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Detecting Fraudulent Financial Reporting Through External Auditors With Supporting Audit Evidence

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ABSTRACT

Study This aim For know How proof support that can be used by the parties external auditor in detect fraud reporting finance That the research This highlight various fraud in report finance like manipulate report finance , the existence of error recording , deviation assets , corruption. Therefore, the external auditor plays a role in uncovering financial statement fraud based on supporting evidence found by the external auditor. The external auditor must also be professional and not believe anything conveyed by company management without clear supporting evidence. This method requires internal control tests in conducting audits. The required supporting evidence is a transaction logbook, clear supporting evidence, and the person responsible for the issued transactions. This study needs to review various cases of fraud that are real and have occurred in Indonesia. Therefore, this study needs to emphasize the importance of auditor independence and integrity in carrying out audit duties.

INTRODUCTION

Companies prepare financial reports to assess the company's condition over a specific period. Financial reports are reports that can be understood, interpreted, and presented to shareholders, creditors, debtors, the government, and non-bank financial institutions. These reports are used to explain the company's condition over a specific period. According to the Indonesian Accounting Standards Board (2025), financial reports are specialized financial statements intended for the majority of users, with the general purpose of providing shared information.

Financial reporting fraud is a deliberate act by individuals or users of financial reports for personal gain and harm to stakeholders such as investors, the government, creditors, debtors, and non-bank financial institutions. According to Payamta et al. (2025), financial reporting fraud poses a threat to global markets and the continued trust of investors. This financial reporting fraud results in tax reporting not reflecting the actual financial statements, resulting in lower tax liability due to the financial statements not reflecting the actual financial statements.

Financial reporting fraud has occurred since 2005 and continues to the present. This fraud is caused by both internal and external factors. Examples include PT ASABRI, PT Jiwasraya, and PT Garuda Indonesia, which were caused by manipulation of financial reports. This type of financial reporting fraud is often used by parties with vested interests and positions to achieve a company's goals or targets.

This study aims to determine how audit supporting evidence can be detected when financial reporting fraud occurs by the client on financial statements audited by an external auditor, and to explain the role of audit supporting evidence in disclosing financial statement manipulation due to errors in recording financial statements. An external audit of financial reporting fraud aims to determine the existence of financial reporting fraud committed by the client through relevant and competent audit evidence. The external auditor is tasked with collecting evidence and examining supporting data in disclosing financial reporting fraud, checking whether there are errors in recording financial statements or corruption in falsifying financial reports, and providing a professional skepticism opinion so as not to easily believe information submitted by clients without complete or adequate evidence.

The scope of this research is to detect fraudulent financial reporting committed by external auditors through supporting audit evidence. This research focuses on the role of external auditors in identifying and examining financial statements for indications of fraud, transaction recording errors, misappropriation of company assets, and corruption. This study uses a literature review method to analyze previous research results and journal articles relevant to the topic of detecting fraudulent financial reporting by external auditors.

The benefits of this research for external auditors are helping to improve their skills in detecting financial reporting fraud and gaining a deeper understanding of the audit evidence used, including financial reporting fraud techniques such as horizontal analysis, vertical analysis, financial ratio analysis, and abuse of assets and positions. For internal auditors, this research provides encouragement to adopt an independent attitude, maintain the integrity, effectiveness, and ethics of the company's internal controls, and develop audit and supervisory procedures that can prevent financial reporting fraud. For company management, this research is expected to help present honest, accurate, and relevant financial reports according to actual conditions, improve management's reputation, and strengthen corporate governance and internal control. For academics and further research, this research can be an important reference in the fields of auditing, accounting, and risk management, as well as support the development of case studies, learning, and auditing and accounting curricula.

LITERATURE REVIEW

According to study detect fraud report finance through external auditor with proof supporters of this audit normal aim For prevent existence manipulation report finance , pressure for perpetrator or individuals who are intentionally for profit personal without to the knowledge of the owner or other investors . Fraud This normal arise existence pressure , opportunity as well as rationalization . Report finance This become instrument main detection fraud Because contains vulnerable quantitative data manipulation , such as overstatement of assets or income Fictitious . Auditors analyze these to identify anomalies through financial ratios, trends, and comparisons with supporting evidence. This relationship is crucial because distortions in financial statements mislead stakeholders and trigger significant losses, as seen in fraud cases in Indonesia.

According to writer , Management profit is practice accounting where management company in a way intentional manipulate report finance For achieve certain targets , such as fulfil expectation analyst or avoid violation debt agreement , without violate rule in a way explicit

. Practice This differentiated become management profit accrual (through adjustment estimate accounting) and management profit real (through manipulation activity operational actual). In the context of fraud reporting finance like the cases mentioned , management profit often become door enter to a massive fraud , where assets were overstated or income is made for attract investors. According to (Vitriany & Ardini, 2024) audit evidence can in the form of internal documents such as report reception inventory , notes time employees , evidence receipt , note, invoice .

Agency theory explain conflict interest between the principal (owner) or holder shares) and agents (management), where agents tend to prioritize interest personal like bonus or maintain position , so that motivating manipulation report financial . Conflict This arise Because asymmetry information , where management own access more Good against internal data rather than holder shares . According to writer theory agency is something framework work that clarifies connection between owner company with manager company .

The Role of External Auditors in Detecting Financial Statement Fraud

Auditors play a role in detecting fraudulent financial reports, with supporting evidence for this audit being to collect and evaluate evidence gathered through unusual transactions through ratio analysis, accurate document verification, and analysis using the internal control system to present accurate and standardized financial reports . (Gunawan et al., 2024) External auditors have role in effort detect fraud in reports finance in matter investigate findings and collecting audit evidence . The role of important for auditors in understand not quite enough answer on report audited financials related with fraud report finance This (IAPI, n.d.)

According to writer , external auditor hold role crucial as guard independent that provides belief reasonable on report finance company . They act as party the third neutral , verifying that information finance served in a way accurate , complete , and appropriate standard accountancy such as PSAK in Indonesia or IFRS in general international . Without external auditors , investors, creditors , and regulators find it difficult trust financial data , which has the potential trigger market instability as seen in major fraud cases in Indonesia.

Approaches to Detecting Financial Report Fraud

Auditors play a role in detecting fraudulent financial statements, with supporting evidence for this audit being to collect and evaluate evidence gathered through unusual transactions through ratio analysis, accurate document verification, and analysis using the internal control system to present accurate and standardized financial statements. (Gunawan et al., 2024)External auditors play a role in detecting fraudulent financial statements by investigating findings and gathering audit evidence. The auditor's important role is to understand the responsibilities for the audited financial statements related to this fraudulent financial statement.(IAPI, n.d.)

METHODS

Data Types And Sources

The type of data used in this study is qualitative data from secondary sources. Secondary data were obtained from various literature relevant to the research topic, such as scientific journal articles, textbooks, auditing standards, and other academic publications discussing financial reporting fraud, external audits, and supporting audit evidence. This study uses a library research approach (literature review) that aims to analyze and synthesize the results of previous research related to the detection of financial reporting fraud through supporting audit evidence.

Research Population And Sample

The population in this study comprises all research, journal articles, and academic literature discussing financial reporting fraud and the role of external auditors in detecting fraud through supporting audit evidence. The research sample was selected using purposive sampling, which establishes specific criteria to ensure the literature used is relevant to the research topic.

The criteria for selecting literature samples are as follows:

1. Journal articles or research that discusses fraud reporting financial statement fraud.
2. Journal articles or research that discusses the role of external auditors in the audit process.
3. Journal articles or research that discusses proof audit support , audit techniques , and fraud detection .
4. Published literature in journal scientific , books academic , or source official that can accountable .

Method Of Collecting Data

The data collection method used in this study was documentation. Data was collected by searching and collecting journal articles, books, and scientific publications relevant to the research topic through national and international journal databases. All data obtained was then selected based on topic suitability and research quality, ensuring that the data used was truly relevant and supported the research objectives.

Data Analysis Techniques

The data analysis technique used in this study was descriptive qualitative analysis. The analysis was conducted by reviewing, comparing, and interpreting the results of previous research related to the detection of financial reporting fraud by external auditors through supporting audit evidence.

The stages of data analysis in this study include:

1. Formulation of research problems.
2. Collection and review of relevant literature reviews.
3. Grouping of data and research results obtained.
4. Critical analysis of previous research theories, methods, and findings.
5. Discussion of research analysis results.
6. Drawing conclusions and providing suggestions.

RESULTS

Skepticism professional for auditors is attitude thoughts that always questioning , being alert , and doing evaluation critical to audit evidence , no easy believe in the statement management without proof strong , in order to detect fraud reporting finance with method dig more in , suspend assessment , as well as look for more evidence reliable and relevant . This attitude makes the auditor not immediately accept information, but proactively seek additional evidence to verify the truth, especially when there are indications of anomalies (Bhilawa, 2024). Auditor experience is crucial in detecting financial statement fraud because experience enriches knowledge, skills, and professional skepticism, enabling them to recognize more complex "red flags" and anomalies, and evaluate supporting evidence more effectively and efficiently, especially through specific audit procedures to assess fraud risks such as unusual transaction analysis, external confirmations, and detailed document examinations, compared to new auditors (Arochmah & Priyadi, n.d.).

Auditor independence is crucial in detect and prevent fraud report finance because the auditor is independent can give opinion objective without pressure , maintain trust public , and focus on integrity report finance . Independent auditor own mental attitude that is not take sides , so that more Possible uncover material misstatements due to cheating , even though face pressure from client or competition , and the results increase audit quality . The role of auditor independence towards detect fraud report finance This in the form of objectivity , integrity as well as skepticism professional (Fatimah & Pramudyastuti, 2023).

There are some results study previously that could taken from a number of cases that occur as well as related with fraud reporting finance This is

Table 1

Researchers and Researcher Titles	Research result
(Janah et al., 2025) Title: Case Analysis of Financial Report Manipulation at PT. Tiga Pilar Sejahtera Food Tbk with Financial Shenanigans	fraud report large-scale financial fraud involving overstatement of receivables , inventory , and assets still up to IDR 4 trillion , and suspicion cash flow to party affiliated old management (around Rp. 1.78 trillion), without disclosure adequate , which is found by internal/ independent auditors and regulators through evidence transaction suspicious and analysis deep to accounts key in the report finance .
(Naura & Kawedar , 2024) Title : Analysis of Fraudulent Modus Operandi in Reports Finance Jiwasraya 2011-2021 period	Jiwasraya Case involving fraud report finance where management invest JS Saving Plan customer funds in risky stocks and mutual funds tall in a way No in accordance provisions , resulting in state losses of Rp. 16.8 trillion , with external auditors assessing report finance Jiwasraya is considered " fair " fail detect major fraud this , although audit standards do not obligatory fraud detection in absolute , but BPK and BPKP findings show deviation in investments that are not revealed by external audit , revealing discussion the role of auditors in case This .
(Zahra & Haryati, 2024) Title : Analysis Forensic Accounting and Investigative Auditing To Fraud Disclosure by Auditors: A Literature Study 2019-2023 period	The case of PT Indofarma Tbk involving fraud reporting revealed finances through BPK investigative audits , not routine audits by independent auditors , with proof audit support such as findings deviation in revenues , expenses , and investments (e.g. , sales) without analysis ability customers , procurement without studies eligibility), which shows manipulation For cover loss large (up to Rp. 371.8 billion) in the report 2020-2023 financial year , although the independent auditor previously state reasonable .
(Aditya & Musyarri , 2025) Title : When Unicorns Lie : Legal Perspectives on Accounting Fraud in the eFishery Startup Case	The case of PT eFishery reveal manipulation report finance by management For inflate revenue and profits to attract investors, which was revealed through internal investigations by investors and whistleblower reporting , not external auditors at the outset , with detection fraud happen through comparison proof supporters such as sales data real vs reported data , investigation transaction with company affiliated (CV), and analysis comparison of

	operational data (number facilities) with report finance , which then reveal loss big behind claim profits , carried out in a systematic since 2018 with book finance double .
(Aulia et al., 2024b) Title: Evaluation Quality Retrieval Audit Opinion on Detection Manipulation Report Finance use Beneish M-Score Model	The case at PT Waskita Karya and Wijaya Karya (Wika) shows that manipulation report financial (fraud) that was revealed when the auditor (supported by KAP) finds deviations , such as inflation mark assets and records income No reasonable , which indicates the need for thorough audits and oversight strict to proof supporters (such as document assets , contracts , and receivables) for detect fraud in report state-owned construction company finances this , which results in sanctions for directors and related KAP .
(Mayasari & Trisnaningsih , 2023a) (Mayasari & Trisnaningsih , 2023b) Title : Case Study: Manipulation of Financial Reports at PT. Adisarana Wanaartha Life Insurance (Wanaartha Life)	Wanaartha Life case shows that the auditor (KAP Jojo Sunarjo) detected fraud through the 2020 audit, found the policy was not recorded so that obligation swelling (equity negative), using proof audit support for reveal data manipulation and reporting profit No realistic , which indicates existence violation significant and misleading information finances that end revocation permission , highlight the need ethics accounting and supervision strict .
(Panjaitan et al., 2025) Title: Manipulation of Consolidated Financial Statements within an Entity Consolidation : A Case Study of PT Envy Technologies Indonesia Tbk	The case of PT Envy Technologies (ENVY) involves suspicion manipulation report finance 2019 , where the auditor found fraud through technique like confession income aggressive and income from child questionable company , although specific details proof supporters the audit No direct seen from results search , discovery This trigger termination temporary trading shares by the IDX for investigation more carry on related suspicion fraud report finance .
(Silalahi et al., 2025) Title : The Role of Public Accountants in Preventing and Detecting Fraud in PT Kimia Farma's Financial Reports	The case of PT Kimia Farma in 2001 shows failure of independent auditors in detect fraud report financial (manipulation revenue of Rp. 32.6 billion) even though Already give opinion Reasonable Without Exception, because the auditor only depend on proof standard and not Enough proactive dig signs of fraud (sales fake , engineered transaction), which then trigger audit standards reform and improvement focus detection fraud based risks by regulators such as Bapepam -LK (now OJK), IAI, and IAPI.

Based on the table above , can We know that the mode *of fraud* This happen such as overstatement of assets / income , transactions fiction , and books double , with the varying roles of auditors — some success detect via evidence deep , but Lots fail Because lack of skepticism or Independence . Professional skepticism, experience, and independence are the foundations of fraud detection—without them, audits become mere formalities. My opinion is based on global standards (SA 200/240) and Indonesian practices such as client pressure (fee dependence) that trigger false "qualified" opinions at Indofarma/Kimia Farma. The Financial Services Authority (OJK)'s public accounting firm rotation (minimum 3 years) helps, but enforcement is weak; I recommend stronger whistleblower protection, crucial for complex "red flags" (e.g., eFishery double-booking). However, experience alone is not enough without tools; Beneish M-Score (Aulia et al., 2024a)can automate this, reducing subjective reliance.

Overall, your discussion is accurate and relevant to Indonesian auditing practice, but optimal fraud detection requires technology integration (AI analytics for anomaly detection) and stricter regulations (e.g., mandatory forensic audits for high-risk sectors). These cases demonstrate that independent, skeptical, and experienced auditors can prevent trillions in losses, but systemic failures (such as in Jiwasraya) demonstrate the need for collaboration between the BPK, OJK, and IAI. Auditors must design procedures to obtain sufficient evidence, assess the risk of material misstatement, and respond to those risks with convincing (persuasive) evidence to provide an unqualified or modified opinion (Jesika et al., 2015). This financial statement fraud needs to be viewed from the audit environment, as this fraud often occurs through manipulation or abuse of power to avoid the discovery of audit evidence later (Koroy, n.d.).

Fraud triangle (Awang et al., 2020)pressure theory financial) , opportunity , direct rationalization related : pressure appears from performance targets (eg, Jiwasraya investment risk of Rp. 16.8 T), opportunity from supervision weak (eg, Wanaartha Life policy not recorded), and rationalization via justification management . Auditors with skepticism professional respond with fraud risk procedures (ISA 240), such as analysis Beneish M-Score at Waskita Karya; experience help complex opportunity detection (eg, books) double eFishery); independence prevent rationalization bias. Evolution to fraud diamond/pentagon (add capability/arrogance) is relevant For manipulative CEO/CFO cases , where experienced auditors superior via confirmation external . The auditor starts with evaluation fraud risk via fraud triangle: identify pressure (for example , profit targets) strict such as in Jiwasraya), opportunity (weak internal control like asset overstatement in the Three Pillars), and rationalization (through interview management). The practice includes :

1. Calculation ratio like Beneish M-Score for detection manipulation (value > -2.22 indicates fraud, such as at Waskita Karya); compare trend income vs real cash flow .
2. Do confirmation external accounts receivable / inventory (failed at Kimia Farma due to shallow sampling), bank reconciliation , and document vouching original For transaction affiliate (eFishery book double).
3. *Red Flags* appear (anomaly like equity negative hidden in Wanaartha Life), perform 100% substantive testing on the account risk , cut-off testing, and forensic review.

Misappropriation power For avoid detection fraud report finance often happen through manipulation documents , collusion between management / employees , and abuse authority For cover traces , creating information fake , or hamper audits, which require strategies such as strong internal audits , whistleblowing, and technology. advanced For against it . Auditors face challenge big Because fraud Can hidden in a way professional , even with falsify sign hand or remove documents , so the auditor must alert to signs anomaly such as data not balanced or connection analytic strange , though This No always means fraud (Permata & Handayani, 2024). For face challenge fraud report finance , auditors must combine skepticism professional , understanding deep about business , utilization technology (AI, data analytics), improvement competencies , and structured audit responses (analysis anomalies , investigations , reporting), while guard independence and collaboration . Challenges such as complex fraud modes and limitations source Power overcome with adaptive and proactive audit approach , focused on culture integrity company , as well as implementation strong internal controls (Raihana et al., 2024).

CONCLUSION

My conclusion is that external auditors play a crucial role in detecting financial statement fraud through the collection of relevant, competent, and sufficient audit evidence, such as document verification, financial ratio analysis, and professional skepticism to uncover manipulations such as asset inflation or fictitious revenue. Cases such as PT. Jiwasraya, PT. Garuda Indonesia, and PT. Asabri demonstrate that failure to detect fraud is often caused by a lack of independence, limited experience, or abuse of management power, making audit evidence the primary foundation for an unqualified opinion.

Audit evidence plays a crucial role in detecting financial statement manipulation, including asset overstatement, fictitious revenue, and transaction irregularities, through procedures such as ratio analysis, document verification, and external confirmation. External auditors must apply professional skepticism, independence, and experience to uncover fraud, which is often caused by pressure, opportunity, and rationalization, as seen in the cases of PT Asabri, PT Kimia Farma, and the startup eFishery. The library research approach emphasizes that sufficient, relevant, and competent evidence forms the basis for a qualified audit opinion, preventing losses for stakeholders such as investors and the government.

Research shows that the external auditor's role is crucial as a "gatekeeper" of financial reporting integrity, but its effectiveness depends heavily on a combination of attitudes (skepticism, independence, integrity), technical competence (mastery of analytical procedures, substantive testing, data analytics), and a supportive corporate governance environment (strong internal controls, an ethical culture, and oversight mechanisms such as internal audits and whistleblowing). Therefore, audit evidence is not merely a formality, but a key instrument in determining whether complex and structured fraud can be identified early or whether it escapes and causes significant losses to investors, creditors, and the state.

SUGGESTION

There are some suggestions from I to a number of party

1. For this external auditor is increase techniques horizontal/ vertical analysis , ratio finance , and forensic audit ; apply attitude skeptical with verification physical and confirmation party third For detection early fraud and increase skepticism professionalism and independence with always questioning reliability information management , expanding procedure testing in risk areas high (income , assets , transactions) party related), and No only depend on proof standard but also technique analytical follow-up and forensic audit moment there are red flags.
2. For management the company and the internal auditor is strengthen internal control , ethics , and transparency report finance ; encourage whistleblowing and rotation position For reduce abuse authority as well as Serve report finance in a way honest , accurate , and appropriate standard accounting , as well as ensure all over documentation supporting documents (contracts , invoices , evidence) transactions , reconciliation) complete and ready tested , so that the audit process is running transparent and can increase trust stakeholders interest .

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