

# Implementation of the Risk-Based Internal Audit, Auditor Competency, and Independence in The Detection of Fraud (Case Study at PT Jasa Raharja)

Jenius Romadoni<sup>1</sup>, Erlina<sup>2</sup>, Chandra Situmeang<sup>3</sup>

<sup>1,2,3</sup>Department of Accounting, Faculty of Economics and Business, Universitas Sumatera Utara, Indonesia

Corresponding Author: Jenius Romadoni

DOI: <https://doi.org/10.52403/ijrr.20230789>

## ABSTRACT

This study examines the influence of implementing Risk-Based Internal Auditing, Auditor Competency, and Independence on Fraud Detection. The object of this study was 133 Jasa Raharja employees who had served in Internal Supervisory Units.

The sampling technique used in this study is the total sampling method to collect data from predetermined respondents. The analytical method used in this study is the Structured Equation Modeling (SEM) equation model through the LISREL 8.80 software analysis tool. The results of this study indicate that the variable Implementation of Risk-Based Internal Auditing, Auditor Competence and Auditor Independence positively influence the Fraud Detection variable.

**Keywords:** *application of risk-based internal audit, auditor competence, auditor independence fraud detection*

## INTRODUCTION

The development of the globalization of the business world can trigger business and economic actors to take various actions so that the business survives and further improves operations within the company. However, top management does not communicate well with various existing operational activities to assess performance effectiveness, which becomes a weakness in the company.

This limitation in communication often creates discrepancies between top management and the ongoing line of operations. It cannot rule out the possibility that practices that could endanger change, such as corruption, collusion, and fraud, will occur. It will not be easy to find and know because it will be known if there is a coincidence or something intentional. These actions are a threat and affect operational activities, so the company can go bankrupt. Apart from that, the emergence of the Covid-19 virus has brought significant changes in human daily life. The various threats posed not only have an impact on health but also have an impact on world economic stability.

Based on data from the IMF (International Monetary Fund, 2021) in January, it is estimated to be minus 3.5%, the figure obtained for global economic growth. Data obtained from the World Bank (2021) and Ehrenberg et al. (2021) in the same month showed minus 5.2%, so it is feared that without reasonable managerial control, losses and even collapse may be a consequence that management must bear.

Based on the survey results presented by Angela Simatupang (Head of Consulting RSM Indonesia, 2020) that the threats faced by organizations during the Covid-19 pandemic were as much as 80% where instead of respondents revealed that fraud had increased in extreme terms, 35% of them emphasized that misappropriation of

company assets occurred during the pandemic. Another 56% stated that this pandemic affected their income the most. One of the most common acts of fraud is in the form of manipulation in presenting financial statements. Reduced security controls due to company operations carried out from home are one of the main factors. Financial reports are a form of the financial condition of a company within a specific time (Kasmir, 2018). In addition, it is also considered a guide that can be accounted for by stakeholders to various parties who have an interest in it, including the government. Fraudulent financial reporting practices are classified by Wells et al. (2011) and Ainiyah et al. (2021) into several modes, including falsification/manipulation of financial records, deletion of transaction records/financial information, and application of principles or policies that do not comply with accounting standards. It has been recorded that since 2019-2021 there have been several cases of financial statement fraud both at home and abroad. In 2019, the German public was shaken after the auditor with the initials EY refused to sign Wirecard's financial statements due to the discovery of US \$ 2.1 billion in cash, which was immediately disclosed that Wirecard had never owned this amount (Saputra & Kesumaningrum, 2017). Domestically, the mega-scandal case that has attracted much attention is the Jiwasraya company, suspected of causing state losses of IDR 13.7 trillion. In this case, there were top fraud management efforts in the form of window dressing and a Ponzi scheme. Jiwasraya admits that their company initially did not intend to do this (Landion & Lastanti, 2019) and (Sevi et al., 2021). In addition, the most recent case occurred in 2021 at PT. Tiga Pilar Sejahtera Tbk (AISA) found that financial statement manipulation was manipulated even though it was acknowledged that audit regulations and principles had been upheld. With the emergence of various cases in the field concerning the rise of fraudulent financial statements, especially during the

pandemic, it is necessary to tighten internal management controls in order to manage risk in the company, in this case through a risk-based audit approach and a pentagon fraud perspective to maximize the role of internal auditors, especially as internal consultants. company. Internal audit as one of the front lines in detecting fraud within the company is shown through a survey conducted by ACFE Indonesia in 2019 which showed that 96.4% of respondents considered that internal audit was able to detect fraud within 1-12 months, with 58.9% of them being able to report losses below Rp. 10 million so that internal audit is considered effective in efforts to detect early and prevent fraud within the company (Beautiful & Puji, 2021).

PT Jasa Raharja, which is one hundred per cent owned by the state, carries a great responsibility to maintain and improve the company's reputation among stakeholders, regulators, and the general public, to become clean and free from all forms of fraud. According to the Gratification Control Policy Guidelines, PT Jasa Raharja revealed that fraudulent practices such as corruption are currently experiencing developments by exploiting loopholes or weaknesses in existing laws and regulations. Matters that have not been regulated or not sufficiently regulated in laws and regulations are obscured and used as justification by actors because they have not been strictly regulated by laws and regulations on the pretext that there is no element of loss to the state.

PT Jasa Raharja knows the importance of vigilance and early fraud detection in the corporate environment. This is evidenced by the establishment of the Internal Supervisory Unit (SPI), one of the divisions within PT Jasa Raharja.

PT Jasa Raharja's Control Guidelines state that a company's success can be fulfilled by controlling and identifying problems, analyzing and evaluating the process of managing the company's finances and operations, working conditions and atmosphere, implementing obligations,

duties and functions of work units as well as adequate internal control strict. Directed and measurable internal control is one of the basic policies that must be realised to reduce fraud symptoms in the company.

PT Jasa Raharja also realises that as a company which has the potential to incur various types of risks in the future, it is necessary to manage all risks in a systematic, structured, and comprehensive manner in order to increase the certainty of achieving long-term goals and objectives of the company as outlined in the Company's Long-Term Plan (RJPP) as well as the short term as stated in the Budget and Revenue Work Plan (RKAP). From the description of the background of the problem above, the researcher is interested in conducting research on this topic with the title Effects of Implementing Risk-Based Internal Audit, Auditor Competence, and Independence on Fraud Detection (Case Study at PT Jasa Raharja).

## **LITERATURE REVIEW**

### **Fraud**

According to the Institute of Internal Auditors (2017), fraud is an act that is not permitted and violates the law, characterised by an element of intentional deviation. Thus, fraud is related to the existence of an advantage that someone obtains by presenting something that is not per the actual situation.

Fraud that occurs in the corporate environment is influenced by elements supporting the occurrence of fraud. According to Karyono (2013) states that the elements of fraud are as follows:

1. There is an act that violates the law
2. Performed by people both from outside and within the organisation
3. To gain personal or group benefits
4. Directly and or indirectly harm other people

One of the risks faced by the company is the existence of fraud committed by management and company employees in every line of the company's business units by carrying out illegal actions, deviations or

violating company rules which can result in losses. The existence of the risk of fraud requires that fraud be detected early so that fraud can be prevented from being carried out by perpetrators of fraud.

According to Karyono (2013), Amalia's research (2019) defines fraud detection as an action to find out who the perpetrators are, who the victims are, and what are the causes of an act of fraud that has occurred. Detecting fraud is an effort to get early indications of fraudulent actions that lead to whether or not testing is necessary. The ability of the auditor to detect fraud depends on the auditor's ability, the frequency and extent of manipulation as well as the level of collusion and individual seniority.

In conducting an audit, even though the auditor can quickly identify opportunities for fraud, the auditor must plan audit programs and procedures to provide reasonable assurance in detecting material misstatements and fraud. If the information has material but indirect effects, the auditor must also apply additional audit procedures to ensure deviations have occurred. The auditor must also be alert to the possibility that some situations or events are indications of fraud or impropriety that significantly affect the company.

### **Risk-Based Internal Audit**

Agency theory explains how the parties to a contractual relationship between a principal and an agent can design and determine the most efficient contract to base the relationship on. The connection with this research is that agency theory can explain the application of risk-based auditing to increase the understanding of risk within the company. A risk-based audit approach in a company can focus more on high-risk areas, which are expected to make it easier to detect fraud in a company. If this can be achieved, it follows the existing agency principles, where there is harmony between the interests of the internal auditors as agents and management as principals.

The increasingly dynamic development of the business world, which is full of

uncertainties, makes companies aware of the risks that must be managed to take strategic anticipatory steps. Therefore, internal auditors are required to be able to carry out their role optimally when it is deemed necessary to change the company's condition from the traditional audit approach (which is more financial & compliance in nature) to a risk-based audit approach so that the audit will first be carried out on risks that have value, which is prone to fraud in the company.

The auditors of PT Jasa Raharja are required to be able to carry out their role optimally when it is deemed necessary to change the company's condition from the traditional audit approach (which is more financial & compliance in nature) to a risk-based audit approach so that it focuses more on risks that have high values that are prone to there is fraud in the company.

Fauziyyah's research (2019) results show that implementing risk-based internal auditing significantly positively affects fraud prevention. Thus, the higher the influence of implementing risk-based internal auditing and the whistleblowing system, the more fraud prevention will increase. These results align with Putriani's (2019) and Prena's (2020) research.

### **Auditor Competency**

Role theory states that the role emphasises individual traits that learn behaviour according to their position. This theory can explain the effect of the role of the internal auditor on fraud detection; namely, in this case, the auditor who is in the work environment is required to play as much role as possible in carrying out his work duties in detecting fraud in the company as an identity attached to himself in behaving and acting as an auditor.

According to Humam (2020), auditor competence is expected to be able to prevent fraud from occurring. Therefore, an analysis is needed regarding the effectiveness of implementing the internal control system as an effort to

control or even prevent the occurrence of fraud.

Destyani's research results (2019) show that competence significantly affects the effectiveness of fraud prevention. This is also supported by Priyanto's research (2019), which shows that 38 respondents from 4 companies strongly agree with the auditor's competence in detecting fraud, as evidenced by the significant positive influence of the auditor's competence on fraud detection in companies.

### **Auditor Independence**

Agency theory is concerned with solving two problems that can arise from agency relationships. The first is the agency problem that arises when:

- a) there are differences in the desires and goals of the principal and the agent
- b) it is difficult or expensive for the principal to verify what the agent is doing.

Conflicts of interest between principals and agents can lead to problems which in agency theory are known as Asymmetric Information, namely information that is not balanced due to the unequal distribution of information between principals and agents. The auditors of PT Jasa Raharja must be more focused and alert to any signs of possible fraud by identifying crisis points at risk of possible fraud and constantly assessing and evaluating existing controls.

Kiswanto & Maulana (2019) argues that the ability to detect fraud is a skill or expertise to find symptoms of possible fraud. Previous research has proven that many factors, including fraud risk assessment, influence the ability to detect fraud. The auditor must be able to identify and assess the risks of fraud to determine the possibility of fraud (Auditing Standard 316).

The results of Yunus' research (2019) show that there is a significant positive influence between the role of auditor independence on the implementation of



risk-based auditing in the Langkat Regency Government, including this research, namely professional scepticism is a form of the auditor's role which is expected to support the implementation of risk-based auditing effectively. Maximum and optimal in detecting fraud. The higher the risk an auditor faces at work, the higher the auditor's responsibility in detecting fraud.

Based on the results of data analysis in Rakhmadhani's research (2020), it was found that auditor independence turned out to have a positive and significant effect on fraud detection. In other words, auditor independence is a determinant of fraud detection within the Inspectorate of West Java Province. This is supported by Herfransis' research (2020), which shows that the assessment of fraud risk and auditor independence significantly affect the auditor's ability to detect fraud.

### Framework

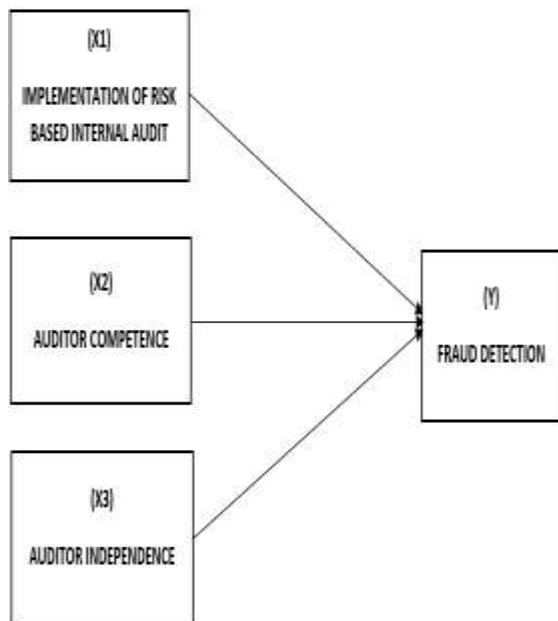


Figure 1. Framework

H1: Implementation of risk-based auditing has a positive effect on fraud detection.

H2: Auditor competence has a positive effect on fraud detection.

H3: Auditor independence has a positive effect on fraud detection

## MATERIALS & METHODS

This study uses a research design based on statistical procedures whose processing uses SEM analysis techniques assisted by the Lisrel 8.80 software application. This research will be conducted at the office of PT Jasa Raharja with research subjects PT Jasa Raharja who have attended internal auditor certification. The population used in this study were all employees who had attended the internal auditor certification, as many as 133 people. The sample is part of the population used to estimate population characteristics (Sugiyono, 2011). Therefore, the sample used in this study was all employees of PT Jasa Raharja who had attended internal auditor certification, as many as 133 people. Data collection methods in this study through interviews and questionnaires.

## RESULT

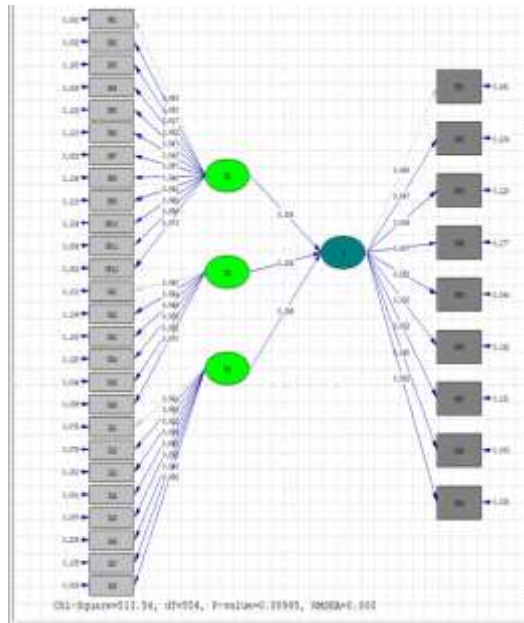
### A. Data Instrument Test

#### 1. Testing the Validity and Reliability Measurement Model

Validity and reliability testing was conducted to test whether the indicator variables used were genuinely significant in reflecting construct or latent variables (convergent validity). Some of the sizes to be tested are as follows.

1. Size Standardized Loading Factor (SLF)
2. Construct Reliability (CR) Size
3. Measures of Average Variance Extracted (AVE)

The high standardised loading factor (SLF) value shows the excellent nature of convergent validity. Hair (2010) suggests a SLF value  $\geq 0.5$ . The construct reliability (CR) measure is also a determining indicator that shows whether convergent validity is good. Hair (2010) states that a CR value  $\geq 0.7$  includes good reliability, while a CR value between 0.6 and 0.7 includes acceptable reliability, provided that the indicator variables show good validity. Meanwhile, Hair (2010) states that the AVE value  $\geq 0.5$  indicates adequate convergence.



Source: Results of SEM Data Processing, 2023  
Figure 2. SLF Value Based on Each Indicator

Based on the picture above, it can be seen that all SLF values for each indicator are  $> 0.5$ . This shows that good convergent validity has been achieved regarding the SLF size.

Table 1. Testing the Validity of Average Variance Extracted (AVE) and Reliability Construct Reliability (CR)

Latent Variable	Indicator	Standardized Loading Factor (SLF)	Error	SLF <sup>2</sup>	AVE	CR
Implementation of Risk-Based Internal Audit (X1)	PR1	0.953	0.091	0.908	0.901	0.991
	PR2	0.958	0.082	0.918		
	PR3	0.917	0.160	0.841		
	PR4	0.952	0.094	0.906		
	PR5	0.947	0.102	0.897		
	PR6	0.943	0.110	0.889		
	PR7	0.957	0.083	0.916		
	PR8	0.946	0.106	0.895		
	PR9	0.942	0.113	0.887		
	PR10	0.946	0.104	0.895		
	PR11	0.956	0.086	0.914		
	PR12	0.973	0.053	0.947		
Auditor Competency (X2)	KA1	0.948	0.101	0.899	0.903	0.982
	KA2	0.944	0.109	0.891		
	KA3	0.949	0.100	0.901		
	KA4	0.938	0.120	0.880		
	KA5	0.952	0.094	0.906		
	KA6	0.970	0.059	0.941		
Auditor Independence (X3)	IA1	0.961	0.076	0.924	0.889	0.985
	IA2	0.960	0.078	0.922		
	IA3	0.921	0.151	0.848		
	IA4	0.954	0.091	0.910		
	IA5	0.950	0.097	0.903		
	IA6	0.892	0.205	0.796		
	IA7	0.946	0.105	0.895		
	IA8	0.956	0.086	0.914		
Fraud Detection (Y)	PK1	0.969	0.061	0.939	0.896	0.987
	PK2	0.947	0.104	0.897		
	PK3	0.934	0.128	0.872		
	PK4	0.907	0.177	0.823		
	PK5	0.952	0.094	0.906		
	PK6	0.926	0.142	0.857		
	PK7	0.932	0.131	0.869		
	PK8	0.968	0.063	0.937		
	PK9	0.982	0.035	0.964		

Source: Results of SEM Data Processing, 2023

From the AVE measure, it is known that

the AVE value is known, and all AVE values are  $> 0.5$ , which means that it meets the characteristics of good convergent validity based on the AVE size. Meanwhile, all CR values are  $> 0.7$  based on the CR value, which means they have met the characteristics of good convergent validity based on the CR size.

## 2. Model Accuracy Test (Goodness Of Fit)

In the following, several indices of the goodness of fit and cut-off values used in this study will be reviewed, which will later be used in testing whether a model can be accepted or rejected. The results of the index analysis of the Goodness of Fit are presented in Table 2 below.

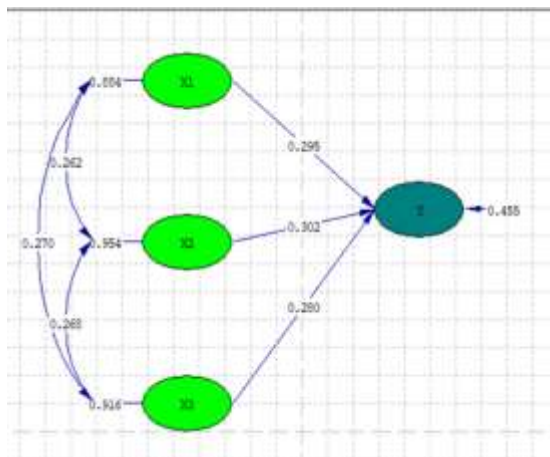
Table 2. Overall Model Fit Test

Match Size	Estimation Results	Benchmark Value	Model Fit to Data
P-Value	0.88995	$> 0.05$	Yes
RMSEA	0.0000	$< 0.1$	Yes
CFI	1.0000	$> 0.9$	Yes
NFI	0.9395	$> 0.9$	Yes
RFI	0.9350	$> 0.9$	Yes
SRMR	0.02405	$< 0.1$	Yes

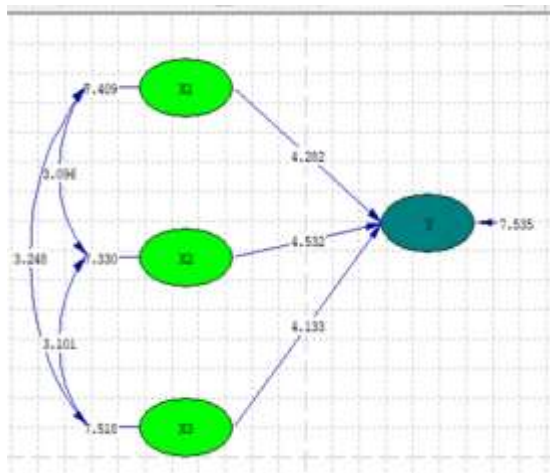
Source: Results of SEM Data Processing, 2023

Based on the results of the Goodness Of Fit Assessment test above, it can be concluded that the model in this study met the model accuracy requirements because the Goodness Of Fit Assessment test values for each size of the Goodness Of Fit Assessment showed the results of the estimated value that has been entered according to the cut-off value criteria so that it can be concluded that the research model in this study has fulfilled the element of suitability or model accuracy so that the next test step can be carried out.

## B. Hypothesis Testing



Source: Results of SEM Data Processing, 2023



Source: Results of SEM Data Processing, 2023

Figure 3. Path Diagram of Hypothesis Test Results and T-Value

Based on the results of structural measurement testing on each of the research hypotheses above, it can be concluded that all hypotheses in this study are accepted because they have a T-Value greater than the T-Table value.

## DISCUSSION

### The Effect of Implementing Risk-Based Audit on Fraud Detection

Implementation of Risk-Based Internal Audit on Fraud Detection shows significant results. Thus, the first hypothesis is accepted or, in other words, states that there is an influence between the implementation of risk-based Internal audit on fraud detection. The management of PT Jasa Raharja encourages the auditor to present the

information needed to identify and assess risks, evaluate programs and controls, and respond to the assessment results. Therefore, the auditors of PT Jasa Raharja must carry out their role optimally when it is deemed necessary to change the company's condition from the traditional audit approach (which is more financial & compliance in nature) to a risk-based audit approach. This is done to deal with increasingly dynamic developments. The business world is full of uncertainties.

PT Jasa Raharja is aware of the risks that must be managed to take strategic anticipatory steps so that it focuses more on risks with a high value that are prone to fraud in the company. If this can be achieved, then it is following the existing agency principles in line with the explanation of the Agency Theory used in this study, where there is harmony between the interests of the auditors of PT Jasa Raharja as agents and the management of PT Jasa Raharja as principals.

### Effect of Auditor Competence on Fraud Detection

The results of this study are in line with the theory used, namely agency theory, where the theory can explain how the parties entering into a contractual relationship can design and determine the most efficient contract to underlie the relationship between principal and agent whose objective is to minimise costs as a result of the existence of information that asymmetrical and uncertain conditions.

In line with agency theory, role theory can also explain how each role has an identity that defines itself as an actor and how to behave in certain situations. The role theory in this research can underlie the discussion regarding the role of an auditor at PT Jasa Raharja in detecting fraud in the company. Namely, in this case, the auditor who is in the work environment is required to play as much role as possible in carrying out his work duties, including overseeing internal control within the company PT Jasa Raharja is expected to be able to meet

management's expectations for the benefit of the company, including maximising and increasing the competence of an auditor as one of the factors for detecting fraud in the company.

### **Effect of Auditor Independence on Fraud Detection**

After the test, it was found that auditor independence significantly influenced fraud detection. This is supported by Role Theory which states that each role has an identity that defines itself as an actor and how to behave in certain situations. The role theory in this research can underlie the discussion regarding the role of an auditor at PT Jasa Raharja in detecting fraud in the company. Namely, in this case, the auditor who is in the work environment is required to play as much role as possible in carrying out his work duties, including sharpening the attitude of independence in conducting internal audits so that being able to be more observant in detecting fraud in the company, of course, this is in line with management's expectations for the company's goals.

The attitude of independence is an attitude that needs to be pursued by the auditor can maintain an impartial attitude in carrying out audits even though, in practice, the auditor is paid by the client. According to Wiguna & Jati (2017), the auditor must still have the freedom to conduct audits and be impartial according to users' perception of financial statements or not manipulate audit results. An attitude of independence is also required by the auditor so that he is free from the interests and pressures of any party so that fraud in the company being audited can be adequately detected. After the fraud has been detected, the auditor does not participate in securing the fraudulent practice.

In addition to role theory, the results of this study are also supported by attribution theory, which is a theory that explains the process of how we determine the cause of a person's behaviour. Heider (1958) is the first originator of this attribution theory.

This theory refers to how a person explains the causes of other people's behaviour or oneself, which are determined by internal or external and their influence on individual behaviour. When someone desires the big thing for success and is finally achieved, he will assume that success comes from internal factors, namely effort and ability, and tend to perceive failure as an act of lack of effort, not because of inability.

### **CONCLUSION**

Based on the research results, it can be concluded that:

1. Implementation of risk-based internal audits influences fraud detection.
2. Auditor competence influences fraud detection.
3. Auditor independence affects the detection of fraud.

### **RESEARCH LIMITATIONS**

This research has limitations to the number of research subject respondents, which are limited to the office of PT Jasa Raharja. Future research is expected to be able to examine more broadly, such as financial services holding companies. This is intended so that the research results can represent research subjects according to the criteria for producing more objective research. In addition, this research questionnaire has limitations that may be dominated by the views of researchers in previous studies. Therefore, in further research, it should be clarified that the research statements contained in the questionnaire are positive or negative towards the attitudes and views of the respondents. Statements in the questionnaire need to be made in such a way as to harmonise theory with conditions in the field. This will strengthen the reliability and validity of the assessment and respondents' answers.

This study only limits variables from the company's internal operations. However, it does not use variables from outside the company's operations, such as the role of government, economic and political



conditions and so on. Therefore, it is hoped that the development of further research to use a broader range of research variables so that research on fraud detection will be more perfect.

### IMPLICATIONS

The results of research data analysis that has been carried out in outline have shown that companies must remain vigilant against risks

fraud in the company's environment so that no impact can harm the company massively.

This research is expected to be useful for PT Jasa Raharja. It is hoped that it will understand management's expectations for detecting the factors that cause fraud in the company so that it is expected that risks to indications of fraud in the company can be immediately detected and then mitigated, including increasing the effectiveness of internal controls and optimising risk-based internal audits in the company.

Academics of lecturers, students, and researchers can use this research as a theoretical reference for learning materials on actual conditions in the field in detecting fraud, including the variables that influence it. Furthermore, research can be used as material for further research in developing the theory and practice of fraud detection.

The results of this study recommend that management and all lines of business units to be able to increase awareness and supervision of potential fraud that may be difficult to detect in the corporate environment, with the hope that the company's operations can run optimally and optimally and minimise existing fraud in order to improve company performance in achieving company goals.

### Declaration by Authors

**Acknowledgement:** None

**Source of Funding:** None

**Conflict of Interest:** The authors declare no conflict of interest.

### REFERENCES

1. Ainiyah, Roisatul., Burhan, Shokiful., Ardiansyah, Muhammad Firman., Fidanti, Dhyana Putri. 2021. Pengembangan Desa Digital Sebagai Upaya Mengangkat Potensi Lokal Desa Karangrejo. JADM. 2(2).  
<https://doi.org/10.31764/jadm.v2i2.5999>
2. Amalia, S., Ida Suraida, S. E., CA, M. A., & Ridwan, M. (2019). Pengaruh Pengalaman Audit, Beban Kerja Dan Tekanan Waktu Terhadap Kemampuan Verifikator Mendeteksi Kecurangan (Survey pada 10 Kantor Akuntan Publik di Kota Bandung) (Doctoral dissertation, Perpustakaan Fakultas Ekonomi dan Bisnis Unpas).
3. Destyani, R. D., Nurwulan, L. L., & Annisa Adha, M. (2019). Pengaruh Fungsi Audit Internal Dan Efektivitas Pengendalian Intern Terhadap Efektivitas Pencegahan Kecurangan (Fraud)(Survey pada Perusahaan BUMN Sektor Farmasi di Kota Bandung) (Doctoral dissertation, Perpustakaan FEB Unpas).
4. Ehrenberg N, Ehrenberg JP, Fontes G, Gyapong M, Rocha EMM, Steinmann P, Utzinger J, Zhou XN, de Savigny D. Neglected tropical diseases as a barometer for progress in health systems in times of COVID-19. *BMJ Glob Health*. 2021 Apr;6(4):e004709. doi: 10.1136/bmjgh-2020-004709. PMID: 33849898; PMCID: PMC8050874.
5. Fauziyyah, F., Ida Suraida, S. E., CA, M. A., & AK, B. S. S. (2019). Pengaruh Risk Based Internal Auditing Dan Whistleblowing System Terhadap Pencegahan Kecurangan (Fraud)(Survey Pada PT. Kereta Api Indonesia (Persero) Kota Bandung) (Doctoral dissertation, Perpustakaan Fakultas Ekonomi dan Bisnis Unpas).
6. Hair F. J. et al., 2010. *Multivariate Data Analysis Seventh Edition*. New Jersey.Pearson Educational, Inc.
7. Heider, Fritz. 1958. *The psychology of Interpersonal Relations*, New York: Wiley.
8. Herfransis, V. P., & Rani, P. (2020). Pengalaman Memoderasi Penilaian Risiko Kecurangan, Skeptisisme, dan Independensi Terhadap Pendeteksian Kecurangan. *EQUITY*, 23(1), 1-18.

9. Humam, H., Ardini, L., & Kurnia, K. (2020). Efektifitas Sistem Pengendalian Intern dalam Mencegah Kecurangan di Perusahaan Daerah. *EQUITY*, 23(2), 151-166.
10. IIA. (2017), *The Professional Practices Framework*, The Institute Of Internal Verifikators Research Foundation, Altamonte Springs, fl.
11. Kasmir, (2018). *Manajemen sumber daya manusia ( teori dan praktik )*. Depok: PT RAJAGRAFINDO PERSADA.
12. Karyono. 2013. *Forensik Fraud*. Yogyakarta: Andi
13. Kiswanto dan Panji Aziz Maulana. (2019). Pengalaman Memoderasi Penilaian Risiko Kecurangan, Skeptisisme, Beban Kerja Pada Kemampuan Mendeteksi Kecurangan. *Jurnal Ilmiah Akuntansi dan Bisnis*, 14(2), 183-195.
14. Landion, Vio., Lastanti, Hexana Sri. 2019. Pengaruh Intellectual Capital Terhadap Kinerja Keuangan, Nilai Pasar Perusahaan dan Reputasi Perusahaan. *Jurnal Akuntansi Trisakti*. 6(2).
15. Prena, G. D., & Kusmawan, R. M. (2020). Faktor-faktor Pendukung Pencegahan Fraud pada Bank Perkreditan Rakyat. *JIA (Jurnal Ilmiah Akuntansi)*, 5(1), 84-105.
16. Priyanto, A., & Aryati, T. (2019). Analisis Pengaruh Budaya Organisasi Dan Sistem Pengendalian Internal Terhadap Pendeteksian Dan Pencegahan Fraud. *Jurnal Informasi, Perpajakan, Akuntansi, Dan Keuangan Publik*, 11(2), 89-104.
17. Purtiani, E. E., Ruslina Lisda, S. E., MSi, A. K., & CA, P. I. (2019). Pengaruh Risk Based Internal Auditing Terhadap Sistem Pengendalian Intern Pemerintah Serta Dampaknya Pada Pencegahan Kecurangan (Studi pada Inspektorat Provinsi Jawa Barat) (Doctoral Dissertation, Perpustakaan FEB Unpas).
18. Rakhmadhani, V., & Napisah, L. S. (2020). Pengaruh Skeptisme Profesional Terhadap Pendeteksian Fraud (Studi Pada Inspektorat Provinsi Jawa Barat). *Riset Akuntansi dan Perbankan*, 14(1), 241-253.
19. Sevi, D., Mulyati, S., & Kurniawan, A. (2021). The Effect Of Knowledge Of Ethics, Religiosity, Ethical Sensitivity, Ethical Orientation To Accounting Students Percepion Of Creative Accounting Practices. *Accruals (Accounting Research Journal of Sutaatmadja)*. 5(1), 63-88. <https://doi.org/10.35310/accruals.v5i01.685>
20. Sugiyono. (2011). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV.
21. Wells, John D.; Parboteeah, Veena; and Valacich, Joseph S. (2011) "Online Impulse Buying: Understanding the Interplay between Consumer Impulsiveness and Website Quality," *Journal of the Association for Information Systems*, 12(1). DOI: 10.17705/1jais.00254
22. Wiguna, I., & Jati, I. (2017). PENGARUH CORPORATE SOCIAL RESPONSIBILITY, PREFERENSI RISIKO EKSEKUTIF, DAN CAPITAL INTENSITY PADA PENGHINDARAN PAJAK. *E-Jurnal Akuntansi*, 21(1), 418-446. Retrieved from <https://ojs.unud.ac.id/index.php/akuntansi/article/view/33248>
23. Yunus, m. (2019). Faktor Determinan Yang Mempengaruhi Implementasi RBIA (Risk Based Internal Auditing) Pada Pemerintah Daerah Kabupaten Langkat.

How to cite this article: Jenius Romadoni, Erlina, Chandra Situmeang. Implementation of the risk-based internal audit, auditor competency, and independence in the detection of fraud (case study at PT Jasa Raharja). *International Journal of Research and Review*. 2023; 10(7): 760-769. DOI: <https://doi.org/10.52403/ijrr.20230789>

\*\*\*\*\*