THE EFFECT OF PROFESSIONAL SKEPTICISM AND AUDITOR EXPERIENCE ON THE ABILITY TO DETECT FRAUD WITH TIME PRESSURE AS A MODERATING VARIABLE

Dian Yuliana[1*], Ayu Fury Puspita[2]

Afiliation:

[1, 2]Brawijaya University

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***Correspondence:**
dianyuliana@student.ub.ac.id

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Abstract

Background: The annually increasing corruption trend in Indonesia, both in terms of the number of cases and suspects, results from ineffective corruption eradiation endeavors, one of which is through fraud detection activities by internal auditors.

Objective: This study, as such, quantitatively analyzes the effect of professional skepticism and auditor experience on the auditor ability to detect fraud with time pressure as a moderating variable.

Research Method: The population includes all BPKP auditors, from which the samples of 138 respondents of auditors currently or once working in the investigation department, are selected through convenience sampling. The data are collected through a survey and analyzed by SPSS 22.

Research Results: Professional skepticism and auditor experience have a positive effect on the ability to detect fraud. However, time pressure is unable to strengthen or weaken the effect of professional skepticism and auditor experience on the ability to detect fraud.

Authenticity/Novelty Research: Using time pressure as moderating variabel, focus on government sector, sample is BPKP auditor throughout Indonesia.

Keywords: Professional Skepticism, Experience, Time Pressure, Fraud Detection, Fraud.

Introduction

Albrecht *et al*. (2014) define fraud as a method that can be used by individuals with certain skills, with the aim of obtaining an advantage over another party through false representation. In Indonesia, the term fraud refers to corruption (Karyono, 2013). Corruption cases in Indonesia have consistently increased over time, both in terms of the number of cases and suspects (*Indonesian Corruption Watch*, 2024). This indicates that efforts to eradicate corruption remain weak, including those conducted through fraud detection.

Fraud detection is carried out to reveal early indications of fraud and limit the movement of perpetrators, one of which is through the role of auditors (Kumaat in Susandya & Suryandari, 2021). In order to detect fraud, auditors must have various abilities. Fraud detection capability is the auditor's expertise in finding signs of fraud (Anggriawan, 2014). In Standar Audit Intern Pemerintah Indonesia (SAIPI) Paragraph 1210 about Kecakapan, auditors are required to have skills, knowledge and competence.

However, there are still indications that auditors are unable to detect fraud. The results of *Association Certified Fraud Examiner* (ACFE) survey show that internal audit has not played a role in finding *fraud* (ACFE Indonesia Chapter, 2016). This inability can also be seen from the numerous corruption cases still being handled by law enforcement authorities. An example of a fraud case that indicates the auditor's inability to detect fraud is corruption of the performance allowance budget at Direktorat Jenderal Mineral dan Batubara, Kementerian Energi dan Sumber Daya Mineral (ESDM) during 2020-2022. The perpetrators were ten employees in the finance department. The state financial losses incurred reached Rp27 billion (tempo.co).

Attribution theory states that when observing an individual's behavior, we try to determine whether the behavior is caused by internal and/or external factors (Susandya & Suryandari, 2021). Internal factors that can affect the ability to detect fraud can be professional skepticism and experience. While external factors can be time pressure.

Professional skepticism includes a questioning mind and a critical attitude when evaluating the audit evidence obtained (Carpenter *et al*. in Digdowisseiso, Subiyanto, & Priadi, 2022). Research result by Gizta (2020), Solichin, Sanusi, Johari, Gunarsih, & Shafie (2022), Susilawati, Utami, & Indriani (2022), professional skepticism influences the ability to detect fraud. Positive impact resulted from Susandya & Suryandari (2021), Digdowisseiso, Subiyanto, & Priadi (2022), Budiantoro, Fajriyah, & Lapae (2022), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti (2023), Sari & Andrian (2023). Negative influences are present in research Adisaputri (2024). Meanwhile, in Elfia & Nr (2022), professional skepticism has no effect.

The ability to detect fraud can also be influenced by experience. Reseacrh result of Laloan, Kalangi, & Gamaliel (2021), Arnanda, Purba, & Putri (2022), and Solichin, Sanusi, Johari, Gunarsih, & Shafie (2022), experience influences the ability to detect fraud. A positive influence was found in the research of Susandya & Suryandari (2021), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti (2023). Meanwhile, negative influences are found in research Adisaputri (2024). In contrast, research result of Sari & Andrian (2023) shows that experience actually has no effect.

Time budget can increase the efficiency of the audit process. However, time budget constraints can also be stressful for auditors and have a negative impact on their performance. Research result of Halimatusyadiah, Ilyas, & Oktora (2022), time pressure has a positive effect on fraud detection ability. Meanwhile, according to Susandya & Suryandari (2021), Elfia & Nr (2022), Chornaini & Saptantinah (2024), Budiantoro, Fajriyah, & Lapae (2022), and (Maulida & Novianti, 2023), time pressure actually has

no influence.

Based on the conditions above, there are inconsistencies in several previous studies, so researchers are encouraged to conduct further research. This study refers to Nurlaila (2021) research which discusses the influence of experience, time pressure, and professional skepticism of an auditor on their ability to detect fraud. In contrast to previous studies, time pressure acts as a moderating variable. The aim is to determine whether time pressure is able to moderate the influence of internal factors (professional skepticism and experience) on fraud detection ability. Another difference is that the previous research object was conducted in the private sector, at the Public Accounting Office in two provinces, Riau and the Riau Islands. While this research will focus on the public sector, at BPKP throughout Indonesia.

Thus, a study was conducted again with the title "The Effect of Professional Skepticism and Auditor Experience on Fraud Detection Ability with Time Pressure as a Moderating Variable". This study aims to test the positive influence of professional skepticism and experience on fraud detection ability, and to test time pressure in moderating the influence. Results of this study can contribute theoretically to confirm attribution theory, add insight, and as a reference for further research. Practically, this study can provide benefits in the form of policy evaluation materials for BPKP or other APIP's related to fraud detection ability.

Literature Review

Attribution Theory

Attribution theory explains the actions of individuals, both others and themselves. Fritz Heider introduced this theory in 1958. In attribution theory, when analyzing how an individual behaves, one attempts to decide whether the behavior is influenced by internal or external factors (Purba, 2023). Internal factors are factors that exist within the individual, while external factors come from outside (Saleh, 2020). According to Kelley, to determine whether internal or external factors underlie a person's behavior, three factors can be considered, there are consensus, consistency, and discriminatory power (Augoustinos & Walker in Saleh, 2020). Consensus is comparing everyone's response to the same stimulus. Consistency is comparing a person's response to a stimulus every time. Meanwhile, discriminatory includes the extent to which a person's response to a variety of different stimuli.

Fraud Detection Abilitiy

Fraud detection ability can be defined as the ability to reveal whether there is fraud in the financial reports submitted by the company (Elfia & Nr, 2022). This capability includes the ability to find early indications or symptoms of fraud and narrow the perpetrator's room for maneuver (Molina in Elfia & Nr,

2022). The techniques that auditors possess in relation to fraud detection capabilities include audit techniques and investigative audit skills for detecting organized crime and fraud disclosure. (Tuanakotta in Salsabila, Afriyenti, & Honesty, 2023).

Fraud is detected through the symptoms or signs it causes, such as changes in lifestyle, accounting irregularities, weaknesses in internal control, oddities in the company's accountability reports, and complaints. Some efforts to detect fraud include (1) internal control tests, (2) financial and/or operational audits, (3) use of elicitation techniques in collecting intelligence data on lifestyles, (4) use of the exception principle in procedures and controls, (5) performance reviews, and (6) a reactive approach through complaint services (Karyono, 2013).

Professional Skepticism

According to Louwers *et al*. (2024), professional skepticism includes a questioning mind about what the auditor should know, how well the auditor knows it, whether it is reasonable, and what if something goes wrong. Auditors must be alert when faced with conditions where 1) there is a conflict between various audit evidence, 2) questions arise regarding the reliability of documents or information provided as audit evidence due to the existence of certain information, 3) there is a conflict between various audit evidence, 4) conditions that indicate the potential for fraud, and 5) conditions that indicate the need for additional audit steps (Standar Audit 200).

By being skeptical, the auditor does not immediately believe the information or data submitted by the auditee and tries to re-verify its reliability, so that the audit evidence obtained is more adequate. A low level of skepticism can cause the auditor to only be able to detect misstatements caused by errors (Noviyanti in Halimatusyadiah, Ilyas, & Oktora, 2022).

Experience

Audit experience is an auditor's work experience reflected in the number of years of work and assignments that have been carried out. Experienced auditors tend to perform better in uncovering fraud due to their enhanced understanding of both errors and fraudulent behavior (Susandya & Suryandari, 2021). Auditors must have and apply the skills, knowledge, experience and other competencies required to carry out the audit work that is their duty and responsibility (SAIPI Paragraf 200; Kode Etik AIPI). Ananing in Welay (2020) auditor work experience can be measured by two aspects, include length of work time and the amount of audit work handled.

Time Pressure

A time budget refers to the allocated duration set for completing an audit engagement. Time budget can be a control tool for management and encourage auditors to improve work efficiency. However, time budget constraints can lead to dysfunctional behavior. Dysfunctional behavior is any action that may harm the system and hinder the attainment of organizational objectives. This behavior includes not performing certain audit procedures and using personal time outside of work hours (Outley *et al*. in Monoarfa, 2018). Time constraints also influence the auditor's capability to find and interpret error and potential fraudulent financial reporting (Braun in Monoarfa, 2018).

Hypothesis Development

Auditors are required to maintain professional skepticism, especially when there are indications of conflict between various audit evidence, doubts about the reliability of evidence, the potential for fraud, and indications that additional audit procedures are needed (Standar Audit 200). According to attribution theory, fraud detection capability can be affected by internal element, such as professional skepticism. Adequate professional skepticism can help auditors detect early symptoms of fraud. Auditors who maintain professional skepticism will ask various questions continuously about whether the information and audit evidence they obtain provide indications that material misstatement due to fraud may occur (Standar Audit 240). Auditors with a skeptical attitude tend to have good judgment in receiving information, analyzing evidence, and determining the risk of fraud (Maulida & Novianti, 2023).

In the research of Susandya & Suryandari (2021), Digdowisseiso, Subiyanto, & Priadi (2022), Budiantoro, Fajriyah, & Lapae (2022), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti (2023), Sari & Andrian (2023), professional skepticism positively influences fraud detection capability. Auditors who demonstrate a sufficient or high degree of professional skepticism are more effective in identifying early signs of fraud during the audit process.

H1: Professional skepticism has a positive effect on fraud detection ability.

Experience can reflect a person's level of knowledge and skills in doing job. When associated with attribution theory, fraud detection capability may be affected by internal factors, particularly the level of experience. Auditors with sufficient experience are generally able to demonstrate better performance in detecting fraud because they have more knowledge about errors and fraud (Susandya & Suryandari, 2021). Experience makes auditors have the ability to face and resolve various obstacles and problems when conducting audits, including emotional tendencies in auditees (Susandya & Suryandari, 2021). Based on research of Susandya & Suryandari (2021), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti

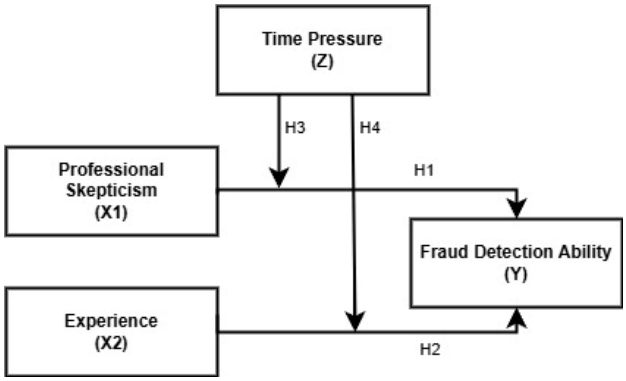
(2023), experience contributes positively to one's capacity to identify fraud. In other words, as experience increases, so does the ability to detect fraud.

H2: Experience has a positive effect on fraud detection ability.

Time pressure is pressure caused by limited time budget in an audit work. In relation to attribution theory, external factors such as time pressure may affect an individual's capability to detect fraud. Time pressure may impact auditor's capacity to find and interpret misstatements and potential fraud. Time pressure can reduce the auditor's level of accuracy, which can affect the capability to detect fraud (Hafizhah in Anggriawan, 2014). On the other hand, time pressure can increase the efficiency of auditor work and become a material for performance evaluation. Auditors may work more diligently, actively, and selectively in assessing information, so that audit quality actually increases (Budiantoro, Fajriyah, & Lapae, 2022). In Halimatusyadiah, Ilyas, & Oktora (2022) research, time pressure has a positive impact on fraud detection capability. In other words, as time pressure increases, so does the ability to detect fraud.

H3: Time pressure moderates the effect of professional skepticism on fraud detection ability.

H4: Time pressure moderates the effect of experience on fraud detection ability.



Picture 1. Research Framework

Research Method

This is a quantitative study designed to investigate causal relationships between variables (Sekaran & Bougie, 2020). The research population includes all BPKP auditors. With convenience sampling, the criteria for the research sample are auditors who are currently or have worked in the investigation field. The number of samples is calculated using G*power software. G*Power is a self-contained software developed for conducting general power analyses of statistical tests frequently applied in social and behavioral

sciences (Erdfelder, Faul, Lang, & Buchner, 2007). The parameters entered were α 0.05, power (1-ß err prob) 0.95, and effect size 0.15. The sample size obtained was 138.

This study uses primary data collected by survey method. The questionnaire contains closed questions arranged based on the indicators of each research variable. The questionnaire used refers to the Nurlaila (2021) research. The questionnaire's reliability and validity were tested through a pilot study with 33 individuals. The questionnaire that was valid and reliable was then distributed to BPKP auditors working in the investigation field online distributed online via Google Form.

Data is measured using a Likert scale of 1 to 5. The independent variables of the study are professional skepticism (X1) and experience (X2), the moderating variable (Z) is time pressure, the dependent variable (Y) is the ability to detect fraud. The indicators used in all questionnaires refer to Nurlaila (2021). Indicators of variable ability to detect fraud include 1) understanding the internal control structure, 2) management transparency, 3) an environment that supports audits, 4) identifying indicators of fraud, 5) knowing the characteristics of fraud, 5) posessing auditing standards for fraud detection, 6) finding factors that cause fraud, 7) having estimates of the form of fraud, 8) being able to identify parties who commit fraud, 9) using effective audit methods and procedures, 10) having fraud detection steps, 11) testing documents or information, and 12) mental readiness and work supervision. Indicators of variable professional skepticism include critical thinking, professionalism, correct assumptions, being careful in examination, and self-confidence. Indicators of variable experience include work ability and length of service. Auditor behavior in managing time and in potentially reducing audit quality serves as an indicator of time pressure.

SPSS version 22 was employed for data analysis, which encompassed multiple phases: testing data quality (validity and reliability), evaluating classical assumptions (normality, multicollinearity, and heteroscedasticity), and conducting hypothesis tests using multiple linear regression and MRA. Hypothesis testing was carried out using the, f-test, t-test and the coefficient of determination test. Descriptive analysis of the research data was also carried out.

Regresssion Model 1

$Y = \alpha + \beta 1X1 + \beta 2X2 + e$

Regression Model 2

$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3Z + \beta 4(X1*Z) + \beta 5(X2*Z) + e$

Explanation:
Y = Fraud Detection Ability
X1 = Professional Skepticism

X2 = Experience
Z = Time Pressure
α = Constanta
β1-β5 = Regression Coefficient
e = Error

Result and Discussion

The research respondents were auditors who were or had worked in the BPKP investigation field. The number of research respondents was 143 people.

Table 1. Research Respondents

No.	Work Unit	Number of Respondent (Each Work Unit)
1	Deputy for Investigation	3
	BPKP Representatives of Provinces:	
2	Special Region Yogyakarta	12
3	Bali	10
4	Central Java, South Sulawesi	9
5	East Java, East Nusa Tenggara	7
6	Bangka Belitung, Banten, Jambi, West Jawa	6
7	Bengkulu, Riau Islands, West Nusa Tenggara, Riau, South Sumatra	5
8	West Sulawesi, Central Sulawesi	4
9	South Kalimantan, Central Kalimantan, West Papua	3
10	DKI Jakarta, Aceh, Gorontalo, Southeast Sulawesi, North Sulawesi, North Sumatra, Others (not listed)	2
11	Central Kalimantan, East Kalimantan, Lampung, Maluku, North Maluku, West Sumatra	1

Source: Data processed by researchers (2024)

In general, respondents are classified into several characteristics such as gender, age, education, position, role, experience, number of tasks, number of trainings, and organizational units. Based on gender, respondents consisted of 91 men and 51 women. A total of 35 people aged ≤ 30 years, 31 people aged 31-35 years, 16 people aged 36-40 years, and 61 people aged ≥ 41 years. In terms of education, 35 people were D3 graduates, 94 people were D4/S1 graduates, 14 people were S2 graduates, and 0 people were S3 graduates.

Respondents were dominated by auditors with the position of Auditor Muda (43 people), followed by the position of Auditor Madya (40 people), Auditor Terampil (28 people), Auditor Pertama (16 people), Auditor Mahir/Pelaksana Lanjutan and Auditor Penyelia each 8 people. In terms of roles in the team, there

are 16 people with the role of Pengendali Mutu, 24 people Pengendali Teknis, 48 people Ketua Tim, 53 people Anggota Tim, and 2 people Others.

In terms of experience, respondents consisted of 60 people with a length of service >16 years, 23 people with a length of service >8 to 12 years, 20 people with a length of service >12 to 16, 2 people with a length of service 0 to 1 year, and 19 people with a length of service >1 to 4 and >8 to 12 years. The number of respondents based on the average number of tasks in one year is ≤ 5 tasks as many as 3 people, 11 - 15 tasks as many as 34 people, 6 - 10 tasks and 11-15 tasks as many as 53 people. Meanwhile, based on the average number of education and training in one year, respondents consisted of 89 people with the number of training as many as 1-3 times, 49 people as many as <1 time, 3 people as many as 4-6 times, and 2 people as many as >6 times.

Data Quality Test

Based on the validity test, there is 1 (one) question on the experience variable that is not valid because it has a Sig. (2-tailed) value exceeding 0,05 and the r-count value (0,262) is less than the r-table (0,3338). The question item is not used in the study. Other question items are valid. Based on the reliability test, the four variables have a Cronbach Alpha value of more than 0,60. Thus, the research instrument for all variables is declared reliable for use.

Normality test is done through Kolmogorov Smirnov test. Data is normally distributed when the significance value exceeds 0,05.

Table 2. Normality Test Result

No.	Regression Model	Monte Carlo *Sig.(2-tailed)* Value Stage 1	Monte Carlo *Sig.(2-tailed)* Value Stage 2
1	Model 1	0.027	0,053
2	Model 2	0.188	0,185

Source: Data processed by researchers (2024)

In Stage 1, data is not normally distributed. This condition can be caused by the presence of outlier data. Outlier data can be detected using z-score. With this method, data is declared outlier if it has a value exceeding 2,5 standard deviations or is between 3 to 4 standard deviations (Ghozali, 2018). Descriptive statistical analysis has been conducted on 143 data on the four research variables with the result that there are 5 outlier data. Therefore, only 138 data or respondents are considered to be the primary data of the study. To fulfill the classical assumption test, the normality test is again conducted on both regression models (Stage 2). The significance value for both regression models exceeds 0,05. Therefore, the data has been normally distributed.

Multicollinearity occurs if the tolerance value is not more than or equal to 0.10 and the VIF is greater than or equal to 10 (Ghozali, 2018).

Table 3. Multicollinearity Test Result

No.	Variable	Tolerance	VIF	Multicollinearity Occurs (Yes/No)
Model 1				
1	X1	0,616	1,623	No
2	X2	0,616	1.623	No
Model 2 (Before *Mean Centering*)				
1	X1	0,012	82,572	Yes
2	X2	0,010	95,673	Yes
3	Z	0,006	175,534	Yes
4	X1_Z	0,003	352,726	Yes
5	X2_Z	0,002	401,706	Yes
Model 2 (After *Mean Centering*)				
1	X1C	0,565	1,771	No
2	XC	0,520	1,923	No
3	ZC	0,822	1,217	No
4	X1C_ZC	0,624	1,602	No
5	X2C_ZC	0,626	1,598	No

Source: Data processed by researchers (2024)

Model 1 does not have multicollinearity. While for Model 2, multicollinearity occurs. Multicollinearity can occur due to a combination of independent variables (Ghozali, 2018). Hayes (2005) explains that to conduct a multiple regression moderation test, researchers should first conduct mean centering. Therefore, mean centering was conducted on Model 2 with the results as presented in the table above. Thus, both regression models have met the classical assumption test of multicollinearity.

With the Park test, heteroscedasticity does not occur if the significance value exceeds 0.05.

Table 4. Heterokesdasticity Test Result

No.	Variable	*Sig. (2-tailed) Value*	Heteroskesdasticity Occure (Yes/No)
Model 1			
1	X1	0,117	No
2	X2	0,905	
Model 2			
1	X1	0,75	No
2	X2	0,125	No
3	Z	0,882	No
4	X1_Z	0,114	No
5	X2_Z	0,121	No

Source: Data processed by researchers (2024)

The table above presents the results of the tests that have been carried out. The significance value of each variable in Model 1 and Model 2 exceeds 0.05. Thus, the heteroscedasticity test is met.

Descriptive Analysis

The characteristics and general description of the measurement results of each research variable can be known through descriptive statistical analysis.

Table 5. Descriptive Analysis

No.	Variable	N	Minimum	Maximum	Mean	Std. Deviation
1	Professional Skepticsm	138	1	5	4.6000	0.518529
2	Experience	138	1	5	4.4801	0.586830
3	Time Pressure	138	1	5	3.4106	0.867013
4	Fraud Detection Ability	138	1	5	4.4554	0.561402

Source: Data processed by researchers (2024)

The table above shows the minimum, maximum, and mean values of the answers of 138 respondents for all questionnaire questions measured using a Likert scale. Respondents gave the lowest answer of 1 (strongly disagree) and the highest answer was 5 (strongly agree). On average, respondents agreed and strongly agreed on the questions on the variables of professional skepticism, experience, and fraud detection ability. As for the time pressure variable, respondents tended to be neutral or agree.

Hypothesis Testing

Multiple Linear Regression Analysis

Aims to test the influence of professional skepticism and experience on fraud detection ability, without moderation by time pressure.

Table 6. Multiple Linear Regression Analysis Result

No.	Variable	Beta	Std. error
1	Constanta	3,324	3,465
2	Professional Skepticism	0,700	0,090
3	Experience	0,625	0,104

Source: Data processed by researchers (2024)

Referring to the results above, the multiple linear regression equation (Model 1) is:

$Y = \alpha + \beta 1X1 + \beta 2X2 + e$

$Y = 3{,}324 + 0{,}700X1 + 0{,}625X2 + 3{,}465$

The β values for X1 and X2 are positive, which means that professional skepticism and experience have a positive influence on the capability to detect fraud.

Table 7. Results of the Determination Coefficient Test for Model 1

Variable	R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
Professional Skepticism (X1) and Experience (X2)	0,806	0,650	0,645	3,28339

Source: Data processed by researchers (2024)

An R Square value of 0,650 indicates that 65% of the variance in fraud detection capability is explained by professional skepticism and experience, while the remaining 35% is attributed to other factors not included in the model

Table 8. t-Test Result for Model 1

Variable	t-value	t-table	*Sig.*	Conclusion
Professional Skepticsm (X1)	7,753	1,656	0,000	Hypothesis 1 Accepted
Experience (X2)	6,029	1,656	0,000	Hypothesis 2 Accepted

Source: Data processed by researchers (2024)

With t-values for X1 and X2 exceeding 1,656 and significance level below the 0,05 threshold, both professional skepticism and experience are shown to have a significant effect on fraud detection capability.

Table 9. Results of the F-Test for Model 1

Model	Sum of Squares	df	Mean Square	*F*	*Sig.*
Regression	2700.739	2	1350.370	125.259	0.000
Residual	1455.384	135	10.781		
Score	4156.123	137			

Source: Data processed by researchers (2024)

At a 0,05 significance level with degrees of freedom df1 = 2 and df2 = 135, the critical F-value is 3,06. Given that the computed F-value is 125,259, which exceeds the F-table value (125,259 > 3,06), the regression model is considered statistically significant. This indicates that the independent variables X1 and X2 jointly have a significant impact on the dependent variable Y.

Moderated Regression Analysist

Aims to test time pressure in moderating the influence of professional skepticism and experience on fraud detection ability.

Table 10. Moderated Regression Analysist Test Result

No.	Variable	Beta	Std. error
1	Constanta	57,950	0,302
2	Professional Skepticism (X1)	0,702	0,095
3	Experience (X2)	0,579	0,113
4	Time Pressure (Z)	0,166	0,114

No.	Variable	Beta	Std. error
5	X1*Z	-0,012	0,032
6	X2*Z	-0,002	0,040

Source: Data processed by researchers (2024)

Referring to the results above, the moderated linear regression equation (Model 2) is:

$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3Z + \beta 4(X1*Z) + \beta 5(X2*Z) + e$

$Y = 57,950 + 0,702X2 + 0,579X2 + 0,166Z - 0,012X1*Z - 0,002X2*Z + 0,302$

Table 11. Results of the Determination Coefficient Test for Model 1

Variable	R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*
Professional Skepticism (X1), Experience (X2), Time Pressure (Z), X1*Z, and X2*Z	0,810	0,656	0,643	3,29248

Source: Data processed by researchers (2024)

The R Square value of 0,656 indicates that 65,6% of the variation in fraud detection capability may be explained by professional skepticism, experience, time pressure, and the interaction of professional skepticism and experience with time pressure.

Table 12. t-Test Result for Model 2

Variable	t-value	t-table	*Sig.*	Conclusion
Professional Skepticism (X1)	7,422	1,656	0,000	
Experience (X2)	5,113	1,656	0,000	
Time Pressure (Z)	1,465	1,656	0,145	
X1*Z	-0,369	1,656	0,713	Hypothesis 3 Rejected
X2*Z	-0,048	1,656	0,962	Hypothesis 4 Rejected

Source: Data processed by researchers (2024)

The t-values for the interaction terms X1*Z and X2*Z are below the critical t-table value of 1,656 and their significance levels exceed 0,05. As a result, time pressure does not moderate the impact of professional skepticism and experience on fraud detection capacity.

Table 13. Results of the F-Test for Model 2

Model	Sum of Squares	df	Mean Square	*F*	*Sig.*
Regression	2725.190	5	545.038	50.278	0.000
Residual	1430.933	132	10.840		
Score	4.156.123	137			

Source: Data processed by researchers (2024)

At a 0,05 significance level with degrees of freedom df1 = 5 and df2 = 132, the F-table value is 2,29. Given that the computed F-value is 50,278, which exceeds the critical value (50,278 > 2,29), the

regression model is deemed statistically significant overall. This indicates that the independent variables, when considered together, significantly influence the dependent variable.

Discussion

The Effect of Professional Skepticism on Fraud Detection Ability

Based on data analysis, most respondents chose answers on the agree or strongly agree scale for the professional skepticism variable question. This shows that respondents view professional skepticism as an action or mindset that must be possessed and applied in carrying out audit work. This attitude is reflected in the form of caution and vigilance, especially when obtaining and evaluating evidence.

The study concludes that professional skepticism positively influences fraud detection ability. In other words, an increase in professional skepticism corresponds with improved effectiveness in identifying fraud. Thus, Hypothesis 1 is accepted. Research results from Susandya & Suryandari (2021), Digdowisseiso, Subiyanto, & Priadi (2022), Budiantoro, Fajriyah, & Lapae (2022), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti (2023), Sari & Andrian (2023) have the same conclusion.

In attribution theory, individual actions can be determined by internal and/or external factors. In relation to this theory, the auditor's capability to detect fraud has the potential to be determined by internal factors, such as professional skepticism. This attitude includes a mindset and action that is always careful and alert in carrying out every audit procedure. By applying professional skepticism, what is conveyed by the auditee will not be simply believed by the auditor. The auditor will verify the audit evidence obtained and evaluate it more deeply.

Adequate professional skepticism can help auditors detect early signs of fraud. In which, perpetrators of fraud generally tend to hide their actions very carefully. Therefore, a careful and vigilant attitude is important for auditors to have and apply to reveal early indications of fraud (Karyono, 2013). Auditors with adequate skepticism will analyze and identify evidence more carefully, so that fraud can be detected. Professional skepticism is maintained by asking ongoing questions about the information and audit evidence obtained with the aim of obtaining clues that material misstatement due to fraud may have occurred (Standar Audit 240). In addition, auditors with a skeptical attitude tend to have good judgment in receiving information, analyzing evidence, and determining the risk of fraud (Maulida & Novianti, 2023). Without professional skepticism, auditors are only able to detect misstatements caused by errors, not fraud (Noviyanti dalam Arsendy, Anugerah, & Diyanto, 2017).

The Effect of Experience on Fraud Detection Ability

Based on the data analysis above, respondents generally chose answers on the agree or strongly

agree scale for questions related to experience. This indicates that respondents consider experience to improve auditors' abilities when carrying out audit work, such as in detecting fraud.

This study concludes that fraud detection ability is positively influenced by experience. This means that the more experienced an auditor is, the greater the capability to uncover early symptoms of fraud. Thus, Hypothesis 2 is accepted. Reserach results from Susandya & Suryandari (2021), Halimatusyadiah, Ilyas, & Oktora (2022), Maulida & Novianti (2023) produced the same conclusion. While the negative influence was found in the study Adisaputri (2024).

Internal and/or internal factors determine individual actions and decisions in attribution theory. In relation to this theory, the capability to detect fraud can be determined by internal factors in the form of experience. Auditors with more experience are generally better able to detect fraud. Experience is influenced by the amount and type of work. Experienced auditors have a better picture of early indications of fraud (Maulida & Novianti, 2023). This experience ultimately forms auditors who have the ability to face and resolve various obstacles and problems when carrying out audit work, including emotional tendencies in auditees (Susandya & Suryandari, 2021). With this experience, auditors can create a more effective work program. Therefore, experience has a positive impact on the capability to detect fraud.

The Effect of Time Pressure in Moderating Professional Skepticism and Experience on Fraud Detection Ability

Based on the data analysis above, the majority of respondents chose answers on the agree or neutral scale for questions related to time pressure. However, the distribution of answers to all questions was quite varied. This shows that respondents tend to have a widespread view and are not dominated by a particular answer.

This research concludes that time pressure undermines the role of professional skepticism and experience in detecting fraud. Thus, Hypotheses 3 and 4 are rejected. Research result from Maulida & Novianti (2023), time pressure was likewise found to have no moderating effect on the impact of professional skepticism and experience in detecting fraud.

According to attribution theory, an individual's actions or decisions are shaped by internal and/or external factors. Within this framework, time pressure serves as an external factor that may affect the capability to detect fraud. However, the findings of this study indicate that time pressure does not moderate the relationship between professional skepticism, experience, and the auditor’s capability to identify fraud.

In audit planning, the budgeted time has taken into account the level of complexity of the assignment (Elfia & NR, 2022), and audit scope and risks (Chornaini & Saptantiah, 2024). Time budget

can make auditors work more diligently, actively and selectively in assessing information, thus having a positive impact on audit quality and performance (Budiantoro, Fajriyah, & Lapae, 2022). Auditors can adjust the work program and implementation process in the field with the time budget provided. This is supported by the answers of the majority of respondents who tend to agree that audit findings will be more optimal when auditors use their time well. Time limits are actually necessary for most research respondents and do not necessarily reduce audit quality. Thus, even though there are time constraints, auditors can still detect fraud with professional skepticism and the experience they have.

Conclusion

The research findings indicate that professional skepticism positively influences an auditor's capability to detect fraud. In other words, a higher level of professional skepticism enhances the auditor's effectiveness in identifying fraudulent activities. By implementing professional skepticism, auditors will always question and be alert to every audit evidence obtained, detect early symptoms of fraud more carefully, and analyze and identify audit evidence more deeply.

The study's findings also indicate that experience has a positive influence on an auditor's ability to detect fraud. This suggests that experience enhances auditors' fraud detection capabilities. A higher volume and variety of assignments typically enable auditors to more effectively identify early signs of fraud, address challenges encountered during the audit process, and design more efficient audit procedures.

On the other hand, time pressure does not moderate the relationship between professional skepticism and experience with the ability to detect fraud. The results of the study explain that time pressure weakens the effect given insignificantly. Auditors can still reveal early indications of fraud by applying professional skepticism and the experience they have, even though there is time pressure in carrying out the audit. This condition is because the time budget has generally been adjusted to the level of complexity and risk of the audit. Auditors can adjust the work program and implementation in the field with the time budget given.

This study has theoretical and practical implication. This study's results align with attribution theory, suggesting that individuals' behaviors and choices are shaped by internal as well as external influences. Actions or decisions in this case are the capacity to detect fraud. Internal factors are in the form of professional skepticism and experience. While external factors, which are moderating, are in the form of time pressure. This study concludes that individual actions or decisions are influenced by internal factors. On the other hand, internal factors that determine individual actions or decisions are not significantly

influenced by external factors.

The findings may be used to support policy evaluation at BPKP or similar APIPs in strengthening internal auditors' ability to detect fraud. Activities that can be carried out include providing regular education and training, as well as distributing audit assignments with adequate numbers and types each year. Good auditor quality is expected to improve the quality of internal supervision and contribute to achieving government goals. For auditors, the results of the study can be a reflection to continuously improve professional skepticism, experience, knowledge, education, and be able to utilize audit time effectively.

There were several obstacles faced when conducting the research. First, the number of respondents was not evenly distributed in each BPKP Representative unit and in the Deputy for Investigation. This was due to the busyness of auditors at the end of the year, so that not everyone could fill out the questionnaire distributed in the form of a google form. Second, the sample collection technique was a non-random sample in the form of convenience sampling, which resulted in the research results not being able to be generalized to a wider population.

The next researcher is advised to be able to increase the number of respondents, both from BPKP auditors and auditors assigned to other institutional units, such as the inspectorate and the Audit Board of Indonesia (BPK). Furthermore, adopting a more representative sampling method, such as random sampling, is advised to enhance the generalizability of the research findings.

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