

## THE APPLICATION OF PROFESSIONAL SKEPTICISM IN FRAUD DETECTION (A Case Study at BPKP Representative of Central Java Province)

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### ABSTRACT

*The purpose of this research is to describe the application of professional skepticism on government internal auditors of the Financial and Development Supervisory Board (BPKP) Representative of Central Java Province in detecting fraud. The application of professional skepticism will be understood based on the characters of attitude, as stated by Hurtt (2010), consisting of questioning mind, suspension on judgment, search for knowledge, interpersonal understanding, self-confidence, and self-determination. This research is conducted using qualitative approach and refers to theoretical proposition. The data was collected by interviewing forensic auditors at each of functional position. The interviewees were determined by using purposive sampling method. They were forensic auditors who had ever been sued for audit report. The result shows that the forensic auditors of BPKP Representative of Central Java have already had proper comprehension about professional skepticism in fraud detection. The forensic auditors of BPKP Representative of Central Java have also applied professional skepticism in detecting fraud.*

### INTRODUCTION

The phenomenon of fraud, commonly described as white collar crime, often occurs in the management of public finances. A country's fraud level is indicated by the level of corruption occurring in the country (Shleifer, Andrei and Vishny, 1993). Transparency International (TI) released the Corruption Perceptions Index (CPI) in which Indonesia ranked 88th out of 168 countries with a score of 36 in 2015. This indicates the high level of corruption in the public sectors in Indonesia.

Since the onset of reforms, the demand for transparency and accountability for public financial management has become stronger. This is marked by the implementation of New Public Management concept associated with New Public Financial Management (NPFM). This concept refers to good governance. Guthrie, et al. (2005) identified five categories included within the scope of NPFM, one of which was the internal and external audit changes in the public sector. In Indonesia, the function of internal audit becomes the focus of the agenda for change so that the role of internal auditor has also become the focus of attention.

An auditor should be able to produce a good and reliable audit quality. To be able to produce a good audit quality, the auditor is responsible for planning and executing the audit in order to obtain assurance that the financial statements do not contain material errors caused by fraud or error (Auditing Standard Boards, 2011). However, based on the results of the capability level assessment conducted by the **Financial and Development Supervisory Board (or better known in Indonesia as BPKP)** per December 31, 2014, 85.23% of Government Internal Auditors existing in the Ministry, Institution, and Local Government Agencies were at level 1. This indicates that the government internal auditors have low level of capability and have not been able to detect fraud (corruption). The low capability of government internal auditors in detecting fraud can be caused by a lack of professional skepticism. Peterson and Buckhoff (2004) and Martin and Phillips (2006) argue that professional skepticism is an important attribute that should be owned by auditors in detecting fraud. In addition, Quadackers, Groot, and Wright (2009) state that internal auditors with high levels of skepticism can detect fraud starting from an early stage of planning to the execution of audit. In carrying out their duties, the government internal auditors need to consider the potential fraud occurring at every stage of operational activities

in an organization. Therefore, the professional skepticism is necessary for auditors in fraud detection while conducting the audit.

The government internal auditors consist of BPKP, Inspectorate General or other names functionally performing internal supervision, Provincial Inspectorate, and Regency / Municipal Inspectorate (Government Regulation (PP) No. 60 of 2008). The government internal auditors conduct supervision through audit, review, evaluation, monitoring, and other supervisory activities. BPKP has the capacity to carry out assignment activities in the field of corruption eradication conducted using three types of approaches, among others education, prevention, and repression. Among the three types of approaches, repressive assignments (such as investigative audits, state financial loss accounting audits, and expert grants) dominate the target in determining performance achieved.

In carrying out its repressive functions, BPKP sometimes accepts claims, one of which is related to the validity of the audit result such as a lawsuit filed to the BPKP Representative of Central Java by the Head of Office A related to the audit results of activity X in the city O. According to the Head of Office A, BPKP had conducted audit of losses that were not in accordance with the standard operating procedure. The same thing happened in 2013, in which the former Head of Agency B sued BPKP Representative of Central Java Province with complaint material that BPKP was considered incorrect in handling the case of corruption during activity Y in Regency P. The condition encourages researcher to gain understanding related to fraud detection practiced by the auditors of BPKP representative of Central Java Province viewed from professional skepticism according to the characteristics of its formation, as stated by Hurtt (2010), consisting of questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, self-confidence, and self-determination.

## **Professional Skepticism of the Government Internal Auditors**

The International Auditing and Assurance Standards Board (IASB) 2009 defines professional skepticism in the context of an evidence assessment: *“skepticism means the auditor makes a critical assessment, with a questioning mind, of the validity of audit evidence obtained and is alert to audit evidence that contradicts or brings into the reliability of documents and responses to inquiries and other information obtained from management and those charged with governance”* (International Standards of Auditing (ISA), 2009).

Hurt (2010) developed the first six characteristics of professional skepticism consisting of three characteristics related to observation and examination of evidence, that is, questioning mind, suspension of judgment, and search for knowledge. The fourth characteristic is related to the consideration of the human aspect and the understanding of the evidence providers when evaluating audit evidence, that is, interpersonal understanding. The last two characteristics are self-confidence and self-determination pertaining to the courage of professional auditors.

### *1. Questioning mind*

The first characteristic of professional skepticism is the mind that always questions something. In the Professional Standards of Certified Public Accountant (PSA No.4, 2011), it is stated that professional skepticism is the auditor's attitude of critical thinking to audit evidence by always questioning and evaluating the audit evidence. This character is formed from several indicators, such as rejecting a statement without clear evidence and asking many questions for proving a thing.

### *2. Suspension on judgment*

The second characteristic of professional skepticism is the suspension on judgment. This dimension of professional skepticism leads to a delaying behavior of making audit conclusions

until sufficient evidence is gathered (Hurt, 2010). This character is formed from several indicators, such as requiring more information, taking time in making a decision, and not making decision if all the information has not been revealed.

### *3. Search for knowledge*

The third characteristic of professional skepticism is the search for knowledge. Skeptics are based on high curiosity. The curiosity is intended to increase knowledge that can be used in conducting audits. This character is formed from several indicators, such as searching more and trying to find new information or up to date information, fun when finding new things, and no making a decision if all the information has not been revealed.

### *4. Interpersonal understanding*

The fourth characteristic of professional skepticism is interpersonal understanding. A skeptical person always seeks to understand the purpose, motivation, and integrity of the information provider. This is done to identify whether the information provided is valid or not. This character is formed from several indicators, such as trying to understand the behavior of others and the reasons why someone behaves.

### *5. Self-confidence*

The fifth characteristic of professional skepticism is self-confidence. Hurt (2010) suggests that professional skepticism involves self-confidence (in the form of self-direction and moral self-reliance). A skeptical auditor believes in his or her own ability to professionally respond to and process all the evidence already collected. He tends to choose to seek information on his own way and not rely on statements from information obtained. This character is formed from several indicators, such as confidence in his own capacity and capability.

## 6. *Self-determination*

The sixth characteristic of professional skepticism is self-determination. A skeptical auditor concludes something objectively on the evidence already gathered. He himself decides the level of evidence required to accept a certain hypothesis (Hurt, 2010). This character is formed from several indicators, such as not directly accepting or justifying the statement of others, considering the explanations and responses of others, emphasizing a matter that is inconsistent, and not easily influenced by others.

## **RESEARCH METHOD**

The approach used in this research is descriptive qualitative approach so that it can give a careful description about certain individual or group related to the circumstances and symptoms that occur (Koentjaraningrat, 1993: 89). The type of research used is case study with reference to the theory proposition as a direction built at the beginning of the research process.

The research subject is the forensic auditors of BPKP Representative of Central Java Province, while the research object is the application of skepticism in detecting fraud. Sources of data in this study are the respondents, the information providers needed by the researcher. Determination of respondents was conducted by purposive sampling with the consideration of auditors who have ever been sued for audit results. The sample auditors were taken from each position in audit team such as quality controller (QC), technical controller (TC), team leader (TL), and team member (TM).

This study uses an in-depth interview technique in data collection with the aim to collect complex information, most of which contain opinions, attitudes, and personal experiences (Sulistyo, 2006). Data analysis is conducted using interactive model according to Miles and Huberman (1984, in Haris

Herdiansyah, 2012) with the stages of data collection, data reduction, data exposure, verification and conclusion. The validity of the research results is tested by way of finding the cycle of data similarity, reference adequacy, triangulation, and discussion with supervisors and colleagues

## **DISCUSSION**

### **4.1 Auditor's Understanding of Professional Skepticism**

An understanding of professional skepticism concept leads to variations in the practice of skepticism. Therefore, the researcher explores the understanding of each respondent in the preliminary interview. The statements of the respondents regarding professional skepticism are described as follows.

Respondent (QC) stated, "Professional skepticism is an attitude that can only assess information based on evidence. Any information and from any party should be supported by other evidence because information is greatly influenced by the subjectivity of the information provider." In other words, professional skepticism means not making judgments except on the basis of evidence and without being influenced by evidence sources. This understanding is reflected in one of the aspects of professional skepticism, according to Hurt (2010), that is, the delay of audit judgment until sufficient evidence has been collected.

Respondent (TC) revealed, "Professional skepticism is a dubious attitude, suspicious, and does not believe the truth of a thing. The consequence of this attitude is always questioning everything, seeking evidence of it, and critically assessing the evidence before believing it." The respondent (TC) looks at professional skepticism from the preference perspective of doubt. This understanding is in accordance with the statement of Shaub and Lawrence (1996) that creates a sense of distrust as the basis of professional skepticism behavior so that auditors are required to have suspicious

thoughts and conduct additional testing when conducting audits to obtain sufficient confidence in the evidence obtained.

Respondent (TL) expressed, "Professional skepticism means pessimistic and sense of distrust professionally. This is different from of act of looking for faults. Any information received must be tested again." Similarly, Hurtt, Eining, and Plumlee (2008) also view professional skepticism as an attitude that reflects a sense of distrust.

Respondent (TM) stated, "Professional skepticism is a critical attitude to evidence by testing its accuracy before believing and using the evidence." This relates to the auditor's attitude in shaping the belief in evidence. This understanding is embodied in the elements of professional skepticism in the IFAC definition in Tuanakotta (2013), that is, questioning the validity of the evidence, the reliability of the documents, and the answers to questions and other information.

## 4.2 The Application of Professional Skepticism

### 4.2.1 *Questioning Mind*

A questioning mind refers to an individual's attitude of curiosity and interest (Hurtt 2010). The application of the character of questioning mind is described as follows.

Respondent (QC) explained, "In my assignment, I always question what I get and face. The goal is to find the root cause analysis until I find the actual facts. "Root Cause Analysis (RCA) is a tool used in problem solving initiatives. One method in RCA is why why analysis or often called 5whys analysis. Respondent (QC) asked why repeatedly until he found the most basic answer. The application of this character is expressed also by Kurtz (1992) that an auditor who has a questioning mind will continue to ask questions for further clarification and understanding, purposes, justification, or verification.

Respondent (TC) said, "I think critically by examining any information and evidence either obtained by myself or obtained from other parties (investigators) to gain confidence in the truth so that it can be the basis for decision-making." Respondent (TC) questioned and evaluated whether the evidence had met the criteria such as sufficient, competent, and relevant. The application of this character is in line with Kurtz (1992) who presents skeptics by thinking openly and evaluating evidence critically.

Respondent (TL) revealed, "I do not accept a statement and information (without clear verification). The Investigation Report obtained from the investigator must also be re-evaluated by seeking clarification or cross-examination with the testimony of other witnesses or other evidence in order not to mislead. The more the parties confirm the information, the more likely the information is true." Respondent (TL) questioned the information in the investigation report and tested it again by clarifying, confirming and finding alternatives of other valid evidence according to the Criminal Procedure Code (KUHP) Article 184 which includes witness statements, expert information, letters, instructions, and explanations of the defendant. The application of this character corresponds to the philosopher's image on the skeptics, that is, not willing to accept statements and claims easily (Kurtz 1992).

Respondent (TM) said, "I asked a sufficient number of questions to prove something. Any information and evidence should be reviewed further and sought alternative valid evidence to support the validity of the evidence." Respondent (TM) questioned 5W + 1H to prove the allegations of fraud. The information obtained includes answers to the question what (what kind of deviation occurred), who (who the parties related), where (where the deviation occurred), why (why the irregularities occurred), and how

(how the deviation mode was). The application of this character is in line with Louwers (2005) that skepticism will encourage the auditor to always ask questions about any clues that might indicate fraud.

#### 4.2.2 *Suspension on judgment*

The suspension of judgment leads to the detention of an assessment until a reasonable level of evidence is reached for the basis of the decision (Hurtt 2010). The application of the character of suspension on judgment is described as follows.

Respondent (QC) stated, "I am taking a decision in every circumstance and can only take the audit conclusion if there is sufficient evidence. The audit decision cannot be postponed because it is the next audit step to be performed but the auditor should delay the taking of the conclusion until obtaining sufficient evidence. If the auditor has not been able to prove the occurrence of an allegation, he should decide to seek additional evidence. But if it does not work, he should decide to stop the audit and the audit conclusion cannot be taken." When Respondent (QC) considers that the evidence is not enough, the respondent decides to seek additional evidence. If he is ultimately unsuccessful, he will decide to stop the audit and the conclusion of the alleged fraud cannot be taken. The application of this character complies with the statement of Hurtt's (2010) that professional skepticism is a multi-dimensional construct characterized by an individual's tendency to delay inferences until the available evidence adequately supports an alternative / explanation of others.

Respondent (TC) revealed, "I am not in a hurry to take a conclusion until I am sure of the adequacy of the evidence obtained. The conclusion of an investigative audit cannot be limited by time." The adequacy of the evidence in providing adequate assurance is one of the bases for all considerations and conclusions of the investigative assignment results. The

BPKP's Work Unit is prohibited from issuing reports if there are still unfinished procedures and insufficient evidence that can be misleading (PPBI 2012).

Respondent (TL) expressed, "I will suspend the conclusion of an investigative audit if the evidence is insufficient. But if the evidence cannot be retrieved, I will make conclusion that there is a deviation and give an additional statement. If there is new evidence in the future, it will be reviewed." The failure of the auditor to collect the audit evidence is the most common problem (Beasley et al., 2001). If evidence is insufficient, respondent (TL) decides to seek additional evidence. Assessment of the circumstances that additional evidence is not found again will be done carefully. This is in accordance with the statement of Mautz and Sharaf (1961) that the auditor can only perform an assessment after evaluating the available appropriate evidence.

Respondent (TM) stated, "I tend to delay making conclusions until I get enough audit evidence and if time is not enough to collecting evidence, the letter of assignment will be extended." This postponement attitude is explained by Bunge (1991) in philosophy where a skeptic person needs to see evidence before believing something that slows down assessment process. Kim (2004) in Theofilou and Jerofeyeza (2010) also describes skepticism in psychology as a tendency to suspend judgment when seeking more evidence that may increase resistance to the claims of others.

#### 4.2.3 *Search for knowledge*

The search for knowledge leads to an interest in knowledge in general and not just to verify certain conclusions or to obtain certain information. The implementation of the character of search for knowledge is described as follows.

Respondents (QC) stated, "I am motivated to seek knowledge because the

science of investigation is always evolving from time to time. Knowledge of audit theories, organizational audit guidelines, and the latest regulations relating to audit assignments can be obtained through libraries and websites. Case by case from both the general information media and associate bulletins are also studied because in reality no two cases are identical. I also attend investigation education and training in both inside and outside the country.” Knowledge of fraud can be gained through direct experience such as fraud-related education and training (Hammersley, 2011). Through their research, Fullerton and Durtschi (2005) stated that fraud-awareness training affects internal auditors’ skepticism in gathering information. The application of this character improves the ability of respondent (QC) in detecting fraud.

Respondent (TC) stated, “I am digging knowledge by participating in fraud-related seminars and following the initial exposure conducted by the prosecutor / police investigator to determine the fraud mode of a case. This is a challenge to find the fraud.” Through this initial exposure, the respondent (TC) obtains knowledge related to fraud from both interested parties and other auditors.

Respondent (TL) stated “I am always seeking knowledge about the latest audit techniques. One of them is computer-assisted audit. This is a professional demand on the job. My own motivation is the desire to disclose the facts so that no one is molested.” The state financial management has adopted technological developments. Respondent (TL) feels the need to master the technology and information systems in order to help reveal fraud and facilitate the completion of the audit process effectively and efficiently. Askary, Goodwin and Lanis (2012) through their research of *Improvements in Audit Risk Related to Information Technology Frauds* disclose progress in detecting IT fraud which positively reduces audit risk and has significantly improved audit quality.

Respondent (TM) stated, “I seek knowledge through the Training and Quality Development Program. Up to date information can also be obtained through print and electronic media.” The application of this character is also revealed by Saksena (2008) that training is an important element that will assist auditors in fraud prevention and detection. Quality Development Program is a material exposure by auditors who follow the training activities and it is substantive. Quality Development Program becomes a medium of knowledge transfer to other auditor’s colleagues.

#### 4.2.4 *Interpersonal understanding*

Interpersonal understanding refers to understanding the reason or motivation of an individual that drives a person’s behavior (Hallie, 1985 and Hookway, 1990). From an audit perspective, this character leads to the extent to which the auditor understands the motivation and integrity of an individual who presents audit evidence. The application of interpersonal understanding character is described as follows.

Respondent (QC) said, “Understanding the personality of information provider is necessary because the information obtained can be subjective. The forensic auditor recognizes the personality of information provider, relationship, and interests with the case so that the auditor can understand the perception and reason the person is behaving. Likewise, during interviews, the forensic auditor should assess the honesty of a person and the consistency of the answers to the questions asked to determine whether the information from that person can be used or not.” The client’s honesty is explicitly identified in SAS No. 99 AU Sec. 316, that is, the various incentives and opportunities owned by the client to present misleading evidence or commit fraud. The application of this character is similar to the recommended introduction to the possibility of less honest communication.

Respondent (TC) stated, "I am trying to understand the purpose, motivation, and integrity of the information provider to take the next step in relation to the information provided." In philosophical literature, it is outlined that without understanding people, it is difficult to recognize the potential biases contained in information provided by others, and it is difficult to detect when people may intentionally provide misleading information. The identified or understood assumptions or motivations of individuals are the basis for questioning or correcting false assumptions (Hallie (1985), Hookway (1990), Johnson (1978), Kurtz (1992), and McGinn (1989))

Respondent (TL) revealed, "Personal understanding is needed by the auditor in order to strategize and adjust the audit technique by positioning himself as a suspect as well as the provider of information. I also try to understand the understanding, perception, and behavior of others. This helps the auditor to dig up more information." The application of this character is consistent with the representations of Hurtt, Eining, and Plumlee (2003) that a skeptic person will study and understand other individuals who share different views and perceptions of things. By understanding the perceptions of others, a skeptic person will make judgments and adapt appropriate procedural techniques to obtain evidence and reveal fraud.

Respondent(TM) explained, "I approach prior to interview or clarification to understand the way of thinking, the connection with the case and the background of the information provider." Approaches to interview respondents or clarification informants are included in the social interaction of auditors. In psychology, research on social competence which is often described in terms of social skills and social interaction is the best picture of interpersonal aspects of professional skepticism (Helmreich, Spence and Stapp, 1974).

#### 4.2.5 *Self confidence*

Confident character refers to a sense of self-esteem and trust in self-ability (Hurtt 2010). The auditor possessing this character is more confident in carrying out the audit task effectively and in making his own audit decisions and conclusions (Boush, Friestad, and Rose 1994). The application of the character of self confidence is described as follows.

Respondent (QC) stated, "I believe in my own capacity and capability to be professionally able to reveal the irregularities. Such self-confidence is established by studying the ever-evolving investigative audit sciences, such as understanding the case by reviewing initial information and initial exposure before commencing the assignment, planning the best possible audit procedures, carrying out the audit procedures and making necessary modifications." Capacity is generally referred to as "skills" (Bowles, Gintis, and Osborne, 2001). Skills can be developed or learned so that auditor capabilities are fundamentally dependent on the time he invests in learning and developing his capabilities.

Respondent (TC) expressed, "In the investigation audit assignment, I am confident in seeking evidence by myself and assessing the levels of relevance, competence, and adequacy of the evidence. An auditor also requires confidence in dealing with and interacting with others." The application of this character is also expressed by Hurtt (2003) that an auditor needs confidence to be able to assess the audit evidence. In addition, confidence is required by the auditor to be able to deal with and interact with other people or clients, including arguing and taking necessary audit actions based on any doubts or questions that arise within him / her.

Respondent (TL) said, "I believe in my own capacity and capability in processing all the evidence to be the basis of the conclusion. However, the interim conclusions taken should be discussed through exposure with other investigative auditors because the point of view



and experience of each auditor are different. It aims to look at the case in its entirety.” The audit team describes the interim conclusions in the internal exposure in the form of FGD. This exposure is done to gain input and confidence that all procedures have been implemented. Other forensic auditors outside the audit team will judge and provide their views and opinions on interim conclusions. The results will be taken into account in the audit process as well as the improvement of the audit conclusions.

Respondent (TM) revealed, “I am confident in the team because we can remind and complete each other throughout the audit assignment.” Individual auditors usually work in teams where the leader is the person responsible for the direction, supervision and performance of the members (ISA 220, 15). The behavior of the leader directly influences audit quality and audit reporting. The leader of auditors typically has higher levels of audit knowledge and experience and has significant influence on audit processes (Durue, Nahrgang, Wellman, and Humphrey, 2011). The sense of confidence owned by respondent (TM) during the application of professional skepticism in detecting fraud is built in team with support from other auditor counterparts and the leader of auditors.

#### 4.2.6 *Self determination*

Self-determination refers to an individual’s attitude that makes choices and decisions based on his own preferences and interests to govern his own actions. This character indicates the auditor’s ability to determine the adequacy of the information presented as evidence before he makes the audit decision (Hurtt, 2010). The application of self-determination character is described as follows.

Respondent (QC) expressed, “I am collecting and evaluating evidence objectively to serve as a basis for making conclusions. The

tentative conclusions made by the audit team are exposed through internal exposure with other forensic auditors, reviewed by field head and office head, and tested through quality assurance by Dept. of Investigation of BPKP Head Office.” The application of this character is described as one of the skeptical elements in AU 230. 08 ie the objective collection and evaluation of evidence encourage the auditor to consider the competence and adequacy of the evidence.

Respondent (TC) revealed, “I decide the level of sufficient evidence for decision-making by myself.” Decision-making is done freely without any outside control or influence. This attitude is described in the science of philosophy as the application of skepticism that includes self-autonomy such as self-directed and moral self-reliance. The word autonomy in the dictionary of psychology is defined as a state of self-regulation, or the freedom of the individual to choose, control and determine himself (Chaplin, 2001).

Respondent (TL) stated, “If inconsistent information is found during the audit process, I will decide to do more testing because it is an early indication of fraud.” This is also stated by Kurtz (1992) that a skeptic will identify the contradictions and errors in evidence or claims from others. Bunge (1991) added that under such conditions, a skeptic will conduct additional investigations to obtain additional evidence until he is personally satisfied.

Respondent (TM) stated, “I do not rely on other parties’ statements, and I am not easily influenced by other parties’ beliefs or opinions.” Not relying on means not directly accepting and justifying the other parties’ statements. Similarly, McGinn (1989) states that skeptic means not easy to accept claims from others. The application of this character is also identified by Quadackers, Groot, and Wright (2014) where auditors with high levels of professional skepticism will rely less on client explanations. Similarly, Hurtt (2010)

points out that a skeptical auditor focuses on his own determination on the truth of a statement and is less influenced by the beliefs or attempts of persuasion from others.

## CONCLUSION

The results of this study can be concluded as follows:

1. The forensic auditors of BPKP Representative of Central Java Province have sufficient understanding of professional skepticism. This is characterized by the appropriateness of the auditor's understanding with the concepts expressed by the experts and the audit regulations, both nationally and internationally.
2. The forensic auditors of BPKP Representative of Central Java Province apply professional skepticism in detecting fraud according to the characteristics developed by Hurtt (2010)
  - 2.1. The forensic auditors apply a questioning mind by having a mind that always questions something in the form of either information or evidence
  - 2.2. The forensic auditors apply the suspension on judgment by delaying the assessment until a reasonable level of evidence is reached for the basis of the decision. Conclusion is made after obtaining sufficient evidence.
  - 2.3. The forensic auditors apply search for knowledge by seeking knowledge through various means to develop the ability to detect fraud.
  - 2.4. The forensic auditors apply interpersonal understanding by understanding the reason, motivation, and integrity of the evidence provider to take the next

step regarding the information provided.

- 2.5. The forensic auditors apply self-confidence by having a confidence in his or her ability to detect and prove the fraud occurring.
- 2.6. The forensic auditors apply self-determination by self-determining the level of adequacy of information presented as evidence before making an audit decision.