

## Audit Experience, Independence, and Professional Skepticism Against Fraud Detection: Time Pressure as a Moderating Factor

Kemala Maulida &  Nurlita Novianti

Universitas Brawijaya, Indonesia

### ARTICLE INFORMATION

#### Article History:

Received September 30, 2022

Revised September 27, 2023

Accepted December 7, 2023

#### DOI:

[10.21532/apfjournal.v8i2.331](https://doi.org/10.21532/apfjournal.v8i2.331)



This is an open access article under  
the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) License

### ABSTRACT

*The extraordinary effect of the Covid-19 outbreak, which pushes society and government to deal with a new normal in the face of situation uncertainty, raises the risk of fraud. The goal of this study is to predict and explain the effect of audit expertise, independence, and professional skepticism on fraud detection, with time pressure acting as a moderating variable. This inquiry employed the explanatory approach. The population comprises of BPK RI (The Audit Board of the Republic of Indonesia) and BPKP (Finance and Development Supervisory Agency) auditors from South Kalimantan Province, and the samples include 85 respondents. Surveys are used to collect data. The data suggest that audit knowledge and professional skepticism have a positive influence on fraud detection; independence has no effect on fraud detection; and time constraint has no effect on fraud detection.*

*Keyword:* Audit Experience, Independence, Professional Skepticism, Fraud Detection, Time Pressure.

### 1. INTRODUCTION

The Covid-19 pandemic that occurred in Indonesia has had a significant impact on various aspects of life in society. This condition raises many problems ranging from health, economic, social, to politic. To overcome this problem, the government has refocused and reallocated a budget of Rp. 695.2 trillion for handling the corona virus ([medcom.id/ekonomi/makro](https://medcom.id/ekonomi/makro)).

The huge budget can lead to an increase in the potential for *fraud* that can be carried out by certain individuals,

even in an emergency situation like today. Some of the *fraud problems* found during the pandemic were the number of cases of misappropriation of social assistance funds spread in several regions in Indonesia, even a shocking case was the Minister of Social Affairs Juliari Batubara was a suspect in the alleged bribery of Covid-19 social assistance funds ([nasional.kompas.com](https://nasional.kompas.com)).

Based on previous research, it can be seen that there are several factors that can affect the detection of *fraud*. Previous

#### How to Cite:

Maulida, K., & Novianti, N. (2023). Audit Experience, Independence, and Professional Skepticism Against Fraud Detection: Time Pressure as a Moderating Factor. *Asia Pacific Fraud Journal*, 8(2), 381-393. <https://dx.doi.org/10.21532/apfjournal.v8i2.331>.

 Corresponding author :  
Email: [nurlita@ub.ac.id](mailto:nurlita@ub.ac.id)

research on *fraud detection* has been carried out by several previous researchers, including research by Setiawan (2016), Hafizhah & Abdurahim (2017), Arsendy (2017), Putra (2017), Ningtyas, Delamat, Yuniartie (2018), Wardani (2018), Hassan (2019), and Dasila & Hajering (2019).

This study is a replication of the research of Ningtyas et al. (2018). This study re-examines the variables of audit experience and professional skepticism and adds independence variables to *fraud detection*. Researchers are interested in re-examining the audit experience variable on *fraud detection* to strengthen the consistency of the results of previous research, because the auditor's audit experience in dealing with extraordinary situations which is a new thing as it is currently considered needs to be a concern. In previous studies, it can also be seen that there are still inconsistencies in the results of the research given regarding the effect of independence and professional skepticism on *fraud detection*, so that researchers are interested in re-testing.

Previous research by Ningtyas et al. (2018) has not used a moderating variable, so in this study a retest will be carried out by adding the time pressure factor as a moderating variable. Dasila & Hajering's (2019) explains that in external attribution, a person's behavior can be caused by environmental forces consisting of stressful situations. One of the pressing situations that can affect the auditor's behavior in detecting *fraud* and can affect other factors owned by the auditor is time pressure.

Researchers conducted an empirical study on auditors at the BPK RI Office and BPKP Representatives for South Kalimantan Province. The selection of South Kalimantan Province as the research location is because the BPK and BPKP auditors in the representative area have a good reputation and achievement in carrying out audit assignments, especially those related to *fraud detection*. One of the achievements received by the South Kalimantan BPK is getting the title of a Great Serving Bureaucratic Region (GSBR)

on December 21, 2020 as a proof of success in the development of *good governance*. In addition, the results of follow-up monitoring of the South Kalimantan Provincial BPK's LHP as a whole until the second semester of 2019 were above the national average (75%) of 82%.

In the examination with a specific purpose in the form of a Compliance Examination for the Handling of the 2020 Covid-19 Pandemic, the South Kalimantan BPK still produces several findings and provides recommendations for improvement as stated in the Examination Result Report (BPK, 2020). Based on the South Kalimantan BPKP Strategic Plan 2020-2024, it can also be seen that in the previous period 2015-2019 the South Kalimantan Provincial BPKP Representative had carried out investigative audit services and produced 37 investigative audit reports with a state/regional loss of Rp44,846,982,744, and 61 reports on state/regional financial loss calculations with a financial loss value of IDR 82,928,787,280 (Renstra BPKP, 2020).

Based on background of the description the problems in study this are: 1) Does influential audit affect detection *fraud* ?, 2) Does independence affect detection *fraud* ?, 3) Does professional skepticism affect detection *fraud* ?, 4) Does moderate time pressure affect of audit experience to *fraud detection* ?, 5) Does moderate time pressure affect the independence to detection *fraud* ?, 6). Does moderate time pressure affect the professional skepticism? to detection *fraud* ?.

## 2. LITERATURE REVIEW AND HYPOTHESIS

Researchers use attribution theory to explain the factors that can influence the behavior of auditors in detecting *fraud*. The use of this theory refers to previous research conducted by Hafizhah & Abdurahim (2017), Ningtyas et al. (2018), Hassan (2019), and Dasila & Hajering (2019). Attribution theory is a theory that tries to describe and explain mental and communicative processes in everyday life,

especially the explanation of individuals and social phenomena. In attribution theory, the difference in the ability to detect *fraud* by auditors can be explained by internal factors and external conditions. The theoretical framework in this study is shown as follows (Figure 1).

### **Hypothesis1: Audit Experience's Influence on Fraud Detection**

Attribution theory explains audit experience as an internal factor or a business that can influence the auditor's behavior in detecting *fraud*. Audit experience gives positive impact on auditor behavior in detecting *fraud*, because auditors will have higher sensitivity in understanding *fraud risk*. The research of Ningtyas et al. (2018) explains that the majority of people believe that when a person has more experience in a field, the resulting work will also be better.

This study's theory is consistent with earlier studies by Hafizhah and Abdurahim (2017), Putra (2017), Arsendy (2017), Dasila and Hajering (2019), and Ningtyas, Delamat, and Yuniartie (2018). According to the findings of this study, audit expertise improves fraud detection. Based on this description, the researcher presents the following hypothesis in this study:

H1: Audit experience has a positive effect on *fraud detection*

### **Hypothesis 2: The Influence of Independence on Fraud Detection**

Independence is defined by attribution theory as an internal component or a person's attitude that might impact the

auditor's actions in identifying fraud. The independent attitude influences auditor conduct in identifying fraud. Auditor independence is required so that the audit can be carried out effectively and the auditor may accurately communicate significant information in the field (Hafizhah & Abdurahim, 2017).

This study's theory is comparable to that of Hafizhah and Abdurahim (2017), Putra (2017), Dasila and Hajering (2019), and Hassan (2019). According to the findings of this study, independence has a favorable impact on fraud detection. However, the findings of this study contrast from those of Setiawan (2016), who concluded that independence had no influence on fraud.

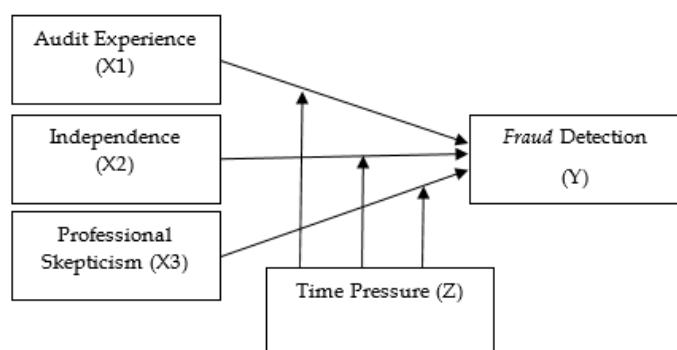
H2: Independence has a positive effect on *fraud detection*.

### **Hypothesis 3: Professional Skepticism's Influence on Fraud Detection**

Professional skepticism is explained by attribution theory as an internal element or a person's attitude that might impact the auditor's conduct in identifying fraud. Professional skepticism influences auditor conduct in detecting fraud. Auditors should approach their audit tasks with professional skepticism, including analyzing, recognizing, assessing, and responding to fraud risk elements that arise (Hafizhah & Abdurahim, 2017).

This study's theory is comparable to prior studies by Hafizhah and Abdurahim (2017), Arsendy (2017), and Dasila and Hajering (2019). According to the findings of this study, professional skepticism has

Figure 1. Theoretical Framework



a favorable influence on fraud detection. The findings of this study, however, contrast with those of Ningtyas, Delamat, and Yuniartie (2018), who found that professional skepticism has no effect on fraud detection. Based on this description, the researcher recommends the following hypothesis for this study:

H3: Professional skepticism has a positive effect on *fraud detection*.

**Hypothesis 4, 5, 6: The Effect of Time Pressure on Moderating Audit Experience, Independence, and Professional Skepticism on Fraud Detection**

Attribution theory explains time pressure as an external factor or condition can affect other factors that the auditor has in detecting *fraud*. Dandi's research (2017) explains that a tight time budget can create pressure for auditors when there is an imbalance between the number of tasks that must be completed and the time provided. Time pressure during the pandemic occurs due to the uncertainty of the situation, the application of health protocols, and the inspection mechanism that must be carried out quickly.

Pressure due to a tight time budget and the number of assignments carried out can make auditors ignore their audit experience because they prioritize on-time-task completion (Arrizky, 2016). Savitri & Dwirandra (2018) research shows that time pressure weakens the effect of audit experience on audit quality. However, research by Pradipta & Budiartho (2016) and Arrizky (2016) shows that moderate time pressure does not affect audit experience on audit quality. This study is a proxy for audit quality with *fraud detection*, so that time pressure is predicted to be able to weaken the effect of audit experience on *fraud detection*.

Then, time pressure can also affect the attitudes, intentions, and behavior of auditors because they have the potential to cause high stress (Ashari & Prabowo, 2017). Weningtyas' research in Ashari & Prabowo (2017) shows that time pressure affects auditor independence, so that

auditors perform *premature termination* of audit procedures. The situation caused by high time pressure can affect the auditor's intention and behavior in being independent, and can limit the auditor's freedom to carry out all audit procedures to the fullest, including limiting the auditor's freedom to access records and examine audit evidence.

According to Arrizky's (2016) research, time constraint has no mild effect on audit quality. According to Hartoyo's (2020) research, time constraint has no mild effect on auditor performance. However, Ashari and Prabowo (2017) discovered that time constraints had a favorable influence on auditor independence. The variability in the influence of time pressure as a moderating variable on independence shown in earlier research is due to the fact that each auditor's response to the time pressure scenario they confront is unique. This research is a proxy for audit quality and auditor performance by identifying *fraud*, thus time pressure is re-examined, and the impact of independence on *fraud detection* is projected to lessen.

In addition, the auditor must have an attitude of professional skepticism in detecting *fraud*. However, time pressure is considered to be able to reduce the use of the auditor's professional skepticism in detecting *fraud*. This is because the auditor's priority is more directed to on-time-task completion, so that the auditor can ignore the examination of matters that are less prioritized and be less careful with *fraud risks and activities*.

Several previous studies conducted by Hafizhah & Abdurahim (2017) and Arsendy (2017) showed that time pressure had a negative effect on *fraud detection*. Time pressure also has the potential to reduce auditor sensitivity in assessing information and evaluating audit evidence received (Hafizhah & Abdurahim, 2017). Based on this statement, it can be concluded that time pressure affects *fraud detection* by weakening the effect of auditors' professional skepticism in evaluating audit information and evidence.

Based on this description, the hypothesis that the researcher proposes in this study is as follows:

- H4: Time pressure weakens the effect of audit experience on *fraud detection*.
- H5: Time pressure weakens the influence of independence on *fraud detection*.
- H6: Time pressure weakens the effect of professional skepticism on *fraud detection*.

### 3. METHODS

This is an explanatory study. All auditors in the BPK RI Office and the BPKP Representative Office in South Kalimantan Province were included in this study. Sampling employs a convenience sampling approach, which is based on respondents' convenience and availability (Sekaran & Bougie, 2019). The ideal research sample size according to Roscoe in Sugiyono's book (2018) is in the range of 30 to 500 and if the study uses multivariate analysis such as correlation or multiple regression, then the sample size is at least 10 times larger than the number of variables studied. Based on this information, the samples obtained in this study were 85 respondents.

The survey approach is used to obtain data in this study. The questionnaires were distributed to the objects as part of the survey technique. Because the list of questions in the questionnaire used in this study is the outcome of prior investigations, a preliminary test in the form of a pilot test was not conducted. The research was conducted on 23 February 2021 to 08 March 2021 directly at the South Kalimantan Province Representative Finance and Development Supervisory Agency, then on 08 March 2021 to 23 March 2021 the research was carried out online through the *google form* at the Representative Audit Board South Kalimantan Province.

### Operational Definition and Measurement of Variables

#### Audit Experience

Audit experience is the time spent by an auditor that can increase his potential in understanding and carrying out audit assignments properly. Putra (2017) explains

that the audit experience indicator can be seen in terms of the time spent an auditor has undertaken an audit assignment and the number of assignments that have been carried out. The indicators for the question of the audit experience variable were adopted from previous research conducted by Al-Hara (2018).

#### Independence

Independence is the mental attitude and action of an auditor who acts freely in carrying out audit assignments properly without being influenced by other factors or parties that can hinder the audit process. Putra (2017) explains independence as a perception used in conducting audit testing, evaluation, and reporting of unbiased audit findings. The indicators for the question of independence variables were adopted from previous research conducted by Sawyer in Syahrani (2016).

#### Professional Skepticism

Professional skepticism is an attitude with a mind full of caution, doubt, always questioning, and being aware of behaviors and conditions that have the potential to be indicators of *fraud*. An attitude of professional skepticism is required by the auditor to conduct an assessment of an audit evidence in order to obtain the real evidence. Indicators of the question of professional skepticism were taken from previous research conducted by Ramadhany in Wardani (2018).

#### Fraud Detect

*Fraud detection* is an action or activity carried out by the auditor to assess risk and identify the occurrence of *fraud* by considering all information received at each stage of the audit. The indicators for the *fraud detection variable question* were taken from previous research conducted by Ramadhany in Wardani (2018).

#### Time Pressure

Time pressure is a pressure that arises due to the lack of resources in the form of limited time available for the auditor in carrying out audit assignments. The indicators for

the time pressure variable question were taken from previous research conducted by Putra in Octaviani (2017).

### Data Analysis Method

Multiple Linear Regression and Moderated Regression Analysis (MRA) were utilized to analyze the data in this study. many Linear Regression Analysis (MLRA) was used to explore the influence of many independent variables (metrics) on one dependent variable (metric), whereas Moderated Regression Analysis (MRA) was used to investigate the effect of moderating factors in the research. This study's regression equation is as follows:

#### Regression Model I:

$$Y = a + b1X_1 + b2X_2 + b3X_3 + e$$

#### Regression Model II:

$$Y = a + b1X_1 + b2X_2 + b3X_3 + b4Z + b5X_1*Z + b6X_2*Z + b7X_3*Z + e$$

Information :

Y = Fraud Detect

X<sub>1</sub> = Audit Experience

X<sub>2</sub> = Independence

X<sub>3</sub> = Professional Skepticism

Z = Time Pressure

e = Residue or error

## 4. RESULTS AND DISCUSSION

### Respondents Overview

The general description of respondents is used to present general information and group data based on the characteristics of respondents who are the object of research based on the auditor's work unit, gender, age, last education, and years of service.

According to the data in table 1, from a total of 85 respondents in this study, the majority of respondents came from the auditor work unit at BPKP as many as 47 people or 55% of the total respondents, the majority of respondents were women as many as 43 people or 51% of the total respondents, the majority of respondents had a range of ages between 31 and 35 years with a total of 29 people or 34% of the total respondents, the majority of respondents are who have previously have audit experience with a working period of more than 5 years are 69 people or 81% of the

total respondents in the research sample.

### Data Quality Test

With test data validity and reliability, a data quality test is performed. In this study, the bivariate correlation between each question item and the overall score of each variable was significant or less than 0.05. As a result, the questions on audit expertise, independence, professional skepticism, fraud detection, and time pressure may be deemed to be acceptable for measuring actual data and meeting validity standards.

The Cronbach Alpha feature in the IBM Statistics SPSS 21 software was used to perform the reliability test, which was used to assess the consistency of respondents' replies to the study variables. Because the Cronbach's Alpha value of 0.641 is larger than the value of 0.60, the results of the time pressure reliability test are acceptable. While the Cronbach's Alpha value was more than 0.80, the other variables exhibited satisfactory reliability test results. As a result, all of the responses in this study are trustworthy and may be used for future research.

### Results of Regression Analysis I: Multiple Linear Regression

The mathematical equations of multiple linear regression in this study are as follows:

$$Y = 8.615 + 0.413 X1 - 0.021 X2 + 0.696 X3 + 3.561$$

### Coefficient of Determination Test and F-test

The results of the coefficient of determination test on the Regression Model I are shown in table 2.

### T-test

The results of the T-test on the Regression Model I are shown in table 3.

### Results of Regression Analysis II: Moderating Regression Analysis

The mathematical equations of multiple linear regression in this study are as follows:

Table 1. Description of Respondent

NO	Description	Amount	Percentages
1	Institution		
	BPK	38	45%
	BPKP	47	55%
		85	100%
2	Gender		
	Male	42	49%
	Female	43	51%
		85	100%
3	Ages		
	< 25 years	6	7%
	26-30 years	14	16%
	31-35 years	29	34%
	36-40 years	8	9%
	> 40 years	28	33%
		85	100%
4	Last Education		
	D3	8	9%
	S1	60	71%
	S2	17	20%
	S3	0	0%
		85	100%
5	Experience		
	< 1 years	0	0%
	1-3 years	15	18%
	4-5 years	1	1%
	> 5 years	69	81%
		85	100%

Source: Data Processed

Table 2. Regression Model I

No.	Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate	F-test Sig.
1.	Audit Experience, Independence, Professional Skepticism	0,745	0,554	0,538	3,391	0,000

Source: Data Processed

$$Y = -0,008 + 0,436 X_1 - 0,022 X_2 + 0,690 X_3 - 0,075 Z + 0,067 X_1 * Z - 0,019 X_2 * Z - 0,009 X_3 * Z + 0,395$$

#### Coefficient of Determination Test and F-test

The results of the coefficient of determination test on the Regression Model II are shown in table 4.

**Table 3. Regression Model I (t-test)**

No.	Variable	T	Sig.	
1.	Audit Experience	2,451	0,016	H1 accepted
2.	Independence	-0,224	0,823	H2 rejected
3.	Professional Skepticism	5,411	0,000	H3 accepted

Source: Primary Data

**Table 4. Regression Model II**

No.	Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate	F-test Sig
1.	Audit Experience ( $X_1$ ), Independence ( $X_2$ ), Professional Skepticism ( $X_3$ ), Time Pressure ( $X_4$ ), $X_1$ _Z, $X_2$ _Z, dan $X_3$ _Z	0,752	0,565	0,525	3,436	0,000

Source: Primary Data

**Table 5. Regression Model II (t-test)**

No.	Variable	T	Sig.	
1.	Audit Experience (X1)	2,530	0,013	-
2.	Independence (X2)	-0,215	0,830	-
3.	Professional Skepticism (X3)	5,234	0,000	-
4.	Time Pressure (X4)	-0,532	0,596	-
5.	$X_1$ _Z	1,189	0,238	H4 rejected
6.	$X_2$ _Z	-0,619	0,538	H5 rejected
7.	$X_3$ _Z	-0,161	0,873	H6 rejected

Source: Primary Data

**T-test**

The results of the T-test on the Regression Model II are shown in table 5.

**Research Results Analysis****Effect of Audit Experience on Fraud Detection**

Respondents in this study were dominated by auditors with high audit experience, as many as 69 auditors (81%) with an experience of more than 5 years. The average respondent's answer gave a score of 87% to the statement of the audit experience variable with the category of "Strongly Agree". This shows that the auditors at the BPK RI Office and the BPKP Representative Office of South Kalimantan Province have good audit experience and can take advantage of their audit experience to increase competence and improve the auditor's ability to carry out each assignment given. The attribution

theory in this study explains that audit experience is one of the internal factors that comes from the strengths that exist in a person as an effort to increase self-potential and can influence the behavior of auditors in detecting *fraud*.

This is proved by the results in the study which shows that the t-table the audit experience variable is 2.451, which is greater than the t-table 1.989 with a significance value of 0.016 less than 0.05 so that the conclusion drawn is to accept Hypothesis 1. This means that the audit experience variable has a positive effect on *fraud detection*. The results of data analysis carried out in this study are in line with the results of research conducted by Hafizah & Abdurahim (2017), Putra (2017), Arsendy (2017), Dasila & Hajering (2019), and Ningtyas, Delamat, Yuniartie (2018) which show that audit experience positive effect on *fraud detection*.

*Auditee* lifestyle behavior and assessing control weaknesses. internal entity being examined. Therefore, the information and other matters obtained during the audit assignment can be used as evaluation material in carrying out further assignments so that the auditor's ability to detect *fraud* is getting better.

### **The Effect of Independence on Fraud Detection**

The average respondent's answer gave an assessment of 83% on the statement of the independence variable with the category "Agree". This shows that the auditors at the BPK RI Office and the BPKP Representative Office of South Kalimantan Province have a fairly good attitude of independence in carrying out each assignment given.

Based on the findings of the data analysis performed in this study, it can be shown that the *t* value of the independent variable is 0.224 less than the *t* table value of 1.989, with a significance value of 0.823 more than 0.05, implying that Hypothesis 2 is rejected. To put it another way, the independence variable has no influence on fraud detection. The findings of this study disagree with those of Hafizhah & Abdurahim (2017) Putra (2017) Dasila & Hajering (2019) and Hassan (2019), all of which suggest that independence has a beneficial influence on fraud detection. However, the findings of this study are consistent with the findings of Setiawan (2016) who found that independence had no influence on fraud detection.

This can happen because in maintaining its independence, the auditor may be faced several things that can interfere with the independence attitude. Auditors will experience problems in using their independent attitude when there is intervention from various parties and have limited freedom in examining audit evidence and detecting *fraud*. So that the detection of *fraud* carried out by the auditor is not influenced by the conditions when the auditor can use his independence attitude properly or when the auditor

experiences several limitations that can interfere with the independence attitude.

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

The average respondent's answer in the study gave a value of 88% to the professional skepticism variable statement with the "Strongly Agree" category. This shows that the auditors at the BPK RI Office and the BPKP Representative Office of South Kalimantan Province have used their professional skepticism in carrying out each assignment given. The attribution theory in this study explains that professional skepticism is one of the internal factors that comes from the strength that exists in a person as an attitude owned by the auditor and can influence the auditor's behavior in detecting *fraud*.

This is supported by the data analysis findings, which reveal that the *t*-count value of the professional skepticism variable is 5.411, which is more than the *t*-table value of 1.989 with a significance value of 0.000 less than 0.05, implying that Hypothesis 3 should be accepted. That is, the variable of professional skepticism improves fraud detection. The findings of this study's data analysis are consistent with the findings of studies by Hafizhah and Abdurahim (2017), Arsandy (2017), and Dasila and Hajering (2019), which suggest that professional skepticism has a beneficial influence on fraud detection.

Professional skepticism is needed by auditors in assessing the risk of fraud that can affect audit work. Auditors with a high level of professional skepticism will have good judgment in receiving information, evaluating audit evidence, as well as assessing and determining the risk of *fraud* that may or has occurred so that the audit can be carried out properly and effectively. Therefore, the higher the level of professional skepticism used during audit assignments, the auditor's ability to detect *fraud* will improve.

### **Effect of Time Pressure on Moderating Audit Experience, Independence, and Professional Skepticism on Fraud Detection**

Time pressure can interfere the auditor's audit experience because the auditor will have difficulty making adjustments to the number of audit assignments that must be carried out. However, the results of data analysis in this study indicate that the t -value of time pressure which moderates the audit experience is 1.189 smaller than the t -table value of 1.989 with a significance value of 0.238 greater than 0.05 so that the conclusion drawn is **to reject Hypothesis 4**. That is, time pressure does not weaken the effect of audit experience on *fraud detection*.

The results of this study are different from the research of Savitri & Dwirandra (2018) which shows that time pressure weakens the effect of audit experience on audit quality. However, the results of this study are in line with research by Arrizky (2016) and Pradipta & Budiarta (2016) which show that time pressure does not affect audit experience on audit quality. This study proxies audit quality by detecting *fraud*. This can happen because the auditors in this study were able to take advantage of the budgeted audit time properly, so that the auditors could still use their audit experience to obtain audit evidence to the fullest.

Then, Ashari & Prabowo (2017) explain that excessive time pressure might interfere with an auditor's independence since it has the ability to induce stress, which can change auditors' attitudes, intentions, and conduct. However, the findings of data analysis in this study show that the t value of time pressure, which moderates independence, is -0.619 less than the t table value of 1.989, with a significant value of 0.538 more than 0.05, indicating that Hypothesis 5 is rejected. That is, time constraints have no effect on the influence of independence on fraud detection.

The results of this study are similar with research by Arrizky (2016) which shows that time pressure does not moderate the

effect of independence on audit quality, Hartoyo (2020) which shows that time pressure does not moderate the effect of independence on auditor performance. This study is a proxy for audit quality and auditor performance by detecting *fraud*. This can happen because the auditors in this study are able to manage the limited audit time so as not to interfere with the independence of the auditor in detecting *fraud*, so that problems caused by high time pressure can be overcome.

In addition, time pressure also has the potential to threaten the auditor's professional skepticism in detecting *fraud* . The research of Hafizhah & Abdurahim (2017) explains that time pressure can reduce auditor sensitivity in assessing information and evaluating audit evidence received . However, the results of data analysis in this study indicate that the t -value of time pressure which moderates professional skepticism is -0.161 which is smaller than the t - table value of 1.989 with a significance value of 0.873 greater than 0.05 so that the conclusion drawn is **to reject Hypothesis 6**. That is, time pressure does not weaken the effect of professional skepticism on *fraud detection*.

This can happen because the auditors in this study also have a high attitude of professional skepticism so they can maintain an attitude of professional skepticism during the examination process even when faced with high time pressure situations. The number of assignments and adjustments that must be made within a limited time budget can be overcomed by the auditor working more extra than usual, so that the auditor is able to minimize various threats caused by high time pressure, especially when facing extraordinary conditions like today.

## **5. CONCLUSION**

Audit experience has a positive effect on *fraud detection*. Audit experience can increase the auditor's sensitivity so that it is easier to identify risky matters, such as identifying when there is misinformation provided, anomalies

in transaction evidence documentation, inaccurate recording, changes in *auditee* lifestyle behavior, and assessing control weaknesses. internal entity being examined . Professional skepticism has a positive effect on *fraud detection*.

Professional skepticism is needed by auditors in assessing the risk of fraud that can affect audit work. Auditors with a high level of professional skepticism will have good judgment in receiving information, evaluating audit evidence, as well as assessing and determining the risk of *fraud* that may or has occurred so that the audit can be carried out properly and effectively. Therefore, the higher the level of professional skepticism used during audit assignments, the auditor's ability to detect *fraud* will improve.

Independence has no effect on *fraud detection*. This can happen because in maintaining its independence, the auditor may face several things that can interfere with the independence attitude. Auditors will experience problems in using their independent attitude when there is still intervention from various parties and have limited freedom in examining audit evidence and detecting *fraud*. So that the detection of *fraud* carried out by the auditor is not influenced by the conditions when the auditor can use his independence attitude properly or when the auditor experiences several limitations that can interfere with the independence attitude.

Time pressure is not changeable. Time constraint has no influence on auditor performance. This can happen because the auditors in this study are able to manage the limited audit time so not to interfere with the independence of the auditor in detecting *fraud*, so that problems caused by high time pressure can be overcomed. Time pressure also does not weaken the effect of professional skepticism on *fraud detection*. This can happen because the auditors in this study also have a high attitude of professional skepticism so they can maintain an attitude of professional

skepticism during the examination process even when faced with high time pressure situations.

### Research Implication

The results of the study can be used as evaluation material for auditors to maximize the opportunity to gain knowledge, learning, and accuracy regarding *fraud detection* through the implementation of assignments that have been carried out, training, guidance, and direction that can improve the audit experience of the auditor, and can increase auditor awareness to pay more attention to the use of professional skepticism in detecting *fraud*.

### Research Limitations

The limited number of respondents in the study. This is because the research was conducted during pandemic so that researchers experienced several obstacles in getting respondents.

### REFERENCES

AAIPI. (2013). *Standar Audit Intern Pemerintah Indonesia*. Jakarta. Diakses dari <http://inspektorat.mojokertokota.go.id/>

Aditya, N. R., Nugraheny, D. E. (2020). *Tetapkan Mensos Juliari Batubara Tersangka Kasus Dugaan Suap Bansos Covid-19*. Berita Kompas (online). Diakses dari <https://nasional.kompas.com/>

Al-Hara, M. M. (2018). Pengaruh Kompetensi, Kemahiran Profesional, Independensi, dan Pengalaman Auditor Terhadap Kualitas Audit (Studi Empiris pada Kantor Akuntan Publik di Surakarta dan Yogyakarta). *Skripsi*. Institut Agama Islam Negeri Surakarta.

Arens, A. A., Elder, R. J., Beasley, M. S. (2015). *Auditing and Assurance Services, Fifteenth Edition*. Penerbit Erlangga.

Arrizqy, I. Z. (2016). Analisis Kualitas Audit dipengaruhi Faktor Individu Auditor dan Dimoderasi Tekanan Anggaran Waktu Audit. *Skripsi*. Universitas Negeri Semarang.

Arsendy, M. T. (2017). Pengaruh Pengalaman Audit, Skeptisme Profesional, *Red Flags*, dan Tekanan Anggaran Waktu Terhadap Kemampuan Auditor dalam Mendeteksi Kecurangan (Studi Empiris pada Kantor Akuntan Publik di DKI Jakarta). *JOM Fekom*, 4(1), 1096-1107.

Ashari, A., Prabowo, T. J. (2017). Pengaruh Tekanan dan Lama Penugasan Terhadap Independensi Auditor Eksternal Pemerintah. *Diponegoro Journal of Accounting*, 6(1), 1-14.

Audriene, D. (2020). *Hati-hati, Dana Penanganan Wabah Corona Rawan Korupsi*. Berita CNN Indonesia (online). Diakses dari <https://www.cnnindonesia.com/>

Bastian, I. (2014). *Audit Sektor Publik*. Salemba Empat.

BPK Kalsel. (2020). *Penyerahan LHP Kinerja dan LHP Dengan Tujuan Tertentu*. Diakses dari <https://kalsel.bpk.go.id/>

BPK Kalsel. (2020). *WTP, Harapan yang Jadi Kenyataan*. Diakses dari <https://kalsel.bpk.go.id/>

Dandi, V. (2017). Pengaruh Beban Kerja, Pelatihan dan Tekanan Waktu Terhadap Kemampuan Auditor dalam Mendeteksi Kecurangan (Studi Empiris BPK RI Perwakilan Provinsi Riau). *JOM Fekom*, 4(1), 911-925.

Dinayanti, E. (2021). *BPK Perwakilan Provinsi Kalsel Raih Penghargaan Wilayah Birokrasi Bersih dan Melayani 2020*. Tribunbanjarmasin (online). Diakses dari <https://banjarmasin.tribunnews.com/>

Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 Edisi 9*. Badan Penerbit Undip.

Hafizhah, N., Abdurahim, A. (2017). Pengaruh Tekanan Waktu, Independensi, Skeptisme Profesional, dan Pengalaman Kerja Terhadap Kemampuan Auditor Mendeteksi Kecurangan Pada Laporan Keuangan (Studi pada Empiris Badan Pemeriksa Keuangan Perwakilan Provinsi Daerah Istimewa Yogyakarta). *Review Akuntansi dan Bisnis Indonesia*, 1(1), 68-77.

Hajering, H., Dasila, R. (2019). Pengaruh Pengalaman, Independensi dan Skeptisme Profesional Auditor Terhadap Pendekatan FRAUD. *Jurnal Ilmu Ekonomi*, 2(1), 2622-6383.

Hartoyo, I. A. (2020). Apakah Independensi Audit dan Pemahaman Good Governance Mempengaruhi Kinerja Auditor dengan Time Budget Pressure Sebagai Variabel Moderasi?. *Jurnal Magister Akuntansi Trisakti*, 7(2), 191-208.

Harvey, P., Martinko, M. J., *Attribution Theory and Motivation*. Chapter 7. Diakses dari <http://samples.jbpub.com/>

Hassan, R. (2019). Pengaruh Etika Profesi dan Independensi Auditor Terhadap Pendekatan FRAUD dengan Profesionalisme Auditor Sebagai Variabel Moderasi. *Jurnal Magister Akuntansi Trisakti*, 6(2), 145-172.

Iis. (2020). *BPK Segera Audit Penggunaan Anggaran Covid-19*. BANJARBARU POST, 20 Oktober 2020.

Medistiara, Y. (2020). *Ketua KPK Paparkan 4 Potensi Korupsi Penanganan Corona*. Berita detikNews (online).

Ningtyas, I., Delamat, H., Yuniartie, E. (2018). Pengaruh Pengalaman, Keahlian, dan Skeptisisme Profesional Terhadap Pendekatan Kecurangan (Studi Empiris Pada BPK RI Perwakilan Sumatera Selatan). *Jurnal Penelitian dan Pengembangan Akuntansi*, 12(2), 113-124.

Nordiansyah, E. (2020). *Biaya Penanganan Covid-19 Naik Jadi Rp695,2 Triliun*. Berita Medcom.id (online).

Octaviani, P. (2017). Pengaruh Beban Kerja, Tekanan Waktu, dan Pengalaman Kerja Terhadap Kemampuan Auditor Mendekripsi Fraud (Studi Empiris Pada Kantor Akuntan Publik di Jakarta Barat yang Terdaftar di IAPI Tahun 2016). *Skripsi*. Universitas Esa Unggul, Jakarta.

Peraturan Badan Pemeriksa Keuangan Nomor 1 Tahun 2017 tentang Standar Pemeriksaan Keuangan Negara. Diakses dari <https://peraturan.bpk.go.id/>

Pradipta, G. K., Budiartha, I. K. (2016). Tekanan Anggaran Waktu sebagai Pemoderasi Pengaruh Profesionalisme dan Pengalaman Audit pada Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 7(3), 1740-1766.

Priantara, D. (2013). *Fraud Auditing & Investigation*. Penerbit Mitra Wacana Media.

Purba, B. P. (2015). *Fraud dan Korupsi*. Penerbit Lestari Kiranatama.

Putra, T. A. (2017). Pengaruh Independensi, Kompetensi, dan Pengalaman Auditor Aparat Pengawas Intern Pemerintah (APIP) Terhadap Pendekatan FRAUD dengan Skeptisisme Profesional Sebagai Variabel Intervening Pada Perwakilan BPKP Provinsi Kepulauan Riau. *Coopetition*, 8(1), 67-83.

BPKP KALSEL. (2020). Banjarbaru: Perwakilan Badan Pengawasan Keuangan dan Pembangunan Provinsi Kalimantan Selatan. Diakses dari: <http://www.bpkp.go.id/>

Robbins, S. P., Judge, T. A. (2017). *Organizational Behavior*, 16th ed. Penerbit Salemba Empat.

Savitri, P. D., Dwirandra, A. A. (2018). Time Budget Pressure sebagai Pemoderasi Pengaruh Due Professional Care dan Pengalaman Audit Pada Kualitas Audit. *E-Jurnal Akuntansi Universitas Udayana*, 22(2), 1112-1140.

Sekaran, U., Bougie, R. (2017). *Research Methods for Business*, 6th ed, 1st. Penerbit Salemba Empat.

Setiawan, D. A. (2020). *BPK Sebut Risiko Korupsi dalam Program Covid-19 Berpotensi Meningkat*. Berita DDTC News (online).

Setiawan, S. (2016). *Pengaruh Independensi dan Profesionalisme Auditor Internal Terhadap Pendekatan FRAUD (Studi Kasus pada Perusahaan BUMN di Kota Bandung)* (Laporan Penelitian, Universitas Kristen Maranatha, Bandung). Diakses dari <http://repository.maranatha.edu>

Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Penerbit Alfabeta.

Syahrani, I. A. (2016). Pengaruh Skeptisisme Profesional dan Independensi Auditor Terhadap Pendekatan Fraud. *Skripsi*. Universitas Hasanuddin.

Wardani, W. K. (2018). Pengaruh Keahlian Forensik, Skeptisisme Profesional dan Tekanan Waktu Terhadap Pendekatan Kecurangan (Studi Empiris pada Badan Pengawas Keuangan dan Pembangunan Perwakilan Daerah Istimewa Yogyakarta). *Skripsi*. Universitas Islam Indonesia, Yogyakarta.