater than the significance value. F from the regression model one equation is 0.029 > 0.018.

Partial Significance Test (t test)

The multiple linear regression equation for this particular model is as follows:

Auditor Detecting Fraud = 31,299 + (-1,416 AE + 4,061 WL + 0,017 RF + 1,527 PT + 0,074 (AE * PS) + (- 0,184(EA*PS)) + e

Hypothesis Test (H5)

According to the multiple linear regression test results with interaction analysis, it is observed that the variable Auditor Experience*Professional Scepticism (AE*SP) has a significance value of 0.000, which is greater than the alpha level of 0.05, with a coefficient value of 0.074 (positive). This value proves that H5 is supported, meaning that "Professional Scepticism is able to moderate the relationship between Auditor Experience and Auditor Ability to Detect Fraud".

Hypothesis Test (H6)

Based on the multiple linear regression test results table with the interaction test it is known that the Workload*Professional Scepticism (WL*SP) has a significance value of 0.000 > alpha 0.05 with a value of -0.184 (negative). This value proves that H6 is supported, meaning that "Professional Scepticism is able to moderate the relationship between Workload and Auditor's Ability to Detect Fraud".

DISCUSSION

These findings from the study show that the experience of an auditor is a significant positive input to an auditor's ability to detect fraud.

The Effect of Auditor Experience on an Auditor's Ability to Detect Fraud

The results of testing H1 confirm that the hypothesis of the Auditor Experience variable significantly positively affects the capability of an auditor in fraud detection.

The Effect of Workload on an Auditor's Ability to Detect Fraud

According to the findings of hypothesis testing for the Workload variable (H2), workload has a considerable negative influence on an auditor's ability to detect fraud. These findings are consistent with those of Purwanti and Astika (2017), Yulia and Nayang (2018), Irawan *et al.* (2018), and others. Workload, according to Miftahol Horri and Aulia (2021) and Faradina (2016), has a detrimental impact on auditors' capacity to identify fraud.

The Effect of Red Flags on an Auditor's Ability to Detect Fraud

The hypothesis test results for the Red Flags variable (H3) indicate that Red Flags have no significant effect on an auditor's ability to detect fraud. This aligns with the hypothesis test findings, where the significance value for the Red Flags variable is 0.421, which is greater than 0.05, with a beta coefficient of 0.137. Red flags are early signs of fraud; however, not all these signs point to fraud in financial statements. The results of this study are in line with research conducted by Dewi (2018) and Moyes *et al.* (2006) who also showed that red flags had no effect on an auditor's ability to detect fraud. Moyes *et al.* (2006) said that of the 42 red flags, there were 13 red flags that were not effective for detecting fraud in financial statements.

The Impact of Personality Types on an Auditor's Fraud Detection Capability

The results of the hypothesis test for the variable Personality Type (H4) show that the Personality Type of an Auditor does not affect the ability of an Auditor to detect fraud. This is in congruent with findings in a hypothesis test where the significance obtained is 0.705, which is greater than 0.05, having a beta coefficient of 0.523. This indicates that an auditor with both the Sense and Thinking, and Intuition and Thinking personality types can still detect fraudulent acts in the financial statements being audited.

Scepticism can Moderate the Experience on an Auditor's Ability to Detect Fraud

Based on the hypothesis testing results for the Professional Scepticism variable in moderating the relationship between auditor experience with the capability of an auditor to detect fraud, one obtains that H5 (Professional Scepticism) has been proven to be able to moderate this relationship. This is through the appropriate results from hypothesis testing itself, where the value obtained was 0.000 > 0.05 with a beta coefficient of 3.827.

Scepticism can Moderate between the Workload on an Auditor's Ability to Detect Fraud

The results of the hypothesis that were in regard to whether Professional Scepticism mediates workload and individual auditor capability of fraud detection, supported the fact that Professional Scepticism might mediate the relationship. This is consistent with the hypothesis test results that show a significant value of 0.000 (greater than 0.05) and a beta coefficient of -3.734. This demonstrates that scepticism can help to mitigate the detrimental impact of workload on an auditor's ability to detect fraud. Workload, according to Irawan *et al.* (2018), is the quantity of work that a person must accomplish: an auditors' workload hinders their ability to effectively detect fraud.

CONCLUSIONS

This research aimed to determine whether the experience of an auditor, workload, red flags, and personality type impact on an auditor's capability to identify fraud, with professional scepticism acting as the moderating variable. The respondents used by the researchers were 125 auditors who worked in the Kurdistan area of Iraq. The originality of this research paper represents the first study that explores an auditor's experience, workload, and red flags and personality type on an auditors' ability to detect fraud, using scepticism as a moderation variable, in public accounting firms in the Kurdistan region; it has highlighted the most important factors that could achieve effects on audit practice and audit quality. The main contribution of this research is providing knowledge regarding an auditor's capacity to detect fraud in terms of evaluating the fairness of a company's financial accounts for driving force of auditors to mitigate low quality reports and control the audit behaviours and increase the ability to detect fraud.

In this study there were some limitations experienced by researchers due to several unexpected circumstances. These limitations included the low number of questionnaires that could be processed because many auditors were not willing to complete research questionnaires; this was because the distribution of questionnaires was carried out at the end of the year when auditors were carrying out their auditing duties so that the answers from respondents itself is still not able to describe the actual conditions that exist in the field. Finally, future research is expected to be able to expand research variables that can affect an auditor's ability to detect fraud such as competence, workload, and others, so that it can expand new research on factors that can influence an auditor's ability to detect fraud.

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