Accounting Studies and Tax Journal (COUNT)
Vol 2 (12) 2025 : 753-764

AUDITOR'S ABILITY DETECT FRAUD: EXPERIENCE, PROFESSIONAL SKEPTICISM, TIME PRESSURE, COMPETENCE

KEMAMPUAN AUDITOR MENDETEKSI KECURANGAN: PENGALAMAN, SKEPTISISME PROFESIONAL, TEKANAN WAKTU, KOMPETENSI

Wahyudi[1], Haliah[2], Nirwana[3], Yulitasari[4]
Faculty of Economics and Business Islamic, Universitas Islam DDI AAD[1], Indonesia, Faculty of Economics and Business, Universitas Hasanuddin, Indonesia[2,3,4]
*wahyudi.sjah@gmail.com, haliah@fe.unhas.ac.id, nirwana@fe.unhas.ac.id, yulitasaribahar@gmail.com

**Corresponding Author*

ABSTRACT
This research explores how professional skepticism, time pressure, and competence influence auditors' effectiveness in detecting fraud, with experience functioning as a moderating variable. The study targeted 119 auditors from the Inspectorate Office in the Luwu Raya region, from which 104 were selected using purposive sampling based on specific criteria. Hypothesis testing was conducted through Multiple Regression Analysis and Moderated Regression Analysis (MRA). The results indicate that both professional skepticism and competence positively and significantly impact auditors' fraud detection capabilities. Conversely, time pressure does not exhibit a significant effect. Furthermore, experience moderates the relationships between professional skepticism, time pressure, and competence with fraud detection ability, acting as a strengthening factor. This suggests that auditors with greater experience are better positioned to apply their skepticism, manage time-related challenges, and utilize their competence effectively in uncovering fraud. The study contributes to the existing literature by presenting a framework that highlights the interrelation of these factors in fraud detection, while also supporting attribution theory by emphasizing the role of professional traits and experience in enhancing audit performance.
Keywords: Professional Skepticism, Time Pressure, Competence, Experience, Fraud Detection

ABSTRAK
Penelitian ini mengeksplorasi bagaimana skeptisisme profesional, tekanan waktu, dan kompetensi mempengaruhi efektivitas auditor dalam mendeteksi kecurangan, dengan pengalaman berperan sebagai variabel moderasi. Penelitian menargetkan 119 auditor dari Inspektorat di wilayah Luwu Raya, dari mana 104 dipilih menggunakan purposive sampling berdasarkan kriteria tertentu. Pengujian hipotesis dilakukan melalui Analisis Regresi Berganda dan Analisis Regresi Moderasi (Moderated Regression Analysis/MRA). Hasil penelitian menunjukkan bahwa skeptisisme profesional dan kompetensi secara positif dan signifikan mempengaruhi kemampuan auditor dalam mendeteksi kecurangan. Sebaliknya, tekanan waktu tidak menunjukkan pengaruh signifikan. Selain itu, pengalaman memoderasi hubungan antara skeptisisme profesional, tekanan waktu, dan kompetensi dengan kemampuan mendeteksi kecurangan, berfungsi sebagai faktor penguat. Hal ini menunjukkan bahwa auditor dengan pengalaman lebih banyak lebih mampu menerapkan sikap skeptis, mengelola tantangan terkait waktu, dan memanfaatkan kompetensinya secara efektif dalam mengungkap kecurangan. Penelitian ini memberikan kontribusi pada literatur yang ada dengan menyajikan kerangka kerja yang menyoroti keterkaitan faktor-faktor tersebut dalam deteksi kecurangan, sekaligus mendukung teori atribusi dengan menekankan peran karakteristik profesional dan pengalaman dalam meningkatkan kinerja audit.
Kata kunci: Skeptisisme Profesional, Tekanan Waktu, Kompetensi, Pengalaman, Deteksi Kecurangan

1. INTRODUCTION

Economic and technological progress in the globalization era not only brings positive advancements in a country's financial management but also presents opportunities that may be exploited by individuals or groups to commit fraud for personal gain. Fraud is not limited to

the corporate sector, it also extends into public institutions. The public entrusts the government with the responsibility of managing state resources, such as tax revenues, to operate governmental functions (Manurung & Hardian, 2013). Therefore, it is imperative for the government to foster a transparent and corruption-free administration. However, achieving a governance system free from corruption, collusion, and nepotism remains a challenge, as reflected by the recurring emergence of fraud cases in recent years (Sari & Helmayunita, 2018).

Fraud often persists because auditors are unable to detect it effectively, which enables corrupt activities to go unnoticed. In certain instances, auditors' failure to detect fraud stems from the inherent difficulty in distinguishing fraud from error, as fraud is generally more preventable than detectable (Nurahman et al., 2016). This challenge arises because audit errors and fraudulent actions can be difficult to differentiate in practice. As a result, specific auditing techniques are required to verify whether material misstatements are caused by intentional deception rather than unintentional errors (Helmayuni et al., 2018).

According to Noviyanti (2008), one key factor behind auditors' inability to uncover fraud is their lack of professional skepticism. Anggriawan (2014) emphasized that skepticism involves a critical mindset when evaluating the credibility of information or evidence, ensuring that auditors consider both the adequacy and relevance of the audit evidence. In this context, professional skepticism is supported by attribution theory, which posits that the degree of skepticism is a dispositional attribution affecting an auditor's capacity to detect fraud (Agustina et al., 2021). Internal auditors with strong professional skepticism are generally more motivated to gather additional information when encountering signs of fraud (Fullerton & Durtschi, 2011). Thus, the theoretical linkage between this study and attribution theory helps explain how professional skepticism manifests in auditors when they assess potential fraudulent activities (Agustina et al., 2021).

In addition to professional skepticism, time pressure is another factor influencing an auditor's ability to detect fraud. Sososutikno (2003) described time budget pressure as a condition where auditors are required to work efficiently within strict time and budget constraints. Under such pressure, auditors often face demanding schedules, and when actual audit time exceeds the planned allocation, they may overlook seemingly minor issues to meet deadlines. Neglecting these details can compromise auditors' confidence in the reliability of financial reports, thus increasing the risk of fraud going undetected (Anggriawan, 2014).

This research also incorporates competence as an independent variable, recognizing its importance in fraud detection. Auditor competence is a critical aspect of audit quality, as it significantly influences an auditor's effectiveness in identifying fraudulent activities (Allo et al., 2019). Competent auditors are more capable of conducting audits efficiently and are better equipped to recognize anomalies in financial reports. While auditors possess varying levels of competence, they share equal responsibility in delivering accurate and reliable audit results (Hartan & Waluyo, 2016).

Moreover, this study introduces experience as a moderating variable affecting the relationship between the independent variables and auditors' fraud detection ability. Auditor experience plays a vital role in enhancing audit quality. More experienced auditors are typically more adept at identifying fraudulent behavior compared to their less experienced counterparts (Pratiwi et al., 2019). Their accumulated knowledge and heightened sensitivity to anomalies enable them to assess audit evidence more effectively. Thus, experience is employed as a moderating factor to evaluate its impact on the connection between professional skepticism, time pressure, competence, and the dependent variable (Muchlis, 2015).

2. LITERATURE REVIEW

Attribution Theory

Heider (1958) introduced attribution theory as a framework to understand individual behavior. According to this theory, a person's actions are shaped by the interaction between

internal and external factors. Heider proposed that internal factors such as personal traits, character, attitudes, skills, abilities, and effort are inherent qualities that influence behavior and performance. In contrast, external factors refer to influences beyond the individual's control, including situational pressures, task difficulty, or chance occurrences encountered in the workplace (Mustiasanti et al., 2020).

Cognitive Dissonance Theory

Leon Festinger introduced the Cognitive Dissonance Theory in 1957, which posits that humans have a fundamental preference for consistency in their thoughts and actions. As such, individuals are inclined to adopt attitudes and behaviors that align with one another while avoiding actions that contradict their existing beliefs or values. The term "dissonance" refers to a state of inconsistency. Cognitive dissonance specifically describes a psychological discomfort that arises when there is a clash between two cognitions, or between a person's behavior and their attitudes. In this context, a cognitive element refers to any form of knowledge, belief, or opinion an individual holds about themselves, others, their surroundings, or their behavior. This dissonance is most likely to occur when these cognitive elements are interconnected or relevant to one another (Festinger, 1957).

Fraud

Fraud refers to a deliberate act characterized by intentional deception, manipulation, or abuse of trust, aimed at securing unlawful benefits for oneself or others. Such acts may involve misrepresentation, embezzlement, concealment, or other forms of deceit, and typically result in the acquisition of unauthorized advantages such as money, assets, goods, services, or the avoidance of obligations. These actions can be perpetrated by individuals or groups, including employees, those in positions of authority, or external parties (Audit Board of the Republic of Indonesia, 2017).

Fraud Detection Capabilities

The ability to detect fraud refers to the auditor's skill or expertise in identifying signs of fraudulent activity. Kumaat (2011) describes fraud detection as the auditor's effort to uncover sufficient preliminary indications of fraud, thereby limiting opportunities for fraudulent behavior to occur. Similarly, Fransisco et al. (2019) suggest that an auditor's capability to detect fraud reflects the overall quality of the auditor, specifically their ability to assess and articulate the inappropriateness of financial statements presented by entities, through identifying and substantiating instances of fraud (Gracia & Kurnia, 2021).

Professional Skepticism of Auditors

The Public Accountant Professional Standards, SA Section 230 PSA No. 4, defines professional skepticism as a mindset that involves ongoing questioning and a critical assessment of audit evidence. Auditors are expected to maintain a balanced perspective neither assuming that management is inherently dishonest nor accepting management's integrity without question. Consequently, auditors must not rely on less convincing evidence solely based on their trust in management's honesty.

Auditor Time Pressure

Time pressure refers to the deadline imposed by clients on auditors for the completion of audit assignments. In carrying out their responsibility to audit financial statements, auditors are typically required to adhere to a predetermined timeline agreed upon with the client. Failure to meet this deadline is regarded as a breach of duty or default on the part of thel auditor (Francisco elt al., 2019).

Competence

Competence refers to the essential qualifications that an auditor must possess to conduct the audit process effectively and appropriately. According to Agustina et al. (2021), auditing standards require that audit procedures be performed by individuals who have received adequate technical training and possess relevant expertise in auditing. Therefore, individuals who lack sufficient education and experience in the auditing field do not meet the necessary professional criteria. Nirwana et al. (2021) emphasized that higher levels of education enhance an auditor's reasoning ability in addressing and resolving complex issues encountered during audits. In the context of government auditing, auditors are expected to develop and maintain not only technical audit skills but also a broad understanding of governance aspects, including organizational structures, functions, programs, and government operations (Zwell, 2000).

Auditor Experience

According to Arifuddin et al. (2020), auditors with extensive experience, particularly in auditing practices, tend to possess greater knowledge, proficiency, and an enhanced ability to identify fraudulent activities. The longer an individual works in the auditing profession, the greater the exposure they gain to diverse assignments and various types of organizations, which enriches their understanding and expertise. This accumulated experience increases auditors' alertness and sensitivity to irregularities or potential indicators of fraud (Libby & Frederick, 1990).

Hypothesis Development

Fullerton and Durtschi (2011) demonstrated that auditors exhibiting a high level of professional skepticism enhance their fraud detection capabilities by actively seeking additional information when encountering indicators of fraudulent behavior. These findings are reinforced by subsequent studies conducted by Hartan (2016), Larasati and Puspitasari (2019), Said and Munandar (2018), Sari and Hellmayunita (2018), as well as Purba and Nuryatno (2019), all of which concluded that elevated professional skepticism positively influences auditors' ability to uncover fraud. Auditors who apply professional skepticism tend to perform audit procedures more thoroughly and evaluate audit evidence more critically.

Rather than accepting information at face value, skeptical auditors maintain a questioning mindset, not due to inherent distrust of financial statements, but to reduce the likelihood of overlooking material misstatements caused by error or intentional fraud (Anggreani, 2020). When faced with potential indicators of fraud, auditors with strong professional skepticism are more inclined to seek corroborating evidence. This skeptical approach contributes to higher audit quality, as evidence is carefully examined and potential fraud is thoroughly investigated. Therefore, an auditor's ability to detect fraud is significantly influenced by their level of professional skepticism. Based on this reasoning, the following hypothesis is proposed:

H1: Professional skepticism positively affects the auditor's ability to detect fraud.

Auditors, in performing their duties of auditing financial statements, are generally required to adhere to time constraints established through prior agreements with clients. Time pressure refers to the strict deadlines imposed on auditors for the completion of audit tasks. Failure to meet these deadlines is considered a form of noncompliance or default (Francisco et al., 2019). Under such conditions, auditors often experience intense workloads, which limit the time available to thoroughly assess audit evidence or client assertions.

The influence of time pressure on an auditor's fraud detection ability is supported by attribution theory, which suggests that individual behavior is shaped by both internal and external factors. In this study, time pressure is categorized as an external factor that may hinder

auditors' effectiveness in detecting fraudulent activities. This view is supported by Indriyani and Hakim (2021) as well as Anggriawan (2014), who found that increased time pressure negatively affects auditors' ability to detect fraud. Heightened pressure may reduce professional skepticism, thereby weakening auditors' effectiveness in identifying fraudulent acts. Based on this rationale, the following hypothesis is proposed:

H2: Time pressure negatively affects the auditor's ability to detect fraud.

The impact of auditor competence on fraud detection is also explained through attribution theory, which posits that individual behavior is influenced by internal and external factors. In this context, competence is classified as an internal factor that shapes an auditor's capacity to detect fraudulent activities (Ramadhany, 2015). Auditor competence is a fundamental component of the audit process, as it directly affects the auditor's effectiveness in uncovering fraud (Hartan & Waluyo, 2016). This perspective is further supported by Said and Munandar (2018) and Noch et al. (2022), who concluded that higher levels of auditor competence positively influence fraud detection capability. As auditor competence increases, so does their ability to identify fraudulent behavior.

In relation to fraud detection, competence enables auditors to accurately and efficiently determine whether financial irregularities or fraudulent practices exist within an organization's financial statements. Auditor competence also serves as an indicator of financial reporting quality, as a key measure of audit quality lies in the auditor's ability to identify and confirm fraud. Based on this rationale, the following hypothesis is proposed:

H3: Competence has a positive effect on the auditor's ability to detect fraud.

Auditor experience refers to the duration and breadth of auditing engagements undertaken by an auditor and is considered a critical attribute contributing to professional capability. The greater the auditor's experience, the lower the likelihood of errors or oversight during the audit process, thereby enhancing fraud detection ability (Sari & Hellmayunita, 2018).

Auditors with extensive experience tend to possess deeper knowledge and greater sensitivity to relevant audit information. Consequently, as auditors accumulate experience, their ability to identify fraudulent activities improves (Muchlis, 2015; Rahayu & Gudono, 2016; Molina & Wulandari, 2018). Moreover, auditor experience combined with strong professional skepticism enables the development of a more refined and comprehensive audit approach. The more experienced the auditor, the higher their level of skepticism, which positively influences fraud detection effectiveness. Based on this reasoning, the following hypothesis is proposed:

H4: Experience moderates the effect of professional skepticism on the auditor's ability to detect fraud.

Time pressure also plays a role when auditors perform their responsibilities under strict client-imposed deadlines. Such pressure may limit auditors' ability to thoroughly assess audit evidence or assertions provided by clients. Attribution theory explains that time pressure, as an external factor, influences auditors' performance in identifying fraudulent activities. Research by Anggriawan (2014) indicates that increased time pressure negatively affects auditors' fraud detection capabilities, particularly by reducing professional skepticism.

However, auditors who frequently operate under high time pressure may accumulate valuable experience that, over time, enhances their ability to detect fraud. Based on this rationale, the following hypothesis is proposed:

H5: Experience moderates the effect of time pressure on the auditor's ability to detect fraud.

Findings from studies conducted by Agustina et al. (2021) at the Inspectorate General of the Ministry of Education and Culture, as well as by Biksa and Wiratmaja (2016) involving public accounting firms in Bali, indicate that auditor experience positively influences fraud detection ability. Conversely, Novita (2015) reported contrasting evidence from a study at the Financial and Development Supervisory Agency (BPKP) of Riau Province, concluding that auditor experience did not significantly affect fraud detection. Generally, auditors with greater experience are better equipped to identify potential fraudulent activities, including manipulation in financial reporting, thereby reinforcing professional competence. Based on this understanding, the following hypothesis is proposed:

H6: Experience moderates the effect of competence on the auditor's ability to detect fraud.

3. METHODS

Data

A population refers to a defined group of individuals or elements sharing specific characteristics determined by the researcher as the focus of analysis (Sekaran & Bougie, 2020). In this study, the population consists of auditors working at Inspectorate Offices across the Luwu Raya region, totaling 119 individuals.

The sampling method employed is purposive sampling, which involves selecting participants based on predefined criteria (Hartono, 2013). The primary criterion applied in this study is that respondents must have at least one year of auditing experience. Based on this requirement, 104 auditors were selected as the sample.

This study utilizes primary data collected directly from respondents through structured questionnaires. The data are quantitative in nature, consisting of responses scored according to indicators corresponding to each research variable. The questionnaire employed closed-ended statements with multiple-choice answers and was adapted from prior empirical studies relevant to the research variables.

Data Analysis Methods

To test the research hypotheses, Moderated Regression Analysis (MRA) is employed. This technique examines the influence of independent variables on the dependent variable both before and after the inclusion of a moderating variable. The analysis begins with multiple regression excluding the moderating variable, followed by the inclusion of interaction terms between the moderator and each independent variable. The regression equations used are as follows:

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + el \quad (1)$$

$$Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X1{\cdot}Z + \beta5X2{\cdot}Z + \beta6X3{\cdot}Z + el \quad (2)$$

Where:

Y = Auditor's Ability to Detect Fraud
α = Constant Term
β1–β6 = Regression Coefficients
X1 = Professional Skelpticism
X2 = Timel Pressure
X3 = Compel Tencel
Z = Experience (Moderating Variable)
X1·Z = Interaction between Professional Skelpticism and ELxpelrielncel
X2·Z = Intelraction beltweleln Timel Prelssurel and ELxpelrielncel

X3·Z = Intelraction beltweleln Compeltelncel and ELxpelrielncel
el = Error Term (Disturbance Variable)

This model elnablels thel relselarchelr to asselss how thel prelselncel of thel moderating variabel (elxpelrielncel) altelrs thel relationship between thel predictors and the outcome variablel.

4. RESULTS AND DISCUSSION

Descriptive Statistics

Table 1 presents the descriptive statistics for all study variables. On average, respondents tended to agree with the statements associated with each construct. Specifically, professional skepticism recorded a mean of 3.9872; time pressure averaged 3.7976; competence showed the highest mean at 4.0905; experience averaged 4.0421; and the auditors' overall ability to detect fraud registered a mean of 4.0184.

Table 1. Descriptive Statistics

Variabell	N	Minimum	Maximum	Melan	Std. Deviation
Professional Skelpticism (X_1)	104	3.08	5.00	3.9872	.52290
Time Pressure (X_2)	104	2.25	5.00	3.7976	.55453
Competence (X_3)	104	3.25	5.00	4.0905	.46754
Experience (Z)	104	2.50	5.00	4.0421	.63514
Auditor's Ability to Detect Fraud	104	2.92	5.00	4.0184	.51644
(N = 104 for all variables)	104				

These statistics suggest that, across the sample, auditors generally reported high levels of professional skepticism, competence, and experience, as well as a strong self-reported capability to identify fraud, while still experiencing notable time pressure during their engagements.

Test of Hypothesis

Once the classical-assumption tests confirmed that the model met the requisite conditions for regression analysis, the hypotheses were examined using the coefficient of determination (R^2) and the overall F-test, both prior to and after incorporating the interaction terms.

Table 2. Coefficient of Determination Belforel Interaction

————————	—
R	0.816
R Square	0.666
Adjusted R Square	0.656
Std. Error of the Estimate	3.63308

Table 3. Coefficient of Determination after interaction

R	0.904
R Square	0.817
Adjusted R Square	0.803
Std. Error of the Estimate	2.74768

Before incorporating the interaction terms (Table 2), the multiple correlation coefficient (R = 0.816) indicates a strong relationship among professional skepticism, time pressure, competence, experience, and auditors' fraud-detection capability. The adjusted R^2 of 0.656 shows that 65.6 percent of the variance in auditors' ability to detect fraud is accounted for by professional skepticism, time pressure, and competence, whereas the remaining 34.4 percent is attributable to factors outside the model.

After introducing the interaction effects (Table 3), the correlation rises to 0.904, signifying an even stronger association. The adjusted R^2 climbs to 0.803, meaning 80.3 percent of the variability in fraud-detection proficiency can now be explained by the interaction terms professional skepticism × experience, time pressure × experience, and competence × experience, along with experience itself. The residual 19.7 percent is explained by variables not included in this study.

F-Test

To evaluate the joint influence of the independent variables on the dependent variable, an F-test was performed after verifying that the classical-assumption checks supported the suitability of the model for regression analysis. Using a 95 percent confidence level ($\alpha = 0.05$) with degrees of freedom $df_1 = (k - 1) = 4 - 1 = 3$ and $df_2 = (n - k) = 104 - 4 = 100$, where n is the sample size and k the number of predictors, the critical F-value was 2.70.

Table 4. ANOVA Results

Source	*Sum of Squares*	*df*	*Mean Square*	*F*	*Sig.*
Regression	2 635.985	3	878.662	66.569	0.000 [b]
Residual	1 319.929	100	13.199		
Total	**3 955.913**	**103**			

Because the calculated F (66.569) far exceeds the critical value (2.70) and the significance level is below 0.05, the set of predictors—professional skepticism, time pressure, and competence collectively exerts a significant impact on auditors' fraud-detection ability. Next, the individual contributions of each independent variable were assessed through multiple regression. The results appear in Table 5, followed by the derived regression equation.

Table 5. Multiplel-Relgrelssion Coelfficielnts (Belforel Intelraction)

Predictor	*Unstandardized B*	*Std. Error*	*Standardized β*	*t*	*Sig.*
(Constant)	7.324	3.847		1.904	0.060
Profelssional Skelpticism (X_1)	0.505	0.109	0.512	4.638	0.000
Time Pressure (X_2)	−0.051	0.084	−0.037	−0.613	0.541

| CompeltelncelI (X_3) | 0.372 | 0.123 | 0.337 | 3.033 | 0.003 |

Regression equation (prior to moderator interactions) :

$$Y = 7.324 + 0.505\ X_1 - 0.051\ X_2 + 0.372\ X_3 + e$$

Equation (1) shows that, before including the moderating variable, professional skepticism ($p < 0.001$) and competence ($p = 0.003$) are significant positive predictors of auditors' ability to detect fraud, whereas time pressure ($p = 0.541$) is not statistically significant. The next phase of analysis introduces interaction terms with the moderating variable (experience) to determine whether experience alters these relationships. The outcomes of that moderated regression are presented in the subsequent section of the study.

Table 6. Multiple Regression Results After interacting with model ratio variables

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	172.300	26.210		6.574	.000
Professional Skelpticism (X1)	-1.078	.521	-1.092	-2.067	.041
Time Pressure (X2)	-1.055	.378	-.756	-2.794	.006
Competence (X3)	-1.135	.643	-1.027	-1.765	.081
Experience (Z)	-4.285	.746	-3.513	-5.740	.000
X1_Z	.038	.016	2.665	2.365	.020
X2_Z	.030	.011	.988	2.589	.011
X3_Z	.040	.020	2.620	2.032	.045

(Dependent Variable: Auditors' Ability to Detect Fraud)

Moderated Regression Equation

The post-interaction regression model is:

$$Y = 172.300 + 0.038(X_1 \cdot Z) + 0.030(X_2 \cdot Z) + 0.040(X_3 \cdot Z) + e$$

Y = auditors' fraud-detection ability
X_1 = professional skepticism X_2 = time pressure
X_3 = competence Z = experience
ε = error term

All three interaction terms are statistically significant ($p < 0.05$), indicating that experience moderates the relationships between each predictor and fraud-detection performance.

Summary of Hypothesis Tests:

H_1: Professional skepticism → Fraud detection

$t = 4.638 > 1.984$; $p = 0.000$

Supported. Higher skepticism enhances auditors' ability to detect fraud.

H_2: Time pressure → Fraud detection
t = −0.613 < 1.984 (absolute); p = 0.541
Not supported. Time pressure alone does not significantly impair detection ability.

H_3: Competence → Fraud detection
t = 3.033 > 1.984; p = 0.003
Supported. Higher competence improves fraud-detection capability.
H_4: Experience moderates Professional skepticism → Fraud detection
Interaction t = 2.365 > 1.984; p = 0.020
Supported. Experience strengthens the positive impact of skepticism.

H_5: Experience moderates Time pressure → Fraud detection
Interaction t = 2.589 > 1.984; p = 0.011
Supported. Experienced auditors are better able to cope with time pressure when detecting fraud.

H_6: Experience moderates Competence → Fraud detection
Interaction t = 2.032 > 1.984; p = 0.045
Supported. Experience amplifies the beneficial effect of competence on fraud detection.
Overall, the findings confirm that professional skepticism and competence directly improve an auditor's fraud-detection effectiveness, while experience acts as a critical enhancer, magnifying these effects and even mitigating the negative consequences of tight time pressure.

5. CONCLUSION

The study demonstrates that professional skepticism, competence, and experience are critical determinants of auditors' effectiveness in detecting fraud. High levels of professional skepticism enable auditors to critically evaluate evidence and reduce the risk of overlooking material misstatements, while competence equips them with the technical knowledge and analytical skills necessary to interpret complex transactions and apply specialized procedures effectively. Experience acts as a moderator, enhancing the impact of skepticism and competence, and enabling auditors to manage time pressure more efficiently. Collectively, these factors interact to strengthen fraud-detection performance, illustrating the dynamic interplay between individual attributes and situational constraints. These findings suggest that audit institutions should prioritize continuous professional development, mentorship, and experiential learning to maximize audit quality. Future research could expand this framework by examining organizational culture, ethical climate, technological tools, and client complexity to provide a more comprehensive understanding of what drives auditor success in detecting and preventing fraud.

6. REFERENCE

Agustina, F., Nurkholis, N., & Rusydi, M. (2021). Auditors' professional skepticism and fraud detection. International Journal of Research in Business and Social Science, 10(4), 275–287. https://doi.org/10.20525/ijrbs.v10i4.1214

Allo, Y. T., Sipi, A. D. S., & Paranoan, N. (2019). The effect of investigative auditor competence and experience on the effectiveness of audit procedures implementation in fraud disclosure in the public accounting firm in Makassar City. Journal of Advanced Research in Dynamical and Control Systems, 11(8 Special Issue), 3092–3103. Retrieved from https://ukipaulus.ac.id/lppm/index.php/kpjp/article/download/14/86

Anggriawan, E. F. (2014). Pengaruh pengalaman kerja, skepticism profesional dan tekanan waktu terhadap kemampuan auditor dalam mendeteksi fraud (studi empiris pada kantor

akuntan publik di DIY). Jurnal Nominal, 3(2), 101–116. https://doi.org/10.21831/nominal.v3i2.2697

Arifuddin, R., Rahmawati, H., & Indrijawati, A. (2020). Auditor experience, workload, personality type, and professional auditor skepticism against auditors' ability in detecting fraud. Talent Development & Excellence, 12(2s), 1878–1890. Retrieved from http://www.ijmsbr.com

Felstinger, L. (1957). La teoría de la disonancia cognoscitiva. Psicothema, 5(1), 201–206. Retrieved from https://relunido.uniovi.es/index.php/PST/article/view/7156

Fransisco, F., Indri, P., Rara, R., Rizqi, Z., Zulmanto, & Umar, H. (2019). Pengaruh kompetensi, independensi dan tekanan waktu terhadap kemampuan auditor mendeteksi kecurangan dengan skepticism profesional sebagai variabel intervening. Prosiding Seminar Nasional Pakar, 1–10. https://doi.org/10.25105/pakar.v0i0.4250

Fullerton, R., & Durtschi, C. (2011). The effect of professional skepticism on the fraud detection skills of internal auditors. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.617062

Gracia, G., & Kurnia, R. (2021). The determinant factors affecting auditors' ability to detect fraud: Empirical study at public accounting firms in Jakarta and Tangerang. Economics, Management and Sustainability, 6(2), 132–145. https://doi.org/10.14254/jelms.2021.6-2.10

Hartan, T. H., & Waluyo, I. (2016). Pengaruh skepticism profesional, independensi dan kompetensi terhadap kemampuan auditor mendeteksi kecurangan (studi empiris pada inspektorat daerah istimewa Yogyakarta). Jurnal Profita, 2(3). Retrieved from https://journal.student.uny.ac.id/index.php/profita/article/view/5626

Helidler, F. (1958). The psychology of interpersonal relations. New York, NY: Wiley. Retrieved from https://api.taylorfrancis.com/content/books/mono/download?identifierName=doi&identifierValue=10.4324/9780203781159&type=googlepdf

Hurt, E., & Plumlee, L. (2003). Professional skepticism: A model with implications for practice and education. University of Wisconsin. Retrieved from https://publications.aaahq.org/ajpt/article-abstract/29/1/149/5718

Indriyani, S., & Hakim, L. (2021). Pengaruh pengalaman audit, skepticism profesional dan time pressure terhadap kemampuan auditor mendeteksi fraud. Jurnal Akuntansi dan Governance, 1(2), 113–120. https://doi.org/10.24853/jago.1.2.113-120

Kumaat, V. G. (2011). Internal audit. Erlangga. Jakarta.

Larasati, D., & Puspitasari, W. (2019). Pengaruh pengalaman, independensi, skepticism profesional auditor, penerapan etika, dan beban kerja terhadap kemampuan auditor dalam mendeteksi kecurangan. Jurnal Akuntansi Trisakti, 6(1), 31–42. https://doi.org/10.25105/jat.v6i1.4845

Libby, R., & Frederick, D. M. (1990). Experience and the ability to explain audit findings. Journal of Accounting Research, 28(2), 348–367. https://doi.org/10.2307/2491154

Manurung, D. T., & Hadian, N. (2013). Detection fraud of financial statement with fraud triangle. Proceedings of 23rd International Business Research Conference.

Molina, & Wulandari, S. (2018). Pengaruh pengalaman, beban kerja dan tekanan waktu terhadap kemampuan auditor dalam mendeteksi kecurangan. Jurnal Ilmu Akuntansi, 16(2), 43–55. Retrieved from http://journal.unas.ac.id/akunnas/article/view/435

Muchlis, F. (2015). Pengaruh komponen keahlian terhadap kemampuan auditor dalam pendeteksian kecurangan pada auditor BPKP Sumatera Barat. Jom FELKON, 2(1). https://doi.org/10.1016/S0140-6736(00)76230-1

Mustiasanti, D., Syarifuddin, & Syamsuddin. (2020). The effect of red flags and independency on the auditor's ability to detect with moral reasoning as the moderating variable on the auditors in South Sulawesi Province. Global Scientific Journals, 8(8), 384–392.

Nirwana, M., Kusumawati, A., & Haerial. (2021). Study of auditor behavior models in order to improve professional audit judgment in the government. Ilkogretim Online-Elementary Education Online, 20(5), 2254–2269. https://doi.org/10.17051/ilkonline.2021.05.247

Noch, M. Y., Ibrahim, M. B. H., & Akbar, M. A. (2022). Independency and competence on audit fraud detection: Role of professional skepticism as moderating. Jurnal Akuntansi, 26(1), 161. https://doi.org/10.24912/ja.v26i1.823

Noviyanti, S. (2008). Skeptismel profesional auditor dalam mendeteksi kecurangan. Jurnal Akuntansi dan Keuangan Indonesia, 5(1), 102–125. Retrieved from http://www.jurnalkelsos.ui.ac.id/index.php/jaki/article/view/2886/0

Pratiwi, W., Rizal, N., Indrianasari, N. T., Wiyono, M. W., & Ifa, K. (2019). Auditor competence, auditor independency, auditor experience, audit fees and time budget pressure against fraud detection. Journal of Advanced Research in Dynamical and Control Systems, 11(12), 26–33. https://doi.org/10.5373/JARDCS/V11I12/20193208

Purba, S. F., & Nuryatno, M. (2019). Kecerdasan emosional sebagai pemodelan pengaruh skepticism profesional, independensi, time pressure, locus of control terhadap kemampuan auditor dalam mendeteksi kecurangan. Jurnal Akuntansi Trisakti, 6(2), 325–344. https://doi.org/10.25105/jat.v6i2.5495

Rahayu, S., & Gudono. (2016). Faktor-faktor yang mempengaruhi kemampuan auditor dalam pendeteksian kecurangan: Sebuah riset campuran dengan pendekatan sekuensial eksplanatif. Simposium Nasional Akuntansi XIX Lampung, 1–31. Retrieved from http://lib.ibs.ac.id/material/Prosiding/SNA%20XIX%20(19)%20Lampung%202016/makalah/016.pdf

Ramadhany, F. (2015). Pengaruh pengalaman, independensi, skepticism profesional, kompetensi, dan komunikasi interpersonal auditor KAP terhadap pendeteksian kecurangan. Jom FELKON, 2(2). https://www.neliti.com/publications/33985/pengaruh-pengalaman-independensi-skeptismel-profesional-kompetensi-dan-komunikasi

Said, L. L., & Munandar, A. (2018). The influence of auditor's professional skepticism and competence on fraud detection: The role of time budget pressure. Jurnal Akuntansi dan Keuangan Indonesia, 15(1), 104–120. https://doi.org/10.21002/jaki.2018.06

Sari, Y. E., & Hellmayunita, N. (2018). Pengaruh beban kerja, pengalaman, dan skepticism profesional terhadap kemampuan auditor dalam mendeteksi kecurangan (studi empiris pada BPK RI perwakilan Provinsi Sumatera Barat). Wahana Riset Akuntansi, 6(1), 1173. https://doi.org/10.24036/wra.v6i1.101940

Selkaran, U., & Bougiel, R. (2020). Research method for business (5th ed.). United Kingdom: Wiley.

Sososutikno, C. (2003). Hubungan tekanan anggaran waktu dengan perilaku disfungsional serta pengaruhnya terhadap kualitas audit. Simposium Nasional Akuntansi VI, 92–107. Retrieved from https://etd.repository.ugm.ac.id/penelitian/detail/134724

Tuanakotta, T. M. (2010). Akuntansi forensik dan audit investigatif. Jakarta: Salemba Empat.

Umar, H., Fauziah, A., & Purba, R. B. (2019). Audit quality determinants and the relation of fraud detection. International Journal of Civil Engineering and Technology (IJCIET), 10(4), 292–305.

Zwell, M. (2000). Creating a culture of competence. New York, NY: John Wiley & Sons Inc.