CHAPTER V

CONCLUSIONS

5.1. Conclusions

Based on the research findings outlined in the preceding chapter, several conclusions can be drawn as follows:

1. Technological Development has no Significant Effect on Auditor's Capability to Detect Fraud.

   Based on the hypothesis testing results of Ha1, technological development do not significantly affect auditor's capability to detect fraud. In the era of digital transformation, technological advancements promise enhanced fraud detection tools and procedures; however, empirical evidence suggests that their impact on auditors' capability to detect fraud remains constrained by various challenges. These include the persistent gap between technological development and auditor skills, resulting in underutilization and inefficiencies in fraud detection despite the availability of advanced technologies. Moreover, the substantial time, resources, and technical hurdles involved in integrating new technology into auditing methods often disrupt initial effectiveness and hinder auditors' ability to fully leverage these tools. Furthermore, the rapid evolution of fraud schemes facilitated by technological advancements presents ongoing challenges, as auditors struggle to keep pace with increasingly sophisticated tactics. Additionally, the potential risk of auditors becoming overly reliant on automated tools may undermine critical thinking and professional skepticism crucial for efficient fraud detection. These findings

underscore the critical importance of addressing skill gaps through continuous professional development, optimizing technological integration processes, and maintaining a balanced approach to leverage both technology and traditional auditing skills for effective fraud detection in contemporary audit practices amidst the digital transformation era.

2. Compliance has no Significant Effect on Auditor's Capability to Detect Fraud.

Based on the results of testing Ha2, compliance with auditing standards does not significantly affect the auditor's capability to detect fraud. This indicates that increased compliance do not necessarily result in increased capability to detect fraud. Despite the prevailing belief in the efficacy of compliance with auditing standards to enhance auditors' capability in detecting fraud, this research findings challenges this assumption. While auditing standards provide a structured framework for rigorous financial review and accountability, their primary focus on ensuring accurate financial reporting may inadvertently overshadow efforts to actively identify indicators of fraud. This potential shift in focus could lead auditors to overlook subtle anomalies or red flags that may signal fraudulent activities. Moreover, the rapid evolution of technology introduces complexities not fully addressed by current auditing standards, such as emerging fraud risks, sophisticated forensic analyses, and advanced data analytics techniques. These limitations underscore a critical gap wherein auditors, bound by compliance-driven practices, may struggle to adapt and effectively detect fraud in contemporary business environments shaped by digital transformation. **If this research are conducted using an error rate of**

10% (α = 0.1), the compliance variable will have a positive significant effect on auditor's capability to detect fraud. Resulting to the acceptance of Ha2: Compliance has a Positive Effect on Auditor's Capability to Detect Fraud.

3. Ethical Judgment has a Positive Effect on Auditor's Capability to Detect Fraud.

Based on the results of testing Ha3, ethical judgment has a positive significant effect on auditor's capability to detect fraud. This indicates that an increase in ethical judgment leads to an increase in the auditor's capability to detect fraud. Ethical judgment in auditing involves making principled decisions and upholding integrity amidst ethical dilemmas. Auditors with robust ethical judgment demonstrate heightened sensitivity to fraud indicators and ethical issues, enabling proactive identification and thorough investigation of potential fraudulent activities. In the era of digital transformation, where technological advancements introduce new complexities and risks, ethical auditors are adept at navigating ethical challenges posed by emerging technologies. Their adherence to ethical standards ensures rigorous audit procedures that integrate advanced data analytics and forensic techniques, enhancing fraud detection capabilities in contemporary business environments. This underscores the indispensable role of ethical judgment in fortifying the integrity and effectiveness of auditing practices amid ongoing technological advancements.

4. Working Experience has a Negative Effect on Auditor's Capability to Detect Fraud.

Based on the results of testing Ha4, working experience has a negative impact on auditor's capability to detect fraud. This implies that working experience

do not necessarily result in increased capability to detect fraud. These findings challenge the conventional belief in experience as a key asset in auditing. While experienced auditors possess extensive knowledge of audit procedures and industry practices, several factors contribute to this unexpected finding. Firstly, seasoned auditors may become complacent with routine audit methodologies, potentially overlooking subtle indicators of fraud that require adaptive and innovative detection approaches. Moreover, years of experience can lead to entrenched biases or preconceptions based on past audit encounters, influencing their judgment and risk assessment in fraud detection. In the context of digital transformation, where technological advancements and complex data environments prevail, experienced auditors may struggle to adapt and effectively utilize advanced data analytics and digital audit techniques. Additionally, the demographic data in this study shows a significant proportion of younger auditors highlights the lack of experienced auditor at Public Accounting Firms in Jakarta, Surabaya, and Yogyakarta needed in this research.

5.2. Implications

This research contributes to the development of policies addressing challenges and opportunities in fraud detection in the digital era, particularly encompassing the latest professional standards, regulatory oversight, ethics, and technology adoption. It aims to enhance auditors' ability to detect and prevent fraud during the digital transformation era. This study provides guidelines for public auditors to adapt to changes in digital information and optimize their capabilities in indicating fraud.

The findings of this research highlight the crucial role of ethical considerations and work experience in improving auditors' ability to detect fraud amidst digital transformation. Although technology and compliance are essential, they should not overshadow the fundamental human elements in auditing, such as ethical integrity and practical experience. By focusing on these areas, audit firms and regulatory bodies can better equip auditors to face the challenges of the digital era, ensuring robust and effective fraud detection practices. Auditors can also prepare themselves to confront future fraud. In the rapidly evolving digital era, auditors have the opportunity to make practical contributions by adopting technology and enhancing their digital skills. This research is expected to encourage auditors to practice IT auditing, thereby increasing their readiness to face digital challenges.

5.3. Limitations

This study still exhibits limitations and deficiencies in terms of its composition. Therefore, the following are some of the research limitations encountered during the study process:

1. Data Limitations

   One limitation of the study is the difficulty in obtaining a large and accurate datasets, this study used data in the form of respondents' answers, collected by questionnaires from March to May (tax period). As a result, not every respondent was able to concentrate while answering. This may have an impact on the responses, with some not being serious or accurate, and due to the busy tasks of auditors during the tax filing period, resulting in the reduce number of respondents who could participate in this study.

Respondents' responses to questionnaires did not always accurately reflect their genuine opinions. Factors such as honesty in filling out questionnaires may be impacted, since some respondents may have accelerated the process by replying randomly. This presents a challenge in ensuring that the data gathered is actually accurate and representative.

2. Data Sample Limitations

   A notable limitation of this study is the potential for respondent bias due to using only external auditors from public accounting firms. These auditors may feel pressured to present themselves and their firms in a positive light, leading to overstated adherence to standards and practices. They may also hesitate to provide candid responses if it could reflect negatively on their firms. Additionally, firm culture and policies may influence their answers, with auditors from firms emphasizing compliance and technology adoption potentially reporting higher levels of these attributes. The homogeneity of the respondents limits the generalizability of the findings to other types of auditors or professionals.

3. Testing Instrument Limitations

   The study's limitations stem on the amount of samples used in data testing. The extreme conditions in which the data was acquired may result in the disposal of a large volume of data, affecting the validity of the research results. Additionally, data that is deemed not to be filled out seriously or accurately must be filtered to maintain the accuracy of

the research conducted. As a result, the number of samples that could be analyzed throughout the testing was lowered from 112 to 44.

5.4. Recommendations

Given the limitations encountered in this study, future research should consider several recommendations to enhance the robustness and depth of investigations in this field.

Firstly, related to the limitations of data, future studies should conduct studies during periods when auditors are less occupied with audit tasks would facilitate the collection of more abundant and readily accessible data. This approach mitigates challenges associated with busy periods, potentially yielding more comprehensive insights.

Secondly, integrating interviews alongside existing methodologies in future research can significantly enrich data quality. Interviews offer a deeper exploration of respondents' perspectives, supplementing quantitative data with qualitative insights and reducing potential biases inherent in self-reported surveys.

Thirdly, including diverse range of respondent in subsequent research, such as internal auditors, forensic accountant, and professionals from different industries. This effort is advisable to provide broader perspective and reduce the homogeneity that may have influenced the current research findings.

Lastly, incorporating additional variables in future studies can introduce new dimensions to the research, fostering a more nuanced understanding of the topic. This approach not only enriches the complexity of the investigation but also

uncovers potential relationships and factors that may influence outcomes, contributing to a more thorough exploration of the subject matter. These recommendations aim to elevate the quality and comprehensiveness of future research initiatives in this field.

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ATTACHMENT

RESEARCH PERMIT LETTER

FAKULTAS BISNIS DAN EKONOMIKA
UNIVERSITAS ATMA JAYA YOGYAKARTA

Nomor: 155/Pen/I
Lamp. : -
Hal : Ijin Penelitian, Permohonan Data

18 April 2024

Kepada
Yth. Kepala Kantor Akuntan Publik
Yang berada di Jakarta

Dengan hormat,

Sehubungan dengan penulisan Skripsi yang berjudul **"The Effect of Technological Development, Standard Compliance, Ethical Judgment, and Working Experience to Auditor Capability in Detecting Fraud in The Era of Digital Transformation" (Pengaruh Perkembangan Teknologi, Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan di Era Transformasi Digital)"** yang dilakukan oleh mahasiswa kami dengan identitas:

Nama : Pierre Arthur
No Mahasiswa/Prodi: 201525273 /Akuntansi Kelas Internasional
No Handphone : 081521806991

Kami mohon Bapak/Ibu berkenan memberikan Ijin Penelitian kepada mahasiswa tersebut untuk mendapatkan data yang diperlukan.

1. 100 responden berupa auditor

Skripsi yang ditulis oleh mahasiswa ini merupakan karya ilmiah yang memiliki tujuan dan sifat keilmuan. Oleh karenanya tidak akan dipergunakan untuk hal-hal yang merugikan.

Atas perhatian dan bantuannya, kami mengucapkan terima kasih.

Dekan,

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18 April 2024

Kepada
Yth. Kepala Kantor Akuntan Publik
Yang berada di Surabaya

Dengan hormat,

Sehubungan dengan penulisan Skripsi yang berjudul **"The Effect of Technological Development, Standard Compliance, Ethical Judgment, and Working Experience to Auditor Capability in Detecting Fraud in The Era of Digital Transformation" (Pengaruh Perkembangan Teknologi, Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan di Era Transformasi Digital)"** yang dilakukan oleh mahasiswa kami dengan identitas:

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Atas perhatian dan bantuannya, kami mengucapkan terima kasih.

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Atas perhatian dan bantuannya, kami mengucapkan terima kasih.

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PROOF OF RESEARCH COMPLETION

DIAN UTAMI
PUBLIC ACCOUNTING FIRM

SURAT KETERANGAN
Nomor: KAPDU/015-SKK/V/2024

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Alamat	:	Jl. Godean Km 5, No 104, Nogotirto, Gamping, Sleman Yogyakarta 55292
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NIM	:	201525273
Program Studi	:	Akuntansi Kelas Internasional
Fakultas	:	Bisnis dan Ekonomika
Perguruan Tinggi	:	Universitas Atma Jaya Yogyakarta

Adalah benar-benar telah melakukan penelitian skripsi dengan menggunakan metode kuesioner di **KAP Dian Utami** dengan topik berjudul **"The Effect of Technological Development, Standard Compliance, Ethical Judgement, and Working Experience to Auditor Capability in Detecting Fraud in The Era of Digital Transformation" ("Pengaruh Perkembangan Teknologi, Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan di Era Transformasi Digital").**

Demikian surat keterangan ini dibuat, agar dapat dipergunakan sebagaimana mestinya.

Yogyakarta, 6 Mei 2024
Hormat Kami,

KANTOR AKUNTAN PUBLIK
DIAN UTAMI

Dian Utami, S.E., M.Ak., CLI., CPA
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KANTOR AKUNTAN PUBLIK
R.D. ANTO WIDIYATMOKO
Audit, Tax, System, Financial Management and Consultation
No. Ijin Menteri Keuangan RI 361/KM.1/2020
Accelerate Your Business

SURAT KETERANGAN
No. SK120/KAP/IV/2024

Yogyakarta, 29 April 2024

Kepada Yth,
Dekan Fakultas Bisnis dan Ekonomika
Universitas Atma Jaya Yogyakarta

Perihal : Keterangan Penyebaran Kuesioner

Dengan Hormat,
Yang bertanda tangan di bawah ini menerangkan bahwa:

Nama : Pierre Arthur
No. Mahasiswa : 201525273
Program Studi : S1 Akuntansi

Benar adanya telah melakukan penyebaran kuesioner mengenai "**Pengaruh Perkembangan Teknologi, Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan di Era Transformasi Digital**" di Kantor Akuntan Publik R. D. ANTO WIDIYATMOKO untuk pengumpulan data yang berhubungan dengan penyusunan tugas akhir (Skripsi) dalam program studi akuntansi.

Demikian surat keterangan ini dibuat untuk dapat digunakan sebagaimana mestinya.

Hormat kami,
Kantor Akuntan Publik
R.D. ANTO WIDIYATMOKO

R.D. Anto Widiyatmoko, M.Ak, Ak. CA. CPA
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SURAT KETERANGAN

Bersama ini, KAP Drs. Soeroso Donosapoetro menerangkan bahwa :

Nama	:	Pierre Arthur
NIM / NIRM	:	201525273
Fakultas	:	Ekonomi/Akuntansi Kelas Internasional
Universitas	:	Universitas Atma Jaya Yogyakarta

Telah melakukan penelitian dengan metode pengisian kuesioner yang berjudul ***"The Effect of Technological Development, Standard Compliance, Ethical Judgment, and Working Experience to Auditor Capability in Detecting Fraud in The Era of Digital Transformation "(Pengaruh Perkembangan Teknologi, Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan di Era Transformasi Digital)*** di KAP Drs. Soeroso Donosapoetro.

Surat Keterangan ini kami keluarkan untuk dipergunakan sebagaimana mestinya.

Yogyakarta, 31 Mei 2024

KAP DRS. SOEROSO DONOSAPOETRO
Staf Administrasi/Keuangan

Dewangga Ira Veolita, SE

KANTOR AKUNTAN PUBLIK
Mahsun Nurdiono Kukuh & Rekan

MNK & PARTNERS

Yogyakarta, 30 April 2024

No : 007/SKP/ADM/MNK.06/IV/2024
Perihal: Surat Keterangan Penelitian

Kepada Yth:
Para Pihak yang Berkepentingan
Di Tempat

SURAT KETERANGAN PENELITIAN

Saya yang bertanda tangan di bawah ini:

Nama	: Prasetyaningrum Pancawati
Jabatan	: Office Manager
Alamat	: Jl. Raya Berbah Utara No. 03, Kalitirto, Berbah, Sleman, Daerah Istimewa Yogyakarta 55573

Dengan ini menerangkan bahwa:

Nama	: Pierre Arthur
NIM	: 201525273
Program Studi	: Akuntansi Kelas Internasional
Universitas	: Universitas Atmajaya Yogyakarta

telah melakukan penelitian dalam rangka penyusunan skripsi di kantor kami dengan judul penelitian: "The Effect Of Technological Development, Standar Compliance, Ethnical Judgment, and Working Experience to Auditor Capability in Detecting Fraud in The Era of Digital Transformation (Pengaruh Perkembangan Teknologi , Kepatuhan Standar, Penilaian Etis, dan Pengalaman Kerja terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan)"

Demikian surat keterangan ini disampaikan untuk digunakan dengan semestinya, atas perhatian dan kerjasamanya, kami ucapkan terima kasih.

Hormat kami,
KAP Mahsun Nurdiono Kukuh dan Rekan

Prasetyaningrum P.
Office Manager

Jl. Raya Berbah Utara No. 03, Kalitirto, Berbah, Sleman, Daerah Istimewa Yogyakarta 55573, Telp: +62 274 2852002
AUDIT–TAX–BUSINESS ADVISORY

RESEARCH QUESTIONNAIRE

Respondent's identity

Name :

Gender : ☐ Man
☐ Women

Age : ☐ < 25 years
☐ 25-35 years
☐ 36-45 years
☐ > 45 years

Educational background : ☐ D3
☐ S1
☐ S2
☐ S3
☐ Other

Workplace location : ☐ Surabaya
☐ Jakarta
☐ Yogyakarta

Public Accounting Firm :

Respondent's position/role
in Public Accounting Firm :

Average assignment in 1 year : ☐ 1-3 assignments
☐ 4-7 assignments
☐ 8-10 assignments
☐ > 10 assignments

Instructions for Completing the Questionnaire

The following are questions related to technological development, compliance with audit standards, ethical judgment, and working experience in relation to an auditor's capability to detect fraud. This questionnaire use ranges from 1 to 5. Please respond to the questions by placing a check mark (√) in the box corresponding to the answer you consider appropriate.

Explanation:

1 : Strongly Disagree

2 : Disagree

3 : Neutral

4 : Agree

5 : Strongly Agree

List of Research Questions

1. Technological Development

No	Research Question	1	2	3	4	5
1	The audit process in KAP I have implemented technology-based auditing.					
2	The development of information technology has an increasingly important impact on auditing.					
3	I often experience technical problems related to information-based audits.					
4	My Public Accounting Firm already has a specialist to check IT-based accounting systems.					
5	Information technology-based accounting systems contribute more to the risk of fraud.					

6	Client software is reliable.					
7	The adoption of IT-based accounting systems led to a "loss of audit trail".					
8	The adoption of IT-based accounting systems by clients has resulted in a change in the skills required by auditors.					
9	Public Accounting Firm responds to technological developments by providing training to auditors.					

2. Compliance

No	Research Question	1	2	3	4	5
1	In conducting investigative audits, I apply auditing science					
2	I will do an understanding of Standard Operating Procedures (SOPs)					
3	I pay attention to investigative audit techniques in obtaining evidence.					
4	I understand the information technology issues related to the case at hand					
5	I know about the law (statute) relating to the case being handled					
6	I carried out the audit with reference to SPAP					
7	Audit evidence is collected in full to reveal fraud.					
8	I believe that auditors need to strictly adhere to applicable standards in detecting fraud in the age of digital technology.					
9	I think compliance with security standards, such as ISO/IEC 27001, is critical in supporting auditors' ability to detect fraud.					
10	I believe that auditors should always update their skills to match the latest standards in digital technology.					
11	In my opinion, companies should ensure that the use of technology in detecting					

	fraud always complies with applicable security standards.					
12	I am sure that the use of technology will make it possible to better detect fraud.					
13	In my opinion, auditors need to continue to ensure that the technology used to detect fraud always complies with applicable ethical standards.					
14	I believe that auditors' compliance with applicable standards contributes to the successful use of technology in detecting fraud.					
15	In my opinion, success in detecting fraud using technology depends heavily on compliance with applicable standards.					

3. Ethical Judgment

No	Research Question	1	2	3	4	5
1	I am independent in dealing with a case					
2	In my opinion, the auditor's ability to respect individual privacy is an important ethical aspect in detecting fraud.					
3	I keep everything related to the information that has been obtained confide					
4	I feel that the application of digital technology in detecting fraud should pay attention to and respect individual privacy.					
5	I did an evaluation of evidence					
6	I did a more serious search with professional suspicion (professional skepticism)					
7	I have an attitude of not easily believing every statement/answer given by the suspect after finding some evidence related to the case at hand					
8	I believe that auditors have a high ethical responsibility in detecting fraud in the age of digital technology.					

9	I believe that the development of strict ethical policies related to the use of digital technology can improve integrity in detecting fraud.					
10	In my opinion, one of the main challenges in detecting fraud in the era of digital technology is ethical uncertainty in the use of technology.					

4. Working Experience

No	Research Question	1	2	3	4	5
1	My experience as an auditor will increase because of my frequent assignments					
2	The audit experience I gained during the assignment influenced the decisions I made					
3	The experience I gained during the assignment helped me in analyzing the problem					
4	The more experience the auditor has, the greater the auditor's ability to overcome existing problems					
5	The experience I gained during the assignment helped me in predicting and detecting problems					
6	The experience I gained during the assignment added to my professionalism in work					
7	I did an analysis of previous cases to add insight into future cases					
8	I have received training to improve my knowledge of auditing in IT-based accounting systems.					

5. Capability to Detect Fraud

No	Research Question	1	2	3	4	5
1	In my opinion, misstatements in financial reporting that are done intentionally are reasonable actions					
2	In my opinion, the absence of independent checking and review is normal					
3	In my opinion, the intentional element of the agency/client in replacing documents is natural					
4	In my opinion, the implementation of reviews of deviations in budget standards and budget plans should not be carefully traced					
5	I often find the accounting system of agencies/clients inadequate and I think it is a natural thing					
6	In my opinion, there are often anomalies in analytical procedures such as the act of covering up the actual financial condition by doing financial engineering is a natural act					
7	I have an understanding and awareness of document control policies and procedures related to IT security.					
8	My KAP already has a manual control of the files used in processing computers.					
9	My KAP has adopted the latest technologies such as machine learning, user behavior analysis, and continuous intrusion detection to identify and analyze unusual or suspicious behavior patterns across the IT infrastructure.					
10	The adoption of technology-based audits implemented by my KAP has been very effective in combating IT-based audit fraud.					

INITIAL DATA SAMPLE

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DATA SAMPLE AFTER OUTLIER

1. Tehnological Development (X1)

X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	Total_X1
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4	4	2	4	2	4	2	4	4	30
4	5	2	5	2	4	2	4	5	33
5	4	2	4	2	4	2	4	4	31
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30
4	4	2	4	2	4	2	4	4	30

2. Compliance (X2)

X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	X2.13	X2.14	X2.15	Total_X2
5	5	5	5	5	5	5	5	5	5	5	5	5	5	3	73
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75

5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	4	5	5	5	5	5	5	5	4	5	5	73
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
4	5	5	5	5	4	5	4	3	5	5	3	5	4	4	66
5	5	5	4	4	5	5	4	5	5	4	4	5	5	5	70
5	5	5	5	5	5	5	5	5	5	5	3	5	5	5	73
4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	59
4	4	4	4	4	3	4	4	4	4	3	4	4	4	4	58
4	4	4	3	3	4	4	4	3	4	4	4	4	4	4	57
4	5	5	4	3	5	5	5	4	5	5	3	4	4	4	65
4	5	4	5	5	5	5	5	5	5	5	5	5	4	4	71
5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	74
4	4	4	3	3	3	4	4	4	4	4	4	4	4	4	57
5	5	5	4	3	4	3	4	4	4	4	4	4	4	4	61
5	5	5	4	3	4	3	4	4	4	4	4	4	4	4	61
4	4	4	4	3	4	3	4	4	4	4	4	4	5	4	59
4	5	5	5	5	5	5	4	4	4	4	4	4	4	4	66
4	5	4	5	5	4	5	5	5	5	4	4	4	4	5	68
5	5	4	4	4	5	4	4	5	4	4	4	5	4	4	65
4	5	4	5	4	5	4	4	5	4	5	4	5	4	4	66
4	4	5	4	4	4	4	4	4	4	4	4	5	4	4	62

4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	62
5	4	4	4	4	5	4	4	4	4	4	4	4	4	4	62
5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	61
5	5	4	4	4	4	4	4	4	4	5	4	4	4	4	63
5	4	4	4	4	4	4	4	4	4	4	5	4	4	5	63
4	4	5	4	4	4	4	4	4	4	4	4	4	5	4	62
4	4	5	4	4	5	4	4	4	4	4	4	4	5	4	63
5	4	4	4	4	4	4	4	5	4	5	4	5	4	4	64
5	4	4	4	4	4	4	4	5	4	4	4	4	5	4	63
5	4	4	4	5	4	4	4	5	4	4	4	5	4	4	64
4	5	4	5	4	4	5	4	5	4	4	5	4	4	4	65
5	4	4	4	4	4	5	4	4	5	4	4	4	4	4	63
4	4	5	4	4	5	4	4	4	5	4	4	4	5	4	64

3. Ethical Judgment (X3)

X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total_X3
5	5	5	5	5	5	5	5	5	5	50
5	5	4	5	5	5	5	5	5	5	49
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	4	5	5	5	5	5	5	4	5	48
5	4	5	5	5	5	5	5	5	5	49
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	4	49

5	5	5	5	5	5	5	5	5	4	49
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	4	49
5	5	5	5	5	5	5	5	5	5	50
4	4	4	4	5	4	4	4	4	4	41
4	4	4	4	4	4	4	4	4	4	40
4	4	4	4	4	4	5	3	3	3	38
5	5	5	5	5	5	5	5	5	5	50
5	3	5	4	5	5	5	4	5	5	46
5	5	5	5	5	5	5	5	5	5	50
4	4	4	4	4	4	4	4	4	4	40
4	5	5	5	4	4	4	4	4	4	43
4	5	5	5	4	4	4	4	4	4	43
4	4	4	4	4	3	4	4	4	4	39
4	4	4	4	5	5	4	4	5	4	43
4	5	4	4	4	5	4	4	4	4	42
4	5	5	4	5	4	5	4	4	4	44
5	5	4	4	4	4	4	4	4	4	42
4	4	5	4	4	4	4	4	4	4	41
4	5	4	4	5	4	4	4	4	4	42
4	4	4	4	4	4	4	4	4	4	40
4	4	4	5	4	4	4	4	5	4	42
5	4	4	4	4	4	4	4	4	4	41
4	5	4	4	4	4	4	4	4	4	41
5	4	4	4	4	4	4	4	4	4	41
4	4	5	4	4	4	5	4	4	4	42
5	4	4	4	4	5	4	4	4	4	42

5	4	4	4	4	4	4	4	4	5	42
5	4	4	4	4	4	4	4	4	4	41
5	4	4	4	4	5	4	4	5	4	43
5	4	4	5	4	5	4	4	4	5	44
5	4	4	4	4	4	5	4	4	4	42
5	4	4	4	4	4	4	4	5	4	42

4. Working Experience (X4)

X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	Total_X4
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	4	5	5	4	5	4	5	37
5	4	4	5	4	4	4	5	35
5	5	5	5	4	4	4	5	37
5	5	5	5	5	5	5	5	40
5	5	5	5	5	5	5	5	40
5	4	5	5	4	5	5	5	38
5	4	5	5	5	5	4	5	38
5	5	5	5	5	5	5	5	40
5	4	5	5	5	5	5	4	38
5	5	5	5	5	5	5	5	40
4	4	5	5	4	4	4	4	34
4	4	4	4	4	4	4	4	32
5	5	5	5	4	4	5	4	37
5	5	5	5	5	5	5	5	40

5	5	5	5	5	5	4	5	39
5	5	5	5	5	5	5	5	40
4	5	5	5	4	4	4	2	33
5	5	5	5	5	5	4	3	37
5	5	5	5	5	5	4	3	37
4	4	4	4	4	4	4	3	31
4	5	4	4	5	5	4	4	35
5	4	5	4	5	4	5	4	36
5	4	4	4	4	4	4	4	33
5	4	4	4	4	4	4	4	33
4	4	4	4	4	4	4	4	32
5	4	4	4	4	4	4	4	33
4	5	4	4	4	5	4	4	34
5	4	4	4	4	4	4	4	33
5	4	4	5	4	4	4	4	34
5	5	4	4	4	4	4	4	34
5	5	4	4	4	4	4	4	34
5	4	4	4	4	4	4	4	33
5	4	4	5	4	4	4	4	34
5	4	4	4	5	4	4	4	34
5	4	4	5	4	4	4	4	34
5	4	4	4	4	4	4	4	33
5	4	4	5	5	4	4	5	36
5	4	5	4	4	4	5	4	35
5	4	4	4	4	4	5	4	34

5. Capability to Detect Fraud (Y)

Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total_Y

5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	3	5	5	5	5	5	48
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	4	4	5	5	48
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	4	5	5	5	5	5	49
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	5	5	5	5	50
5	5	5	5	5	5	4	4	5	5	48
5	5	5	5	3	5	5	5	5	5	48
5	5	5	5	5	5	4	4	4	4	46
5	5	5	5	5	5	5	5	3	3	46
4	4	4	4	4	4	4	4	3	3	38
4	4	4	2	4	4	2	3	3	3	33
2	3	4	4	3	4	3	2	3	3	31
5	5	5	5	4	5	4	5	5	5	48
4	4	4	4	3	4	2	4	4	4	37
5	5	5	5	5	5	4	3	3	5	45
4	4	5	4	4	4	3	3	4	4	39
5	5	5	4	4	4	3	3	2	2	37
5	5	5	4	4	4	3	3	2	2	37
4	4	5	5	5	5	4	3	3	3	41
5	5	5	5	5	5	4	2	2	4	42
5	5	5	5	5	5	4	4	2	4	44

5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	1	4	43
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	2	4	44
5	5	5	5	5	5	4	4	2	4	44

DATA ANALYSIS TEST RESULTS

1. Initial Data Normality Test Result

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			112
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.57409066
Most Extreme Differences	Absolute		.261
	Positive		.115
	Negative		-.261
Test Statistic			.261
Asymp. Sig. (2-tailed)[c]			<,001
Monte Carlo Sig. (2-tailed)[d]	Sig.		.000
	99% Confidence Interval	Lower Bound	.000
		Upper Bound	.000

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

2. Normality Test Result

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			44
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		2.37380821
Most Extreme Differences	Absolute		.130
	Positive		.093
	Negative		-.130
Test Statistic			.130
Asymp. Sig. (2-tailed)[c]			.059
Monte Carlo Sig. (2-tailed)[d]	Sig.		.056
	99% Confidence Interval	Lower Bound	.050
		Upper Bound	.062

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

3. Validity Test Results

Correlations

		X1.1	X1.2	X1.3	X1.4	X1.5	X1.6	X1.7	X1.8	X1.9	Total_X1
X1.1	Pearson Correlation	1	.714**	.321*	.545**	.397**	.227	.537**	.610**	.712**	.765**
	Sig. (2-tailed)		<,001	.034	<,001	.008	.139	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.2	Pearson Correlation	.714**	1	.517**	.668**	.499**	.226	.564**	.259	.864**	.819**
	Sig. (2-tailed)	<,001		<,001	<,001	<,001	.141	<,001	.090	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.3	Pearson Correlation	.321*	.517**	1	.226	.732**	.154	.622**	-.113	.390**	.690**
	Sig. (2-tailed)	.034	<,001		.140	<,001	.318	<,001	.464	.009	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.4	Pearson Correlation	.545**	.668**	.226	1	.202	.491**	.348*	.443**	.701**	.706**
	Sig. (2-tailed)	<,001	<,001	.140		.189	<,001	.021	.003	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.5	Pearson Correlation	.397**	.499**	.732**	.202	1	.032	.562**	.009	.464**	.694**
	Sig. (2-tailed)	.008	<,001	<,001	.189		.839	<,001	.955	.002	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.6	Pearson Correlation	.227	.226	.154	.491**	.032	1	.176	.413**	.283	.458**
	Sig. (2-tailed)	.139	.141	.318	<,001	.839		.252	.005	.063	.002
	N	44	44	44	44	44	44	44	44	44	44
X1.7	Pearson Correlation	.537**	.564**	.622**	.348*	.562**	.176	1	.272	.537**	.772**
	Sig. (2-tailed)	<,001	<,001	<,001	.021	<,001	.252		.074	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44
X1.8	Pearson Correlation	.610**	.259	-.113	.443**	.009	.413**	.272	1	.423**	.476**
	Sig. (2-tailed)	<,001	.090	.464	.003	.955	.005	.074		.004	.001
	N	44	44	44	44	44	44	44	44	44	44
X1.9	Pearson Correlation	.712**	.864**	.390**	.701**	.464**	.283	.537**	.423**	1	.819**
	Sig. (2-tailed)	<,001	<,001	.009	<,001	.002	.063	<,001	.004		<,001
	N	44	44	44	44	44	44	44	44	44	44
Total_X1	Pearson Correlation	.765**	.819**	.690**	.706**	.694**	.458**	.772**	.476**	.819**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	.002	<,001	.001	<,001	
	N	44	44	44	44	44	44	44	44	44	44

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	X2.7	X2.8	X2.9	X2.10	X2.11	X2.12	X2.13	X2.14	X2.15	Total_X2
X2.1	Pearson Correlation	1	.342*	.208	.253	.307*	.364*	.207	.375*	.522**	.332*	.409**	.419**	.425**	.388**	.457**	.535**
	Sig. (2-tailed)		.023	.176	.098	.043	.015	.177	.012	<,001	.028	.006	.005	.004	.009	.002	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.2	Pearson Correlation	.342*	1	.488**	.704**	.443**	.601**	.582**	.660**	.522**	.610**	.666**	.340*	.517**	.295	.457**	.741**
	Sig. (2-tailed)	.023		<,001	<,001	.003	<,001	<,001	<,001	<,001	<,001	<,001	.024	<,001	.052	.002	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.3	Pearson Correlation	.208	.488**	1	.505**	.321*	.556**	.387**	.503**	.163	.557**	.443**	.204	.374*	.612**	.395**	.596**
	Sig. (2-tailed)	.176	<,001		<,001	.033	<,001	.010	<,001	.291	<,001	.003	.183	.012	<,001	.008	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.4	Pearson Correlation	.253	.704**	.505**	1	.736**	.596**	.672**	.687**	.596**	.622**	.632**	.484**	.548**	.432**	.488**	.821**
	Sig. (2-tailed)	.098	<,001	<,001		<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	.003	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.5	Pearson Correlation	.307*	.443**	.321*	.736**	1	.502**	.718**	.602**	.560**	.587**	.513**	.442**	.654**	.404**	.467**	.764**
	Sig. (2-tailed)	.043	.003	.033	<,001		<,001	<,001	<,001	<,001	<,001	<,001	.003	<,001	.007	.001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.6	Pearson Correlation	.364*	.601**	.556**	.596**	.502**	1	.563**	.631**	.533**	.622**	.645**	.385**	.544**	.583**	.438**	.775**
	Sig. (2-tailed)	.015	<,001	<,001	<,001	<,001		<,001	<,001	<,001	<,001	<,001	.010	<,001	<,001	.003	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.7	Pearson Correlation	.207	.582**	.387**	.672**	.718**	.563**	1	.730**	.500**	.805**	.600**	.400**	.511**	.396**	.532**	.788**
	Sig. (2-tailed)	.177	<,001	.010	<,001	<,001	<,001		<,001	<,001	<,001	<,001	.007	<,001	.008	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.8	Pearson Correlation	.375*	.660**	.503**	.687**	.602**	.631**	.730**	1	.631**	.830**	.749**	.555**	.550**	.588**	.647**	.879**
	Sig. (2-tailed)	.012	<,001	<,001	<,001	<,001	<,001	<,001		<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.9	Pearson Correlation	.522**	.522**	.163	.596**	.560**	.533**	.500**	.631**	1	.466**	.501**	.584**	.622**	.505**	.513**	.749**
	Sig. (2-tailed)	<,001	<,001	.291	<,001	<,001	<,001	<,001	<,001		.001	<,001	<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.10	Pearson Correlation	.332*	.610**	.557**	.622**	.587**	.622**	.805**	.830**	.466**	1	.669**	.372*	.545**	.590**	.599**	.830**
	Sig. (2-tailed)	.028	<,001	<,001	<,001	<,001	<,001	<,001	<,001	001		<,001	.013	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.11	Pearson Correlation	.409**	.666**	.443**	.632**	.513**	.645**	.600**	.749**	.501**	.669**	1	.387**	.669**	.454**	.448**	.792**
	Sig. (2-tailed)	.006	<,001	.003	<,001	<,001	<,001	<,001	<,001	<,001	<,001		.010	<,001	.002	.002	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.12	Pearson Correlation	.419**	.340*	.204	.484**	.442**	.385*	.400**	.555**	.584**	.372*	.387**	1	.372*	.474**	.489**	.631**
	Sig. (2-tailed)	.005	.024	.183	<,001	.003	.010	.007	<,001	<,001	.013	.010		.013	.001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.13	Pearson Correlation	.425**	.517**	.374*	.548**	.654**	.544**	.511**	.550**	.622**	.545**	.669**	.372*	1	.407**	.424**	.739**
	Sig. (2-tailed)	.004	<,001	.012	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	.013		.006	.004	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.14	Pearson Correlation	.388**	.295	.612**	.432**	.404**	.583**	.396**	.588**	.505**	.590**	.454**	.474**	.407**	1	.543**	.686**
	Sig. (2-tailed)	.009	.052	<,001	.003	.007	<,001	.008	<,001	<,001	<,001	.002	.001	.006		<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
X2.15	Pearson Correlation	.457**	.457**	.395**	.488**	.467**	.438**	.532**	.647**	.513**	.599**	.448**	.489**	.424**	.543**	1	.710**
	Sig. (2-tailed)	.002	.002	.008	<,001	.001	.003	<,001	<,001	<,001	<,001	.002	<,001	.004	<,001		<,001
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44
Total_X2	Pearson Correlation	.535**	.741**	.596**	.821**	.764**	.775**	.788**	.879**	.749**	.830**	.792**	.631**	.739**	.686**	.710**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	
	N	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		X3.1	X3.2	X3.3	X3.4	X3.5	X3.6	X3.7	X3.8	X3.9	X3.10	Total_X3
X3.1	Pearson Correlation	1	.142	.283	.439**	.378*	.608**	.472**	.612**	.547**	.612**	.648**
	Sig. (2-tailed)		.357	.062	.003	.011	<,001	.001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.2	Pearson Correlation	.142	1	.460**	.585**	.460**	.346*	.377*	.586**	.344*	.268	.588**
	Sig. (2-tailed)	.357		.002	<,001	.002	.021	.012	<,001	.022	.079	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.3	Pearson Correlation	.283	.460**	1	.683**	.636**	.502**	.727**	.691**	.504**	.518**	.765**
	Sig. (2-tailed)	.062	.002		<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.4	Pearson Correlation	.439**	.585**	.683**	1	.592**	.628**	.592**	.810**	.626**	.637**	.842**
	Sig. (2-tailed)	.003	<,001	<,001		<,001	<,001	<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.5	Pearson Correlation	.378*	.460**	.636**	.592**	1	.669**	.727**	.777**	.671**	.605**	.833**
	Sig. (2-tailed)	.011	.002	<,001	<,001		<,001	<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.6	Pearson Correlation	.608**	.346*	.502**	.628**	.669**	1	.585**	.715**	.695**	.636**	.818**
	Sig. (2-tailed)	<,001	.021	<,001	<,001	<,001		<,001	<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.7	Pearson Correlation	.472**	.377*	.727**	.592**	.727**	.585**	1	.691**	.504**	.518**	.788**
	Sig. (2-tailed)	.001	.012	<,001	<,001	<,001	<,001		<,001	<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.8	Pearson Correlation	.612**	.586**	.691**	.810**	.777**	.715**	.691**	1	.776**	.754**	.948**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	<,001		<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.9	Pearson Correlation	.547**	.344*	.504**	.626**	.671**	.695**	.504**	.776**	1	.616**	.806**
	Sig. (2-tailed)	<,001	.022	<,001	<,001	<,001	<,001	<,001	<,001		<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
X3.10	Pearson Correlation	.612**	.268	.518**	.637**	.605**	.636**	.518**	.754**	.616**	1	.788**
	Sig. (2-tailed)	<,001	.079	<,001	<,001	<,001	<,001	<,001	<,001	<,001		<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Total_X3	Pearson Correlation	.648**	.588**	.765**	.842**	.833**	.818**	.788**	.948**	.806**	.788**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	
	N	44	44	44	44	44	44	44	44	44	44	44

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Correlations

		X4.1	X4.2	X4.3	X4.4	X4.5	X4.6	X4.7	X4.8	Total_X4
X4.1	Pearson Correlation	1	.042	.227	.293	.272	.147	.345*	.454**	.466**
	Sig. (2-tailed)		.785	.139	.054	.074	.339	.022	.002	.001
	N	44	44	44	44	44	44	44	44	44
X4.2	Pearson Correlation	.042	1	.507**	.384**	.498**	.590**	.363*	.183	.629**
	Sig. (2-tailed)	.785		<,001	.010	<,001	<,001	.015	.233	<,001
	N	44	44	44	44	44	44	44	44	44
X4.3	Pearson Correlation	.227	.507**	1	.682**	.558**	.650**	.631**	.323*	.803**
	Sig. (2-tailed)	.139	<,001		<,001	<,001	<,001	<,001	.032	<,001
	N	44	44	44	44	44	44	44	44	44
X4.4	Pearson Correlation	.293	.384**	.682**	1	.443**	.537**	.342*	.405**	.720**
	Sig. (2-tailed)	.054	.010	<,001		.003	<,001	.023	.006	<,001
	N	44	44	44	44	44	44	44	44	44
X4.5	Pearson Correlation	.272	.498**	.558**	.443**	1	.725**	.494**	.401**	.775**
	Sig. (2-tailed)	.074	<,001	<,001	.003		<,001	<,001	.007	<,001
	N	44	44	44	44	44	44	44	44	44
X4.6	Pearson Correlation	.147	.590**	.650**	.537**	.725**	1	.494**	.467**	.823**
	Sig. (2-tailed)	.339	<,001	<,001	<,001	<,001		<,001	.001	<,001
	N	44	44	44	44	44	44	44	44	44
X4.7	Pearson Correlation	.345*	.363*	.631**	.342*	.494**	.494**	1	.470**	.731**
	Sig. (2-tailed)	.022	.015	<,001	.023	<,001	<,001		.001	<,001
	N	44	44	44	44	44	44	44	44	44
X4.8	Pearson Correlation	.454**	.183	.323*	.405**	.401**	.467**	.470**	1	.688**
	Sig. (2-tailed)	.002	.233	.032	.006	.007	.001	.001		<,001
	N	44	44	44	44	44	44	44	44	44
Total_X4	Pearson Correlation	.466**	.629**	.803**	.720**	.775**	.823**	.731**	.688**	1
	Sig. (2-tailed)	.001	<,001	<,001	<,001	<,001	<,001	<,001	<,001	
	N	44	44	44	44	44	44	44	44	44

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

		Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9	Y.10	Total_Y
Y.1	Pearson Correlation	1	.978**	.781**	.573**	.552**	.666**	.507**	.521**	-.045	.384*	.676**
	Sig. (2-tailed)		<,001	<,001	<,001	<,001	<,001	<,001	<,001	.770	.010	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.2	Pearson Correlation	.978**	1	.815**	.645**	.557**	.717**	.559**	.514**	-.059	.407**	.698**
	Sig. (2-tailed)	<,001		<,001	<,001	<,001	<,001	<,001	<,001	.705	.006	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.3	Pearson Correlation	.781**	.815**	1	.749**	.575**	.727**	.579**	.332*	-.042	.357*	.654**
	Sig. (2-tailed)	<,001	<,001		<,001	<,001	<,001	<,001	.028	.786	.017	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.4	Pearson Correlation	.573**	.645**	.749**	1	.517**	.860**	.727**	.459**	.011	.541**	.726**
	Sig. (2-tailed)	<,001	<,001	<,001		<,001	<,001	<,001	.002	.943	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.5	Pearson Correlation	.552**	.557**	.575**	.517**	1	.645**	.358*	.138	-.286	.183	.422**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001		<,001	.017	.371	.060	.233	.004
	N	44	44	44	44	44	44	44	44	44	44	44
Y.6	Pearson Correlation	.666**	.717**	.727**	.860**	.645**	1	.732**	.516**	.013	.629**	.781**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	<,001		<,001	<,001	.934	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.7	Pearson Correlation	.507**	.559**	.579**	.727**	.358*	.732**	1	.744**	.420**	.649**	.883**
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	.017	<,001		<,001	.005	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.8	Pearson Correlation	.521**	.514**	.332*	.459**	.138	.516**	.744**	1	.509**	.652**	.818**
	Sig. (2-tailed)	<,001	<,001	.028	.002	.371	<,001	<,001		<,001	<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.9	Pearson Correlation	-.045	-.059	-.042	.011	-.286	.013	.420**	.509**	1	.597**	.542**
	Sig. (2-tailed)	.770	.705	.786	.943	.060	.934	.005	<,001		<,001	<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Y.10	Pearson Correlation	.384*	.407**	.357*	.541**	.183	.629**	.649**	.652**	.597**	1	.834**
	Sig. (2-tailed)	.010	.006	.017	<,001	.233	<,001	<,001	<,001	<,001		<,001
	N	44	44	44	44	44	44	44	44	44	44	44
Total_Y	Pearson Correlation	.676**	.698**	.654**	.726**	.422**	.781**	.883**	.818**	.542**	.834**	1
	Sig. (2-tailed)	<,001	<,001	<,001	<,001	.004	<,001	<,001	<,001	<,001	<,001	
	N	44	44	44	44	44	44	44	44	44	44	44

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

4. Realibility Test Results

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.832	.866	9

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	29.48	23.651	.714	.731	.807
X1.2	29.39	23.498	.780	.840	.804
X1.3	30.84	20.649	.541	.697	.819
X1.4	29.68	21.199	.583	.630	.810
X1.5	30.68	20.408	.539	.607	.821
X1.6	30.02	24.906	.338	.380	.834
X1.7	31.09	20.782	.676	.550	.798
X1.8	29.89	24.289	.333	.645	.837
X1.9	29.48	23.325	.778	.812	.802

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.939	.940	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X2.1	62.07	34.344	.473	.	.940
X2.2	62.07	33.088	.701	.	.934
X2.3	62.09	33.945	.540	.	.938
X2.4	62.25	31.494	.783	.	.932
X2.5	62.41	31.410	.710	.	.935
X2.6	62.18	32.106	.731	.	.933
X2.7	62.23	31.715	.745	.	.933
X2.8	62.27	32.296	.859	.	.931
X2.9	62.18	32.292	.702	.	.934
X2.10	62.18	32.478	.801	.	.932
X2.11	62.23	32.366	.754	.	.933
X2.12	62.36	33.121	.567	.	.938
X2.13	62.18	33.036	.698	.	.935
X2.14	62.20	33.376	.639	.	.936
X2.15	62.32	33.059	.663	.	.935

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.929	.930	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X3.1	40.14	14.353	.570	.619	.930
X3.2	40.30	14.353	.489	.510	.935
X3.3	40.27	13.784	.706	.667	.923
X3.4	40.30	13.469	.800	.733	.918
X3.5	40.27	13.505	.788	.757	.919
X3.6	40.27	13.319	.765	.653	.920
X3.7	40.27	13.691	.733	.707	.922
X3.8	40.41	12.852	.932	.892	.911
X3.9	40.32	13.385	.750	.678	.921
X3.10	40.41	13.550	.729	.658	.922

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.853	.856	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X4.1	31.23	7.529	.357	.299	.858
X4.2	31.59	6.805	.504	.399	.845
X4.3	31.52	6.302	.726	.708	.819
X4.4	31.45	6.579	.621	.559	.832
X4.5	31.61	6.382	.690	.573	.824
X4.6	31.61	6.243	.753	.692	.816
X4.7	31.68	6.548	.635	.543	.830
X4.8	31.77	6.087	.523	.453	.853

Case Processing Summary

		N	%
Cases	Valid	44	100.0
	Excluded[a]	0	.0
	Total	44	100.0

a. Listwise deletion based on all variables in the procedure.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Y.1	39.39	18.289	.605	.968	.796
Y.2	39.36	18.795	.646	.970	.798
Y.3	39.30	19.701	.616	.810	.808
Y.4	39.41	17.968	.661	.823	.791
Y.5	39.55	19.277	.297	.573	.820
Y.6	39.36	18.841	.746	.881	.796
Y.7	40.11	15.871	.839	.823	.764
Y.8	40.14	16.027	.748	.754	.773
Y.9	41.16	15.997	.238	.749	.898
Y.10	40.07	15.879	.768	.777	.770

5. Multicollinearity Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	10.668	5.956		1.791	.081		
	Technological Development	-.022	.175	-.025	-.125	.902	.170	5.896
	Compliance	.343	.183	.454	1.875	.068	.115	8.670
	Ethical Judgement	1.010	.281	.893	3.592	<,001	.109	9.142
	Working Experience	-.939	.258	-.588	-3.636	<,001	.258	3.871

a. Dependent Variable: Capability to Detect Fraud

6. Heterocesdasticity Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-.032	3.532		-.009	.993		
	Technological Development	-.022	.104	-.076	-.208	.836	.170	5.896
	Compliance	-.061	.109	-.249	-.563	.577	.115	8.670
	Ethical Judgement	-.098	.167	-.267	-.587	.561	.109	9.142
	Working Experience	.306	.153	.592	2.000	.053	.258	3.871

a. Dependent Variable: ABS_RES

7. Statistic Decriptive Test Result

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Technological Development	44	27	45	33.82	5.284
Compliance	44	57	75	66.66	6.111
Ethical Judgement	44	38	50	44.77	4.086
Working Experience	44	31	40	36.07	2.897
Capability to Detect Fraud	44	31	50	44.20	4.623
Valid N (listwise)	44				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1.1	44	3	5	4.34	.568
X1.2	44	3	5	4.43	.545
X1.3	44	1	5	2.98	1.191
X1.4	44	1	5	4.14	1.047
X1.5	44	1	5	3.14	1.231
X1.6	44	2	5	3.80	.734
X1.7	44	1	5	2.73	.997
X1.8	44	1	5	3.93	.873
X1.9	44	3	5	4.34	.568
Valid N (listwise)	44				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X2.1	44	4	5	4.59	.497
X2.2	44	4	5	4.59	.497
X2.3	44	4	5	4.57	.501
X2.4	44	3	5	4.41	.622
X2.5	44	3	5	4.25	.686
X2.6	44	3	5	4.48	.590
X2.7	44	3	5	4.43	.625
X2.8	44	4	5	4.39	.493
X2.9	44	3	5	4.48	.590
X2.10	44	4	5	4.48	.505
X2.11	44	3	5	4.43	.545
X2.12	44	3	5	4.30	.594
X2.13	44	4	5	4.48	.505
X2.14	44	4	5	4.45	.504
X2.15	44	3	5	4.34	.526
Valid N (listwise)	44				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X3.1	44	4	5	4.64	.487
X3.2	44	3	5	4.48	.549
X3.3	44	4	5	4.50	.506
X3.4	44	4	5	4.48	.505
X3.5	44	4	5	4.50	.506
X3.6	44	3	5	4.50	.550
X3.7	44	4	5	4.50	.506
X3.8	44	3	5	4.36	.532
X3.9	44	3	5	4.45	.548
X3.10	44	3	5	4.36	.532
Valid N (listwise)	44				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X4.1	44	4	5	4.84	.370
X4.2	44	4	5	4.48	.505
X4.3	44	4	5	4.55	.504
X4.4	44	4	5	4.61	.493
X4.5	44	4	5	4.45	.504
X4.6	44	4	5	4.45	.504
X4.7	44	4	5	4.39	.493
X4.8	44	2	5	4.30	.701
Valid N (listwise)	44				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Y.1	44	2	5	4.82	.540
Y.2	44	3	5	4.84	.428
Y.3	44	4	5	4.91	.291
Y.4	44	2	5	4.80	.553
Y.5	44	3	5	4.66	.645
Y.6	44	4	5	4.84	.370
Y.7	44	2	5	4.09	.741
Y.8	44	2	5	4.07	.789
Y.9	44	1	5	3.05	1.555
Y.10	44	2	5	4.14	.795
Valid N (listwise)	44				

8. Multiple Regression Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	10.668	5.956		1.791	.081
	Technological Development	-.022	.175	-.025	-.125	.902
	Compliance	.343	.183	.454	1.875	.068
	Ethical Judgement	1.010	.281	.893	3.592	<,001
	Working Experience	-.939	.258	-.588	-3.636	<,001

a. Dependent Variable: Capability to Detect Fraud

9. T Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	10.668	5.956		1.791	.081
	Technological Development	-.022	.175	-.025	-.125	.902
	Compliance	.343	.183	.454	1.875	.068
	Ethical Judgement	1.010	.281	.893	3.592	<,001
	Working Experience	-.939	.258	-.588	-3.636	<,001

a. Dependent Variable: Capability to Detect Fraud

10. F Test Result

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	676.856	4	169.214	27.236	<,001[b]
	Residual	242.304	39	6.213		
	Total	919.159	43			

a. Dependent Variable: Capability to Detect Fraud

b. Predictors: (Constant), Working Experience, Technological Development, Compliance, Ethical Judgement

11. R^2 Test Result

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.858[a]	.736	.709	2.493

a. Predictors: (Constant), Working Experience, Technological Development, Compliance, Ethical Judgement