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The Influence of Auditor Individual Factors to the Time it Takes in Detecting Fraud

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ABTRACT
ACFE Indonesia 2019 shows that fraud can be found or detected within 12 months. This indicates that there are factors that prevent the fraud from being detected quickly, such as individual auditor factors that play a role in detecting the fraud. The novelty of this research is to focus on individual factors including auditor's experience, independence, competence and personality type. This research is a quantitative study using surveys, with internal auditors, external auditors and KAP partners as respondents. Results of this study found that factors that greatly influence auditor's ability to detect fraud are auditor's experience, independence, competence. Meanwhile, personality has no influence on auditor's ability to detect fraud. Results of this study can contribute to the association of public accountants in evaluating the criteria for expert auditors who are given permission to conduct investigative audits. It is expected that KAPs (Public Accounting Firms) will offer resources and opportunities to enhance the competence and independence of their auditors.

Keyword: Fraud Detection, Auditor Experience, Auditor Independence, Auditor Competence, Personality.

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1. INTRODUCTION

Fraud is a planned deceptive practice designed to harm the victim and provide benefits to the perpetrator of the fraudulent activity. This fraudulent action is an illegal practice intentionally carried out based on dishonest behavior of individuals or organizational groups, resulting in financial and non-financial decline for the company with the aim of gaining profit (Wahidahwati & Asyik, 2022). Deviations committed by employees in a company or government institution can occur at all levels of the organization, including at the top of the company and at the senior level of an institution. Based on survey data in 2019 by the Association of Certified Fraud Examiners (ACFE) Indonesia Chapter, it was found that corruption is the most commonly occurring fraud with a percentage of 64.4%, followed by asset misappropriation at 28.9%, and financial statement fraud at 6.7%. Additionally, the data shows that the fraud detection process in Indonesia takes a considerable amount of time. According to the presented data, on average, fraud is detected over a period of 35 months. Data from the Association of Certified Fraud Examiners (ACFE) Indonesia Chapter for the year 2019 also states that for corruption cases in Indonesia, 84.1% of frauds were detected within the range of 0-12 months, while the remaining 15.9% were detected within the range of 13 months to more than 36 months.

From the data in Table 1, both internal and external audit processes play a crucial role in detecting fraud and deviations. The involvement and responsibility of identifying fraud necessitates appropriate expertise and awareness of fraud to recognize situations indicating fraud. Internal auditors should examine and assess the industry or government institution structure to identify emerging opportunities, such as a lack of focus and effectiveness in existing internal control systems. External auditors also have a role and responsibility to conduct comprehensive assessments to ensure irregularities due to errors or fraud do not occur. This can be achieved by planning and implementing audits optimally and effectively to detect potential fraud (Rinjani, 2022). In fact, both internal and external auditors often fail to recognize indications of fraud and fail to detect fraudulent incidents.

Table 1. **Timeframe of Fraud Detection in Indonesia**

Num	Company Name	Audit Time Frame Until Fraud is Detected	Months
1	PT Garuda Indonesia	October 2018 - June 2019	9
2	PT KAI (Persero)	2005 - June 2006	18
3	PT Kimia Farma Tbk	December 2001 - October 2002	11
4	PT Indofarma Tbk	2001 - 2002	12
5	PT Hanson International Tbk	July 2016 - December 2016	6
6	PT Asuransi Jiwasraya (Persero)	2014 - October 2019	70
7	PT Tiga Pilar Sejahtera Food Tbk	2017 - March 2019	27
8	PT Waskita Karya	2016 - July 2020	54
9	PT Asabri	2012 - January 2021	109
	Average		35.111

Source: Data Processed

Actions of fraud are not confined to the private sector; they are becoming more prevalent in government institutions, as evidenced by the increasing instances of corruption. Fraud in government institutions involves not only high-ranking officials but also their staff members. Dishonest behavior is not confined to the central government but spreads to the local government level. Therefore, there is a need for continuous improvement in the capabilities to identify fraud of the auditors. Nevertheless, when auditors perform their audit tasks, they must have the skills to uncover fraud if it occurs (Anggriawan, 2014).

Fraud continues to evolve over time and requires auditor competence to detect it. Among various issues, auditor incompetence becomes a problem due to limitations in identifying fraud. An auditor needs to have comprehensive knowledge of both general and specific audit areas, including a profound understanding of auditing and accounting. Moreover, it is essential for auditors to have a good understanding of the industry of the audited company (Tampubolon, 2018). Auditors conducting investigative audits must be knowledgeable about the regulations related to the audit subject and criminal disclosure regulations, such as Criminal Procedure Law (Anggraini, Triharyati, and Novita, 2019).

Experienced auditors can interpret errors found during audits and classify them according to the objectives of the audit as well as the underlying structure of an accounting system. Soft skills, especially communication skills, are crucial because auditors encounter clients who vary significantly, regardless of nature, personality, job type, or company. These soft skills improve with experience. Besides these soft skills, auditors also need hard skills acquired through education and knowledge related to auditing and its regulations.

Several factors influence auditor failure in detecting fraud incidents, such as auditor experience (Iskandar et al., 2022), whistleblowing (Indrasti & Karlina, 2020), internal controls (Handoyo & Bayunitri, 2021), and workload (Arrifuddin et al., 2020). Previous research focused on internal organizational factors causing failures in fraud detection, while this study focuses on individual auditor factors affecting auditor competence in identifying potential fraud and detecting fraud. Additionally, external factors like political influence are challenging to control. Therefore, understanding the main factors of auditor failure in fraud detection at the individual auditor level is crucial. This study employs variables like experience, independence, personality, and competence of an auditor to influence ability to detect fraud, aiming to deepen knowledge about elements influencing auditor competence to contribute to more efficient audit practices in identifying fraud.

2. LITERATURE REVIEW AND HYPOTHESIS

Attribution Theory

Attribution theory refers to how people explain the reasons for their own or others' actions (Luthans, 2011). The performance and behavior of an auditor can be influenced by their self-capabilities originating from internal strengths such as nature, character, attitude, abilities, and skills, while external factors beyond individual control, such as pressure and situations, also play a role. Individuals typically take action based on the meaning given by their causal interpretation of their own behavior or the behavior of others. The process of attribution serves as the paradigm for how people make decisions, where causal attribution determines the reasons for a particular activity and serves as the foundation for choices about how to continue or cease it.

Attribution theory also explains the auditor's behavior in assessing audit evidence, evaluating their performance, and making decisions related to audit findings. This includes the auditor's success level in uncovering fraud, which heavily depends on the internal judgments made by the auditor, such as the level of knowledge and expertise in analyzing audit evidence and findings, expertise based on their audit experience, and values within the auditor that form the basis of their behavior (Kartikarini & Sugiarto, 2016). This internal attribution by auditors is further reinforced by Audit Standards, which encompass General Standards, Field Work Standards, Reporting Standards, and their respective interpretations.

These three standards are interconnected and depend on each other. The concepts of audit risk and materiality are the main foundations for applying these standards, especially in fieldwork and reporting standards. Failures in auditing occur when auditors do not conduct audits or do not apply generally accepted audit standards. In other words, auditor failure in conducting audits happens when they cannot find the findings they should have discovered or cannot recognize errors that have significant consequences. This is closely related to the internal attribution of auditors regarding their abilities and expertise, including the capabilities within auditors as the most dominant factor (Indriyani & Hakim, 2021).

Cognitive Dissonance Theory

Someone who holds opinions contrary to their beliefs or who does something that contradicts their knowledge will feel discomfort within themselves, this falls under the Theory of Cognitive Dissonance (CDT). Cognitive dissonance theory states that if a person has two competing cognitions (ideas and thoughts) at the same time (Agustina, 2021). This theory elucidates the personality attitudes of auditors according to cognitive dissonance when detecting fraud. Furthermore, a high level of client trust will influence the auditor's personality towards the client (Andriyanto, Effriyanti, & Hidayat, 2018). In the context of this study, cognitive dissonance theory can help explain how certain factors such as competence, independence, and experience can influence auditors' ability to detect fraud during cognitive dissonance

In this study, cognitive dissonance theory is used to explain the impact of independence in detecting fraud. When auditors are swayed by their clients, cognitive dissonance arises, leading to opinions that lack true independence. Cognitive dissonance theory believes that humans fundamentally have consistency in their attitudes, tending to avoid inconsistency between conflicting attitudes and actions inconsistent with those attitudes. However, in reality, people are often forced to behave contrary to their personal beliefs/values. This theory argues that the existence of dissonance causes psychological discomfort for an individual. Such conditions are also highly vulnerable to auditors.

The Influence of Audit Experience on Auditor's Ability to Detect Fraud

Attribution theory explains that a person's actions or attitudes are shaped by various internal factors. One of these internal factors is how much experience an individual has in dealing with the same or possibly more complex issues, enabling them to make good decisions. The experience of auditors in conducting audits in various assignments and in various industries can significantly affect the level of success in detecting fraud, whether committed by companies or individuals. Auditor experience can be gained through the number of audit projects undertaken, discussions with fellow auditors and partners in discussing audit findings, and various development or training programs attended (Nasution, Ramadhan, & Barus, 2019). This aligns with the research of Pratiwi (2019) and Putra & Dwirandra (2019), where experience provides auditors with learning about various types of fraud they have encountered. This results in auditors having rich knowledge and a thorough understanding of the cases they encounter. Therefore, proportionally, as an auditor's experience increases, their ability to detect fraud also increases. Thus, the proposed hypothesis is:

H1: Audit Experience has a positive effect on the auditor's ability to detect fraud.

The Influence of Auditor Independence on Auditor's Ability to Detect Fraud

When auditors encounter situations conflicting with their beliefs while discovering evidence or audit findings, they are facing cognitive dissonance. Auditors often face ethical dilemmas in such situations, making it important for them to overcome cognitive dissonance to uphold their independence and objectivity. Independence is a vital element of the audit standards established by the Indonesian Institute of Certified Public Accountants (IAPI) and is included in the general audit standards, highlighting the necessity for auditors to uphold independence in their mindset. Auditors' capacity to detect fraud is significantly affected by their independence. By maintaining independence, auditors can obtain the necessary information to objectively and critically evaluate the financial reports of a company. If an auditor lacks independence, they may be influenced by interests other than their primary responsibility of finding errors and fraud in financial reports. Therefore, the proposed hypothesis is:

H2: Auditor Independence has a positive effect on the auditor's ability to detect fraud.

The Influence of Auditor Competence on Auditor's Ability to Detect Fraud

The importance of competence in conducting audits includes audit standards, including the ability to obtain adequate and accurate audit evidence and provide statements in audit reports related to examined financial statements. Auditor competence is not only focused on technical knowledge and skills in the field of audit but also includes communication skills, analytical skills, sharp critical thinking skills, and various other abilities, especially criminology skills in detecting fraud. As noted by Arifin (2022), in addition to specialized knowledge of fraud detection techniques, auditors require analytical thinking as a key component of their competence. With these competencies, it is expected that auditors have adequate ability to detect fraud, making it not difficult to find audit evidence supporting indications of fraud. Hence, the proposed hypothesis is as follows:

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

The Influence of Personality on Auditor's Ability to Detect Fraud

One individual factor that plays a role in shaping a person's behavior is their personality. Each individual has different personality characteristics formed by many factors. This personality is also a factor that influences how a person's behavior occurs according to the attribution theory. Recognizing that personality types can influence auditors' ability to detect fraud is crucial, although this factor is often overlooked. This is evidenced in the research of Putra & Dwirandra (2019), who found that individuals with a Sensing - Thinking personality combination more often use logical analysis in processing information and make decisions based on existing facts. On the other hand, individuals with an Intuition - Thinking personality type tend to process information by considering various possibilities and make decisions with a more theoretical and scientific approach. According to Kusnurhidayati & Wahidahwati (2020), auditors with a Sensing - Thinking personality combination and an Intuition - Thinking personality type are more likely to think rationally when making decisions and will evaluate all of the relevant facts as the basis for their decisions. Based on the explanations above, the proposed hypothesis is:

H4: Personality has a positive effect on the auditor's ability to detect fraud.

3. METHODS

The quantitative method is used in this research. The survey was conducted among internal auditors, external auditors, and partners of Public Accounting Firms (KAP) in Indonesia. This study uses a simple random sampling method with the Lemeshow formula, with a confidence level of 95%, an estimated maximum participation rate of 50%, and a margin of error of 10%. Thus, the number of samples required for the study is 96 people. This study examines various independent variables, including auditor experience, independence, competence, and personality, as well as the auditor's ability to identify fraud. Here are the operational definitions of these variables (Table 2).

In this research, data were analyzed using several techniques, including validity testing, reliability assessment, normality checks, classical assumptions, and multiple linear regression. This approach was employed to address the proposed hypotheses by converting ordinal scale data into interval scale data. The model developed to address the hypotheses is as follows:

$$AA = \alpha + \beta 1AE + \beta 2AI + \beta 3AC + \beta 4PERSON + e$$

Description:
AA : Auditor Ability
α : Constant
Β : Coefficient
AE : Auditor Experience
AI : Auditor Independence
AC : Auditor Competence
PERSON: Personality
e : Error

4. RESULTS AND DISCUSSION

Data Analysis Results

Respondents in this study consisted of Internal Auditors, External Auditors, and Partners of Public Accounting Firms (KAP) in Indonesia. Table 3 will depict the characteristics of the respondents in this study, including respondent demographics such as gender, job position, and years of experience in the audit field.

The total number of respondents collected was 96, with 57 of them being male respondents (59%). The remaining 39 respondents (41%) were female. The most common job position among the respondents was Junior External Auditor,

Tabel 2. **Operationalization of Variables**

No	Variable	Operational Definition	Measurement Scale
1	Auditor Experience	An auditor's audit experience can be assessed based on the range of activities they have undertaken during their tenure as auditors. The duration of their employment as an auditor also plays a pivotal role in evaluating their audit experience.	Likert 1 - 5
2	Auditor Independence	Unaffected mental disposition, an internal factor, is a crucial attribute for detecting fraud effectively.	Likert 1 - 5
3	Auditor Competence	Various aspects, including knowledge, skills/ attitudes, and mental capacity, contribute to the successful execution of an auditor's tasks with favorable outcomes.	Likert 1 - 5
4	Personality	An individual's adaptability to their environment as determined by their utilization of the Myers-Briggs Type Indicator personality type.	Interval
5	Fraud Detection Ability	The process of detecting illicit activities deliberately leading to the misrepresentation of financial reports.	Likert 1 - 5

Source: Data Processed

with 32 individuals (33%), followed by Senior Internal Auditor, with 26 individuals (27%). Majority of responses had less than 5 years of experience in the audit field, with 61 individuals (64%), followed by 5 to 10 years of experience, with 28 individuals (29%).

Validity Test Results

The validity of the questionnaire questions is tested. Based on the two-tailed significance values between the variables of experience, independence, competence, and the ability to detect auditor fraud, the value of 0.000 < 0.05 indicates that there is a correlation between the connected variables. With a degree of freedom (df) of 28 and a critical r value of 0.374, the calculation results indicate that the collected data is valid.

Reliability Test Results

To verify the consistency of the questio-nnaire with related question items, reliability testing is conducted. A variable is considered reliable if Cronbach's alpha value is > 0.70. The reliability result in this research is 0.873, indicating that the statement items in this study can be considered reliable.

Normality Test Results

This test is calculated using the Kolmogorov-Smirnov test, and based on the test results, the significance value of the research data is 0.200. This result indicates that the significance value > 0.05, suggesting that the research data follows a normal distribution (Table 6).

Multicollinearity Test Results

Multicollinearity testing in Table 7 shows that the tolerance values exceed 0.1, and the VIF values are less than 10, indicating no correlation between independent variables in this study as there is no indication of multicollinearity.

Table 3. **Respondent Data**

Explanation	Measurement	n	%
Gender	Male	57	59%
	Female	39	41%
Job Position	Partner	4	4%
	Senior Internal Auditor	26	27%
	Junior Internal Auditor	18	19%
	Senior External Auditor	16	17%
	Junior External Auditor	32	33%
Years of Experience in the Audit Field	<5 years	61	64%
	5 – 10 years	28	29%
	11 – 15 years	3	3%
	16 – 20 years	2	2%
	21 – 30 years	0	0%
	>30 years	2	2%

Source: Data Processed

Table 4. **Validity Test Results**

		Y	Auditor Experience	Auditor Independence	Auditor Competence
Y	Pearson Correlation	1	.653**	.723**	.845**
	Sig. (2-tailed)		.000	.000	.000
	N	30	30	30	30
Auditor Experience	Pearson Correlation	.845**	1	.531**	.568**
	Sig. (2-tailed)	.000		.003	.001
	N	30	30	30	30
Auditor Independence	Pearson Correlation	.723**	.615**	1	.531**
	Sig. (2-tailed)	.000	.000		.003
	N	30	30	30	30
Auditor Competence	Pearson Correlation	.653**	.568**	.531**	1
	Sig. (2-tailed)	.000	.001	.003	
	N	30	30	30	30

Source: Data Processed

Table 5. **Reliability Test Results**

Cronbach's Alpha	N of Items
.873	4

Source: Data Processed

Table 6. **Data Normality Test Results**

		Standardized Residual
N		96
Normal Parameters	Mean	.0000000
	Std. Deviation	.97872097
Most Extreme Differences	Absolute	.055
	Positive	.045
	Negative	-.055
Test Statistic		.055
Asymp. Sig. (2-tailed)		.200

Source: Data Processed

Heteroscedasticity Test Results

The Glesjer test is used to evaluate whether there is a difference in variances for all residual observations or heteroskedasticity. All four variables, auditor experience, auditor independence, auditor competence, and personality, have Sig values > 0.05, thus concluding the absence of heteroskedasticity in the used variables.

Coefficient of Determination Test Results

This test aims to assess the extent to which the model explains the variation in the dependent variable. Table 9 displays an Adjusted R coefficient value of 0.574, indicating that 57.4% of the variation in an auditor's ability to detect fraud is affected by auditor experience, independence, competence, and personality. The remaining 42.6% may be influenced by other variables not accounted for in this research model.

Table 7. **Multicollinearity Test Results**

Model	t	Sig.	Collinearity	
			Tolerance	VIF
(Constant)	4,820	.000		
Auditor Experience	1,885	.063	.549	1,822
Auditor Independence	3,871	.000	.560	1,787
Auditor Competence	3791	.000	.546	1,831
Personality	.150	.881	.924	1,082

Source: Data Processed

Table 8. **Heteroscedasticity Test Results**

Model		B	t	sig
1	(Constant)	6.106	4.367	.000
	Auditor Experience	-.073	-1.457	.149
	Auditor Independence	-.010	-.267	.790
	Auditor Competence	-.046	-.895	.373
	Personality	.053	1.263	.210

Source: Data Processed

Table 9. **Determination Coefficient Test Results-Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.757	.574	.560	2.847210

Source: Data Processed

Table 10. **F-Test Test Results**

Model	Sum of Square		df	Mean Square	F	Sig.
	Regression	1003.835	3	334.612	41.276	.000
	Residual	745.808	92	8.107		
	Total	1749.643	95			

Source: Data Processed

Table 11. **T-test/Hypothesis Test Results**

		Unstrandardized Coefficients		Standardized	t	Sig.
Model		B	Std. Error	Coefficient Beta		
1	(Constant)	12.244	2.54		4.820	.000
	Auditor Experience	.172	.091	.174	1.995	.063
	Auditor Independence	.262	.068	.354	3.871	.000
	Auditor Competence	.353	.093	.351	3.791	.000
	Personality	.115	.763	.011	.150	.881

Source: Data Processed

F-Test Test Results

Model validity testing was conducted to evaluate the model that will be used for regression analysis in Table 10. The data were processed using the SPSS program. The results of the model validity test showed a significant value of 0.000, indicating that the model used is considered valid in predicting the relationship between the selected independent and dependent variables.

T-test/Hypothesis Test Results

Hypothesis testing to measure the extent of influence of independent variables on the dependent variable is conducted using the t-test, based on the significance level of their effects. The impact of the independent variables on the dependent variable in this study can be seen in Table 11 below.

DISCUSSION

The Influence of Auditor Experience on Auditor's Ability to Detect Fraud

The probability and levels of significance for testing hypotheses linked to auditor experience and its impact on the auditor's capability to uncover fraud are compared in Table 11. The t-test yields a value of 4.117 for the auditor experience variable and a significance level of 0.000 0.05. This is substantial evidence that more auditor experience (in terms of time or quantity of experience) has a considerable impact on the auditor's ability to detect fraud. An auditor's technical capabilities, analytical talents, and critical thinking skills improve as they gain experience, boosting their capacity to uncover fraud. Furthermore, when auditors have sufficient experience, they are more cautious in conducting audit examinations. This is because auditors are aware of the detection risk inherent in the audit process for which they would be responsible, and so auditor experience has a significant influence on their attitudes and behavior when performing audits.

This is consistent with attribution theory, which claims that an auditor's success in detecting fraud finds is attributable to their experience, allowing them to make appropriate conclusions. Cognitive dissonance theory, on the other hand, suggests that auditors become more comfortable making decisions as they gain experience. According to Putra and Dwirandra (2019), Pratiwi et al. (2019), Indrasti & Karlina (2020), Iskandar et al. (2022), and Wahidahwati & Asyik (2022), auditor experience significantly influences their ability to detect fraud. Pratiwi et al. (2019) discovered that auditors with minimal experience tend to view audit findings as commonplace without delving deeply into the underlying causes. Based on these research findings, it is possible to assume that as auditor experience grows, so does the auditor's capacity to detect fraud. Auditors can improve their experience by increasing their involvement in diverse assignments, improving their critical thinking skills in every analysis performed, and striving to improve their technical auditing talents.

The Influence of Auditor Independence on Auditor's Ability to Detect Fraud

The t-test findings for auditor variable independence reveal a coefficient of 3.871 with a significance level of 0.000. These findings show that the auditor's independence has an effect on the auditor's capacity to detect fraud. Independence is defined as an auditor's objective position without personal interests and resistance to influence from stakeholders during the audit process. This is done to ensure the audit's quality and that it is not impacted by other sources. An auditor's independence is critical for maintaining the objectivity of audit results. As a result, if an auditor has high independence, they are more likely to excel at spotting fraud. This is because highly independent auditors possess a mental process that is resilient to external influences, remains unaffected by third parties, and upholds an objective approach throughout the audit process.

Companies could depend on the audit results because they are credible and of high quality. An auditor's independence is required to preserve a sense of discomfort, which influences decision-making. This concept is consistent with attribution theory and diametrically opposed to the concept of cognitive dissonance. The research conducted by Noch et al. (2022) corroborates the study's findings. Their research concludes that auditor independence reflects the integrity in considering facts and the ability to formulate and express opinions objectively, devoid of any biases. To preserve and enhance auditor independence, it is imperative for auditors and public accounting firms to (1) Be mindful of the duration of their auditing relationship with clients. It is advisable for auditors and public accounting firms to steer clear of engagements that extend beyond five consecutive years. This is because, as the auditor-client relationship lengthens, strong emotional bonds can develop. (2) Abstain from offering services other than the audit services being performed. Providing additional services to clients can create excessively close working relationships, which can compromise independence. (3) Avoid engaging in fierce competition among auditors and public accounting firms.

The Influence of Auditor Competence on Auditor's Ability to Detect Fraud

Table 11 above compares the probabilities and significance levels for testing hypotheses related to the influence of auditor competence on their ability to detect fraud. The t-test indicates that the value for auditor competence is 2.335, with a significance level of 0.063 when using a 10% confidence level. These results suggest that auditor competence plays a significant role in influencing their ability to detect fraud. Auditor competence can be defined as their ability to apply the knowledge and experience they possess. Therefore, auditors need to have technical skills and receive adequate training. The fundamental components of competence include skills, expertise, knowledge, and behavior. As auditor competence increases, their ability to detect fraud also improves.

Good auditor competence complies with attribution theory when the three standards (general, fieldwork, and reporting) are met, resulting in good findings. Furthermore, they are confident in the results obtained using cognitive dissonance theory. This finding is consistent with previous research conducted by Said & Munandar (2018), which concluded that auditors with high levels of competence are capable of producing high-quality audits. They also possess the ability to identify and control risks associated with fraud, as well as the capacity to distinguish and recognize fraudulent activities. Competence in auditors can be acquired through their understanding of audit standards and procedures, adherence to professional accounting ethics codes, and training aimed at enhancing auditors' knowledge and skills in accordance with General Audit Standards.

The Influence of Personality on Auditor's Ability to Detect Fraud

Hypothesis testing for the personality variable of auditors regarding their ability to detect fraud was conducted based on Table 11. The results indicate a coefficient of 0.169 and a significance level of 0.881, which is greater than 0.05. This confirms that an individual auditor's personality does not significantly influence their ability to detect fraud. While personality assessments are often used to predict individual behavior, These results indicate that personality does not play a role in enhancing an auditor's ability to uncover fraud. This is because auditors act in accordance with instructions and follow established examination procedures when conducting audit fieldwork. This statement aligns with the research of Subiyanto, et al. (2022). Regardless of an auditor's personality type, whether it's a combination of personality types such as Sense-Thinking and Intuition-Thinking or any other combination, it will not affect their effectiveness in detecting fraud.

Auditors are expected to consistently exhibit professional behavior in carrying out their duties, regardless of their personality type (Munajat & Suryandari, 2017; Arrifuddin & Indrijawati, 2020).

An auditor's personality contradicts attribution theory and is consistent with cognitive dissonance theory, which states that they will be uncomfortable uncovering the fraud. An auditor performs in accordance with field conditions, which means that an auditor's personality has no bearing on fraud detection.

5. CONCLUSION

Previous research has extensively explored the topic of fraud, primarily focusing on financial factors. Detecting fraud is a challenging endeavor, often requiring a significant amount of time due to its complexity. Numerous factors influence the efficacy of fraud detection, including internal factors related to the auditor. This study seeks to address a research gap by investigating the factors that can impact auditors' abilities in fraud detection. The internal auditor factors under consideration encompass auditor experience, auditor independence, auditor competence, and auditor personality. The significance of this research lies in recognizing that fraud detection is not a straightforward task, and internal auditor-related variables play a crucial role in this process. By including these internal factors in the analysis, this research contributes valuable insights for a deeper understanding of fraud detection processes. The focus of this research to provide practical guidance for enhancing audit practices and assisting organizations in mitigating fraud risks. The results of the study showed that (1) H1 was rejected, indicating a positive relationship between auditor experience and the ability to detect fraud; similarly, (2) H2 was also rejected due to a positive correlation between auditor independence and the ability to detect fraud; (3) H3 was denied, because it was found that audit competence had an influence on his ability to identify fraud and (4) H4 was rejected, as there was no influence of auditor personality on auditor' s ability to find fraud.

It is expected that the findings of this research will have managerial implications for auditors in enhancing their experience, which will, in turn, improve their understanding of their abilities in fraud detection. It will also encourage auditors to strengthen their independence to avoid conflicts of interest that may affect their objectivity during audits. Furthermore, it will emphasize the importance of enhancing competence through a deeper understanding of fraud detection techniques and methods, as well as proficiency in analyzing evidence and indicators of fraud. For Public Accounting Firms (KAP), this research underscores the importance of promoting continuous training and development in fraud audit techniques and methods for auditors. It emphasizes the need for ongoing knowledge exchange and experience sharing among auditors through associations of public accountants. This exchange will enrich auditors' understanding of best practices and challenges related to fraud detection, ultimately benefiting the audit profession as a whole. For the government as a regulator, it is advisable to organize training and educational programs that promote integrity, ethics, and compliance in governance practices. This may also encompass enhancing understanding of fraud detection techniques, the use of analytical tools in audits, and knowledge of fraud risks specific to particular sectors or industries. Additionally, for researchers interested in conducting studies on similar topics, it's worth noting that there are other internal factors that may influence auditor capabilities, such as professional skepticism, professional ethics, and communication quality in fraud detection. These factors could be explored in further research endeavors.

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