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Does Brainstorming of Auditees Fraud Prevention System Reduce Junior Auditor's Judgment Bias? Evidence from an Experimental Study

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This study aims to investigate whether brainstorming of the auditee's fraud prevention system before an audit process is associated with the auditor's judgment bias on risk assessment of material misstatement. Generally, this research proposes that the brainstorming reduces the auditor's judgment bias. Using 132 college students of accounting at 17 universities in West Java, Indonesia, as research participants, this study conducts an experimental research method to test the proposition. The results suggest that after the brainstorming process, auditors who conduct an audit assignment to the company with a bad fraud prevention system assess a higher risk of material misstatement compared to the auditors before doing brainstorming. This means that the brainstorming process helps auditors to analyse audit evidence associated with the possibility of fraud and its effect on risk of material misstatement. Therefore, brainstorming facilitates the learning process for an auditor to improve the accuracy of judgment regarding the risk of material misstatement.

Key words: *Brainstorming, Fraud Prevention System, and the Risk of Material Misstatement, auditor's judgment bias.*

Background

Auditors are required to always use their professional judgment in each audit assignment (Trotman & Yetton 1985), including junior auditors. Judgment bias by junior auditors can occur because the auditor's work environment does not support the learning process. The absence of sufficient learning processes in the auditor's work environment can cause junior

auditors to be uncomfortable in their careers. The profession of public accountants in Indonesia is no longer a profession of great interest for current accounting graduates (Sinaga, 2015). More and more accounting graduates choose career paths as accountants in a company or other financial-service-related profession rather than being an auditor in a public accounting firm. Data from the recapitulation regarding the Profile of Public Accountants and Public Accountant Firms 2014 issued by the Ministry of Finance shows that the number of public accountants at the age of <30 years old only reached 0.94%, while the largest number of public accountants was at >59 years old which reached 31.62%. The low number of public accountants at a young age shows a decrease in the interest of accounting graduates towards the profession in the audit field (Al-Fatlawi Ali Kadhim, 2018).

The decreasing interest of accounting graduates in pursuing this profession is due to high job pressure in the audit process (Saemann & Crooker, 1999; Sinaga, 2015). The pressure is related to the short time limit for the completion of the audit process and the possibility of lawsuits that will be faced by the auditor when failing in the audit process (Stice, 1991; Braun, 2000). The auditor will find a variety of different client characteristics with different levels of risk of material misstatement (Bhattacharjee, Maletta, & Moreno, 2007; G. Mubako & O'Donnell 2018). The auditor's accuracy in assessing the risk of material misstatement will lead to efficient audit procedures and avoid the auditor from the risk of audit failure (Sazesh & Siadat, 2018).

Audit process failure can be reduced if the auditor can understand the auditee's environment correctly, one aspect of which is the fraud prevention system. Understanding the fraud prevention system can be done by linking the causes of fraud that might occur and their impact on material misstatement. When an auditor assesses the risk of material misstatement, the auditor must identify in detail the possibility of misstatements caused by ordinary errors or errors caused by fraud (Hoffman & Patton, 1997); (Arens, Elder, Beasley, & Hogan, 2017). Material misstatement caused by fraud can be more easily identified by auditors by conducting an in-depth understanding of the causes of fraud. For senior auditors with extensive audit experiences, the in-depth understanding might be relatively easy. Hence, the senior auditors' judgment is expected to have a high level of accuracy and be less biased compared to junior auditors who have less experience. Therefore, junior auditors must be equipped with the ability to think critically in assessing each piece of audit evidence obtained (Grifttith, Hammersley, Kadous, & Young, 2015).

Junior auditors must be equipped with the ability to assess probabilities and the impact of losses that might occur due to fraud, so that the audit risk assessment process can be carried out more accurately. In learning about assessing the risk of material misstatement, junior auditors must be given a stimulus regarding the linkages between the evidence obtained and the level of risk of material misstatement that must be determined. Stimulus provided by

auditors' environment can be given through brainstorming. Accordingly, brainstorming in the audit process is necessary, especially when the auditor should determine the risk of material misstatement including assessment of fraud risk (Carpenter, 2007; Hoffman & Zimbelman, 2009; Lynch, Murthy, & Engle 2009; Brazel, Carpenter, & Jenkins 2010; Hunton & Gold 2010; Lin et al., 2015). As required in the International Standard on Auditing No 240, communication and discussion in an audit team must be carried out to collect and evaluate audit evidence more precisely.

Learning methods that provide more stimulus to junior auditors will provide them with better confidence (Chui,Martin & Pike,2013). All accounting graduates need strong critical thinking skills to succeed (Grifttith, Hammersley, Kadous, & Young, 2015). However, possessing these critical thinking skills upon graduation is particularly crucial for newly employed accountants (Finley & Waymire, 2013). Therefore, the role of junior auditors' working environment to provide stimulus to enable them to think critically is necessary. The stimulus of the audit process brainstorming techniques can improve audit quality because junior auditors will conduct a risk assessment directly. Information about the experience of conducting the audit process from the brainstorming provides different insights for junior auditors. As revealed by (Sanchez, Agoglia & Brown, 2012) in the results of his research, interactive professional learning experience (IPLE) can improve performance.

Previous research linking brainstorming techniques in the audit process has been conducted (Carpenter, 2007; Lynch, Murthy, & Engle, 2009; Brazel, Carpenter, & Jenkins 2010). However, previous studies have not linked the practice of audit learning for junior auditors. A research conducted by (Carpenter, 2007) focused on differences in brainstorming processes in assessing the risk of material misstatement only. Another research conducted by (Lynch, Murthy, & Engle, 2009) also examined the type of brainstorming just like the one done by (Carpenter, 2007) but focused more on the use of computerised media in the brainstorming process. The research by (Brazel, Carpenter, & Jenkins, 2010) is more comprehensive than the research conducted by (Carpenter, 2007) and (Lynch, Murthy, & Engle, 2009) because it related the quality of brainstorming based on fraud risk factors and fraud risk responses.

This research complements the research by (Brazel, Carpenter, & Jenkins, 2010) which explored more deeply the way junior auditors think when linking fraud risk factors and fraud risk responses in assessing the risk of material misstatement, while adding elements of probability and impact in the risk assessment process of material misstatement that has not been studied by previous researchers.

Literature Review and Proposition Development

Stimulus Response Theory and Junior Auditors Comprehension on Audit Evidence

Auditors will always be faced with diverse audit evidence. Each piece of audit evidence will be linked by the auditor to produce the right audit conclusions (Arens, Elder, Beasley, & Hogan, 2017). The auditor can interpret it differently from the available evidence because certain audit evidence can be considered by one auditor but can escape the attention of other auditors (Hoffman & Patton, 1997; Shelton, 2012). This is known as selective attention (Lane & Pearson, 1982). Therefore, a learning process is needed that can connect the interrelationship of audit evidence, so that junior auditors can be given a stimulus and assess the response to audit evidence collected, in order to provide a better understanding.

Stimulus response theory is part of educational psychology theory developed by Edward L Thorndike (1874-1919). Thorndike argues that learning is a process of connecting in the nerves, known as connectionism; what is connected in the nervous system is a physical and mental event in the learning process (Thorndike,1911). There are two laws in learning known as the law of exercise and the law of effect. Audit learning can be done by attempting to link audit evidence. In practice, audit evidence collection is not easy and can be interpreted directly by a junior auditor. For example, when they are asked to assess the integrity of management against possible fraudulent actions in the presentation of financial statements. junior auditors must link various available evidence to determine management's concern about the dangers of fraud. Auditors must be able to see the causes of fraud and management's actions in responding to fraud. Thus, auditors who are given a stimulus to assess the organisation comprehensively (Such as prior test of fraud) will be better at understanding the organisation than auditors who are not given the stimulus (Fay, Jenkins, & Popova, 2015).

Brainstorming and Risk Assessment of Material Misstatement

Brainstorming is a creative problem-solving strategy or method that was coined by Alex F. Osborn in 1953 (Sherif, Taub & Hovland, 1958). This method focuses on expressing opinions. Furthermore, this idea has the basis that existing opinions are collected without regard to who issued the opinion. This method can be used in the business and financial world. (Carpenter, 2007) explained that verbal brainstorming may help auditors identify the types of fraud in financial statements. In the brainstorming process, it can also be stated that the causes of fraudulent actions are obtained based on the collected audit evidence.

Most of the junior auditors are generation Z that knows and uses information technology earlier than previous generations, so that information obtained by this generation is easier

and faster to obtain (Stillman & Stillman, 2017). However, a lot of information does not always have a good effect because information obtained from cyberspace is sometimes not in accordance with reality and difficult to understand directly, so it is necessary for other parties who have competence in their fields to provide a systematic explanation. An explanation of the audit process obtained by junior auditors from information obtained from search engines cannot be interpreted directly in relation to the information between one and another piece of information (Lubbe 2014). Therefore, junior auditors must be given a stimulus to understand the audit process and be given a response to the understanding they receive, one of them by using brainstorming.

Brainstorming will help auditors properly assess the risk of material misstatement whether caused by errors or fraud (Carpenter, 2007; Hoffman & Zimbelman, 2009; Brazel, Carpenter, & Jenkins 2010). Assessment of fraud will be more difficult for the auditor to understand because fraud cases often involve sophisticated engineering to cover it up (Association of Certified Fraud Examiners 2016). Assessing the risk of misstatement will help the auditor determine the audit procedure appropriately (Fukukawa & Mock 2011; Mubako, 2012; G. Mubako & O'Donnell 2018). Before carrying out this assessment process, junior auditors must be required to understand the audit environment, including the possible causes of fraud.

Audit learning with one-way exposure models conducted by lecturers to junior auditors is considered less effective (Muianga et al., 2018), because generation Z can easily obtain information about audit evidence (Delgado et al., 2015). However, they have problems in understanding the relationship between one piece of audit evidence and other piece of audit evidence, especially in the case of fraud because it often involves sophisticated engineering to cover it up. Junior auditors actually need a stimulus to think critically about audit evidence, so that the audit evidence obtained can provide assurance that management assertions at the level of transactions, accounts and disclosures are in accordance with existing financial statements. Generation Z has the main characteristics of pragmatic thinking, therefore the stimulus given must be supported by systematic and forward-looking problem solving (Stillman & Stillman, 2017). Therefore, when a junior auditor is given training to assess the risk of misstatement, it must provide a stimulus regarding the possible impact of fraud that occurs on the risk of material misstatement.

Based on the description above, it can be concluded that the use of brainstorming in the audit learning process is considered better than not doing brainstorming, because junior auditors will think more critically about any audit evidence that shows the causes of fraud and the impact of fraud on material misstatements determined by the auditor. Based on the argument above, the proposition suggested is presented below.

Proposition

Junior auditors who conduct brainstorming about the causes and effects of fraud in an auditee with a poor fraud prevention system assess the higher risk of material misstatement than before brainstorming

Experimental Research Method

Participants

This study uses 132 undergraduate accounting study program students from 17 universities in West Java. Participants in this study are the 6th semester students who have graduated in all of the audit and accounting courses (i.e. Principles of Accounting, Intermediate Accounting and Auditing 1). This research uses the students to control the effect of experienced variability on junior auditors' judgment bias.

Research Design

This study uses factorial design 2X1. Variables examined in this study are brainstorming and risk assessment of material misstatement. Brainstorming in this study discusses the causes of fraud and the impact of fraud. The brainstorming variable consist of two factors: 1) not implementing brainstorming and 2) implementing brainstorming. Risk assessment of material misstatement is the process of assessing the probability and impact of material misstatement caused by ordinary errors and fraud. The factorial design is described as follows:

Table 1: Factorial Design

	Brainstorming	
	No Brainstorming	Brainstorming
Misstatement Risk Assessment	CELL 1	CELL 2

Table 1 illustrates the existence of 2 cells, namely cell 1 with treatment there is no brainstorming process in assessing the risk of material misstatement, while cell 2 is with the treatment of the brainstorming process in assessing the risk of misstatement. In order to improve the accuracy of the results, the design of this study also pays attention to internal validity to prevent *history deterrence*, *maturation deterrence*, *testing and mortality deterrence*. Homogeneity of variance is done to test the similarity of the variance of variables in two or more groups. This study uses a Levene Test to test the null hypothesis. Hypothesis testing in this study was conducted using Analysis of Variance (ANOVA) to evaluate the average difference between two or more treatments performed.

Case Examples and Experimental Procedures

Experiments were carried out in the classroom at the same time between 07:00 to 12:00. This study used a Whitin Subject design. This study used an example case in a retail company which has a bad fraud prevention system. Participants were given 3 (three) key pieces of information about the causes of fraud by using the triangle fraud concept. The first information is about RATIONALISATION, the second information is about OPPORTUNITIES, and the third information is about PRESSURE.

Information regarding rationalisation explains that the company has revenues derived from product sales and shelf location sales. The fraud prevention system of this company is considered bad because it does not have a regular shelf checking procedure for each store/outlet. Participants were asked to do analytical procedures by comparing company data between years and then comparing with industry averages. Information about opportunities explains that the company has a discount program. The fraud prevention system of the company is considered bad because the company does not have a shelf stock inventory policy before and after the discount program. Participants were asked to perform analytical procedures by comparing the data on the frequency plan of the discount program with its realisation. Information about pressure explains that the bonus policy given to the store is based on: i) Total Rupiah Value of Sales Per Month and ii) Number of Transactions of Customers Who Shop. The company does not have any anti-fraud information media reminding consumers to get the purchase receipt. Participants were asked to perform analytical procedures by comparing bonus budget data with realisation and bonus averages in the same industry.

This experiment uses two treatments for each participant, these are: i) without brainstorming (i.e., Cell 1 – No Brainstorming), and ii) with brainstorming (i.e., Cell 2 – Brainstorming). After being given general information about the case, the participants without brainstorming (i.e. Cell 1) were asked to analyse the possibility of contingency aspects of each piece of information and then to assess the risk of material misstatement by choosing the risk value in the range from 1 to 9. Range 1-3 indicates that the risk of material misstatement is low. Range 4-6 shows the medium risk of material misstatement and ranges from 7-9 indicate the high risk of material misstatement.

After that, the same participants conducted a brainstorming session led by researchers who acted as audit managers (i.e Cell 2). The stimuli that were given to participants with their opinions related to: i) causes of fraud action; ii) bad fraud prevention system; iii) data analysis using analytical techniques procedure; and iv) inquiry about the impact of fraud from consumer, supplier and store management perspectives. After the brainstorming process, Participants (i.e Cell 2) were asked to analyse the possibility of contingency aspects

of each piece of information and then to assess the risk of material misstatement by choosing the risk value in the range from 1 to 9.

Research Results

This research was conducted to determine whether or not the brainstorming learning method can encourage junior auditors to assess the risk of material misstatement more precisely. Table 1 below presents the statistic of 132 experiment participants.

Table 2: Statistic of the Experiment Participants

Gender:	No	%
Female	90	68%
Male	42	32%
Academic profile :		
GPA <3.00	35	27%
GPA 3.00 - 3.50	68	52%
GPA >3.5	29	21%

Table 2 shows that accounting students were dominated by 90 women of the total 132 students. These results show that women have a greater tendency towards interest in the accounting profession than men. Although when compared to the data on the number of public accountants in Indonesia, it shows that men dominate this profession. This means that most woman accounting graduates are not interested in becoming a public accountant. This table also shows that the number of students who have a GPA above 3 to 3.5 is higher than participants who have a GPA of less than 3. It is expected that the more participants who have a greater GPA can better understand audit courses so that this research instrument can be easily understood by participants.

Descriptive statistics of participants' response on instrument of experiments is presented in Table 3 below.

Table 3: Descriptive Statistics of Participants' Response on Experiment Instrument

Experiment Scenario	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval For Mean		Min	Max
					Lower Bound	Upper Bound		
No Brainstorming	132	5.6288	1.43780	.12514	5.3812	5.8764	1.00	9.00
Brainstorming	132	7.5000	1.02264	.08901	7.3239	7.6761	4.00	9.00
Total	264	6.5644	1.55862	.09593	6.3755	6.7533	1.00	9.00

Participants assess the risk of material misstatement with a range of values from 1 to 9. Range 1-3 indicates that the risk of material misstatement is low. Range 4-6 shows the medium risk of material misstatement and ranges from 7-9 indicate the high risk of material misstatement

Table 3 shows that the average value of material misstatement risk of the group with brainstorming is higher compared to the group without brainstorming. The mean value for cell with no brainstorming is 5.63 while for the cell with brainstorming the mean value is 7.50. The result show that the group of experiment participants with brainstorming will assess the risk of a higher misstatement in the condition of the company with a poor fraud prevention system. This shows that the brainstorming participants group have a better understanding for identifying audit evidence, hence, they assess the risk of misstatement more accurately. The standard deviation value in the no brainstorming cell is 1.43 whereas after brainstorming it is 1.02. A larger deviation value means that individual data points are far from the average. On the contrary, the cell with brainstorming showed smaller standard deviation values, this means that the assessment of the risk of material misstatement in the brainstorming group are more homogenous.

The result of risk assessment of material misstatement in the no brainstorming cell is ranged between 5.38 to 5.87. This range indicates that the risk of material misstatement is at the medium level. While for the brainstorming cell, the risk assessment of material misstatement is ranged between 7.32 to 7.67, suggesting that the risk of material misstatement is at the high level. Accordingly, this shows that learning about the techniques in brainstorming is needed to foster an attitude of scepticism of auditors in assessing audit evidence so that they will find it easier and be more accurate in assessing the risk of misstatement

A Homogeneity Test of Variance is conducted to examine whether the assumption for ANOVA test is fulfilled. The result of the test is presented in Table 4 below.

Table 4: Test Results of Homogeneity of Variance

Levene Statistic	df1	df2	Sig
5.842	1	262	.016

As seen in Table 4, the result of the Levene statistic value is 5.84 which is significant at less than 5% confidence, meaning that the assumptions for ANOVA test is fulfilled (i.e., all samples have the same variance). Finally, one-way variance analysis (one-way ANOVA) is used to test the proposition regarding auditors' judgment bias as presented in Table 5 below.

Table 5: The Result of ANOVA to Test the Proposition Regarding Auditors' Judgment Bias

	Sum of Squares	Df	Mean Square	F	Sig
Between Groups	231,095	1	231,095	148,468	,000
Within Groups	407,811	262	1,557		
Total	638,905	263			

The results of Table 5 show that F test is significant at p value less than 1%, suggesting that there is significant difference of risk assessment of material misstatement between students. This proves that junior auditors who do not get the opportunity to discuss through brainstorming techniques tend to assess the risk of smaller misstatements even though the companies that are subject to audit have a bad fraud prevention system. They are not able to link the various pieces of audit evidence. Whereas after being given a brainstorming treatment they have a higher sensitivity to audit evidence. Therefore, when they are doing audits for companies with bad fraud prevention systems, it will be judged to have higher risk of material misstatement compared to companies with good prevention systems.

Junior auditors who are given a stimulus to find out the causes of fraud will better understand the possibility of fraud in the company being audited. Furthermore, when students have a good understanding of the likelihood of fraud, students must also be given an understanding of the impact of fraudulent actions on material misstatement. Many fraudulent actions occur often but have a smaller impact on the financial statement misstatement. On the contrary there are fraudulent actions that are rare but have a greater impact on financial statement misstatement. Generally, risk assessment involves the probability of the event to occur as well as the magnitude of the impact if the event is occurred (Boyle, DeZoort & Hermanson, 2015)

The results of the study are in accordance with the response stimulus theory proposed by Thorndike, that the learning process by providing certain stimuli will make students (i.e.,

junior auditors) connect the various pieces of information that they have (Thorndike,1911) and will ultimately provide a better response in their learning outcomes. This study supports the results of previous research conducted by (Carpenter, 2007; Lynch, Murthy, & Engle 2009; Brazel, Carpenter, & Jenkins 2010). Explicitly previous research states that the use of brainstorming can improve the quality of the auditor's judgment in assessing the risk of material misstatement

Conclusion, Suggestion, and Research Implication

The results of this study indicate that there are differences in the risk assessment of material misstatement among junior auditors who conducted brainstorming about the causes and effects of fraud compared to those who did not conduct brainstorming. In an audit assignment in a company with a high fraud prevention system, the brainstorming process can help the junior auditor in analysing the audit evidence and linking the evidence to the possibility of fraud and the effects of fraud that occur against the risk of material misstatement. Accordingly, the brainstorming experience will lead junior auditors to provide less judgment bias compared to those who did not conduct brainstorming.

In practice, the brainstorming process carried out by the audit team has been required by the Indonesian Standard on Auditing. This study shows empirical evidence that supports the importance of the brainstorming process in audit assignments, especially for small-scale public accounting firms whose training processes for junior auditors have not been systematically implemented. This brainstorming process can help junior auditors get more opportunities to gain knowledge about the audit process based on their senior auditor's experience. Thus, it is expected that the brainstorming process will improve the accuracy of audit judgment of junior auditors.

The limitations in this study were that we only carried out a brainstorming process in the condition of a bad prevention system. Whereas the auditor must also assess the risk of appropriate misstatement in the condition of a good fraud prevention system, so that audit procedures become more efficient. Further research could be conducted by considering the opposite conditions.

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