FRAUD PREVENTION: A STUDY OF SKEPTICISM MODERATING VARIABLE

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Abstract

Fraud is bad behavior that can cause significant harm to the organization (Omar et al., 2016). Fraud must be prevented, but low emotional intelligence (EI) and professional commitment (PC) fueled by skepticism encourage actions that harm the organization to continue (Mohd-Sanusi et al., 2022). With skepticism as a moderating factor, this study aims to ascertain how emotional intelligence and professional commitment affect fraud prevention (FP). Forty-two respondents participated in this quantitative study of accounting department staff at the Regional Work Units (*SKPD*) Gowa Regency in South Sulawesi. SmartPLS 3.0 was used as this study's analysis tool, and the questionnaires used to acquire the research data were from surveys. The moderation test results demonstrate two types of moderation: quasi-moderation and moderating predictors. Quasi-moderation demonstrates that the skepticism variable mediates the relationship between emotional intelligence and fraud prevention variables. The quasi-moderation variable interacts with the dynamic intelligence variable and is independent. Skepticism solely serves as an independent variable in the study model because it does not affect how the professional commitment and fraud prevention variables are related.

Keywords: Emotional Intelligence, Professional Commitment, Fraud Prevention, Skepticism

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1. INTRODUCTION

Fraudulent practices in the company pose significant financial risks that can threaten its profitability and public image. Many companies have fallen victim to some form of economic crime or fraud. Therefore, this fraudulent practice must be prevented. An integrated approach to fraud prevention (FP) can stop the conditions leading to fraud. Because fraud occurs at various levels and has many features, it is essential to pay attention to the leading causes and fraud triangles to mitigate fraud (Liu et al., 2015). The theory of fraud triangles, namely pressure, opportunity, and rationalization, can detect various fraudulent practices in companies. Therefore, it can be deduced that FP is an effort, system, and reintegration of procedures that can suppress the occurrence of factors causing fraud, eliminate or eliminate the causes of fraud, and prevent fraud. FP is a system and procedure specifically designed and implemented for the primary purpose, and not the only goal, to prevent and deter fraud (Liu et al., 2015).

Based on the literature review, it was found that there was a gap in research on the effect of emotional intelligence (EI) and professional commitment (PC) moderated by the skepticism factor towards FP. There is much evidence that the underlying ethical attitudes come from emotional abilities (Mulyana et al., 2022; Hapsari et al., 2021). EI is the ability of self-control, excitement, perseverance, and the ability to push oneself. A person with a high EI is more likely to succeed in their career because they can develop thought patterns that boost productivity and keep them from making poor decisions (fraud). Empirical studies link EI with FP, assuming a high EI will lead to a low tendency to cheat (Ismail & Rasheed, 2019; Sulastri & Kasanah, 2021).

A system and values or norms that will direct people to act or work by specific procedures to carry out their duties with a high level of success are known as professional commitment. PC is a perception that has a core of loyalty, determination, and one's expectations (Clyde & Tjahjono, 2021). Yulianti et al. (2023) proved that EI and PC positively impact the ability to detect fraud. In addition, Shafer et al. (2016) revealed that higher professional commitment among tax practitioners results in a lower likelihood of committing fraud.

Skepticism is a mindset involving a constantly curious mind and critical of everything. When the auditor conducts audit planning and audit procedures, this attitude balances the skeptical and trusting attitudes. To ensure accuracy in providing the correct audit opinion by the description of the state of an agency or organization, the auditor must conduct the audit with professional skepticism before providing an audit opinion, which is owned by not readily believing or being satisfied with what is seen or presented (Susanto et al., 2020). Professional skepticism is an auditor's attitude to questioning and critically evaluating his/her audit evidence (Puspaningsih & Fadlilah, 2017). Ta et al. (2022) revealed that knowledge, experience, and incentives positively influence professional skepticism, while workload and time pressure have the opposite effect.

Many studies have tested the relationship between professional skepticism and FP (Agustina et al., 2021; Said & Munandar, 2018; Surya et al., 2021; Bayuandika & Mappanyukki, 2021). Skepticism can also affect EI and PC to FP. Oboh (2023) found a significant and positive relationship between EI and fraud tendencies, indicating that future emotionally intelligent accountants have a higher tendency to rationalize and engage in job fraud. Ismail and Rasheed (2019) and Sulastri and Kasanah (2021) reveal that a high EI will lead to a low tendency to fraud. Tompunu et al. (2020) found that PC influences whistleblowing intention. Different findings were revealed by Nugroho et al. (2033) that emotional intelligence does not affect fraud. Based on empirical evidence of the FP phenomenon, this research aims to examine the role of skepticism as a moderating variable that mediates the effect of EI and PC on FP.

The research question that forms the basis of empirical evidence is:

RQ: Can the skepticism factor moderate the effect of EI and PC on FP?

The research question is carried out by making models based on cross-sectional data to prove the effect of EI and PC, moderated by the skepticism factor on FP.

This research is very relevant and significant because it is expected to have a potential impact in the form of advice to policymakers, organizers of public events, companies, legal practitioners, and other stakeholders who are directly involved in preventing fraudulent practices.

The structure of writing a paper is as follows. Section 2 presents the literature review and the development of research hypotheses. Section 3 describes the research methodology. Section 4 reports the research results and an in-depth discussion of the empirical findings. Finally, Section 5 presents the conclusions, limitations of the research, and an agenda for further research.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

The fundamental component of human vision is attribution, in which individuals are limited by psychological processes that connect their personal experiences with various existing objects. According to Eccles and Wigfield's (2020) expectancy-value theory, an individual's perception of oneself leads to goals, beliefs, and ultimately expectations. When people try to envision an item, they will relate the experience to their minds. At the same time, the diverse objects are cognitively reconstructed to be the source of the consequences of perceptual experiences. The process by which people perceive and judge others is known as social cognition, and it is from here attribution, the causal judgment, highlights the origins of certain behaviors. Attribution theory creates a theoretical framework related to social psychology and achievement pressure, in which success is determined by elements such as talent, hard work, and opportunity (Cook et al., 2016). To predict fraud incidents and prevent fraud with everyone's awareness, management can carry out the fraud prevention process with the following actions:

1. In order to create an anti-corruption program that is in line with the corruption analysis, risk analysis is a method of first assessing potential corruption patterns.
2. Putting into practice, spreading awareness of, training against, and assessing company procedures to prevent corruption.
3. Sanctions, which might take the form of lower pay, denial of a promotion, termination, and legal action, must be socialized to all employees as a result of corruption.
4. Monitoring, regularly assessing and taking action to strengthen opposed corruption initiatives.

The detection system will force fraudsters to adapt and adjust their behavior, which will eventually cause damage to the detection system itself. In addition, preventative measures will alter the fraud strategy and consequently impact the detection power. Therefore, the fraud detection and prevention system requires total alignment and attention, even though they are complementary (Baesens et al., 2015). Additionally, according to Albrecht et al. (2018, p. 109), one thing businesses may take to stop fraud is:

- have a sound control system;
- preventing collusion;
- supervise employees and provide telecommunications channels for fraud reporting;
- creating a picture of the punishment that will be received if committing fraud;
- carry out inspections proactively.

There is much evidence that the underlying ethical attitudes come from emotional abilities. EI is the ability of self-control, excitement, perseverance, and the ability to push oneself. Because they may develop thought patterns that foster productivity and deter undesirable behavior, people with high emotional intelligence are more likely to succeed in their professional lives.

Today, EI is frequently seen as a factor in a person's ability to succeed in life. EI is typically defined as the capacity to identify one's own and other people's feelings, motivate oneself, and control emotions internally and externally. According to Goleman (2020), the following factors have an impact on EI: 1) recognizing emotions as they occur; 2) self-motivation; 3) recognizing the emotions of others; 4) maintaining relationships.

Thus, it can be concluded that EI can positively prevent financial statement fraud. A study by Yulianti et al. (2023) found that EI positively affects FP. In turn, Hasford et al. (2022) found that high EI can increase fraudulent behavior. Geng (2021) revealed that leaders who have high emotional intelligence can increase FP. Noch et al. (2022) found that auditor competence has a negative effect on fraud detection if it is moderated by professional skepticism. Based on this description, the hypothesis is:

H1: EI affects the prevention of fraud.

Professional commitment is the strength of identity and participation in an organization or work (Meutia et al., 2018). PC has to do with the attitudes people develop toward their unique professions. These attitudes include trust, acceptance, goals, and ideals specific to the profession. PC is defined as believing in and accepting the objectives and values of professional organizations, being willing to take on specific responsibilities on their behalf, and maintaining membership in such organizations. Two factors can be used to gauge a person's level of PC: 1) pride in one's profession, which is a sign that one is taking his/her career seriously and is prepared to accept all of the duties and privileges that come with it; 2) a person's perception of a profession, i.e., attitude towards the chosen profession as to the best, and promising in terms of career growth. From this description, it can be concluded that PC dramatically affects one's performance; with an exemplary PC, one will work optimally according to applicable rules to FP. A study by Yulianti et al. (2023) found that PC positively impacts the ability to detect fraud. Rifai and Mardijuwono (2020) also prove that organizational Commitment positively affects fraud prevention. Based on this description, the hypothesis is:

H2: PC affects the prevention of fraud.

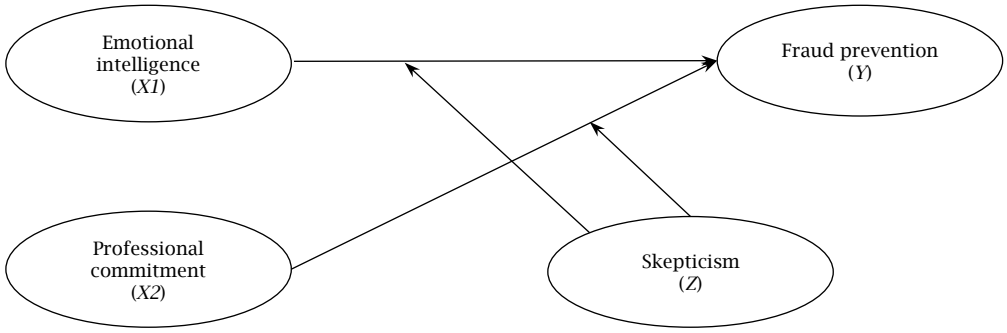
In general, skepticism can be defined as an attitude that includes a mind that constantly questions and evaluates critically. Quickly satisfied with what is seen or presented so that fraud can be prevented and impacts providing an audit opinion by the actual conditions of an agency or organization. Research by Agustina et al. (2021) found that skepticism affects fraud prevention and positively affects fraud detection. Yazid and Suryanto (2017) prove that professional skepticism affects FP. Laupe et al. (2022) show that auditor skepticism in auditing practices can strengthen forensic accounting relationships resulting in reduced fraud disclosures and investigative audits. Awaluddin et al. (2019) proved that emotional intelligence can moderate professional skepticism of an auditor's ability to detect fraud. Based on this description, the hypothesis is:

H3: Skepticism moderates EI towards FP.

H4: Skepticism moderates PC to FP.

Based on the background, attribution theory, literature review, and hypothesis development, the framework of thought is:

Figure 1. Conceptual framework



3. RESEARCH METHODOLOGY

The research design is a quantitative one that empirically tests the effect of EI and PC moderated by skepticism on FP. The data type used is primary, from direct observation of the object observed through a questionnaire instrument. The population in this study were all Regional Work Units (*SKPD*) in Gowa Regency, South Sulawesi Province, Indonesia. The sampling technique was carried out using the non-probability sampling method with saturated sample choices where the entire population of 42 employees was distributed as follows: 1) according to the gender profile of the respondents (28 male and 14 female); 2) by educational profile (27 respondents — at the undergraduate level, 10 — at the postgraduate level, and the remaining five — with diploma education).

The ordinal scale measures the statements in the questionnaire; the stated criteria are 5 points for the SA (strongly agree) statement and 1 point for

the SD (strongly disagree). The variables used in this study are:

1) the dependent variables are *EI* and *PC*;
2) the independent variable is *FP*; and
3) the control (moderating) variable is *skepticism*.

Questionnaires were sourced from literature reviews, previous research, and their initiatives.

The validity test of the reflective indicator questionnaire is carried out by looking at the output results of the outer model and the convergent value of validity and discriminant validity. Suppose the convergent value of the validity and discriminant indicator does not meet the criteria. In that case, the indicator must be dropped so only indicators that meet the criteria or are valid for the next stage. Likewise, the reliability test of the questionnaire is viewed from the results of composite reliability and the value of Cronbach's alpha. Again, if the output of the outer model shows that indicators do not meet the reliable value, then the indicator must be dropped.

The fraud triangle theory is the basis for preparing the questionnaire because it provides a logical interpretation of the reasons why people commit fraud (Dorminey et al., 2012; Free & Murphy, 2015). The dimensions used in *FP* consist of 1) having a sound control system, 2) preventing collusion, 3) providing telecommunication channels for reporting fraud, and 4) creating a picture of the punishment that will be received when committing fraud. The *EI* dimension consists of recognizing emotions when they occur, managing emotions, and self-motivation. The *PC* dimension is trust in the profession, pride in the profession, and the perception of the profession. And the dimension of *skepticism* is someone's doubts about something and constant questions about something.

The hypotheses were tested using the SmartPLS 3.0 application. SmartPLS is a statistical technique based on variance designed to solve multiple regression when specific problems occur in the data, such as missing data, multicollinearity, and small sample sizes. The test model consists of an outer model and an inner model. The outer model is used to test the validity and reliability of the indicator; the indicator is declared valid if the loading factor value > 0.5 and the average variance extracted (AVE) > 0.5. In addition, the indicator is declared reliable if it has a composite reliability value of 0.6–0.7 and the value of Cronbach's alpha > 0.6. The inner model test is evaluated by looking at the Q-square predictive relevance for the construct. Q-square measures how well the observed value of the model and its parameter estimates are. The value of Q-square > 0 indicates that the model has an excellent predictive relevance value.

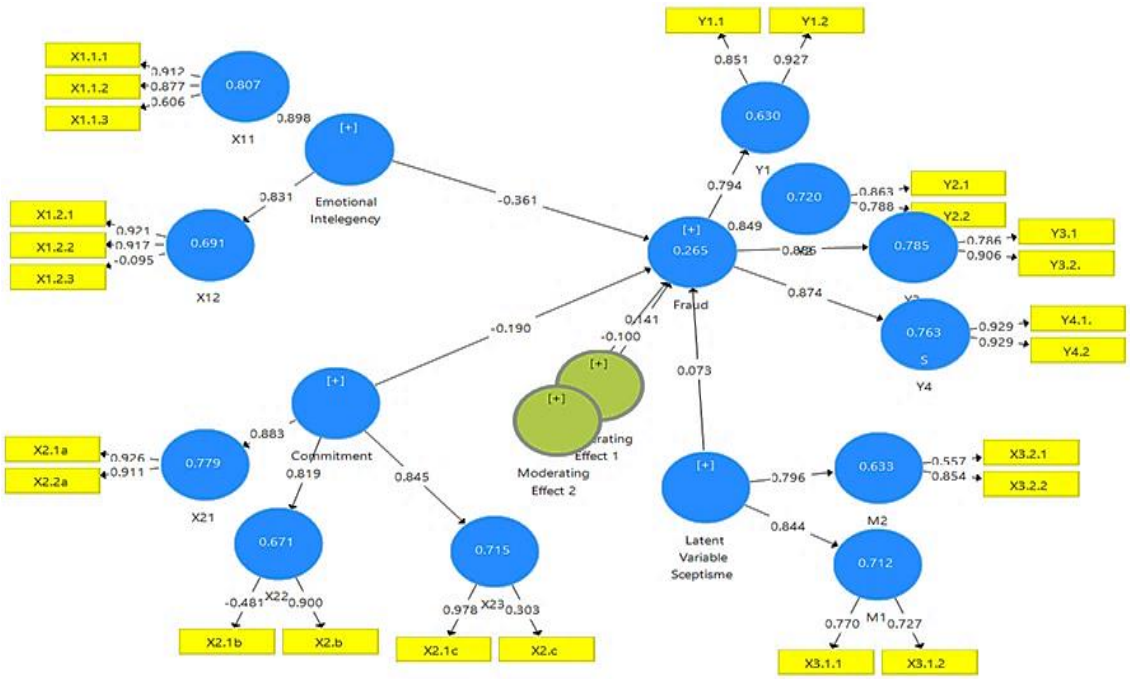
The results of the descriptive analysis of respondents' answers to the questionnaire are shown by index numbers that are classified in the range of scores based on the three-box method (Amridha et al., 2019). Respondents' answers with low interpretations are at an index value of 20%–46.67%, respondents' answers with moderate interpretations are at an index value of 46.67%–73.33%, and respondents' answers with high interpretations are at an index value of 73.33%–100%. The average index value of respondents' answers to the financial statement FP variable is 76.54%, the emotional intelligence variable is 78.58%, the professional commitment variable is 79.61%, and the skepticism variable is 77.49% based on the category. Hence, the average index value of each variable includes the high interpretation group.

4. RESULTS AND DISCUSSION

4.1. Validity test

The validity test is used to identify whether the questionnaire created is valid or truly capable of measuring the desired research object.

Figure 2. Output outer model



The validity test is used to measure each research questionnaire statement; the questionnaire statement is declared valid if the loading factor value of each indicator > 0.5; if the indicator loading factor value < 0.5, then the indicator must be dropped because it will indicate a lousy indicator. The loading factor value of each variable can be seen in Table 1.

Table 1 shows that the loading factor value of all indicators of fraud prevention variables > 0.5. With this result, all indicators of fraud prevention variables are declared valid.

Table 1. Convergent validity test results for fraud prevention variable

Variable	*Indicator*	*Loading factor value*	*Description*
Fraud prevention (*Y*)	*Y1.1*	0.851	Valid
	Y1.2	0.927	Valid
	Y2.1	0.863	Valid
	Y2.2	0.788	Valid
	Y3.1	0.786	Valid
	Y3.2	0.986	Valid
	Y4.1	0.929	Valid
	Y4.2	0.929	Valid

Source: SmartPLS 3.0 output result.

Table 2. Convergent validity test results for emotional intelligence variable

Variable	*Indicator*	*Loading factor value*	*Description*
Emotional intelligence (*X1*)	*X1.1.1*	0.912	Valid
	X1.1.2	0.877	Valid
	X1.1.3	0.606	Valid
	X1.2.1	0.921	Valid
	X1.2.2	0.917	Valid
	X1.2.3	-0.095	Invalid

Source: SmartPLS 3.0 output result.

Table 2 shows that the loading factor value of all emotional intelligence variable indicators is > 0.5. With this result, the indicator is declared valid, except for the *X1.2.3* indicator, the loading factor value is < 0.5; with this result, the *X1.2.3* indicator must be dropped.

Table 3. Convergent validity test results for professional commitment variable

Variable	*Indicator*	*Loading factor value*	*Description*
Professional commitment (*X2*)	*X2.1.a*	0.926	Valid
	X2.2.a	0.911	Valid
	X2.1.b	-0.481	Invalid
	X2.2.b	0.900	Valid
	X2.1.c	0.978	Valid
	X2.2.c	0.333	Invalid

Source: SmartPLS 3.0 output result.

Table 3 shows that the loading factor value of all indicators of professional commitment variables > 0.5 with this result, the indicator is declared valid, except for the loading factor indicator value *X2.1.b* and *X2.1.c* < 0.5 with this result, then both indicators should be dropped.

Table 4. Convergent validity test results for skepticism variable

Variable	*Indicator*	*Loading factor value*	*Description*
Skepticism (*Z*)	*Z1.1.1*	0.770	Valid
	Z1.1.2	0.727	Valid
	Z1.2.1	0.557	Valid
	Z1.2.2	0.854	Valid

Source: SmartPLS 3.0 output result.

Table 4 shows the loading factor value of all skepticism variable indicators > 0.5. With this result, all indicators are declared valid.

4.2. Discriminant validity

The discriminant validity test can be seen from the AVE value if the AVE variable value > 0.5; then it is declared valid. The results of the discriminant test are presented in Table 5.

Table 5. Discriminant validity test result

Variable	*AVE*	*Description*
Fraud prevention (Y)	0.742	Valid
Emotional intelligence (X1)	0.677	Valid
Professional commitment (X2)	0.678	Valid
Skepticism (Z)	0.603	Valid

Source: SmartPLS 3.0 output result.

4.3. Reliability test

The reliability test aims to determine the reliability of the research instrument. The research instrument is declared reliable or reliable if the value of Cronbach's alpha and composite reliability is > 0.7. The results of the reliability test are presented in Table 6.

Table 6. Cronbach's alpha test results and composite reliability

Variable	*Cronbach's alpha*	*Composite reliability*	*Description*
Fraud prevention (Y)	0.794	0.844	Reliable
Emotional intelligence (X1)	0.710	0.721	Reliable
Professional commitment (X2)	0.845	0.815	Reliable
Skepticism (Z)	0.844	0.718	Reliable

Source: SmartPLS 3.0 output result.

Based on Table 6 shows that the value of Cronbach's alpha and composite reliability of all variables > 0.7. With this result, all variables in this study are declared reliable or reliable.

The results of the analysis of the inner model using the goodness of fit prove that the predictive Q-square value of the relevance of fraud prevention is 26.5%, which means that all variables are eligible to be used to test the hypothesis, the remaining 73.5% proves the participation of other variables that are not examined in the research model.

Hypotheses testing is presented with the t-statistics number and the p-value of the bootstrapping output compared to the t-table value. The criteria for testing the hypothesis in this study is a significant level of 5% and is determined by the following criteria. If the t-count > the t-table number is 1.96 and the p-value is 0.05, then the hypothesis is accepted, and if the t-count < number t-table is 1.96 and the p-value > 0.05, then the hypothesis is rejected. The original sample values, the sample mean, standard deviation, t-statistics, and p-value are presented in Table 7.

Table 7. Hypothesis testing

Hypothesis	*Original sample (O)*	*T-statistic (O/STDEV)*	*P-value*	*Description*
H1: Emotional intelligence —> Fraud prevention	0.361	2.120	0.035	Accept
H2: Professional commitment —> Fraud prevention	0.190	0.898	0.037	Reject
*H3: Skepticism * Emotional intelligence —> Fraud prevention*	0.084	16.991	0.000	Accept
*H4: Skepticism * Professional commitment —> Fraud prevention*	0.073	0.251	0.802	Reject

Source: SmartPLS 3.0 output result.

Table 7 presents the results of hypotheses testing. Regarding hypothesis *H1*: the original sample value of 0.361 is interpreted to positively impact emotional intelligence on fraud prevention with a t-statistic = 2.120 > 1.96, a significant level of 5%, and p-value = 0.035 < 0.005. This study concludes that emotional intelligence significantly and positively affects fraud prevention. From the results of the hypothesis test, *H1* is accepted. The results of the *H2* hypothesis test: the original sample value of 0.190, can be interpreted that there is an influence of professional commitment with a t-statistic = 0.898 < 1.96 with a significant level of 5% p-value = 0.037 < 0.005. This study concludes that professional commitment does not significantly affect fraud prevention. From the results of hypothesis testing, *H2* is rejected. The results of the *H3* hypothesis test showed that the original sample value was 0.084, the t-statistic value was 16.991 > 1.96, the significance level was 5%, and the p-value = 0.000 < 0.005. The conclusion of this study shows that skepticism moderates emotional intelligence in fraud prevention. From the results of hypothesis testing, *H3* is accepted. The results of the *H4* hypothesis test showed that the original sample value was 0.073 and the t-statistic = 0.251 < 1.96, the significance level was 5%, and the p-value = 0.802 < 0.005. The conclusion of this study shows that skepticism does not moderate professional commitment to fraud prevention. From the results of hypothesis testing, *H4* is rejected.

4.4. Discussion

The results of this study can be concluded that EI has a positive and significant effect on FP; this is because EI is the ability of individuals to control themselves in committing fraud in the field of work they do.

Someone with a high level of EI tends to have the ability to control themselves and think productively. Organizations or agencies with employees who have high EI and complete regulations and procedures have an impact on fraud. Actions to anticipate fraud can reduce state losses related to financial reporting. Therefore, reducing fraud in financial reporting is expected to increase state revenues.

PC does not affect FP because it relates to the nature formed by individuals towards their respective professions, which includes trust, acceptance, goals, and values towards the profession. As noted above, PC can be measured by two aspects, including: 1) pride in the profession, a sense of pride is a manifestation of a person's seriousness in pursuing a profession, the individual will seriously carry out what has become his/her part, accept all the responsibilities and rights that arise as a result of the profession; 2) a person's positive and promising perception of his/her profession.

Thus, it can be concluded that PC dramatically affects a person's performance; with an exemplary PC, a person will work optimally according to the rules of the organization so that fraud can be prevented.

Skepticism moderates EI toward FP, and skepticism does not moderate PC to FP. Skepticism is an attitude that includes a mind that constantly questions and evaluates critically. This attitude balances the suspicious and trust attitudes that will be reflected when the auditor performs audit planning and audit procedures. For example, before giving an audit opinion, the auditor must carry out the audit with professional skepticism that is owned by not readily believing or being satisfied with what is seen or presented so that, in the end, it can provide the accuracy of giving the correct audit opinion by the description of the state of an agency or organization. Thus, skepticism can influence FP. In addition to being skeptical of fraud, it can be prevented by EI and exemplary PC. By anticipating the occurrence of fraud, state losses due to fraud related to financial reporting can be reduced. As a result, financial reporting and state revenues can increase.

5. CONCLUSION

This study aims to empirically prove the effect of EI and PC on FP by making professional skepticism a moderating variable. The study's results found that EI positively and significantly affects FP, which means that a better EI can prevent fraudulent practices. PC does not affect FP, which means that PC's role is not too important to prevent opportunities for fraud. The skepticism factor only moderates the effect of EI on FP but not the PC factor. Changes in EI are controlled by employee professional skepticism, which can prevent opportunities for fraudulent practices from occurring.

The empirical research findings provide implications for policymakers, especially in the public sector, to prevent fraudulent practices that can cause losses. Emotional intelligence is more important to watch than PC in preventing FP practices. Besides that, an increase in professional skepticism, which functions as a moderating variable through EI, can detect fraud and easily reduce the level of fraud.

The research has limitations, primarily related to the determinants of FP: EI, PC, and professional skepticism. This limitation is not able to optimally reveal the broader factors preventing the occurrence of fraud that can be detrimental to the company. Suggestions for future research, the determinants of FP can be developed by involving not only employees but also company leaders and external parties. Some of the determinants that are recommended to influence both directly and indirectly through the role of moderating variables include management expertise, professional ethics, competency, motivation, employee well-being, gender, independence, and technology.

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