

Determinants of Fraud Detection Ability Among Auditors

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ABSTRACT

Purpose – This study aims to examine the influence of competence, independence, work experience, time pressure, and professional skepticism on auditors' ability to detect fraud, particularly in the context of Public Accounting Firms in Southern Sumatra, Indonesia, where prior studies have shown inconsistent results.

Design/methodology/approach – This research employs a quantitative approach using primary data collected through questionnaires distributed to auditors. A total of 64 auditors participated as respondents. The data were analyzed using multiple linear regression with SPSS software to test the proposed relationships between variables.

Finding/Results – The results reveal that competence, independence, work experience, and professional skepticism have a positive and significant effect on auditors' ability to detect fraud. However, time pressure does not have a significant effect on fraud detection ability.

Originality/Value – This study contributes to the auditing literature by providing empirical evidence from an emerging economy, specifically Southern Sumatra, Indonesia. It emphasizes the critical role of professional competence, independence, and skepticism in enhancing auditors' effectiveness in fraud detection, offering practical implications for improving audit quality in similar contexts.

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1. Introduction

Financial statements represent one of the most important sources of information used by stakeholders in evaluating a company's financial performance and making economic decisions. Investors, creditors, regulators, and other stakeholders rely heavily on the credibility and reliability of financial statements when assessing organizational performance and risk. Therefore, ensuring the integrity and reliability of financial reporting is essential for maintaining public trust in financial markets (Knechel & Salterio, 2021). In this context, external auditors play a critical role in enhancing the credibility of financial statements by providing independent assurance that financial reports are presented fairly in accordance with applicable accounting standards.

Auditors are responsible for examining financial statements and providing reasonable assurance that they are free from material misstatements, whether caused by errors or fraud. According to the International Standards on Auditing (ISA 240), auditors must plan and perform audits with professional skepticism and exercise professional judgment to obtain sufficient and appropriate audit evidence regarding the presence of fraud or misstatements in financial reporting. The auditor's opinion presented in the audit report ultimately serves as a basis for stakeholders in making investment and financial decisions (Mustikarini et al., 2022). Despite the existence of strict auditing standards and professional guidelines, numerous financial scandals around the world have raised concerns regarding the effectiveness of auditors in detecting fraud. Major corporate fraud cases such as Enron, WorldCom, and, more recently, Wirecard have demonstrated that fraudulent financial reporting can remain undetected for years despite the involvement of external auditors (Coffee, 2020). These incidents have significantly undermined public confidence in the auditing profession and raised questions about auditors' ability to effectively detect fraudulent activities in financial statements (Trompeter et al., 2021). In addition, the increasing complexity of business operations, globalization, and technological advancements have created new challenges for auditors. Technological developments have enabled fraud perpetrators to exploit sophisticated methods to manipulate financial data, making fraud detection increasingly difficult (Appelbaum et al., 2022). As a result, auditors are expected not only to apply traditional audit procedures but also to develop advanced analytical capabilities and professional judgment in identifying potential fraud risks.

Theoretically, the issue of fraud detection can be explained through agency theory. Agency theory explains the contractual relationship between principals and agents within an organization. Jensen & Meckling (1976) argue that agency relationships arise when one party, the principal, delegates decision-making authority to another party, the agent, to perform services on their behalf. In corporate settings, shareholders act as principals, while managers act as agents who are entrusted with managing company resources and reporting financial performance. However, because managers generally possess more information about the firm than shareholders, information asymmetry often emerges. This condition may encourage opportunistic behavior, including earnings management, manipulation of financial statements, and fraudulent reporting, all of which may harm the interests of principals (Trompeter et al., 2021). In such circumstances, external auditors function as independent third parties who reduce agency conflicts by examining financial statements and providing assurance regarding their fairness and reliability. By doing so, auditors help mitigate information asymmetry and reduce agency costs between shareholders and management (DeFond & Zhang, 2014). Consequently, the ability of auditors to detect fraud becomes crucial

in preserving the credibility of financial reporting and protecting stakeholders' interests. In addition to agency theory, cognitive theory also provides a relevant explanation for auditors' fraud detection ability. Cognitive theory emphasizes how individuals process information, acquire knowledge, and develop understanding through education, learning, and experience (Piaget, 1977). In the auditing context, this theory suggests that auditors' ability to detect fraud depends on how effectively they develop and apply cognitive structures derived from prior knowledge, technical training, and practical experience. Auditors with stronger cognitive capabilities are better able to interpret complex financial information, identify unusual patterns, evaluate evidence critically, and exercise sound professional judgment (Nelson & Tan, 2021b). Thus, cognitive theory supports the argument that competence, experience, and professional skepticism are essential factors in strengthening fraud detection capability.

Previous research suggests that the effectiveness of auditors in detecting fraud is influenced by several individual and environmental factors. Among the most frequently discussed determinants are auditor competence, independence, work experience, time pressure, and professional skepticism (Hammersley, 2021). These factors reflect both the professional capabilities and behavioral characteristics of auditors when conducting audit engagements.

Auditor competence refers to the knowledge, skills, and professional capabilities required to perform audit tasks effectively. According to auditing standards, auditors must possess adequate technical expertise and professional training in order to conduct audits and prepare audit reports properly (Messier et al., 2022). Competent auditors have the ability to understand complex financial transactions, evaluate audit evidence, and identify irregularities in financial reporting. They are also more likely to recognize fraud indicators and perform analytical procedures effectively. Hammersley (2021), notes that professional competence enhances auditors' critical thinking and improves their ability to evaluate management assertions. Recent empirical studies also support the importance of competence in fraud detection. Khairunnisa et al., (2025) found that auditor competence significantly improves the effectiveness of fraud detection procedures, while Riadi et al., (2025) reported that auditors with higher levels of education and professional training demonstrate stronger fraud detection capabilities.

Independence is another fundamental attribute that ensures the credibility of the auditing profession. Independence refers to the auditor's ability to perform audit tasks objectively and without being influenced by personal interests or external pressures (DeFond & Zhang, 2014). An independent auditor provides unbiased opinions regarding the fairness of financial statements, thereby increasing the reliability of financial reporting. Independence can be understood both as independence in fact, which reflects actual objectivity and integrity, and independence in appearance, which reflects how external parties perceive the auditor's impartiality (Knechel & Salterio, 2021). From the perspective of agency theory, independence is essential because auditors must serve as neutral monitors between principals and agents. Recent studies highlight the importance of independence in enhancing fraud detection capability. Hope et al., (2022) found that auditor independence significantly influences the ability to detect fraud, while Trompeter et al., (2021) reported that independent auditors tend to perform more thorough audit procedures and are more likely to identify fraudulent financial reporting.

Work experience also plays a crucial role in enhancing auditors' professional judgment. Work experience refers to the accumulation of knowledge and expertise obtained through repeated

involvement in audit engagements. Experienced auditors tend to have greater exposure to different types of audit cases and fraud schemes, which improves their ability to recognize patterns of financial manipulation and evaluate financial information more effectively (Nelson & Tan, 2021b). Experience also strengthens auditors' analytical skills and supports the development of more refined professional judgment. Empirical studies confirm this relationship. Subawa et al., (2024), found that auditor independence significantly influences the ability to detect fraud. Consistent with cognitive theory, repeated exposure to complex audit situations allows auditors to build stronger cognitive frameworks that improve their fraud detection capability. However, auditors do not work in ideal environments at all times. One important environmental factor affecting audit performance is time pressure.

Time pressure refers to the constraints imposed by limited time budgets and strict deadlines during audit engagements (Svanstrom, 2022b). Audit firms often face demands to complete engagements efficiently, which may cause auditors to prioritize task completion over thorough investigation. Under excessive time pressure, auditors may reduce audit procedures, pay less attention to unusual transactions, and become less sensitive to fraud indicators. This condition may lower audit quality and weaken fraud detection effectiveness. Empirical findings support this argument. Beyer et al., (2026) found that time pressure negatively affects auditors' fraud detection capability, while Atmanegara et al., (2021) reported that excessive time pressure reduces audit quality and limits auditors' ability to identify fraud indicators. Therefore, time pressure is often considered a significant environmental constraint that may weaken the effectiveness of audit work.

Another important determinant of fraud detection effectiveness is professional skepticism. Professional skepticism refers to an auditor's questioning mindset and critical evaluation of audit evidence. According to auditing standards, auditors must maintain professional skepticism throughout the audit process to ensure that financial statements are free from material misstatements caused by fraud or error (IAASB, 2021b). Professional skepticism encourages auditors to critically evaluate management assertions, remain alert to contradictory evidence, and carefully assess the reliability of audit evidence before forming conclusions. Auditors with a high level of skepticism are more likely to challenge unusual transactions and investigate potential fraud risks. Hurtt et al., (2020) found that professional skepticism significantly improves auditors' ability to identify fraud risk factors, while Hamshari et al., (2021) reported that auditors with professional skepticism is crucial for detecting fraud audit and errors. In both agency and cognitive perspectives, skepticism functions as a protective mechanism that helps auditors avoid overreliance on management explanations and enhances the quality of professional judgment.

Fraud itself refers to intentional acts committed by individuals or organizations to obtain illegal benefits through deception, misrepresentation, or misuse of assets (IAASB, 2021b). In financial reporting, fraud usually involves deliberate misstatements or omissions intended to mislead users of financial statements. Auditors therefore play a central role in detecting fraud through systematic audit procedures, evaluation of financial evidence, and investigation of suspicious transactions (Trompeter et al., 2021). Effective fraud detection requires not only technical competence but also objectivity, experience, sufficient time, and a skeptical mindset. In other words, the ability to detect fraud is not determined by a single factor but by the interaction of multiple auditor attributes and environmental conditions.

Although many studies have examined fraud detection ability, prior findings remain inconsistent. Some studies report that auditor competence, experience, and skepticism

significantly influence fraud detection ability, while others find insignificant or mixed relationships among these variables (Hammersley, 2021; Nelson & Tan, 2021a). Likewise, while some studies find that independence strengthens fraud detection capability, other results vary depending on context and sample characteristics. These inconsistencies indicate that the determinants of fraud detection ability may differ across institutional environments, audit settings, and professional contexts.

Furthermore, most previous studies have focused on developed economies, while limited empirical evidence exists regarding auditors' fraud detection ability in emerging economies, including Indonesia. Differences in regulatory environments, professional practices, audit market structures, and institutional settings may influence how auditor characteristics affect fraud detection effectiveness. In addition, limited research simultaneously examines both individual auditor factors, such as competence, independence, work experience, and professional skepticism, and environmental factors, such as time pressure, in explaining fraud detection capability. This gap is important because fraud detection is a multidimensional professional task shaped by both internal auditor qualities and external working conditions.

While prior studies have extensively examined the individual effects of competence, independence, work experience, time pressure, and professional skepticism on fraud detection ability, the existing literature still lacks a more integrative and context-sensitive perspective. Recent studies emphasize that fraud detection is not merely determined by isolated auditor attributes, but rather by the interaction between individual cognitive capabilities and situational or environmental pressures (Griffith et al., 2022; Tuemmler & Quick, 2025). Furthermore, emerging research proposes that combining individual and contextual factors within a unified framework provides a more comprehensive explanation of auditors' performance in detecting fraud, particularly in complex and dynamic audit environments (Hariyani et al., 2024; Saidon et al., 2025). Therefore, this study offers a specific contribution by adopting an integrative approach that simultaneously examines both auditor-specific characteristics (competence, independence, work experience, and professional skepticism) and environmental constraints (time pressure) within a single empirical model. In addition, this study provides contextual advancement by focusing on auditors in an emerging economy setting, where institutional differences, regulatory enforcement, and audit practices may influence the effectiveness of these determinants. By doing so, this study does not merely reconfirm prior findings, but extends the literature by demonstrating how widely established determinants operate collectively and contextually in shaping fraud detection capability.

This study addresses several gaps in the existing literature. First, previous studies on fraud detection ability have produced inconsistent empirical findings regarding the influence of auditor characteristics such as competence, independence, work experience, and professional skepticism. Second, most prior studies have been conducted in developed countries, leaving limited evidence from emerging economies such as Indonesia. Third, limited research simultaneously examines both individual auditor factors and environmental factors such as time pressure in explaining fraud detection capability. Therefore, this study attempts to fill these gaps by empirically examining the influence of competence, independence, work experience, time pressure, and professional skepticism on auditors' ability to detect fraud in Public Accounting Firms in Southern Sumatra.

Based on these considerations, this study aims to examine the influence of competence, independence, work experience, time pressure, and professional skepticism on auditors' ability to detect fraud. This research focuses on auditors working in Public Accounting Firms

in the Southern Sumatra region of Indonesia. By examining these factors simultaneously, this study is expected to contribute to the auditing literature by providing empirical evidence regarding the determinants of fraud detection capability in an emerging economy context. In addition, the findings are expected to provide practical implications for improving auditor performance, strengthening fraud detection mechanisms, and enhancing the credibility of the auditing profession. What is the purpose of the study? Why are you conducting the study? The main section of the article should start with an introductory section, which provides more details about the paper's purpose, motivation, research methods and findings. The introduction should be relatively nontechnical, yet clear enough for an informed reader to understand the manuscript's contribution.

2. Literature Review

2.1. Theoretical Framework: Integration of Agency Theory and Cognitive Theory

This study adopts a dual-theoretical framework by integrating agency theory and cognitive theory to explain auditors' ability to detect fraud. Agency theory explains the role of auditors as independent monitors who reduce information asymmetry and agency conflicts between principals and agents (DeFond & Zhang, 2014; Jensen & Meckling, 1976). Within this framework, auditor independence and professional responsibility are critical in ensuring the objective evaluation of financial statements and detecting opportunistic behavior such as fraud. From an agency perspective, auditors function as a control mechanism to mitigate conflicts of interest between management and stakeholders, thereby enhancing the credibility and reliability of financial reporting. In this context, factors such as independence and time pressure are particularly relevant, as they influence the effectiveness of auditors in carrying out their monitoring role under varying environmental constraints.

However, agency theory alone is insufficient to fully explain how auditors process information and make judgments during audit engagements. Therefore, this study incorporates cognitive theory, which emphasizes that auditors' judgment and decision-making are shaped by knowledge, experience, and cognitive processing abilities (Griffith et al., 2022; Nelson & Tan, 2021b). Cognitive theory explains how auditors interpret audit evidence, identify anomalies, and apply professional skepticism in detecting fraud. Based on this perspective, competence, work experience, and professional skepticism represent key internal capabilities that influence auditors' cognitive performance in fraud detection tasks. By clearly distinguishing the theoretical roles of each predictor where independence and time pressure are grounded in agency logic, and competence, experience, and skepticism are grounded in cognitive logic this study offers a more precise and integrated explanation of fraud detection. Ultimately, the integration of these two perspectives allows this study to explain fraud detection as both a monitoring function and a cognitive judgment process, thereby strengthening the explanatory power of the empirical model.

2.2. Auditors Ability to Detect Fraud

Auditors ability to detect fraud refers to the capability of auditors to identify material misstatements caused by intentional manipulation or fraudulent activities through audit procedures and professional judgment. Fraud detection requires auditors to evaluate audit evidence critically, recognize red flags, and assess inconsistencies in financial reporting (IAASB, 2021b).

Recent studies emphasize that fraud detection is a complex task influenced by both auditor characteristics and environmental conditions (Griffith et al., 2022). Empirical evidence shows that competence, independence, experience, and skepticism are key determinants influencing auditors effectiveness in detecting fraud.

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Competence refers to the knowledge, technical skills, and professional abilities required to perform audit tasks effectively. From a cognitive theory perspective, competence enhances auditors ability to process complex information, evaluate audit evidence, and identify irregularities. Auditors with higher competence are better able to recognize fraud indicators and apply appropriate audit procedures. Empirical studies consistently show that competence has a positive effect on fraud detection ability. Recent research also highlights that competence strengthens analytical thinking and improves auditors judgment quality in detecting fraud (Bierstaker et al., 2023).

2.4. Independence and Auditors Ability to Detect Fraud (Agency Perspective)

Independence also strengthens auditors' ability to critically evaluate audit evidence and resist managerial influence, which is crucial in identifying fraudulent reporting. Recent empirical studies indicate that auditor independence significantly enhances audit quality and reduces bias in professional judgment, thereby improving the likelihood of detecting financial misstatements and fraud (Griffith et al., 2021; Hope & Wang, 2022). Furthermore, independence has been shown to interact with other auditor attributes, particularly professional skepticism, in improving fraud detection effectiveness. This interaction suggests that independent auditors are more likely to question management assertions and investigate anomalies more deeply when supported by a skeptical mindset Carpenter et al., (2022).

However, recent evidence also highlights that the effect of independence may not be uniform across all contexts. In certain institutional environments, factors such as audit firm controls, regulatory pressure, and organizational culture may moderate the effectiveness of independence in enhancing audit outcomes (Svanstrom, 2022b). These findings reinforce the view that independence should not be examined in isolation, but rather as part of a broader system of governance and auditor characteristics that jointly determine fraud detection effectiveness.

2.5. Work Experience and Auditor's Ability to Detect Fraud (Cognitive Perspective)

Work experience refers to the accumulation of knowledge and skills gained through repeated audit engagements. Cognitive theory suggests that experience enhances auditors' mental frameworks, enabling them to recognize patterns and anomalies more effectively. Experienced auditors tend to have better judgment and are more capable of detecting fraud due to their exposure to various audit cases. Empirical studies confirm that experience positively influences fraud detection ability. Recent evidence further indicates that experienced auditors are more effective in identifying fraud risk factors, evaluating complex audit evidence, and

adapting audit procedures to different client environments (Gul et al., 2020; Nelson & Tan, 2021b). Moreover, experience allows auditors to develop intuitive judgment and pattern recognition skills, which are critical in detecting irregular transactions and financial manipulation.

In addition, recent studies highlight that auditor experience does not operate independently but interacts with other cognitive factors such as professional skepticism and analytical ability to enhance fraud detection performance (Bierstaker et al., 2023; Griffith et al., 2021). Experienced auditors are more likely to apply skepticism effectively, reducing overreliance on management representations and improving the quality of audit judgments. However, some studies also suggest that the impact of experience may vary depending on contextual factors such as workload, audit complexity, and organizational support systems, indicating that experience alone is not always sufficient to guarantee effective fraud detection. Therefore, auditor experience should be viewed as part of a broader cognitive and organizational framework that collectively determines fraud detection effectiveness.

2.6. Time Pressure and Auditors Ability to Detect Fraud (Agency Perspective)

Time pressure refers to constraints imposed by limited audit time budgets and strict deadlines during audit engagements. From an agency perspective, time pressure represents an environmental constraint that may reduce audit quality and weaken monitoring effectiveness. Under high time pressure, auditors may reduce audit procedures, rely more on heuristics, and overlook important fraud indicators, thereby increasing the risk of audit failure. Empirical evidence suggests that time pressure can negatively affect auditors' ability to detect fraud by limiting the depth of audit testing and reducing attention to unusual transactions or red flags (Griffith et al., 2021; Svanstrom, 2022b).

However, recent studies also highlight that the effect of time pressure is not always consistent. In some cases, auditors are still able to maintain audit quality despite time constraints due to adherence to auditing standards, professional ethics, and structured audit methodologies (Bratten, 2021). This suggests that auditors may develop coping mechanisms, such as prioritizing high-risk areas and relying on experience and professional judgment to mitigate the negative effects of time pressure. Furthermore, the relationship between time pressure and fraud detection may be context-dependent, influenced by factors such as audit complexity, organizational support, and workload. In moderate conditions, time pressure may not significantly impair audit performance, but under extreme pressure, it may lead to dysfunctional audit behavior such as premature sign-off or reduced audit procedures (Appelbaum, 2022). Therefore, time pressure should be understood as a contingent environmental factor whose impact on fraud detection depends on the interaction between institutional conditions and auditors' cognitive capabilities.

2.7. Professional Skepticism and Auditors Ability to Detect Fraud (Cognitive Perspective)

Professional skepticism refers to a questioning mindset and critical assessment of audit evidence. From a cognitive perspective, skepticism plays a central role in how auditors interpret information and make judgments. Auditors with high professional skepticism are more likely to question management assertions, detect inconsistencies, and identify fraud risks. Empirical studies consistently show that professional skepticism significantly improves fraud detection ability. Furthermore, recent research suggests that skepticism acts as a cognitive mechanism that enhances the effectiveness of other auditor attributes in detecting fraud (Carpenter et al., 2022; Griffith et al., 2021).

Recent literature further emphasizes that professional skepticism not only directly influences fraud detection but also serves as a mediating and reinforcing mechanism in the audit process. For instance, skepticism enhances auditors' sensitivity to fraud red flags and encourages more thorough investigation of unusual transactions, thereby improving fraud detection effectiveness (Brazel et al., 2021; Brown-Liburd et al., 2021). In addition, studies show that professional skepticism strengthens the relationship between auditors' competencies, experience, and fraud detection ability, indicating its role as a critical cognitive driver in audit judgment (Carpenter et al., 2022).

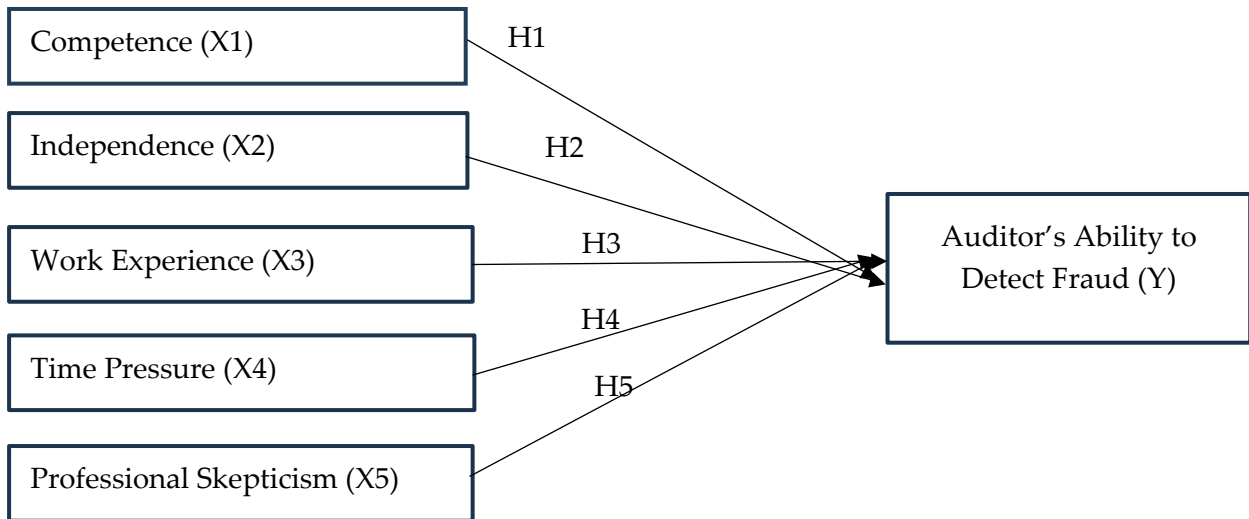
Moreover, recent empirical evidence highlights that auditors with higher levels of skepticism tend to perform more extensive audit procedures, critically evaluate evidence, and avoid overreliance on management representations, which ultimately enhances audit quality and reduces fraud risk (Hurt et al., 2020a; Knechel & Salterio, 2021). However, some studies also suggest that the effectiveness of professional skepticism may depend on contextual factors such as auditor motivation, organizational culture, and regulatory environment, indicating that skepticism alone may not be sufficient without adequate institutional support (Brazel et al., 2021). Therefore, professional skepticism should be understood as a core cognitive capability that not only directly improves fraud detection but also interacts with other auditor attributes and contextual factors, reinforcing the overall effectiveness of the audit process.

3. Methodology

This study employs a quantitative research approach with a causal associative design to examine the relationship between several independent variables and the dependent variable. Quantitative research is based on the positivist paradigm and is used to analyze relationships between variables through statistical techniques in order to test predetermined hypotheses (Sugiyono, 2017). The purpose of this study is to analyze the influence of auditor competence, independence, work experience, time pressure, and professional skepticism on auditors' ability to detect fraud. A survey method was used as the research approach, where data were collected through structured questionnaires distributed to auditors working in Public Accounting Firms (Kantor Akuntan Publik/KAP) located in the Southern Sumatra region of Indonesia. The questionnaire was designed based on the research variables and measurement indicators to capture respondents' perceptions regarding the factors influencing fraud detection capability. The data used in this study are primary data obtained directly from respondents through questionnaire responses. According to Sugiyono (2017), primary data are data collected directly from the original source for specific research purposes. The population of this study consists of auditors working in Public Accounting Firms in Southern Sumatra, totaling 104 auditors. The sampling technique used in this research is probability sampling with the simple random sampling method, which provides equal opportunity for each member of the population to be selected as a sample (Sugiyono, 2017). The questionnaire items were measured using a five-point Likert scale ranging from strongly disagree to strongly agree to measure respondents' perceptions of each research variable (Ghozali, 2018a). The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS). The data analysis procedure consisted of several stages, including descriptive statistical analysis to describe the characteristics of respondents and the distribution of responses, followed by data quality testing through validity and reliability tests to ensure that the research instruments accurately measure the intended constructs (Ghozali, 2018a). Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were

conducted to ensure that the regression model met statistical assumptions. Hypothesis testing was performed using multiple linear regression analysis to examine the influence of competence, independence, work experience, time pressure, and professional skepticism on auditors' ability to detect fraud. The regression model was evaluated using the t-test for partial effects, the F-test for simultaneous effects, and the coefficient of determination (R^2) to determine the explanatory power of the model (Ghozali, 2018b).

Figure 1. Research Framework



4. Result and Discussion

4.1. Result

This study was conducted in Public Accounting Firms located in the Southern Sumatra region of Indonesia. Of the 20 Public Accounting Firms registered in the region, 14 firms agreed to participate in the survey. Among the participating firms, nine were located in Palembang, one in Lampung, two in Bengkulu, and two in Jambi. The population and sample of this study consisted of 75 auditors working in those firms. Data were collected using a structured questionnaire distributed to the respondents. Each respondent was asked to provide responses to a set of statements related to the research variables. The questionnaires were distributed through multiple methods, including direct distribution, delivery via courier service (JNE), and online distribution using Google Forms sent via email to the participating auditors. A summary of the questionnaire distribution is presented in Table 1.

Table 1. Questionnaire Response Rate

Description	Number of Questionnaires
Questionnaires distributed	60
Questionnaires not returned	7
Invalid/incomplete questionnaires	5
Valid Questionnaires (offline)	16
Total valid questionnaires used for analysis	64

Source: Process data, 2025

Descriptive statistical analysis was performed to describe the data based on the mean, standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness values for each variable, as presented below.

Table 2. Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
Kompetensi	64	19	25	21.83	1.705
Independensi	64	21	34	28.44	3.202
Pengalaman Kerja	64	13	20	16.64	1.557
Tekanan Waktu	64	12	25	19.00	2.755
Skeptisisme Profesional	64	22	30	25.72	2.134
Kemampuan Auditor dalam Mendeteksi Fraud	64	6	21	14.33	3.102
Valid N (listwise)	64				

Source: Process data, 2025

Table 2 presents the descriptive statistics of the variables used in this study based on 64 observations. The competence variable (X1) shows a minimum value of 19 and a maximum value of 25, with a mean of 21.83 and a standard deviation of 1.705. The independence variable (X2) ranges from 21 to 34, with a mean value of 28.44 and a standard deviation of 3.202. The work experience variable (X3) has a minimum value of 13 and a maximum value of 20, with a mean of 16.64 and a standard deviation of 1.557. The time pressure variable (X4) ranges from 12 to 25, with a mean value of 19.00 and a standard deviation of 2.755. Meanwhile, the professional skepticism variable (X5) has a minimum value of 22 and a maximum value of 30, with a mean of 25.72 and a standard deviation of 2.134. Finally, the dependent variable, auditors' ability to detect fraud (Y), shows a minimum value of 6 and a maximum value of 21, with a mean of 14.33 and a standard deviation of 3.102.

The validity test results indicate that all 33 questionnaire items used in this study are valid. The items consist of five statements measuring competence, seven statements measuring independence, four statements measuring work experience, five statements measuring time pressure, six statements measuring professional skepticism, and six statements measuring auditors' ability to detect fraud. All items met the validity criteria and were therefore considered appropriate for further analysis.

The reliability test results also demonstrate that all research instruments are reliable. This is indicated by Cronbach's Alpha values exceeding the minimum threshold of 0.60. The Cronbach's Alpha values for each variable are as follows: competence (0.724), independence (0.708), work experience (0.777), time pressure (0.751), professional skepticism (0.685), and auditors' ability to detect fraud (0.739). These results indicate that the measurement instruments used in this study are internally consistent and reliable.

The classical assumption tests were conducted to ensure that the regression model met the required statistical assumptions. The multicollinearity test results indicate that all independent variables have Variance Inflation Factor (VIF) values below 10 and tolerance values above 0.10, suggesting that no multicollinearity problem exists among the independent variables. The heteroscedasticity test results also show that the significance values for all independent variables exceed 0.05, indicating the absence of heteroscedasticity in the regression model. Specifically, the significance values are 0.328 for competence, 0.325 for independence, 0.434 for work experience, 0.833 for time pressure, and 0.772 for professional skepticism. Furthermore, the normality test results show a significance value of 0.200, which is greater than the threshold value of 0.05. This result indicates that the residuals are normally distributed and that the regression model satisfies the normality assumption.

Table 3. Results of Multiple Linier Regression Analysis

Coefficients^a						
Model		Unstandardized		Standardized		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	44.027	8.312		5.297	.000
	Competence	.633	.260	.295	2.440	.018
	Independence	.323	.146	.284	2.203	.032
	Work					
	Experience	.286	.139	.254	2.051	.045
	Time Pressure	.262	.152	.200	1.728	.089
	Skeptisisme					
	Profesional	.434	.193	.273	2.246	.029
	Skepticism					

a. Dependent Variable: Auditor's Ability to Detect Fraud

Source: Process data, 2025

The results of the multiple linear regression analysis indicate that competence, independence, work experience, time pressure, and professional skepticism have positive coefficients in explaining auditors' ability to detect fraud. The regression equation is expressed as.

$$Y = 44,027 + 0,633 X1 + 0,323 X2 + 0,286 X3 + 0,262 X4 + 0,434 X5 + e$$

The results suggest that competence, independence, work experience, and professional skepticism contribute positively to auditors' fraud detection ability. This implies that higher levels of these factors are associated with an increased ability of auditors to identify fraudulent activities. Overall, the regression model indicates that the independent variables collectively explain variations in auditors' ability to detect fraud.

Table 4. Results of the t-Test

Coefficients^a						
Model		Unstandardize		Standardized		
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	Professional					
	Skepticism	.434	.193	.273	2.246	.029

a. Dependent Variable: Auditors' Ability to Detect Fraud

Source: Process data, 2025

Based on Table 4, the partial effects of the independent variables on the dependent variable can be explained as follows. The competence variable shows a t-value greater than the t-table

value ($2.440 > 2.001$) with a significance value of $0.018 (< 0.05)$, indicating that H1 is accepted. This result suggests that competence has a significant positive effect on auditors' ability to detect fraud. Similarly, the independence variable has a t-value greater than the t-table value ($2.203 > 2.001$) with a significance value of $0.032 (< 0.05)$, indicating that H2 is accepted. This means that independence significantly and positively influences auditors' ability to detect fraud. The work experience variable also shows a t-value greater than the t-table value ($2.051 > 2.001$) with a significance value of $0.045 (< 0.05)$, indicating that H3 is accepted and that work experience has a significant positive effect on auditors' ability to detect fraud. In contrast, the time pressure variable has a t-value lower than the t-table value ($1.728 < 2.001$) with a significance value of $0.089 (> 0.05)$, indicating that H4 is rejected; therefore, time pressure does not have a significant effect on auditors' ability to detect fraud. Finally, the professional skepticism variable shows a t-value greater than the t-table value ($2.246 > 2.001$) with a significance value of $0.029 (< 0.05)$, indicating that H5 is accepted. This result implies that professional skepticism has a significant positive effect on auditors' ability to detect fraud.

The results of the multiple correlation coefficient (R), coefficient of determination (R Square), and adjusted coefficient of determination (Adjusted R Square) indicate that the multiple correlation coefficient (R) has a positive value of 0.497 . This result suggests that competence, independence, work experience, time pressure, and professional skepticism have a moderate relationship with auditors' ability to detect fraud. In other words, an increase in competence, independence, work experience, time pressure, and professional skepticism tends to be associated with an increase in auditors' ability to detect fraud. Furthermore, the R Square value is 0.247 , or 24.7% , indicating that the combined contribution of competence, independence, work experience, time pressure, and professional skepticism explains 24.7% of the variation in auditors' ability to detect fraud. The remaining 75.3% ($100\% - 24.7\%$) is explained by other variables not included in this study.

4.2. Discussion

Auditor competence refers to the knowledge, skills, and professional expertise required to perform audit tasks effectively. Competent auditors are more capable of analyzing financial statements, identifying irregularities, and detecting potential fraud during the audit process. In line with agency theory, auditors serve as independent monitoring mechanisms that reduce information asymmetry between principals (shareholders) and agents (management). Competent auditors are therefore essential in mitigating agency conflicts and preventing opportunistic behavior by management (DeFond & Zhang, 2014; Trompeter et al., 2021). The regression test results indicate that competence has a positive and significant effect on auditors' ability to detect fraud. This is shown by the t-test results where the calculated t-value of competence (2.440) is greater than the t-table value (2.001) with a significance value of $0.018 (< 0.05)$. Therefore, H1 is accepted, indicating that competence significantly and positively influences auditors' ability to detect fraud. These findings suggest that auditors who possess adequate knowledge, professional training, and technical expertise are better able to recognize fraud indicators and analyze financial statement manipulation. This finding is consistent with recent studies showing that auditor competence significantly improves fraud detection effectiveness (Hammersley, 2021; Khairunnisa et al., 2025; Messier et al., 2022; Pratiwi et al.,

2019; Subawa et al., 2024). Competent auditors tend to demonstrate stronger analytical abilities and professional judgment, which enhances their capacity to detect irregularities in financial reporting. However, this result contrasts with some previous findings that reported no significant relationship between competence and fraud detection ability (Nouraldeen, 2025; Riadi et al., 2025; Sulistyawati et al., 2024). These differences may arise due to variations in research settings, auditor characteristics, and institutional environments.

Independence is a fundamental principle of the auditing profession that ensures auditors provide objective and unbiased opinions on financial statements. An independent auditor is not influenced by management or other external parties when evaluating audit evidence. From the perspective of agency theory, auditor independence is critical in reducing agency problems and ensuring that management's financial reporting is monitored objectively (DeFond & Zhang, 2014). The regression results show that independence has a positive and significant effect on auditors' ability to detect fraud. The t-test results indicate that the calculated t-value for independence (2.203) is greater than the t-table value (2.001), with a significance value of 0.032 (< 0.05). Therefore, H2 is accepted, meaning that independence significantly influences auditors' fraud detection ability. These findings indicate that auditors who maintain independence from client influence are more capable of objectively identifying irregularities and fraudulent activities in financial statements. This result is consistent with recent research indicating that independent auditors perform more rigorous audit procedures and are more likely to detect financial reporting fraud (Freida et al., 2024; Hope et al., 2022; Knechel & Salterio, 2021; Pratiwi et al., 2019; Subawa et al., 2024; Utami, 2023). Meanwhile research is inconsistent (Amlayasa et al., 2025; Khairunnisa et al., 2025; Nouraldeen, 2025; Trompeter et al., 2021). Independent auditors are better able to challenge management assertions and investigate suspicious transactions without bias.

Audit experience refers to the accumulation of knowledge obtained through repeated participation in audit engagements and exposure to various financial reporting situations. Experienced auditors tend to develop stronger analytical abilities and professional judgment when evaluating audit evidence. According to cognitive theory, individuals develop more effective decision-making abilities through experience and learning processes (Nelson & Tan, 2021b). The regression results indicate that work experience has a positive and significant effect on auditors' ability to detect fraud. The t-test results show that the calculated t-value for work experience (2.051) is greater than the t-table value (2.001) with a significance value of 0.045 (< 0.05). Therefore, H3 is accepted, indicating that work experience significantly improves auditors' fraud detection ability. This result suggests that auditors with more audit experience are more capable of recognizing fraud patterns and identifying unusual financial transactions. Experienced auditors also have greater exposure to different types of fraud schemes, enabling them to detect irregularities more effectively. These findings are consistent with recent studies showing that audit experience significantly enhances fraud detection ability (Nelson & Tan, 2021b; Prianthara et al., 2023; Sihombing & Muda, 2019; Subawa et al., 2024). Meanwhile research is inconsistent (Nouraldeen, 2025; Nurleni, Darmawati, 2024; Sulistyawati et al., 2024).

Time pressure refers to the constraints imposed by limited audit budgets and strict deadlines during audit engagements. Auditors are often required to complete audit procedures within a predetermined time frame established by clients or audit firms. Excessive time pressure may influence auditors' behavior and reduce the quality of audit procedures. The regression results

show that time pressure does not have a significant effect on auditors' ability to detect fraud. The t-test results indicate that the calculated t-value for time pressure (1.728) is lower than the t-table value (2.001) with a significance value of 0.089 (> 0.05). Therefore, H4 is rejected, indicating that time pressure does not significantly influence auditors' fraud detection ability. This finding suggests that although auditors often face time constraints during audit engagements, these constraints do not necessarily reduce their ability to detect fraud. Professional standards and audit procedures may help auditors maintain audit quality despite time limitations. This result is consistent with studies suggesting that auditors may still maintain professional judgment and audit quality even under time pressure (Atmanegara et al., 2021; Khairunnisa et al., 2025; Svanstrom, 2022b). However, other studies have reported that excessive time pressure may reduce auditors' sensitivity to fraud indicators (Al-Sendy et al., 2024; Beyer et al., 2026; Hammersley, 2021), indicating that the effect of time pressure may vary depending on the audit environment.

The finding that time pressure does not significantly affect auditors' ability to detect fraud warrants a more nuanced interpretation. One possible explanation is the presence of professional resilience, where auditors are able to maintain audit quality despite tight deadlines due to adherence to professional standards and ethical responsibilities. Auditing standards require auditors to exercise due professional care and skepticism regardless of time constraints, which may reduce the negative impact of time pressure (IAASB, 2021a). In addition, organizational controls within Public Accounting Firms, such as standardized audit procedures, supervision mechanisms, and review processes, may mitigate the adverse effects of time pressure on audit performance (Svanstrom, 2022a). This suggests that auditors may rely on structured audit methodologies to ensure that critical procedures related to fraud detection are not compromised.

Another plausible explanation is that the effect of time pressure may be context-dependent and non linear, meaning that it becomes significant only under certain audit environments or extreme conditions. In relatively moderate audit settings, such as those represented in this study, time pressure may not reach a threshold that impairs auditors' judgment or reduces audit quality. Prior studies indicate that time pressure tends to negatively influence audit performance only when it leads to dysfunctional audit behavior, such as premature sign off or reduced audit procedures (Bierstaker et al., 2023). Furthermore, this result may also reflect sample-specific characteristics, where respondents are experienced auditors who have developed coping mechanisms to manage workload effectively. From a theoretical perspective, this finding suggests that while time pressure is conceptually important within agency theory as an environmental constraint, its empirical effect may be contingent upon auditors' cognitive capacity, experience, and organizational support systems. Therefore, this study highlights that time pressure does not universally weaken fraud detection ability, but rather interacts with other factors, reinforcing the importance of considering situational and contextual dynamics in auditing research.

Professional skepticism refers to an auditor's questioning mindset and critical evaluation of audit evidence. Auditors with high professional skepticism tend to challenge management assertions and carefully evaluate the reliability of financial information. According to auditing standards, professional skepticism is essential for identifying fraud risk factors during the audit process (IAASB, 2021b). The regression results indicate that professional skepticism has a positive and significant effect on auditors' ability to detect fraud. The t-test results show that the calculated t-value for professional skepticism (2.246) is greater than the t-table value (2.001)

with a significance value of 0.029 (< 0.05). Therefore, H5 is accepted, indicating that professional skepticism significantly improves auditors' fraud detection ability. This result suggests that auditors who maintain a questioning mindset and critically evaluate audit evidence are more capable of identifying fraud indicators. Professional skepticism encourages auditors to investigate unusual transactions and verify management representations more carefully. These findings are consistent with recent studies demonstrating that professional skepticism significantly improves fraud detection performance (Hurtt et al., 2020b; Nurleni, Darmawati, 2024; Sihombing & Muda, 2019; Wahidahwati & Asyik, 2022). Meanwhile professional skepticism adversely affects fraud detection (Subawa et al., 2024) and enhances the impact of other factors like expertise and training on fraud detection (Nouraldeem, 2025; Sulistyawati et al., 2024).

Overall, the findings of this study suggest that auditors' ability to detect fraud is best understood as the result of the interaction between internal cognitive capabilities and external professional conditions, rather than the effect of individual factors in isolation. Competence, work experience, and professional skepticism jointly form a set of cognitive attributes that enhance auditors' capacity to process complex information, recognize fraud patterns, and exercise sound professional judgment. At the same time, independence strengthens this cognitive capacity by ensuring that auditors can apply their knowledge and judgment objectively without external interference, thereby reinforcing their role as effective monitors within the agency framework. In contrast, the non-significant effect of time pressure indicates that environmental constraints do not necessarily weaken fraud detection ability when supported by strong professional competence, experience, and organizational controls. This finding highlights that in the context of emerging economies, such as Indonesia, auditors may rely on a combination of professional standards, accumulated experience, and skepticism to maintain audit quality even under constrained conditions. Therefore, this study demonstrates that fraud detection is a multidimensional and context-dependent capability, shaped by the alignment of cognitive strengths and institutional conditions, rather than a simple linear relationship between individual determinants. This integrated perspective provides a more comprehensive understanding of how auditors perform in real audit environments and contributes to the development of a more holistic framework for explaining fraud detection effectiveness.

5. Conclusion and Suggestion

This study aims to examine how competence, independence, work experience, time pressure, and professional skepticism influence auditors' ability to detect fraud. The respondents in this study consisted of 64 auditors working in Public Accounting Firms in Southern Sumatra. Based on the collected data and the results of the statistical tests conducted, several conclusions can be drawn. First, competence has a positive effect on auditors' ability to detect fraud, indicating that auditors working in Public Accounting Firms in Southern Sumatra agree that higher competence improves their ability to detect fraudulent activities. Second, independence also has a positive effect on auditors' ability to detect fraud, suggesting that auditors believe maintaining independence enhances their effectiveness in identifying fraud. Third, work experience has a positive effect on auditors' ability to detect fraud, implying that auditors with greater experience are better able to identify fraudulent activities in financial statements. Fourth, time pressure does not significantly influence auditors' ability to detect fraud, indicating that auditors working in Public Accounting Firms in Southern Sumatra generally

do not perceive time constraints as affecting their fraud detection capability. Finally, professional skepticism has a positive effect on auditors' ability to detect fraud, suggesting that auditors who maintain a questioning mindset and critically evaluate audit evidence are more capable of detecting fraudulent activities.

Limitations and Future Research

In addition to its theoretical contributions, this study provides several practical implications for audit firms and the auditing profession, particularly within emerging-market contexts. First, given the significant role of competence and work experience, Public Accounting Firms are encouraged to strengthen structured training programs and continuous professional development, including fraud detection techniques, data analytics, and case-based learning, to enhance auditors' technical and analytical capabilities. Second, the importance of independence highlights the need for firms to reinforce strict ethical standards, rotation policies, and supervision mechanisms to minimize potential bias and ensure objectivity in audit engagements. Third, since professional skepticism is proven to be a key determinant, audit firms should actively promote a skeptical mindset culture by incorporating skepticism focused training, encouraging critical questioning, and designing review processes that challenge auditors' judgments. Furthermore, although time pressure was found to be insignificant, firms should not overlook workload management practices, such as realistic time budgeting, adequate staffing, and effective scheduling, to prevent excessive pressure that may eventually impair audit quality under different conditions. Finally, these findings suggest that improving fraud detection effectiveness requires an integrated approach, where technical competence, independence, work experience, and professional skepticism are developed simultaneously within supportive organizational and institutional frameworks.

In addition to these practical implications, this study also offers several directions for future research. Future studies are encouraged to examine the role of additional contextual variables, such as organizational culture, audit firm size, and regulatory environment, which may moderate the relationship between auditor characteristics and fraud detection ability. Furthermore, given the insignificant effect of time pressure found in this study, future research may explore non linear relationships or threshold effects of time pressure, as well as its interaction with cognitive factors such as experience and professional skepticism. Researchers are also encouraged to employ mixed method approaches, such as interviews or experimental designs, to gain deeper insights into auditors' cognitive processes and behavioral responses in fraud detection. Finally, expanding the scope of research to different institutional settings or conducting cross-country comparisons would provide a more comprehensive understanding of fraud detection effectiveness across diverse audit environments.

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