



## Auditors' professional skepticism and fraud detection

 Fauzia Agustina<sup>(a)\*</sup>  Nurkholis<sup>(b)</sup>  Mohamad Khoiru Rusydi<sup>(c)</sup>



<sup>(a)</sup> Accounting Department, Faculty of Economics and Business, University of Brawijaya, Malang, Indonesia

<sup>(b,c)</sup> Associate Professor(s) in Accounting, Accounting Department, Faculty of Economics and Business, University of Brawijaya, Malang, Indonesia

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### ABSTRACT

*This study aims to examine the effect of competence, independence, experience, and audit time pressure on fraud detection by using the mediation of professional skepticism in the context of internal auditors for public sector. The research data were obtained through a survey questionnaire on 173 auditors of the Inspectorate General of Ministry of Education and Culture. The analysis technique in this study used Partial Least Square (PLS). The results showed that competence, independence and audit time pressure had no effect on the ability to detect fraud. Meanwhile, the auditor's experience and professional skepticism had a positive effect on fraud detection. The application of professional skepticism was proven as a mediating variable in the effect of competence, independence, experience and audit time pressure on fraud detection. Auditors' competence, independence, and experience had a positive effect on professional skepticism and audit time pressure had a negative effect on professional skepticism. The results of this study provide an input that the importance of applying professional skepticism could improve fraud detection.*

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## Introduction

Corruption has remained a national issue in recent years. The Corruption Perceptions Index data for 2020 showed that Indonesia has experienced a decline in both its position and score. Indonesia's position fell from the 85<sup>th</sup> position in 2019 to the 102<sup>nd</sup> position out of a total of 180 countries. Indonesia score in 2020 has also decreased of 3 points from the previous score of 40 to 37 (in the range 0–100) (Transparency International Indonesia, 2021). There are still many cases of corruption that make auditors' competence to detect fraud becomes a new hope that the rate of corruption can be reduced in Indonesia.

In addition, data on the Trends in Corruption Enforcement in 2019 showed that there were 271 cases of corruption in Indonesia with total state losses of IDR 8.4 trillion (Indonesia Corruption Watch, 2020). Compared to the previous year's data, there was an increase in the amount of state losses of IDR 2.8 Trillion (Indonesia Corruption Watch, 2020). Through the mapping of corruption cases based on the actors, the highest corruption rank was from government staffs. This showed that the highest rate of corruption is in the public sector. Furthermore, the corruption mapping based on the sector showed that the education sector is the 4<sup>th</sup> leading sector to corruption. The high rate of corruption in the public sector requires the role of the government internal auditors to be able to detect the occurrence of fraud and be able to provide useful recommendations to organizations to prevent fraud.

Indonesian fraud survey data by ACFE in 2016 showed that the best and most effective fraud detection method in Indonesia is through the whistleblowing hotline mechanism and the internal audit itself was in the 3<sup>th</sup> position. These results indicated that internal audit in Indonesia had less role in detecting fraud (ACFE Indonesia Chapter, 2017). The issue of the lack of findings and reports from the Inspectorate General and Regional Supervisory Agency has also been raised by the Corruption Eradication Commission and proposed that the government internal auditors become an independent institution (Tuanakotta, 2016). The strong role of the Government Internal Supervisory Apparatus (APIP) and coordination with the Corruption Eradication Commission should be able to make

\* Corresponding author. ORCID ID: 0000-0002-3637-6734

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corruption eradication more effective, therefore the function of internal auditors needs to be strengthened in order to optimize corruption prevention (KPK, 2019).

Government internal auditors must be able to carry out its role in detecting the possibility of material misstatement or fraud. Internal auditors must support anti-fraud efforts in the organization by providing the necessary services to internal controls to detect fraud. Internal auditors as the first line of defense in detecting fraud in an organization must have in-depth knowledge of the organizational environment, as well as employee activities, so that they have the potential to find many symptoms of fraud that may not be known by external auditors (Fullerton & Durtschi, 2004). The implementation of audits in operational audits, compliance audits, performance audits and investigative audits must not rule out the potential for fraud (Umar, 2020).

The auditors' competence on fraud detection can be explained by attribution theory. Attribution theory was developed by Fritz Heider in 1958 described as the cognitive processes that is used to draw conclusions about the factors that influence behavior (Luthans, 2011). In auditing, attribution theory is used to examine the application of professional skepticism and the ability of auditors to detect fraud which is influenced by internal factors including competence, independence and experience, as well as external factors, in this case, audit time pressure. Several studies have been conducted to determine the factors that influence fraud detection. These factors include auditors' professional skepticism, competence, independence, experience and audit time pressure (Fullerton & Durtschi, 2004; Hammersley, 2011; Carpenter & Reimers, 2013; Mui, 2018; Yakubu, 2017; Verwey & Asare, 2021; Hamilah, et al., 2019; Yuara, et al., 2018). Professional skepticism as a factor influencing fraud detection has a fundamental role in auditing and is an integral part of the auditor's expertise pool (IAPI, 2014). Standard Audit 200 explained that professional skepticism facilitates the appropriate application of professional judgment by auditors, because maintaining professional skepticism during the audit is necessary for the auditor to reduce the risk of failure to see unusual conditions, over-generalizing conclusions when drawing conclusions from audit observations, or using incorrect assumptions in determining the nature, timing and extent of audit procedures as well as evaluating the results (IAPI, 2014). The cognitive dissonance theory was developed by Festinger (1957) explained that cognitive dissonance occurs when there is a conflict between individual cognitive elements that causes psychological discomfort. This theory explains the interaction effect of professional skepticism and the factors that influence it (competence, independence, experience and audit time pressure) if there is cognitive dissonance when detecting fraud. Cognitive dissonance occurs when the auditor has high trust in the client, which causes a decrease in professional skepticism, even though the auditor is required to have high professional skepticism in order to detect fraud.

The results of previous studies also supported the important role of professional skepticism in detecting fraud and even the cause of audit failure is the research of Fullerton & Durtschi, (2004); Beasley, et al., (2001); Beasley, et al., (2013); Carpenter & Reimers, (2013); Popova, (2013); Hurtt, et al., (2013); Glover & Prawitt, (2014). Research by Fullerton & Durtschi (2004) showed that internal auditors who had a high level of skepticism generally have a much greater desire to increase their search for information related to symptoms of fraud. Beasley, et al. (2001) stated that the cause of audit failure during 1987-1997 in the United States was the weak application of professional skepticism with a percentage of 60% of audit failure cases. Furthermore Beasley, et al. (2013) in their research analyzing alleged auditor deficiency in 1998-2010 found that inadequate application of professional skepticism was one of the three most common auditor failures. Research by Carpenter & Reimers, (2013) obtained empirical evidence that professional skepticism was crucial for the identification of fraud risk factors and the selection of relevant audit procedures. This encourages researchers to use the variable of professional skepticism as a mediating variable for the auditor's ability to detect fraud. The next reason for using the mediation of professional skepticism in this study is based on the inconsistencies of previous studies regarding fraud detection. Research by Francisco, et al (2019) did not find the effect of competence and independence on the ability to detect fraud, as Atmaja's research (2016) was also did not find the effect of competence on the ability of auditors to detect fraud. Sulistyowati & Supriyati's (2015) research did not find the effect of independence on the ability of auditors to detect fraud. Larasati & Puspitasari's research (2019) also did not find the effect of independence and experience on the ability of auditors to detect fraud. Furthermore, Yuanita & Amanah's research (2018) provided evidence of the absence of the effect of time pressure on fraud detection.

This research is a case study at the Inspectorate General of the Ministry of Education and Culture because based on data on the trend of corruption enforcement in 2019 (Indonesia Corruption Watch, 2020), the education sector was the top four sectors related to corruption cases. The Inspectorate General of Ministry of Education and Culture is an agency in charge of carrying out internal supervisory of the education budget and minimizing fraud in the education budget, but according to the author's knowledge there is no empirical evidence regarding the factors affecting the fraud detection in education.

## Literature Review

### Attribution Theory

Attribution theory refers to the cognitive processes that people use to draw conclusions about the factors that influence the behavior of others (Luthans, 2011). The initiator of this theory was Fritz Heider in 1958, who believed that internal forces (personal attributes) and external forces (environmental attributes) combined to determine behavior. Kelley (1973) argued that attribution theory is a theory about how to make causal explanations. A person usually takes action in accordance with the meaning given by his causal interpretation of his own or others' behavior. The attribution process can easily be linked to a behavioral model of decision making. Causal attribution identifies the causes of a particular behavior and forms the basis for decisions about how to act to bring about

continuation or cessation of that behavior. An auditor, when dealing with red flags during an audit, will try to find the causes and draw conclusions about these red flags.

### **Cognitive Dissonance Theory**

This theory was put forward by Festinger (1957). The basic view of cognitive dissonance theory is if a person has two cognitions (ideas and thoughts) simultaneously and contradicts each other. The gap that occurs between two inconsistent cognitive elements will cause psychological discomfort. Festinger (1957) described the efforts that individuals can make to achieve harmony in behavior and reduce pressure from the inconsistencies of existing elements, namely by reducing or avoiding dissonance. In the context of this research, this theory helps to explain the interaction effect of professional skepticism and the factors that influence it (competence, independence, experience and audit time pressure) if there is cognitive dissonance when detecting fraud. Competence, independence and audit experience will increase professional skepticism and ability to detect fraud. Conversely, audit time pressure reduces the level of professional skepticism which has an impact on decreasing the ability of auditors to detect fraud.

### **Fraud Detection**

In carrying out their audit duties, fraud detections were done by finding certain signals, signs, irregularities or indicators as a hint of acts of corruption in the organization (Umar, 2020). The duties of detecting fraud are an unstructured duty, so that the auditor must be able to generate alternative methods and seek additional information from various sources. Each fraud has different characteristics, hence an auditor must be able to understand every characteristic of each fraud that occurs. According to Umar (2020), to detect acts of fraud or corruption, auditors must understand and comprehend the elements (limits) of corruption, types of corruption, their characteristics and how to detect them. Procedures that can be used to detect corruption are comprised of looking at signs, signals or red flags of an action that is suspected of causing or potentially causing fraud (Umar, 2020). Red flags are hints or indications of something unusual and require further investigation.

### **Factors that affect internal auditors' fraud detection**

#### **Auditor Competence**

The qualifications needed by auditors to conduct audits are education, knowledge, expertise and skills, experience, and other competencies needed to carry out their responsibilities, such as collective in nature which refers to the professional abilities needed by auditors to effectively carry out their professional responsibilities (AAIPI, 2013). Hammersley (2011) explained that auditor knowledge, specifically knowledge of fraud, will significantly affect the performance of auditors in modifying the audit program through identification of fraud risk factors and making hypotheses. Yakubu (2017) in his research on factors affecting the ability of internal auditors in Ghana argued that the ability of internal auditors to detect fraud is influenced by interpersonal skills, demographic variables, knowledge and organization. The interpersonal skills needed to detect fraud are communication, the ability to work in teams, and data analysis skills. Mui (2018) in his research explained that the ability of auditors to detect fraud is influenced by knowledge, problem-solving skills, interpersonal skills, and an effective control of environment. Knowledge is acquired through practical experience, mentoring, certification education and ongoing training. Problem-solving skills include data analysis and analytical reasoning skills. Interpersonal skills are obtained through communication techniques and the ability to work in teams. Abdolmohammadi & Shanteau (1992) in their research explained that the most important attribute for expert auditors is cognitive/knowledge attributes. Government Regulation Number 60 of 2008 concerning SPIP explains that the implementation of internal audits in government agencies is carried out by officials who have the task of carrying out supervision and who have met the expertise requirements as an auditor. Nonetheless, several studies have also found that auditor competence had an influence on the application of professional skepticism (Fullerton & Durtschi, 2004; Payne & Ramsay, 2005; Nurkholis, 2020; Glover & Prawitt, 2014). Fullerton and Durtschi (2004) in their research found the effect of professional skepticism on detection ability of internal auditors' fraud during and after training on fraud detection. It is important for auditors to be able to increase the level of professional skepticism through education (Nurkholis, 2020) and ongoing training (Payne & Ramsay, 2005). Academics can identify certain procedures to help accounting students, as well as practice auditors, develop professional skepticism and hone skills (Glover & Prawitt, 2014). Based on the description above, the hypothesis in this study are:

*H1: Competence affects fraud detection.*

*H5: Competence affects professional skepticism*

*H10: Competence affects the detection ability of internal auditors' fraud through professional skepticism.*

#### **Auditor Independence**

According to Government Internal Audit Standards (AAIPI, 2013), Independence is defined as freedom from conditions that threaten the ability of the internal audit activity to carry out internal audit responsibilities objectively. To achieve the level of independence needed to carry out the responsibilities of internal audit activities effectively, AIP leaders have direct and unlimited access to the superiors of APIP. Threats to independence must be managed from the individual auditor, internal audit duties, functional, and organizational levels. Tuanakotta (2016) stated that three attitudes and thoughts that must always be attached to an auditor, are independency, objectivity and skepticism. Independence, which defined as a mental attitude that free from the influence of other parties, is an internal factor that must be possessed by internal auditors in detecting fraud in accordance with the attribution theory.

An independent auditor tend to behave or assess the auditee objectively. Several standards regarding supervision are also required independency in carrying out audit duties (AAIPI, 2013). The research of Hamilah, et al., (2019) and Octavia, et al., (2020) found that there was an effect of independence on the ability to detect fraud by internal auditors. Other studies suggested that auditor independence is important to consider in the discussion of professional skepticism because if the auditor does not have an independence, particularly independence in fact, it is possible that the auditor will not approach the audit with the appropriate level of professional objectivity and skepticism (Hurt, et al. 2013). Putra's research (2017) provided empirical evidence that auditor independence had a positive effect on professional skepticism. Auditor's skepticism can be maintained with an attitude of independence. In the perspective of cognitive dissonance theory, each auditor is required to uphold independence in every audit task, so that the cognitive dissonance that occurs when there is influence from the supervisor or the influence of the auditee in his duties can be overcome by the auditor. By considering the explanation above, the hypothesis of this research are:

*H2: Independence affects fraud detection*

*H6: Independence affects the auditor's professional skepticism*

*H11: Independence affects fraud detection through professional skepticism.*

### **Auditor Experience**

Hammersley (2011) argued that auditor experience, both general and specific, is an opportunity for auditors to gain knowledge about fraud. General experience is usually measured throughout the life of an auditor. Specific experience is usually measured as recent concentration on duties or the amount of time spent working on duties during a career. Auditors with longer experience in managerial or supervisory capacities tend to detect fraud faster because the more audit experience someone has, the higher the possibility for one to face the cases of fraud, and therefore the greater the chance of finding fraud (Yakubu, 2017). The research of Soenanto & Pesudo (2020), Suryanto, et al., (2017) and Anggriawan (2014) also showed the effect of experience on the ability of auditors to detect fraud. Cognitive dissonance theory explains that when cognitive dissonance occurs, the auditor will experience psychological discomfort due to conflicts between individual cognitive elements. Conflict among elements of cognition that can reduce the level of professional skepticism of auditors, can be minimized by increasing auditor experience. Experience in various audit duties will increase the auditor's knowledge about the causes of errors and the frequency of errors will increase, and this will make auditors more skeptical as a form of awareness of the potential for the same error to occur in the next audit (Larimbi, et al., 2013). Putra's research (2017) obtained empirical evidence that the work experience of auditors had a positive effect on auditors' professional skepticism. This means that the more experience the auditor has, the higher the auditor's professional skepticism will be. By considering the explanation above, the hypothesis of this research :

*H3: Experience affects fraud detection*

*H7: Experience affects the auditor's professional skepticism*

*H12: Experience affects the detection ability of internal auditors' fraud through professional skepticism.*

### **Time Pressure**

Time pressure is the deadline given to the auditor to complete his audit duties. Auditors are given limited time to carry out their audit duties, often with the complex ones. This will cause a decrease in the performance of auditors in detecting fraud due to the time pressure. A research by Braun (2000) related to the role of auditors in fraud detection, found that time pressure caused the level of detection and investigation of qualitative aspects of misstatements which indicate the opportunities for financial reporting fraud to decrease its quality. Furthermore, auditors who works under time pressure pay less attention to broader hints when carrying out detailed duties (Braun, 2000). Time pressure in attribution theory is an external factor that affects fraud detection. Koroy (2008) in his research explained that time pressure is one of the factors causing the failure to detect fraud. Time pressure requires auditors to work quickly and this can worsen audit quality. Auditors who face time pressures has opportunities to fail in capturing fraud signals as audit evidence (Koroy, 2008). Research by Hussin & Iskandar (2015), Anggriawan (2014), Yuara, et al., (2018) provided empirical evidence for the effect of time pressure on fraud detection ability. Several previous studies have also found empirical evidence of the effect of high time pressure on decreasing auditor professional skepticism, including the research by Robinson, (2011); and Dewi, (2017). Auditors that works under high time pressure, detect fewer contradictions in audit case studies and choose to examine less evidence (Robinson, 2011). In cognitive dissonance theory, explained that all forms of inconsistency are uncomfortable and individuals will try to reduce them. When auditors are faced with high time pressure situations, there is a tendency for the auditors to reduce the level of professional skepticism. By considering the explanation above, the hypothesis of this research are:

*H4: Time pressure affects fraud detection*

*H8: Time pressure affects on professional skepticism*

*H13: Time pressure affects the detection ability of internal auditors' fraud through professional skepticism.*

### **Professional Skepticism**

The use of due professional care requires the auditor to carry out professional skepticism. Professional skepticism is an attitude that includes a mind that always questions and critically tests evidence (AAIPI, 2013). The collection and examination of evidence objectively requires the auditor to consider the relevance, competence and adequacy of the evidence. As evidence is gathered and tested during the process of the internal audit activity, professional skepticism must be used during the process. It has been widely

explained in the introduction that professional skepticism has a fundamentally important role in auditing and forms an integral part of the auditor's expertise pool (IAPI, 2014). Beasley, et al. (2013) in their research on the causes of audit failure, during 1998-2010, found that the weak application of professional skepticism was one of the three most common causes of auditor failure. This results in failure to detect fraud. The application of professional skepticism by auditors is important for audit quality (Glover & Prawitt, 2014). There is high interest in the application of professional skepticism by auditors for various reasons, including large-scale accounting fraud which is a catalyst for regulatory reform (Glover & Prawitt, 2014). Burnaby et al, (2011) in their research explained that professional skepticism contributes in risk assessment and identifying opportunities for fraud. In the context of attribution theory, the level of professional skepticism is the dispositional attributions to the detection ability of auditor's fraud. Internal auditors who have high professional skepticism generally have a greater desire to increase their search for information related to symptoms of fraud (Fullerton & Durtschi, 2004). Carpenter & Reimers (2013) in their research found that the emphasis on auditors' professional skepticism affects the identification of risk factors and fraud risk assessments as well as the selection of relevant audit procedures. Research by Verwey & Asare (2021), which examined the joint effect of auditors' ethical idealism and professional skepticism on auditor fraud detection, provides empirical evidence that ethical idealism and professional skepticism had a positive effect on auditor fraud detection. The ethical idealism and professional skepticism of the auditors lead to the demand for more evidence to evaluate the evidence. By considering the explanation above, the hypothesis of this research is:

*H9: Professional skepticism affects fraud detection.*

## Research and Methodology

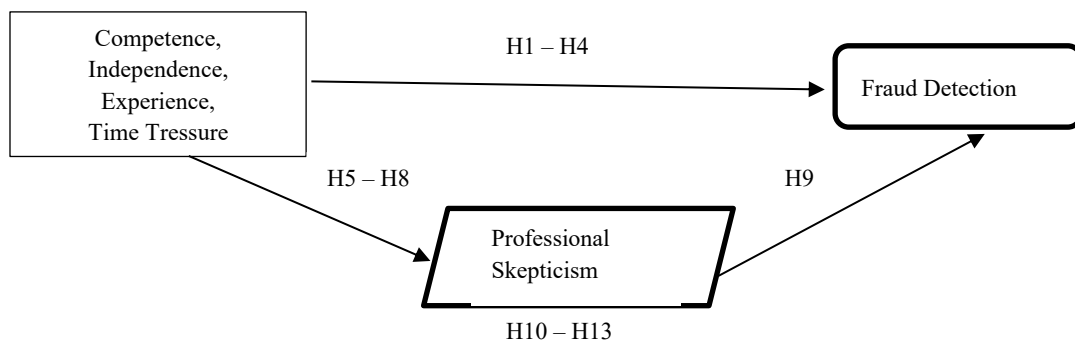
This study applied quantitative approach with explanatory research type as it explained the causal relationship among variables through hypothesis testing. This study gained primary data sources, by disseminating questionnaires. The questionnaire is an efficient data collection mechanism when the study is explanatory (Sekaran & Bougie, 2013). The questionnaire was disseminated by the researchers as an electronic questionnaire (Google Form) in order to reach all respondents who were on regionally separated in several areas. The population in this study were the internal auditors on the Inspectorate General of the Ministry of Education and Culture with a total of 298 auditors. The number of samples in this study were 173 auditors and this number had met the requirement for sample sizing based on Yamane formula with 5% margin of errors, and 95% confidence level.

### Operationalization of Variables

The research variables were measured by using the research indicators similar with previous studies. Auditor competence variables in this study were adapted from BPKP (2010); AAIFI (2013); and Sila (2016), namely education, technical competence and training. Auditor Independence variables were measured through 3 indicators from Mautz & Sharaf (1964) and BPKP (2007), namely programming independence, investigative independence, and reporting independence. Auditor Experience is measured by the length of services and assignments frequency (Suraida, 2005; and Sukriah, et al., 2009). Audit time pressure variables were adapted from Said & Munandar (2018) and Anggriawan (2014) research which consisted of 2 indicators, namely auditor's attitude in utilizes audit time and auditor's attitude in decreasing fraud detection's performance. Professional Skepticism variables in this study were developed from the research indicators of Hurtt (2010) including questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, self-confidence and self-determining. This study develops a new indicator which is compliance with the regulation. Fraud detection variables used Kayo (2013) and Said & Munandar (2018) research indicators, including understanding the characteristics of fraud and techniques to detect fraud. This study was measured using a Likert's Scale Model. Respondents are provided seven alternative answers, 1 as strongly disagree, 2 as disagree, 3 as fairly disagree, 4 as neutral, 5 as fairly agree, 6 as agree, and 7 as strongly agree.

### Research Model

The design of the hypothesis in this study was related to the effect of competence, independence, auditor experience, time pressure and professional skepticism on fraud detection and the mediating role of professional skepticism on the effect of competence, independence, auditor experience, time pressure on fraud detection. The research model can be seen in this following figure.



**Figure 1:** Research Model

**Analysis Technique**

Hypothesis testing in this study applied the Partial Least Square (PLS) method. The PLS approach was able to model many variables (complex models); and able to manage multicollinearity problems among the independent variables.

**Result and Discussion**

**Validity and Reliability Test Result**

Convergent validity testing was based on the loading factor (the correlation between the construct score and the component score) of the indicators that measure the construct. Convergent validity testing criteria were outer loading greater than 0.7, and Average Variance Extracted (AVE) greater than 0.5 (Abdillah & Hartono, 2015). Table 1 show the results of the convergent validity test.

**Table 1:** Validity and Reliability Test Result

Variable	Indicator	Loading Factor	AVE	Information
<b>Competence (X1)</b>	X1.1	0.902	0.908	Valid
	X1.2	0.856		Valid
<b>Independence (X2)</b>	X2.1	0.832	0.780	Valid
	X2.2	0.861		Valid
	X2.3	0.837		Valid
<b>Experience (X3)</b>	X3.1	0.812	0.793	Valid
	X3.2	0.842		Valid
	X3.3	0.774		Valid
	X3.4	0.818		Valid
	X3.5	0.728		Valid
	X3.6	0.732		Valid
	X3.7	0.722		Valid
<b>Time Pressure (X4)</b>	X4.1	0.822	0.723	Valid
	X4.2	0.842		Valid
	X4.3	0.813		Valid
	X4.4	0.802		Valid
	X4.5	0.769		Valid
	X4.6	0.807		Valid
<b>Professional Skepticism (Z)</b>	Z1.1	0.535	0.674	Valid
	Z1.2	0.742		Valid
	Z1.3	0.764		Valid
	Z1.4	0.725		Valid
	Z1.5	0.753		Valid
	Z1.6	0.744		Valid
	Z1.7	0.754		Valid
	Z1.8	0.749		Valid
<b>Fraud Detection (Y)</b>	Y1.1	0.817	0.770	Valid
	Y1.2	0.871		Valid
	Y1.3	0.805		Valid
	Y1.4	0.755		Valid
	Y1.5	0.681		Valid
	Y1.6	0.583		Valid
	Y1.7	0.845		Valid
	Y1.8	0.903		Valid
	Y1.9	0.832		Valid
	Y1.10	0.838		Valid

**Source:** Processed Primary Data (2021)

Discriminant validity was fulfilled if the indicators in a construct were highly correlated in the construct. The root of average variance extracted (AVE) in each construct was greater than the correlation between one construct and another (Abdillah & Hartono, 2015). Table 2 shows that all variables have met the discriminant validity.

**Table 2:** Discriminant Validity Test Result

Variable	X1	X2	X3	X4	Z1	Y1
<b>Competence (X1)</b>	<b>0,879</b>	0,537	0,506	-0,077	0,547	0,251
<b>Independence (X2)</b>	0,537	<b>0,843</b>	0,456	-0,227	0,525	0,201
<b>Experience (X3)</b>	0,506	0,456	<b>0,777</b>	-0,201	0,622	0,433
<b>Time Pressure (X4)</b>	-0,077	-0,227	-0,201	<b>0,809</b>	-0,262	-0,136
<b>Professional Skepticism (Z)</b>	0,547	0,525	0,622	-0,262	<b>0,724</b>	0,556
<b>Fraud Detection (Y)</b>	0,251	0,201	0,433	-0,136	0,556	<b>0,798</b>

Source: Processed Primary Data (2021)

The reliability test results showed that the Cronbach's alpha value was more than 0.60 and the composite reliability value was more than 0.70 for all the constructs used (Abdillah & Hartono, 2015). Table 3 shows that all variables have met the reliability test.

**Table 3:** Reliability Test Result

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	<i>Information</i>
<b>Competence (X1)</b>	0.709	0.872	Reliable
<b>Independence (X2)</b>	0.798	0.881	Reliable
<b>Experience (X3)</b>	0.890	0.914	Reliable
<b>Time Pressure (X4)</b>	0.901	0.919	Reliable
<b>Professional Skepticism (Z)</b>	0.868	0.897	Reliable
<b>Fraud Detection (Y)</b>	0.935	0.945	Reliable

Source: Processed Primary Data (2021)

#### Determination Coefficient Test Results

The results showed that the adjusted R Square of Professional Skepticism was 0.619. This meant that the Professional Skepticism variable could be explained of 61.9% by auditor competence, auditor independence, auditor experience, audit time pressure, while the remaining 38.1% was explained by other variables. The results of the Fraud Detection coefficient of determination with adjusted R Square value was 0.527, which meant was 52.7% of the Fraud Detection variable could be explained by auditors' competence, auditors' independence, auditors' experience, audit time pressure and professional skepticism, while the remaining 47.3% was explained by other variables.

**Table 4:** Result of the Coefficient of Determination

Variable	<i>R Square</i>	<i>Adjusted R Square</i>
<b>Professional Skepticism (Z)</b>	0.628	0.619
<b>Fraud Detection (Y)</b>	0.541	0.527

Source: Processed Primary Data (2021)

#### Hypothesis Testing Results

The following is presented in table 6 of the results of hypothesis testing based on the path of coefficient value and T-Statistics / P-value.

**Table 5:** Hypothesis Testing Results

Hypothesis	Effect	Path Coef	Stdev	T Statistics	P Values	Information
<b>1</b>	X1 -> Y1	0.147	0.116	1.265	0.206	Rejected
<b>2</b>	X2 -> Y1	0.116	0.129	0.902	0.368	Rejected
<b>3</b>	X3 -> Y1	0.249	0.104	2.392	0.017	Accepted
<b>4</b>	X4 -> Y1	-0.047	0.054	0.876	0.382	Rejected
<b>5</b>	X1 -> Z1	0.278	0.090	3.096	0.002	Accepted
<b>6</b>	X2 -> Z1	0.268	0.067	4.002	0.000	Accepted
<b>7</b>	X3 -> Z1	0.267	0.093	2.862	0.004	Accepted
<b>8</b>	X4 -> Z1	-0.244	0.050	4.917	0.000	Accepted
<b>9</b>	Z1 -> Y1	0.323	0.103	3.145	0.002	Accepted
<b>10</b>	X1 -> Z1 -> Y1	0.090	0.043	2.073	0.039	Accepted
<b>11</b>	X2 -> Z1 -> Y1	0.087	0.033	2.611	0.009	Accepted
<b>12</b>	X3 -> Z1 -> Y1	0.086	0.043	2.018	0.044	Accepted
<b>13</b>	X4 -> Z1 -> Y1	-0.079	0.032	2.490	0.013	Accepted

**Source:** Processed Primary Data (2021)

### The Effect of Auditor Competence on Fraud Detection

The first hypothesis (H1) stated that auditor competence affects the detection of internal audit fraud. The test results showed that hypothesis one was rejected. This result did not support the research of Hammersley, (2011); Yakubu, (2017) and Said & Munandar (2018) who have proven that auditor competence had a positive effect on fraud detection ability. The results of this study also did not support the attribution theory which explained that auditor competence had an effect on the ability to detect fraud by internal auditors.

This study supported Atmaja's (2016) research, as competence did not affect detection ability of auditors' fraud. High auditor competence does not necessarily enable auditors to detect fraud. This can happen because currently the fraud mode being carried out is increasingly complex and sophisticated that require more specific ability to detect fraud. In addition, competent auditors still need to critically collect and evaluate evidence as well as providing professional judgment in order to detect fraud.

### The Effect of Auditor Independence on Fraud Detection

The second hypothesis (H2) stated that auditor independence affects the detection of internal auditor's fraud. The test results showed that the 2<sup>nd</sup> hypothesis was rejected, auditor independence cannot directly affect the detection of internal auditors' fraud. This result did not support the research of Hamilah, et al., (2019) and Octavia, et al., (2020) which proved that auditor independence had a positive effect on fraud detection ability. The results of this study also did not support the attribution theory which explained that auditor independence had an effect on the detecting ability of internal auditor's fraud. The independence of the internal auditor was seen as lacking in appearance, because the position of the internal auditor is under the organizational leader. If fraud is found, the auditor must first report to the organizational leader.

### The Effect of Auditor Experience on Fraud Detection

The third hypothesis (H3) stated that the auditor's experience has a positive effect on fraud detection. The result showed that H3 was accepted. This was in line with research conducted by Hammersley (2011), Yakubu (2017), Soenanto & Pesudo (2020), Suryanto, et al., (2017) and Anggriawan (2014) which showed that auditor experience had a positive effect on fraud detection. Auditor experience is an opportunity for auditors to gain knowledge about fraud (Hammersley, 2011) and also affects the level of expertise they have.

The results of this study also supported the attribution theory by Fritz Heider in 1958. Auditors with longer experience in managerial or supervisory capacities tend to detect fraud faster because the more audit experience someone has, the higher the possibility one to face cases of fraud because they are better able to ignore irrelevant information. In addition, they are more likely to recognize evidence clueing a risk of fraud and consequently, the greater the chance of finding fraud.

### The Effect of Audit Time Pressure on Fraud Detection

The fourth hypothesis (H4) stated that audit time pressure has an effect on the detection of internal auditor's fraud. The test result showed that the 4<sup>th</sup> hypothesis was rejected, audit time pressure was not able to directly affect the detection of internal auditors' fraud. This can occur because audit time pressure can only affect the collection and evaluation of audit evidence, the impact is that the auditor only accepts the information presented without examining the audit evidence, so that reducing the level of professional skepticism.

The results of this study did not support the research of Koroy (2008), Braun (2000), Hussin & Iskandar (2015), Anggriawan (2014) and Yuara, et al., (2018) which have proven that audit time pressure had a negative effect on fraud detection ability. The results of



this study also did not support the attribution theory which explained that audit time pressure is a situational factor that negatively affects the ability to detect internal auditor's fraud.

#### **The Effect of Auditors' Competence on Professional Skepticism**

Nelson (2009) provided a model description of how audit evidence is combined with knowledge, nature, incentives, training and experience to produce judgments and acts of professional skepticism. On-the-job training and case studies can improve the quality of auditors in developing questioning mindsets and critical assessments of client evidence (Curtis, 2014). The 5<sup>th</sup> hypothesis (H5) stated that auditor competence has an effect on professional skepticism. This result showed that H5 was accepted. This showed that the increasing competence of auditors had an effect on increasing professional skepticism.

The results of this study were in line with the research of Payne & Ramsay (2005) on the need for continuous auditor training to increase professional skepticism. In addition, this study also supported the research of Nurkholis (2020) and Glover & Prawitt (2014), that education is able to shape auditors' attitudes and behavior. Therefore, it is important for auditors to deepen their knowledge and sharpen audit skills that can increase professional skepticism. The results of this study also supported cognitive dissonance, that the higher the level of education and training of auditors, the more auditors will know the impact that will occur if they take risks. So that, auditors can maintain the level of professional skepticism in audit duties.

#### **The Effect of Auditors' Independence on Professional Skepticism**

Hypothesis six (H6) stated that auditor independence has an effect on professional skepticism. The research results proved that H6 was accepted. This showed that the increase of auditor independence had an effect on the increase of professional skepticism. The results of this study were in line with the research of Hurtt, et al., (2013) and Putra (2017). Auditor's skepticism can be maintained with an attitude of independence. The results of this study also support cognitive dissonance, that with the independence of the auditor, they are able to carry out audits objectively and can apply adequate professional skepticism.

#### **The Effect of Auditors' Experience on Professional Skepticism**

Hypothesis seven (H7) stated that the experience of auditors has an effect on professional skepticism. The research results proved that H7 was accepted. This showed that the increase of auditors' experience had an effect on the increase of professional skepticism. Experienced auditors are more likely to have more detailed representation of the problem, able to ignore irrelevant information, and likely to recognize evidence that shows a higher risk of error (Nelson, 2009). The results of this study were in line with the research of Larimbi, et al., (2013) and Putra (2017). Experience in various audit duties will increase the auditor's knowledge about the causes of errors and the frequency of errors will increase, and this will make the auditor more skeptical as a form of awareness of the potential for the same error to occur in the next audit.

#### **The Effect of Audit Time Pressure on Professional Skepticism**

Hypothesis eight (H8) stated that audit time pressure has an effect on professional skepticism. The result proved that H8 was accepted. This showed that the higher the audit time pressure had an effect on decreasing auditor's professional skepticism. Time pressure to complete the audit had an impact on the performance of auditors who only receive the information presented without examining the audit evidence (Hurtt, et al., 2013). The result of this study was in line with the research of Robinson, (2011) and Dewi, (2017). Individuals under high time pressure showed a low level of professional skepticism. Auditors under high time pressure choose to examine less evidence. The result of this study also supports the cognitive dissonance theory, in which conflicts between elements of cognition are resolved by decreasing/reducing dissonance in order to achieve harmony in behavior.

#### **The Effect of Professional Skepticism on Fraud Detection**

Based on the test results, empirical evidence was obtained that hypothesis nine (H9) was accepted, seeing by the positive coefficient. This means that the higher the application of auditors' professional skepticism, the greater the probability of fraud detection. The result of this study was in line with research conducted by Glover & Prawitt, (2014), Burnaby et al. (2011), Fullerton & Durtschi, (2004), Carpenter & Reimers (2013). The higher the application of auditors' professional skepticism, the more likely they seek the type of information that will lead to the discovery of fraud (Fullerton & Durtschi, 2004). This research provided empirical evidence that professional skepticism will maintain critical assessment and question the validity of the gathered audit evidences so that auditors are able to provide justification for every fraud symptom in their audit duties.

#### **The Effect of Auditor Competence on Fraud Detection through Professional Skepticism**

The results showed that professional skepticism could bridge the effect of auditors' competence on fraud detection. Higher auditor competence can increase professional skepticism. So that auditors are able to provide an assessment on the fraud symptoms. Hair, et al., (2019) explained in terms of mediation effect, if independent variables had no effect on dependent variables, therefore after adding professional skepticism as a mediating construct, complete mediation will exist. It means that independent variables had indirect effect on dependent variables through professional skepticism. This showed that it is important for auditors to maintain professional skepticism in order to increase fraud detection. The result of this study also supports the research of Fullerton & Durtschi (2004) which obtained empirical evidence that training will have an effect on the amount of additional information required by auditors who apply professional skepticism when faced fraud symptoms.

### **The Effect of Auditor Independence on Fraud Detection through Professional Skepticism**

The results showed that professional skepticism could bridge the effect of auditors' independence on fraud detection. Higher auditors' independence is able to increase professional skepticism. So that, auditors are able to provide an assessment of the fraud symptoms. Hair, et al., (2019) explained in terms of mediation effect, if independent variables had no effect on dependent variables, therefore after adding professional skepticism as a mediating construct, complete mediation will exist. It means that independent variables had indirect effect on dependent variables through professional skepticism. Auditor independence, which includes programming independence, investigative independence and reporting independence, cannot directly affect fraud detection, but through professional skepticism. Auditing standards require that audits are designed to provide reasonable assurance to detect fraud. To achieve this, audits must be planned and conducted with an attitude of professional skepticism, that is, question and test evidence independently and critically.

Research by Verwey & Asare (2021), which examined the joint effect of auditors' ethical idealism and professional skepticism on fraud risk assessments, provided evidence that auditor fraud detection performance was influenced by professional skepticism supported by high ethical ideals. As auditors tend to bring multi-traits to the audit duties, this shared focus is an important step in developing a complete understanding of the effect of traits on audit assessments. Auditors with high ethical idealism tend not to tolerate fraud because they violate the principles of honesty and fairness. In short, independent auditors are auditors with high ethical ideals. High ethical idealism will increase auditor fraud detection only when auditors have applied sufficient professional skepticism (Verwey & Asare, 2021).

### **The Effect of Auditor Experience on Fraud Detection through Professional Skepticism**

The result showed that the experience of auditors influenced the ability of internal auditors to detect fraud through professional skepticism. The impact of the mediation of professional skepticism is known to be partial mediation. Thus, it can be interpreted that professional skepticism can bridge the effect of auditor experience on the fraud detection ability of the Ministry of Education and Culture's internal auditors. Nonetheless, without professional skepticism, auditors experience can be improved to detect fraud. Curtis (2014) stated that professional skepticism can be applied more effectively through increasing experience in various audit duties.

### **The Effect of Audit Time Pressure on Fraud Detection through Professional Skepticism**

The result showed that competence had an impact on fraud detection through professional skepticism. The mediation impact of professional skepticism is known to be complete mediation. Therefore, it can be concluded that audit time pressure cannot directly affect fraud detection, but professional skepticism can bridge the effect of audit time pressure on fraud detection. Time pressure affects the procedure of auditor evaluates evidence which will influence the final decision. Auditors tend to be more careful on available information and behave less effectively when time pressures increase. Consequently, this will result as a gap that leads to a decrease in professional skepticism level, in which will reduce the ability of auditors to detect fraud as well.

## **Implications**

### **Theoretical Implication**

The results of this study provide a better comprehension of the fraud detection of internal auditors based on attribution theory and cognitive dissonance theory. The auditor's ability to detect fraud comes from a combination of professional skepticism attributes and auditor experience. The interaction of professional skepticism with the factors as such competence, independence, experience and audit time pressure are able to overcome cognitive dissonance when detecting fraud.

### **Practical Implication**

This study empirically show that the internal auditors of the Inspectorate General of the Ministry of Education and Culture have applied professional skepticism based on their competence, independence and experience in carrying out fraud detection duties. The study also provide input for the organization on the importance of applying professional skepticism to strengthen the role of internal auditors in detecting fraud, and providing appropriate responses to fraud symptoms that is found in their audit duties.

## **Conclusions**

This study examined and analyzed the effect of competence, independence, experience and audit time pressure on the ability to detect fraud through the mediating role of professional skepticism in the context of public sector examinations on the internal auditors of the Inspectorate General of the Ministry of Education and Culture. The results showed that competence and independence were not able to increase the auditors' ability to detect fraud. Likewise, audit time pressure was not a determining factor in the auditors' ability to detect fraud. These variables were able to influence fraud detection when mediating through professional skepticism. Meanwhile, the experience of auditors was able to improve the ability of auditors to detect fraud. Auditors with longer experience in supervisory capacity tend to detect fraud faster because the more audit experience the auditor has, the higher the possibility for the auditor to face cases of fraud.

Professional skepticism has increased in line with the high level of competence and experience, and was supported by the independence of auditors in carrying out their audit duties. In addition, this study also proved that the increase of audit time pressure could reduce the level of professional skepticism. Professional skepticism in carrying out audit duties was able to complete mediation the effect of the competence construct, independence and audit time pressure, and partially mediate the construct of the auditors experience in detecting fraud.

Limitations in this study are the characteristics of auditors have various interesting aspects to continue to be investigated, especially in relation to auditing. Nevertheless, this study only focused on several main aspects that are considered to have an impact on the ability to detect fraud. They are professional skepticism, competence, experience and auditor independence. Several other factors may also have an impact on fraud detection, including personality type factors and other ethical factors. These aspects can be used as research objects for academics and further researchers.

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