THE EFFECT OF EXPERIENCE AND KNOWLEDGE ON FRAUD DETECTION WITH INTUITION AS INTERVENING VARIABLE

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ABSTRACT

This study aims to examine the effect of the knowledge of government internal supervisors through the intuition of government internal supervisors to detect irregularities. The sample in this study was the auditor who served at the Regency and municipal Inspectorates in Bangka Belitung totaling 122 respondents. This study uses path analysis to examine the relationship between hypothesized variables.

The results of the study concluded that the experience and knowledge of government internal supervisors had a significant effect on deviation detection. In addition to the knowledge of government internal supervisors through government intuition, internal supervisors influence the detection of irregularities. This research needs to be further developed, to get stronger empirical results, such as by adding other variables from deviation detection, further research can also expand the object of research, and use the experimental method.

Keywords: Experience, Knowledge, Intuition, Fraud detection.

1. INTRODUCTION

Today the performance of local governments is increasingly gaining public attention, in line with this; the government is required to be able to demonstrate accountability for its performance to the community as stakeholders. In implementing the regional government performance accountability system, strategic planning is the first step in measuring the performance of local government agencies. The existing government internal supervisors are often unable to disclose the findings of fraud and irregularities committed by the object of the inspection because the government's internal supervisors lack experience in this matter and also lack knowledge in detecting fraud and lack of mastery of regulations, codes of ethics, audit standards apply that is set by the government for government internal supervisors, as well as formal education. In addition to formal education, the internal government supervisory apparatus in conducting inspections and supervision really needs adequate experience of supervision and inspection as well as non-formal knowledge supported by good intuition in conducting inspections and supervision.

Other special knowledge that needs to be examined is about the use of intuition. Intuition (intuition) is a passive species of representation, which allows our sensibility for sensing. An examination is carried out by people who have sufficient knowledge and experience to be able to provide good information and can provide good recommendations for users of recommendations.

Studies of experience and knowledge have been carried out, among others, research (Bonner, 1990 and Schmidt, 1986) stating that auditor experience has a significant impact on performance, even though the relationship is indirect. The relationship between auditor experience and performance through intervening variables is the effect of job knowledge. Bonner (1990) conducted a study to study the role of

knowledge about task-specific in the study of the impact of experience in decision makers and the way knowledge about specific tasks influences the performance of examiners (auditors) experienced in certain components of decision making. The study concluded that knowledge of task specifics helped the performance of the examiner (auditor) experience researching the components of evidence selection and weighing only during analytical risk setting.

Based on previous studies, experience factors influence auditor performance (Ashton. 1991 and Tubbs, 1992). Other studies provide evidence that auditor experience has a significant impact on performance, even though the relationship is indirect. The relationship between auditor experience and performance through the "intervening" variable of the effect of knowledge about employment (Job Knowledge) (Schmidt and John, 1986), especially knowledge of assignments specifically (Bonner, 1990). The study of Ashton (1991), states that the knowledge of the auditor's base rate frequency on financial statement errors is very inaccurate and that this knowledge does not become more thorough with experience. Government supervisors do not have the expertise expected to carry out the assignment.

Psychology literature shows that specific knowledge and length of experience work as important factors to improve expertise (Ashton, 1991). This opinion is supported by Mc Daniel (1988), which provides empirical evidence that the relationship between work experience and performance is moderated by the length of experience and complexity of the task. In addition, research conducted by Bonner (1990) shows that knowledge of task-specific can improve the performance of experienced auditors, even if only in risk setting. The study of Sularso and Na'im (1999), proves that the experience of accountants in conducting audits influences audit knowledge to detect errors, experience influences the level of use of intuition in making decisions, and the decision to use intuition generally undergoes an automatic process and unconsciously takes decisions based on cognitive structures formed from experience. Experienced public accountants will develop alternative opinion preferences that are faster than inexperienced accountants. The study conducted by Noviyanti (2002), concluded that experience has a positive and significant influence on the auditor's training in violating the purpose of the control if something happens. According to Suwarta (2006), that audit experience can reduce the effect of current on the judgment of the examiner (auditor). In accordance with the theory which states that more experienced auditors (auditors) are not sensitive to certain types of evidence, in this case, the evidence is negative or positive. The experience of the examiner (auditor) is able to map information so that it is not trapped by the sequence of information it receives. Training gained from special experience has a greater influence on improving expertise than traditional programs. Increasing the auditor's experience and improving the material training program on errors will make the examiner more aware of the types of errors that may occur in the field and others that are related to these errors.

Batubara (2008) proves that educational background, professional skills, continuing education, and examiner independence simultaneously have a significant effect on the quality of the results of inspections. Partially, the only educational background does not significantly influence the quality of the examination results. Simangunsong (2008), proves that experience influences intuition. The higher the experience in conducting audits, the better the intuition they have. Intuition has a very strong influence on the detection of errors and experiences that can have a direct and indirect effect, namely experience into new intuition (as intervening) errors, where

direct relationships are greater than indirect relationships. Agor (1998), states that intuition refers to the ability to efficiently code, sort, and access the meaning or relevance of the results of future decisions. Intuition is not a cognitive power that is born or an ability that is used according to will, but an ability to learn from or taken from experience. When decision makers use intuition, they experience a process that is automatic and unconsciously takes away from the cognitive structure formed by experience. This study aims to examine the influence of knowledge of government internal supervisors through the intuition of government internal supervisors on fraud detection.

2. THEORY AND HYPOTHESES

1. Experience

Experience is a learning process and the developmental growth potential behaves both from formal and non-formal education or can be interpreted as a process that brings a person to a high pattern of behavior. Learning also includes relatively precise changes in behavior resulting from experience, understanding, and practice (Knoers & Haditono, 1999). Purnamasari, (2005) provides a conclusion that an employee who has high work experience will have high work experience will have excellence in several ways including; 1). Detect errors, 2). Understanding errors and 3). Looking for causes of errors.

This advantage is useful for developing expertise. The various experiences that an individual has will affect the implementation of a task. Someone who is experienced has a more detailed and complete way of thinking that someone who is not experienced (Taylor and Tood, 1995). A person's work experience shows the types of work someone has done and provides a great opportunity for someone to do a better job. The wider the work experience of a person, the more skilled the work is and the more perfect the pattern of thinking and attitude in acting to achieve the stated goals (Puspaningsih, 2004).

Work experience can deepen and expand work capabilities. The more often a person does the same job, the more skilled he is and the faster he finishes the job. The more types of work a person does, his work experience gets richer and wider and allows for increased performance (Simanjuntak, 2005). In the implementation of supervision and inspection by internal supervisors, the government must have the quality of human resources supported by adequate experience and knowledge. The expertise of the supervisory apparatus was formed because of the experience and knowledge of the supervisors. Besides, that experience will affect the level of knowledge of the supervisory apparatus. The more experience found by the supervisory apparatus, the higher their knowledge about the field will be. The influence of experience on knowledge is very important in the framework of the obligation of the supervisors to carry out their duties to meet the general audit standards.

2. Knowledge

Experts are still debating the definition of knowledge, mainly because of the formulation of knowledge by Plato which states Knowledge as "a true belief that is justified (valid)" (justified true belief). While Notoatmodjo (2005) knowledge is a result and this occurs after people do sensing a certain object. Something known is related to the learning process. This learning process is influenced by various internal factors such as motivation and external factors in the form of available information and social and

cultural conditions. The main character in the level of knowledge is the memory of something he knows both through experience, learning, or information received from other people. Based on the descriptions above, we can define that Knowledge is the result of the process of finding out, from those who did not know to know, from being unable to get. In the process of finding out, this includes various methods and concepts, both through the educational process and through experience.

The head of the government internal supervisory apparatus must be sure that the background of the technical competition from the government internal supervisory apparatus must be sufficient for the audit work to be carried out. Therefore, the head of the government internal supervisory apparatus must create adequate criteria regarding education and experience in filling positions in the government internal supervisory apparatus. With a bachelor's educational background, it is expected to have the power of reasoning and logic of good thinking. For this reason, the government internal supervisors must also identify expertise that is not yet available and propose it as part of the recruitment process. Rules regarding the minimum level of formal education and the necessary training must be evaluated periodically in order to adjust to the situation and conditions faced by units served by government internal supervisors.

The technical competencies that must be possessed by auditors (auditors) are auditing, accounting, government administration, and communication. Besides being obliged to have expertise in, auditing standards, policies, procedures, and audit practices, auditors must have sufficient expertise in the governance environment in accordance with the main tasks and functions of the units served by internal supervisors.

The auditor (examiner) must also have adequate knowledge in the field of law and other knowledge needed to identify indications of fraud. The head of the government internal supervisory apparatus and the auditor (examiner) must have the skills to deal with other people and be able to communicate effectively, especially with the audit object (auditee). They have the ability to communicate verbally or in writing so that they can clearly communicate effective data such as the objectives of the activity, conclusions, recommendations and so forth.

The auditor (examiner) must have a functional auditor (JFA) position certification and participate in continuing professional education and training in accordance with his level. The head of the government internal supervisory apparatus must facilitate auditors (auditors) to attend education and training as well as certification examinations in accordance with the provisions. In proposing the supervisory apparatus to attend education and training according to their level, the head of the government internal supervisory apparatus bases his decision on the required forms and other administrative requirements such as rank.

The head of the internal government supervisory apparatus must use assistance from competent parties, in the event that the supervisory staff does not have the experience, skills, and competencies needed to carry out all or part of the assignment. The experts referred to can be actuaries, appraisers, lawyers, engineers, environmental consultants, medical professionals, statisticians, and geologists. These experts can come from within or from outside the organization. In the case of the use of experts, the government internal supervisory apparatus must assess professionals, relevant competencies and experience, independence and the quality control process of these experts, before accepting assignments for audits.

3. Fraud Detection

The detection of storage according to the Audit Board Regulation Number 1 of 2007 concerning the State Financial Inspection Standards in the standard statement of additional implementation is:

1) The examiner must design an audit to provide adequate assurance to detect material misstatements caused by non-compliance with the provisions of the legislation that directly and materially affect the presentation of financial statements.
2) The examiner must design inspection procedures in such a way that they can detect fraud that can have a significant effect on the purpose of the examination. The examiner must determine the provisions of the laws and regulations that have a significant influence on the purpose of the examination and must take into account the risk that cheating from the provisions of the legislation, and fraud and abuse of authority can occur.
3) The examiner must design an examination with the aim of providing adequate confidence in detecting fraud and fraud from the provisions of legislation that can have a material impact on the matter being examined. Knowledge about fraud is needed in order to fulfill its obligations in the standard fieldwork. In this connection, the government internal control apparatus has a responsibility to detect fraud and irregularities.

Knowledge of the internal supervisory apparatus or examiners, especially knowledge of fraud, is increasingly developing with a lot of work experience. However, this is not the case for all aspects of knowledge about fraud in a common audit environment.

2.4 Intuition

Based on the Indonesian dictionary intuition is the power or ability to know or understand something without thinking or learning. Agor (1998), states that intuition refers to the ability to code, sort, and access the meaningfulness or relevance of the results of past decisions efficiently. Intuition is not a cognitive power that is born or an ability that is used according to will, but an ability to learn from or taken from experience. When decision makers use intuition, they experience a process that is automated and unconsciously takes from cognitive structures that are formed through experience.

The workings of the creative process phenomena from the subconscious or intuition consist of four stages according to Graham Wallis (1926) in Simangunsong (2008), namely:

1. Preparation stage, at this stage we define the problem or goal and collect all relevant information and determine the criteria to verify whether a solution is acceptable or not.
2. The incubation stage, at this stage, backs from preparation and lets our mind work behind the scenes just like the preparation stage; this stage can end in minutes, weeks or even years.
3. Stage of illumination, at this stage idea, emerges from the mind that provides the basis for creative responses. The ideas are in the form of parts of the whole or direct whole. Unlike the other stages, this stage is brief and often takes the form of momentary inspiration.

4. The verification phase, this stage is the final stage where testing is carried out to determine whether the inspiration obtained from the previous stage fulfills the criteria and desires determined at the preparation stage.

Immanuel Kant (Henden.G., 2004) builds an understanding of intuition by distinguishing between analytic considerations and synthetic considerations. Analytical considerations require logical confirmation and are a priori (do not require empirical confirmation) to explain why something is true. It can be said that analytical considerations are relevant to discursive thinking characterized by Plato and Aristotle, namely: inferential, temporal, grasps piecemeal objects, propositional, representational, and fallible. Kant also states that synthetic considerations are relevant to intuition, and say that the results of consideration synthetic are characterized by the absence of contradictions in the person who states it. The existence of close collaboration between the subconscious mind that is rational minded with the subconscious mind that is intuitive to help solve creative problems. Intuition does not seem to be something that can be underestimated. His role in problem-solving is very large and not inferior to rational thinking because intuition is a form of experience that can be used by someone as a tool for decision making.

2.7 Research Hypotheses

Based on the theoretical foundation, previous research, and thinking framework, the hypothesis statements in this study are:

H1: The experience of government internal supervisors influences the detection of fraud.

H2: Knowledge of the government internal supervisory apparatus influences fraud detection.

H3: The experience of government internal supervisors through the intuition of government internal supervisory officers has an effect on the detection of fraud.

H4: The knowledge of government internal supervisors through the intuition of government internal supervisory officers has an effect on the detection of fraud.

3. RESEARCH METHODOLOGY

3.1 Types of Research

This type of research can be said to be causal research, namely the type of research with the characteristics of the problem in the form of causality between two or more variables. To see the relationship between the variable experience of internal government supervisors and the uncertain knowledge variables of internal government supervisors, Umar (2008) mentions causal designs to analyze how variables affect other variables.

3.2 Samples, Data Collection Methods

The sample in this study was an auditor at the district and city inspectorate in Bangka Belitung with 122 respondents. Data was collected by giving questionnaires to respondents who were sampled. The internal government supervisors' experience questionnaire was adopted by modifying from the previous research questionnaire, namely the questionnaire used by Hermanto (1997) in the Simangunsong study (2008). The intuition questionnaire of the internal government supervisory apparatus was also

adopted by modifying the questionnaire used by previous researchers, namely the questionnaire used by Sularso (1999) in the Sahat Simangunsong study (2008).

The knowledge questionnaire of the government internal supervisory apparatus was designed by referring to the Regulation of the Minister of Administrative Reform Number PER / 05 / M.PAN / 03/2008 dated March 31, 2008 concerning the Audit Standards of the Government Internal Supervision Apparatus (APIP) and the Republic of Indonesia Supreme Audit Agency Regulation Number 01 of 2007 dated March 7, 2007 concerning State Financial Inspection Standards (SPKN). Before the questionnaire was distributed to the respondent pratest (the trial before the actual research was conducted) According to Kuncoro (2003) after the instrument was arranged in draft form, the pratest should be done on a number of respondents who were the same as the actual research respondents.

3.5 Operational Definitions and Variable Measurements

In order to provide a clear picture and facilitate the implementation of this research, it is necessary to provide the definition of operational variables to be examined as the basis for compiling the research questionnaire; the operational definitions can be explained as follows:

1. Fraud Detection is defined as the ability of government internal supervisors in the Inspectorate of Pangkalpinang City to detect fraud and irregularities and analyze data and the adequacy of evidence examined. Measurement of this variable uses an interval scale.
2. Experience of the Government Internal Supervisory Apparatus is defined as a real activity that has been carried out well and professionally by the Pangkalpinang City government internal supervisory apparatus in the context of carrying out supervision and inspection. Measurement of this variable uses an interval scale.
3. Knowledge of the Government's Internal Supervisory Apparatus is defined as a level of education obtained both formally and informally by the Pangkalpinang City government internal supervisory apparatus in order to support the implementation of supervision and inspection. Measurement of this variable uses an interval scale.
4. The intuition of Government Internal Supervisory Apparatus is defined as a reasoning process that originates from the disclosure of past experiences and memories to solve the problem at hand. Diagnosis and problem solving intuitively goes very fast and is unable to explain how decisions occur. The indicator of the use of intuition is the speed of decision making. Measurement of this variable uses an interval scale.

Table 3.1 Operational Definitions of Variables and Measurement of Variables

Variable Research	*Definition Operations*	*Parameter*	*Scale Measurement*
Variable Dependent *Detection fraud*	*Capability government internal supervisor on Pangkalpinang City inspectorate existence cheating and irregularities and analyzing data and adequacy evidence it*	*Indicator detection fraud between other: 1) procedure, PKP, P2T, planning, and regulations to detect cheating. 2) Procedure examiner additional to be sure existence cheating. 3) Beware to existence indication fraud or disobedience. 4) Assessing the risk wrong possible material serving arise because of fraud or fraud related aim Inspection.*	*Interval*
Variable Independent *Experience Apparatus Supervisor Internal*	*Something activity real who has implemented properly and professionally by apparatus Pangkalpinang City government internal supervisor in order implementation supervision and inspection.*	*Indicator experience apparatus internal watchdog, among others: 1) Amount the audited entity. 2) Duration future working the field supervision. 3) Exchange experience between fellow apparatus government internal supervisor. 4) Following development regulations legislation.*	*Interval*
Variable Independent *Knowledge Supervisor Internal*	*A level of education obtained both formally and non-formal by the Pangkalpinang City government internal supervisory apparatus in support of the implementation of supervision and inspection*	*Indicator knowledge apparatus internal oversight, among others: 1) Knowledge accounting government for apparatus internal supervisor .2) Standards checks required. 3) Background back education accounting and following regulations about management finance area. 4) Knowledge acquired from courses and training. 5) Knowledge acquired from S1, S2, S3 and courses/training.*	*Interval*
Intervening variable *Intuition Apparatus Internal supervisor*	*Something process reasoning derived from disclosure experience and memory future than to finish issues being faced with.*	*Indicator intuition apparatus internal oversight, among others: 1) Knowledge about the background behind SKPD. 2) Knowledge system management finance area. 3) Detection cheating by using intuition. 4) Intuition does through development own to transactions that occur. 5) Usage reasoning individuals to detect cheating.*	*Interval*

3.6 Data Analysis Methods

3.6.1 Testing the hypothesis

This study describes a pattern of relationships that reveal the influence of a set of variables on other variables, both directly and through other variables as an intervening variable. This kind of relationship pattern can be analyzed with path analysis.

4. RESEARCH RESULTS AND DISCUSSION

4.4 Testing of Hypotheses

4.4.1 Testing of the First Hypothesis

To find out the influence of the experience of government internal supervisors directly and partially on fraud detection, a t-test was carried out using simple regression. Based on the results of the tests performed the values listed in the table are as follows:

Table 4.10 SPSS Regression Output Experience of Internal Government Supervisory Apparatus with Fraud Detection

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	22.345	4.480		4.988	.000
	experience	.313	.251	.221	2.244	.022

a. Dependent Variable: fraud detection

From the table above it can be seen that:

1. Model analysis
   Y = ß0 + ß1 X1 + e
   22,345 + 0,313 X1 + e
2. Value of Calculated Experience The Government Internal Supervisory Apparatus of 0.02 is smaller than the value λ = 0.05, then Ho is rejected and Ha is accepted so that it can be concluded that the Experience of the Government Internal Supervisory Apparatus significantly influences the Fraud Detection.
3. Experience of the Government Internal Supervisory Apparatus has a positive influence on Fraud Detection, cateris paribus. This can be seen from the number of coefficients X1 is 0.313 indicating that if there is an additional experience of one-unit supervisors apparatus will increase the ability of internal supervisors to detect fraud by 0.313.

4.4.2 Testing of the Second Hypothesis

To find out the influence of the knowledge of the government internal supervisors knowledge directly and partially on fraud detection, t-tests were carried out using simple regression. Based on the results of the tests performed the values listed in the table are as follows:

Table 4.11 SPSS Output Regression Knowledge of Government Internal Supervisory Apparatus with Fraud Detection

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.

1	(Constant)	17.625	4.632		3.805	.001
	knowledge	.379	.170	.376	2.223	.003

a. Dependent Variable: fraud detection

From the table above it can be seen that:

1. Model analysis
   Y = ß0 + ß2 X2 + e
   17,625 + 0,379 X2 + e
2. The value of the Sig of Knowledge of the Government Internal Supervisory Apparatus of 0.034 is smaller than the value λ = 0.05, then Ho is rejected and Ha is accepted so that it can be concluded that the Knowledge of the Government's Internal Supervisory Apparatus significantly influences the Fraud Detection.
3. Knowledge of the Government's Internal Supervisory Apparatus has a positive influence on Fraud Detection, cateris paribus. This can be seen from the number of coefficients X2 is 0.379 indicating that if there is an increase in experience of one-unit supervisors apparatus will increase the ability of internal supervisors in detecting fraud by 0.379.

4.4.3 Testing of the Third Hypothesis

To find out the influence of the experience of the government internal supervisors through the intuition of government internal supervisors on fraud detection, path analysis was used. Based on the results of the tests performed the values listed in the table are as follows:

Table 4.12 SPSS Regression Output Experience of Internal Government Supervisory Apparatus and Intuition of Government Internal Supervisory Apparatus

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410[a]	.168	.141	1.342

a. Predictors: (Constant), experience

Coefficients[a]

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	31.394	3.806		8.249	.000
	experience	.527	.214	.490	2.465	.020

a. Dependent Variable: intuition

Table 4.13 SPSS Regression Output Experience of Internal Government Supervisory Apparatus through Intuition of Government Internal Supervisory Apparatus on Fraud Detection

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.337[a]	.114	.053	1.551

a. Predictors: (Constant), intuition, experience

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.337[a]	.114	.053	1.551

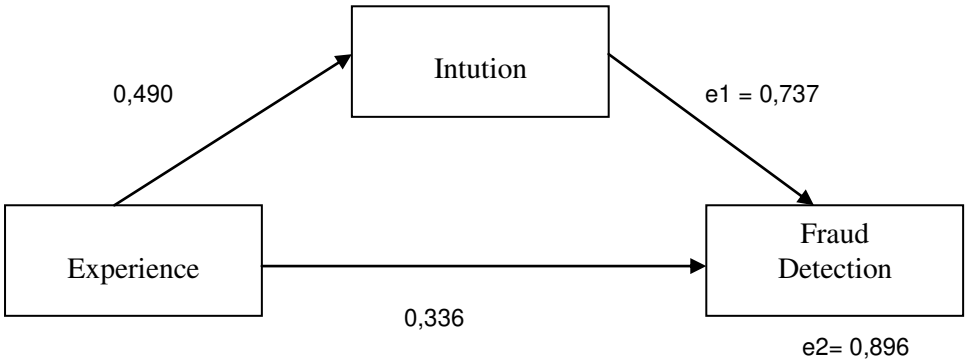
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	12.703	7.952		1.598	.000
	experience	.474	.271	.336	1.753	.020
	Intuition	.307	.211	.790	1.455	.040

a. Dependent Variable: fraud detection

From the results of SPSS table 4.12, giving a standardized beta value for the experience of the government internal supervisory apparatus is 0.490 and significant at 0.02 means that the experience of the government internal supervisory apparatus influences the intuition of government internal supervisors. The standardized beta coefficient value of 0.490 is the value of path or path P2. In the SPSS output the table of standardized beta values for the experience of government internal supervisors is 0.336 and the intuition of the government internal control apparatus 0.790 is all significant. The standardized beta value of the experience of the government internal supervisory apparatus 0.336 is the path value of path P1 and the standardized beta intuition of the government internal supervisory apparatus 0.790 is the path value of the P3 path. The value of e1 = (1 - 0.141) 2 = 0.737 and the value of e2 = (1-0.053) 2 = 0.896

Figure 4.10 Results of Relationship Experience of Internal Government Supervisory Apparatus with Fraud Detection and Intuition of Government Internal Supervisory Apparatus as Intervening Variables



The path analysis results show that the experience of internal government supervisors can directly influence fraud detection and can also have an indirect effect, namely from the experience of government internal supervisors to the intuition of government internal supervisors (as an intervening variable) to fraud detection. The amount of direct influence is 0.336 while the indirect effect must be calculated by multiplying the indirect coefficient which is (0.490) x (0.790) = 0.387 or the total influence of the government's internal supervisory experience on fraud detection = 0.336 + (0.490) x (0.790) = 0.723. The result of this hypothesis is that P1 <P2 x P3 then Ho is rejected and Ha is accepted so it can be concluded that the research hypothesis

which states that the experience of internal government supervisors through intuition can detect fraud can be accepted.

4.4.4 Testing of the Fourth Hypothesis

To find out the influence of the knowledge of government internal supervisors through the intuition of government internal supervisors on fraud detection, path analysis was used. Based on the results of the tests performed the values listed in the table are as follows:

Table 4.14 SPSS Output Regression Knowledge of Government Internal Supervisory Apparatus and Intuition of Government Internal Supervisory Apparatus

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.139[a]	.019	.013	1.457

a. Predictors: (Constant), knowledge

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	18.575	4.498		4.130	.000
	knowledge	.127	.166	.439	2.770	.002

a. Dependent Variable: intuition

Table 4.15 SPSS Output Regression Knowledge of Government Internal Supervisory Apparatus through Intuition of Government Internal Supervisory Apparatus on Fraud Detection

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.387[a]	.149	.091	1.519

a. Predictors: (Constant), intuition, knowledge

Coefficients[a]

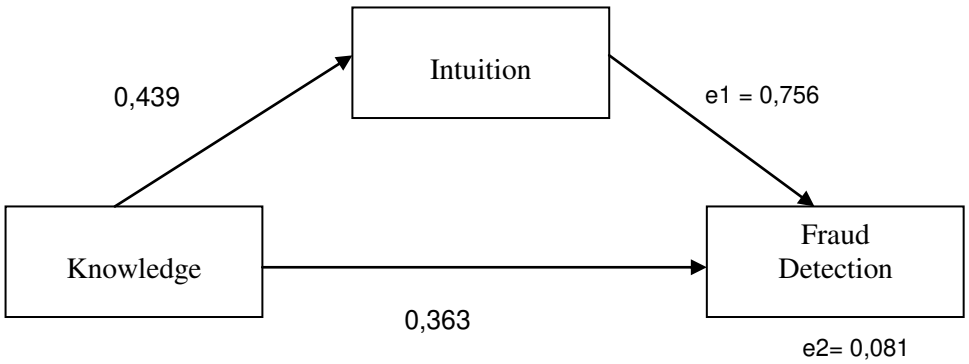
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	15.773	5.873		2.686	.000
	knowledge	.366	.174	.363	2.102	.002
	Intuition	.100	.190	.091	.524	.001

a. Dependent Variable: fraud detection

From the results of SPSS output table 4.14 giving a standardized beta value for the knowledge of the government internal supervisory apparatus of 0.439 and significant at 0.02 means that the experience of the government internal supervisory apparatus influences the intuition of government internal supervisors. Standardized beta coefficient value 0.439 is the value of path or path P2. In the SPSS output, the table is the standardized beta value for the knowledge of the government internal supervisor apparatus 0.363 and the intuition of the government internal supervisor apparatus 0.91 is

all significant. The standardized beta value of the knowledge of the government internal supervisory apparatus 0.363 is the path value of path P1 and the standardized beta intuition of the government internal supervisory apparatus 0.91 is the path value of the P3 path. The value of e1 = (1 - 0.13) 2 = .0.756 and the value of e2 = (1-0.91) 2 = 0.081

Figure 4.11 Results of Relationship between Government Internal Supervisory Knowledge and Fraud Detection and Intuition of Government Internal Supervisory Apparatus as Intervening Variables



4.2 DISCUSSION

1. The experience of government internal supervisors influences the detection of fraud

Based on the results of the first hypothesis testing that the value of Sig t-count Experience of the Government Internal Supervisory Apparatus is 0.02 smaller than the value of $\lambda = 0.05$, then Ho is rejected and Ha is accepted so that it can be concluded that the Experience of Internal Supervisory Apparatus is influential significantly to Fraud Detection. This is in line with what was concluded by Suwarta (2006), in his research stating that audit experience can reduce the effect of current on the judgment of the auditor (auditor). In accordance with the theory which states that more experienced auditors (auditors) are not sensitive to certain types of evidence, in this case evidence is negative or positive. The experience of the auditor (auditor) is able to map information so that it is not trapped by the order of information it receives. Apart from that research by Sularso and Na'im (1999) about the Analysis of the Effects of the Accountant's Experience on Knowledge and Use of Intuition in Detecting Errors. The results obtained are the experience of accountants in conducting audits that have an effect on audit knowledge to detect errors. Research conducted by Simangunsong (2008), proves that experience influences intuition. The higher the experience in conducting an audit, the better the intuition they have. Intuition has a very strong influence on the detection of errors and experiences that can have a direct and indirect effect, namely experience into new intuition (as intervening) errors, where direct relationships are greater than indirect relationships.

2. Knowledge of the government internal supervisory apparatus influences fraud detection

Based on the results of testing the second hypothesis that the value of Sig count Knowledge of the Internal Government Supervisory Apparatus of 0.03 is smaller than the value of $\lambda = 0.05$, then Ho is rejected and Ha is accepted so that it can be concluded that the Experience of Government Internal Supervisory Apparatus has a significant effect on Fraud Detection. This can be seen from the number of coefficients X2 is 0.379 indicating that if there is an increase in experience of one-unit supervisors apparatus will increase the ability of internal supervisors in detecting fraud by 0.379.

Implementers of Internal Supervisory Apparatus The government must have a minimum formal education which is a bachelor's degree or equivalent. In order to create good audit performance, the Government's Internal Oversight Officer must have certain criteria from the auditor (auditor) needed to plan the audit (audit), identify the professional needs of the examiner (auditor) and to develop audit techniques and methodologies to suit the conditions the situation and condition of the unit served by the Government's Internal Oversight Officer. With a bachelor's educational background, it is expected to have the power of reasoning and logic of good thinking. The results of the study concluded that the knowledge of the government's internal supervisory apparatus had an influence on the ability to detect fraud is true and this was in accordance with the results of research conducted by Batubara (2008), where educational background, professional skills, continuing education, and independent auditors had a significant effect on the quality of the examination results, namely by detecting fraud, the quality of the examination results is getting better.

3. The experience of the government internal supervisory apparatus through the intuition of the government internal supervisory apparatus has an effect on the detection of fraud

From the testing of the third hypothesis through path analysis shows that the experience of government internal supervisors can directly influence fraud detection and can also indirectly influence the experience of government internal supervisors to the intuition of government internal supervisors (as an intervening variable) and fraud detection. The amount of direct influence is 0.336 while the indirect effect must be calculated by multiplying the indirect coefficient which is (0.490) x (0.790) = 0.387 or the total effect of the experience of government internal supervisors on fraud detection = 0.336 + (0.490) x (0.790) = 0.723

The result of this hypothesis is that P1 <P2 x P3 then Ho is rejected and Ha is accepted so that it can be concluded that the research hypothesis which states the experience of the government internal supervisory apparatus through intuition to detect fraud is true. Where the direct influence (P1 = 0.336) is smaller than the indirect effect (P2 x P3 = 0.387) so that the intuition of the government internal supervisory apparatus can act as an intervening variable. This is consistent with the research conducted (Bonner, 1990 and Schmidt, 1986) and (Agor, 1998). Where the conclusion of the results of the study of Agor (1998) that intuition is not a cognitive power that was born or the ability used in accordance with the will, but an ability to learn from or taken from experience. When decision makers use intuition, they experience a process that is automatic and unconsciously takes away from the cognitive structure formed by experience.

4. Knowledge of the government internal supervisors' apparatus through the intuition of government internal supervisors influences the detection of fraud

From the testing of the fourth hypothesis, the knowledge of the government's internal supervisory apparatus can have a direct effect on fraud detection and can also indirectly affect the knowledge of government internal supervisors to the intuition of government internal supervisors (as an intervening variable) and to fraud detection. The direct effect is 0.363 while the indirect effect must be calculated by multiplying the indirect coefficient which is (0.439) x (0.91) = 0.399 or the total effect of the experience of government internal supervisors on fraud detection = 0.363 + (0.439) x (0.91) = 0.762, because P1 is the effect of a smaller direct relationship than the effect of an indirect relationship namely P2 x P3 so that the intuition of the government internal supervisory apparatus can act as an intervening variable. So the total influence of knowledge of the government internal supervisory apparatus on fraud detection = 0.762.

The result of this hypothesis is that P1 <P2 x P3 then Ho is rejected and Ha is accepted so that it can be concluded that the research hypothesis which states the knowledge of government internal supervisors through intuition to detect fraud is true. This is in accordance with the research conducted (Agor, 1998).

The results of this study concluded that simultaneous experience of government internal supervisors and knowledge of government internal supervisors had a significant effect on fraud detection. This can be seen from the results of the Anova table calculation which shows that the calculated F value is 2.930 with a significant level of 0.01, a significant level far below 0.05 which means that the independent variable (experience of government internal supervisors and knowledge of government internal supervisors) together on the dependent variable (fraud detection). The test results of the coefficient of determination show the value of determination (Adj.R2) the result of the calculation is 0.111. This value indicates that the two variables of experience of the government internal supervisors and the knowledge of the government internal supervisors in this study were able to explain the fraud detection variables of 11.1%, where the remainder of 88.9% was explained by other factors outside of this study

5. CONCLUSIONS AND RECOMMENDATIONS

This study concludes that experience and knowledge have a significant influence on fraud detection. The experience of the government internal supervisory apparatus through the intuition of the government internal supervisory apparatus has an effect on fraud detection, as well as that the knowledge variable of the government internal supervisory apparatus through the intuition of the government internal supervisory apparatus influences the detection of fraud. Intuition variable is an intervening variable that can influence the relationship between experience participation and fraud detection and the relationship between knowledge variables and fraud detection variables.

This study has several limitations including researchers only having experience variables of internal government supervisors and knowledge of government internal supervisors as an independent variable that can influence the dependent variable, namely fraud detection, presumably there are other variables that can influence fraud detection, this study only uses primary data originating from respondents' answers to the questionnaire submitted, so that there are still weaknesses that might be encountered, such as inaccurate answers, respondents who answered carelessly and dishonesty, and questions that were incomplete or poorly understood by respondents, as well as limited scope . This research needs to be further developed, to obtain stronger empirical results,

namely by adding other variables that influence fraud detection. It is better for further research, to try by using question and answer and observation or direct observation of the object, and/or using experimental methods or qualitative approaches.

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