ANALYSIS OF FACTORS AFFECTING INTERNAL AUDITOR'S ABILITY TO DETECT FRAUD

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Abstract *– This study aims to analyse the effect of independence, experience, professional skepticism, and time budget pressure towards the internal auditor's ability to detect fraud. The population in this study is the auditor who works at the Central Office of the Finance and Development Supervisory Agency (BPKP). The type of data used is primary data. Sampling using a survey method in the form of a questionnaire given to respondents and produced as many as 52 samples. Data testing was carried out by multiple regression testing using the SPSS version 20 program. The results showed that independence, experience, and professional skepticism had a positive and significant effect on the internal auditor's ability to detect fraud. Meanwhile, time budget pressure had a negative and significant effect on the the internal auditor's ability to detect fraud.*

Keywords: fraud detection, auditor independence, auditor experience, professional skepticism, time budget pressure

I. INTRODUCTION

Financial scandals involving several major global companies such as WorldCom, Enron Corporation, Lehman Brothers Holding Inc, Tyco International, and issues related to internal control weaknesses such as the cases of First Keystone Bank and Howard Streets Jewelers Inc have increased the global community's awareness of the responsibility of internal auditors in preventing and detecting fraud (Garcia, 2010). Data from the Association of Certified Fraud Examiners (ACFE) in 2022 indicates that fraud schemes in the Asia Pacific region are dominated by corruption cases, total 57% with the following details:

Table 1. Fraud Schemes

Fraud Schemes	*Percent of Cases*
Corruption	57%
Billing	20%
Noncash	17%
Expense reimbursements	15%
Cash on hand	11%
Financial statement fraud	11%
Check and payment tampering	9%
Skimming	9%
Cash larceny	6%
Register disbursements	2%

Source: Association of Certified Fraud Examiners (ACFE). 2022. Occupational Fraud 2022: A Report to The Nations. Page 70.

The ACFE data aligns with the bureaucratic reform journey in Indonesia. Over the past 20 years, Indonesia still struggles to be free from corruption that has spread across various government and private sectors. Transparency International released the Corruption Perception Index (CPI) in 2022, and Indonesia scored 34, a decrease of four points from 2021, when it scored 38. Indonesia's ranking also dropped fourteen positions to 110 out of 180 countries surveyed worldwide, far below Singapore (5), Malaysia (61), Vietnam (77), and even Timor Leste, which also ranked 77 alongside Vietnam (www.transparency.org, 2022).

Based on data from Indonesia Corruption Watch, during the first semester of 2022, there were at least 252 corruption cases with a potential state loss of Rp33.6 Trillion. Meanwhile, corruption cases handled by the Corruption Eradication Commission (KPK) has increased significantly. Data shows that throughout 2022, the KPK took 149 corruption cases, representing a 34.23% increase compared to the previous year's 111 cases (dataindonesia.id, 2023).

This situation is further reinforced by The Global Competitive Index Report 2018, where the fundamental issue of corruption in Indonesia was highlighted by the World Economic Forum (WEF) 2018, ranking first with a score of 13.8. The report mentions that corruption is a primary hindrance to conducting business, along with government bureaucracy inefficiency and access to funding. Corruption also costs the world economy about 5% of GDP or $3.6 trillion annually (weforum.org, 2022). According to Rahayu & Gudono (2016), the more the government's efforts to prevent and eradicate corruption, the higher the number of corruption cases that occur yearly. This phenomenon creates an expectation gap amid a society that demands better financial management and freedom from corruption in public administration.

During the past few years, we can observe numerous cases related to fraud committed by officials in government institutions and state-owned or regional enterprises (Umar et al., 2021). First, there is the case of corruption involving COVID-19 social assistance funds. On December 6, 2020, former Minister of Social Affairs Juliari Batubara was named a suspect by the Corruption Eradication Commission (KPK). The program involved the distribution of COVID-19 aid packages, such as necessities, under the Ministry of Social Affairs. The estimated embezzlement amounted to Rp 5.9 trillion, involving 272 contracts executed over two periods (Kompas, 2021). The second case involves the construction of the Drinking Water Supply System (SPAM) within the Ministry of Public Works and Housing (PUPR) between 2017 and 2018. It all began when several individuals accepted bribes and gratuities from the PT Wijaya Kusuma Emindo (WKE) and PT Tashida Sejahtera Perkasa (TSP) directors. This unlawful action aimed to ensure that PT WKE and PT TSP would win the SPAM tender by agreeing to a fee of ten percent of the project value. Three percent of the project value would go to the PPK, while the remaining seven percent would be distributed among unit heads. As a result, these two companies secured 12 SPAM projects under the Ministry of Public Works and Housing with a total value of Rp 429 billion. (Nasional Tempo, 2018).

One of the reasons behind this is the weakness of the existing internal controls. Internal auditors are crucial in detecting, preventing, and reporting organizational fraud (Halbouni, 2015). Within the organization, internal auditors have greater flexibility to oversee all activities, from planning to execution and reporting (Dellai & Omri, 2016). According to Coram et al. (2008) in Anto et al. (2016), an organization with a well-functioning internal audit can detect and identify instances of fraud more quickly than organizations with weaker internal audit functions.

Unlike external auditors, internal auditors are continuously present within the organization, enabling them to have a better understanding of the organization and its control systems (Petrascu & Tieanu, 2014). According to the ACFE 2022 survey, the role of internal audit ranks second in fraud detection, far surpassing the role of external auditors and second only to tips (whistleblowing).

In the context of the Indonesian government organizations, tips are also managed and acted upon by the Internal Government Oversight Apparatus (APIP) through a whistleblowing system mechanism. The Indonesian Government Internal Audit Standards (SAIPI) PER-01/AAIPI/DPN/2021 number 2310.A2 affirm that APIP evaluates auditee's compliance with laws and regulations, fraud, and non-compliance. The standards state that auditors must design their internal audits to detect such deviations and report to management if they find indications of fraud to determine follow-up actions.

BPKP, in this case as the government internal auditor or the Internal Government Oversight

Apparatus (APIP), plays a crucial role in preventing and detecting fraud by providing early warnings about potential deviations (Anto et al., 2016). Under Government Regulation Number 60/2008, BPKP is tasked with implementing internal controls and is expected to assist auditees in recognizing risks that may hinder the achievement of organizational goals while providing value-added insights to management. In the philosophy of the new audit paradigm, the role of internal auditors is no longer that of a watchdog seeking to find auditee's mistakes, but rather as consultants and catalysts for management, striving to enhance organizational operations and achieve objectives through a systematic and directed approach in evaluating and assessing the effectiveness of risk management through adequate controls and good governance processes (Rahayu et al., 2018). With this role, BPKP becomes a cornerstone in achieving accountability and transparency towards good governance, cleanliness, and freedom from corruption in government administration.

According to Singleton (2010), fraud detection is an effort to obtain sufficient early indications of the existence of fraudulent activities, starting with identifying fraud schemes, understanding fraud theory, and delving into internal controls. Subsequently, this involves recognizing potential symptoms (red flags) that may give rise to fraud. The research results of Pincus (1989) cited in Othman et al., (2015), showed that auditors who understand red flag symptoms during risk assessment can measure potential fraud indicators more effectively and comprehensively.

In detecting fraud, every auditor must have a high level of independence. Independence is the attitude of not taking sides and not being bound to any interested parties during the audit process (Khaksar et al., 2022). According to Biksa & Wiratmaja (2016), auditors must maintain independence in performing their duties, especially when gathering information related to fraud. An independent attitude is crucial because the decisions can be dishonest and unreliable if an auditor shows bias or lack of objectivity. According to the research by Umar et al. (2019); Faradilla et al. (2021) and Luthfi & Simpuruh (2022), independence has a positive influence on the auditor's ability to detect fraud. Meanwhile, the research results, according to Prasetyo et al. (2019) and Kurniati (2022), indicate that independence does not affect the auditor's ability to detect fraud.

In the current situation where fraud tends to increase, auditors must always maintain their expertise to ensure the quality of audits remains intact. According to Mui (2018) one of the factors influencing audit expertise is the auditor's experience. Increasing experience in each assignment undertaken by auditors will help improve their audit expertise (Takanserang & Indarto, 2021). According to the research by Indriyani & Hakim (2021) and Susandya & Suryandari (2021), experience has a positive effect on the auditor's ability to detect fraud. However, the studies by Rahayu & Gudono (2016) and Fitria & Ratnaningsih (2022) indicate that auditor experience does not affect the internal auditor's ability to detect fraud.

Professional skepticism is a critical mindset that involves questioning and critically evaluating audit evidence during the audit process (Carpenter & Reimers, 2013). When collecting and examining evidence, auditors must objectively consider its relevance, competence, and sufficiency (AAIPI, 2021). Burnaby et al. (2011), cited in Agustina et al. (2021), explained that professional skepticism plays a crucial role in risk assessment and identifying opportunities for fraud. Internal auditors with high professional skepticism generally have a greater desire to seek information related to fraud symptoms (Fullerton & Durtschi, 2004). According to the research by Biksa & Wiratmaja (2016); Indriyani & Hakim (2021); and Fitriani & Ratnaningsih (2022) it is explained that the higher the level of professional skepticism possessed by auditors, the greater their ability to detect fraud, leading to a tendency for more detected fraud cases. However, research by Rahayu & Gudono (2016); Suryanto et al. (2017); Faradilla et al. (2021) indicates that professional skepticism does not have a significant effect on the auditor's ability to detect fraud.

Auditors are not only required to work professionally but also need to adhere to the allocated time budget. Time pressure is related to the stress auditors experience when trying to complete their work within the set timeframe (Pratiwi et al., 2019). Some auditors consider time budgets often unrealistic, but they are still responsible for meeting them professionally. Mujiastono (2017), citing Braun (2000), indicates that auditors under high time pressure may lower their sensitivity to fraud red flags, reducing the likelihood of detecting fraud. Other research by Indriyani & Hakim (2021) and Fitria & Ratnaningsih (2022) shows that time budget pressure has a negative impact on fraud detection. On the other hand, research conducted by Pangestika et al. (2014) and Susandya & Suryandari (2021) indicates that time budget pressure does not significantly affect fraud detection because auditors have been given time budgets tailored to the complexity of the audit assignments, allowing them to carry out their tasks efficiently.

Based on the information provided above, several previous studies regarding the influence of factors such as independence, experience, professional skepticism, and time budget pressure on the internal auditors' ability to detect fraud have yielded inconsistent results. Therefore, the researchers are interested in conducting a study to analyze the factors of Independence, Experience, Professional Skepticism, and Time Budget Pressure on the Ability to Detect Fraud, where the researchers will focus on a case study of internal auditors at the Central Office of the Financial and Development Supervisory Agency (BPKP). This research aims to fill a research gap, considering that no previous published studies have addressed the ability of internal auditors to detect fraud within the context of the Central Office of the Financial and Development Supervisory Agency (BPKP).

Literature Review and Hypothesis

Attribution Theory

According to Fritz Heider (1958) in Wahidawati & Asyik (2022), the attribution theory is used to explain the underlying causes of individual behavior. In the context of auditing, the attribution theory is often used to explain how an auditor behaves. This theory is the foundation for research on auditor judgment, audit performance, and decision-making. Kawisana & Yudiastra (2022) explain that the auditor's ability to detect fraud is primarily determined by dispositional attributions (internal attributions) formed through personal efforts such as independence, expertise, knowledge seeking, precision, experience, and professional skepticism. However, this ability is also influenced by situational attributions (external attributions) that link an individual's behavior to external factors, such as workload, time budget pressure, and social influence. Kartikarini & Sugiarto (2016) stated that when auditors encounter indications of fraud during an audit, they will attempt to identify the causes and draw conclusions regarding those indications. An auditor's self-perception is crucial in determining whether the signs point toward fraudulent behavior or are merely errors.

Fraud

Umar (2016) introduced the fraud star theory to elucidate the primary driving factors behind fraud occurrences. This model identifies five elements as key contributors to fraud: opportunity, pressure, rationalization, capability, and lack of integrity. Engaging in corrupt actions is not solely facilitated by available opportunities but is also propelled by external pressures and rationalizations. Furthermore, their ability to abuse power stems from lacking a fundamental mindset and behavior linked to integrity (Purba & Umar, 2021). A lack of integrity, moral values, or ethical standards is a significant factor in corruption. When individuals lack a sense of honesty, transparency, and strong accountability, they are inclined to partake in corrupt practices.

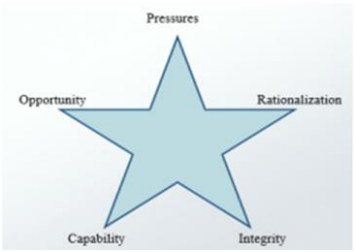

Figure 1. Fraud Star

Source: Umar (2016)

Fraud Detection

When performing auditing duties, identifying fraud involves detecting specific cues, signs, anomalies, or indicators that suggest potential instances of misconduct within the organization (Umar, 2020). Detecting fraud is a task without a predetermined structure, so auditors must create alternative methods and gather extra information from various sources. Each fraud case has its distinct features, making it essential for auditors to understand the specific characteristics of each fraudulent incident. Umar (2020) highlights that to uncover acts of fraud or corruption, auditors need to comprehend the boundaries (limit) of corruption, different types of corruption, their unique traits, and effective detection methods. The procedures for detecting corruption involve examining signs, signals, or red flags that point to actions suspected of causing or potentially contributing to fraudulent activities (Umar, 2020). Red flags are indications of something unusual and require further investigation.

Research Framework and Hypothesis

Based on the theories and previous studies described above, the research framework as follows:

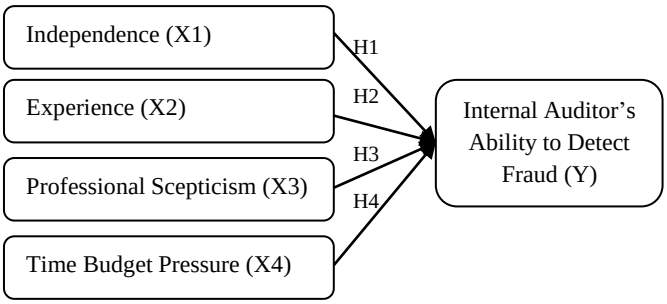

Figure 2. Research Framework

The Effect of Independence on the Internal Auditor's Ability to Detect Fraud

According to the Indonesian Government Internal Audit Standard (SAIPI), independence is freedom from conditions that threaten the ability of internal audit activities to carry out internal audit responsibilities objectively. According to Biksa & Wiratmaja (2016), auditors must maintain independence in performing their duties, especially when gathering information related to fraud. An independent attitude is crucial because the decisions can be dishonest and unreliable if an auditor shows bias or lack of objectivity.

Research results of Umar et al. (2019), Faradilla et al. (2021), and Luthfi & Simpuruh (2022) show that independence has a positive influence on the auditor's ability to detect fraud.

H1: Independence positively affects the internal auditor's ability to detect fraud

The Effect of Experience on the Internal Auditor's Ability to Detect Fraud

Experience is a factor that is often associated with the auditor's ability to detect fraud. The auditor's experience will help improve their expertise (Biksa & Wiratmaja, 2016). According to Libby & Frederick, quoted by Fitriany (2012), auditors who have had much experience will not only have the ability to find errors or unusual fraud contained in financial statements but also the auditor can provide a more accurate explanation compared to auditors with little experience.

Research results of Indriyani & Hakim (2021) and Susandya & Suryandari (2021), show that experience has a positive effect on auditor's ability to detect fraud.

H2: Experience positively affects the internal auditor's ability to detect fraud

The Effect of Professional Skepticism on the Internal Auditors' Ability to Detect Fraud

According to the Indonesian Government Internal Audit Standard (SAIPI), professional skepticism is an attitude that includes a mind that always questions and conducts critical testing of evidence. The standard requires that internal auditors use due professional care and caution in every engagement. Mujiastono (2017) stated that auditors who have a high skeptical attitude will be more competent in collecting audit evidence. The results of research by Fullerton & Durtschi (2004) show that higher professional skepticism causes auditors to perform a more significant amount of audit work and to have the desire to expand the search for greater information when faced with various indications of fraud. According to

research by Biksa & Wiratmaja (2016); Indriyani & Hakim (2021); and Fitriani & Ratnaningsih (2022) explained that the higher the professional skepticism possessed by auditors, the greater the auditor's ability to detect fraud, causing a tendency for greater fraud to be detected.

H3: Professional skepticism positively affects the internal auditor's ability to detect fraud

The Effect of Time Budget Pressure on the Internal Auditors' Ability to Detect Fraud

Time pressure is related to the pressure experienced by auditors when trying to complete their work within the budgeted time (Pratiwi et al., 2019). Some auditors consider time budgets often unrealistic, but they are also responsible for meeting time budgets professionally. Mujiastono (2017) quoted Braun's statement showing that auditors under high time pressure will reduce the sensitivity to fraud symptoms (red flags) to minimize the possibility of detecting fraud. Research by Mujiastono (2017); Indriyani & Hakim (2021); Fitria & Ratnaningsih (2022) show that time budget pressure negatively affects fraud detection.

H4: Time budget pressures negatively affect the internal auditor's ability to detect fraud

II. METHODS

This research is quantitative research using descriptive statistics. This study used the Statistical Package for the Social Sciences (SPSS) to process data. The stages in this study are descriptive statistics, data quality testing, classical assumption testing, and hypothesis testing. The nature of this research is replication and development, a repeat study of previous research that is similar but with different objects, variables, and periods in conducting analysis. In this study, the population used was all auditor employees (Pejabat Fungsional Auditor) working at the Central Office of the Financial and Development Supervision Agency (BPKP). Researchers use convenience sampling because any member of the population willing to fill out the questionnaire distributed by the researcher will be used as a research sample. Researchers use convenience sampling because of the ease of obtaining it (easily accessible), ease of measuring, time-saving, and cheaper cost.

The sample criteria in this study are:

a. employees working at the Central Office of the Financial and Development Supervision Agency (BPKP)
b. has a position as an auditor
c. at least Diploma 3
d. Minimum one-year work experience.

The data used in this study is primary data obtained directly from the source by distributing questionnaires containing statements related to the variables. In addition to primary data, researchers also use other sources from books, research journals, newspapers, magazines, and the internet. Research books and journals are used to find information and theories related to the variables studied. While newspapers, magazines, and the internet are used to find additional information needed in research.

Table 2. Operational Variables

	Variables	Indicators
X1	Independence (Nurjannah, 2008)	- Independence in fact - Independence in appearance - Independence in audit programs - Independence in verification - Independence in reporting
X2	Experience (Wardoyo &Seruni, 2011)	- Duration of work - Frequency of audit assignment - Auditors commonly performed audit tasks - Formal and ongoing education
X3	Professional Skepticism (Hurtt, 2010)	- Questioning mind - Suspension of judgement - Search for knowledge - Interpersonal understanding - Self determination
X4	Time Budget Pressure (Mujiastono, 2017)	- Budget tightness - Budget attainability - Participation - Overtime budget - Dysfunctional behaviour
Y	Internal Auditor's Ability to Detect Fraud (Hartan & Waluyo, 2016)	- Knowledge about the fraud - Capability in detecting fraud

In this study, the author used the Likert scale to measure respondents' answers related to the statements contained in the questionnaire. In measuring using the Likert scale, the variables set in the study are described in more detailed variable indicators, which are used as a reference to compile statements in the questionnaire. The Likert scale used in this study is a five-point Likert scale where every respondent who is willing to fill out the questionnaire is asked to give an opinion on each statement or questionnaire question starting from strongly agreeing with a score of 5 (five) and strongly disagreeing with a score of 1 (one).

III. RESULTS AND DISCUSSION

Statistic Descriptive

Based on the questionnaire results distributed to the Auditors at the Central Office of BPKP, the obtained characteristics of the respondents consist of their last position, role in the team, work experience, and participation in training related to fraud as follows:

Table 3. Position

No	Last Position	Total	Percentage (%)
1	Auditor Madya (Senior Auditor)	9	17,3%
2	Auditor Muda (Senior Auditor)	16	30,8%
3	Auditor Pertama (Senior Auditor)	13	25%
4	Auditor Pelaksana Lanjutan (Junior Auditor)	1	1,9%
5	Auditor Pelaksana (Junior Auditor)	13	25%
		52	**100%**

Source: processed from primary data (2023)

Table 4. Role in The Team

No	Role in The Team	Total	Percentage (%)
1	Quality Controller	3	5,8%
2	Technical Controller	6	11,5%
3	Team Leader	19	36,5%
4	Team Member	24	46,2%
		52	**100%**

Source: processed from primary data (2023)

Table 5. Work Experience

No	Work Experience	Total	Percentage (%)
1	Less than 2 years	6	11,5%
2	2-5 years	14	26,9%
3	6-10 years	6	11,5%
4	11-20 years	15	28,8%
5	More than 20 years	11	21,2%
		52	**100%**

Source: processed from primary data (2023)

Table 6. Training Related to Fraud

No	Training Related to Fraud	Total	Percentage (%)
1	Have Attended	27	51,9%
2	Not Yet Attended	25	48,1%
		52	**100%**

Source: processed from primary data (2023)

Data Quality Test

The quality of the instrument in this study was tested using validity tests and reliability tests as follows:

Validity Test

The number of respondents was 52 people with a significance level of 0.05 or 5%, and the value of degrees of freedom or df (Degree of Freedom) is df=n-2 with n=52, df=52-2=50, so the r table value = 0.2732. The following are the results of the validity test of the variables independence, experience, professional skepticism, time budget pressure, and the internal auditor's ability to detect fraud:

Table 7. Independence Variable

Item	r Calculated	r Table	
X1.1	0,803	0,2732	valid
X1.2	0,737	0,2732	valid
X1.3	0,821	0,2732	valid
X1.4	0,851	0,2732	valid
X1.5	0,744	0,2732	valid
X1.6	0,625	0,2732	valid
X1.7	0,534	0,2732	valid
X1.8	0,540	0,2732	valid
X1.9	0,652	0,2732	valid
X1.10	0,806	0,2732	valid
X1.11	0,825	0,2732	valid
X1.12	0,776	0,2732	valid
X1.13	0,519	0,2732	valid

Source: processed from primary data (2023)

Table 7 shows that the validity test results of each statement item on the independence variable are valid, where the r calculated (pearson correlation) is larger than the r table.

Table 8. Experience Variables

Item	r Calculated	r Table	
X2.1	0,881	0,2732	valid
X2.2	0,865	0,2732	valid
X2.3	0,890	0,2732	valid
X2.4	0,896	0,2732	valid
X2.5	0,839	0,2732	valid
X2.6	0,881	0,2732	valid
X2.7	0,573	0,2732	valid
X2.8	0,795	0,2732	valid

Source: processed from primary data (2023)

Table 8 shows that the validity test results of each statement item on the experience variable are valid, where the r calculated (pearson correlation) is larger than the r table.

Table 9. Variables of Professional Skepticism

Item	r Calculated	r Table	
X3.1	0,593	0,2732	valid
X3.2	0,558	0,2732	valid
X3.3	0,603	0,2732	valid
X3.4	0,491	0,2732	valid
X3.5	0,660	0,2732	valid
X3.6	0,433	0,2732	valid
X3.7	0,637	0,2732	valid
X3.8	0,694	0,2732	valid
X3.9	0,669	0,2732	valid
X3.10	0,505	0,2732	valid
X3.11	0,690	0,2732	valid
X3.12	0,641	0,2732	valid
X3.13	0,597	0,2732	valid
X3.14	0,685	0,2732	valid
X3.15	0,688	0,2732	valid
X3.16	0,511	0,2732	valid
X3.17	0,623	0,2732	valid
X3.18	0,507	0,2732	valid

Source: processed from primary data (2023)

Table 9 shows that the validity test results of each statement item on the professional skepticism variable are valid, where the r calculated (pearson correlation) is larger than the r table.

Table 10. Time Budget Pressure Variables

Item	r Calculated	r Table	
X4.1	0,605	0,2732	valid
X4.2	0,742	0,2732	valid
X4.3	0,716	0,2732	valid
X4.4	0,775	0,2732	valid
X4.5	0,767	0,2732	valid
X4.6	0,708	0,2732	valid
X4.7	0,729	0,2732	valid
X4.8	0,797	0,2732	valid
X4.9	0,407	0,2732	valid
X4.10	0,612	0,2732	valid
X4.11	0,661	0,2732	valid
X4.12	0,782	0,2732	valid

Source: processed from primary data (2023)

Table 10 shows that the validity test results of each statement item on the time budget pressure variable are valid, where the r calculated (pearson correlation) is larger than the r table.

Table 11. Variables of Internal Auditor's Ability to Detect Fraud

Item	r Calculated	r Table	
Y.1	0,784	0,2732	valid
Y.2	0,884	0,2732	valid
Y.3	0,840	0,2732	valid
Y.4	0,593	0,2732	valid
Y.5	0,681	0,2732	valid
Y.6	0,620	0,2732	valid
Y.7	0,837	0,2732	valid
Y.8	0,814	0,2732	valid
Y.9	0,724	0,2732	valid
Y.10	0,438	0,2732	valid

Source: processed from primary data (2023)

Table 11 shows that the validity test results of each statement item on the time budget pressure variable are valid, where the r calculated (pearson correlation) is larger than the r table.

It can be concluded that the validity test results on independent variables (independence, experience, professional skepticism, time budget pressure) and dependent variables (internal auditor's ability to detect fraud) are valid with a calculated r value greater than the r table.

Reliability Test

Reliability tests are performed after all compiled statement items are declared valid.

Table 12. Reliability Test

No	Variable	Cronbach's Alpha *coefficient*	
1	Independence (X1)	0,913	Reliable
2	Experience (X2)	0,930	Reliable
3	Professional Skepticism (X3)	0,886	Reliable
4	Time Budget Pressure (X4)	0,898	Reliable
5	Internal auditor's ability to detect *fraud* (Y)	0,896	Reliable

Source: processed from primary data (2023)

Based on Table 12 above, the value of Cronbach's Alpha on all variables (independent and dependent) is greater than 0.60, so all statement items on each variable are reliable and acceptable in this research.

Classical Assumption Test

Normality Test

In normality testing, the researcher will analyze using the Kolmogorov - Smirnov test with a significance value of 0.05 with the criterion that if the significance level is > α (0.05), then H0 is acceptable, and the residual data are normally distributed.

Table 13. Kolmogorov-Smirnov Test Result

		Standarized Residual
N		52
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	.95998366
	Absolute	.114
Most Extreme Differences	Positive	.084
	Negative	-.114
Kolmogorov-Smirnov Z		.820
Asymp. Sig. (2-tailed)		.512

Source: processed from primary data (2023)

Based on Table 13 above, it can be seen that the significance value is 0.512 > 0.05, which means that the data has been distributed normally.

Multicollinearity Test

Multicollinearity test determines whether there is a correlation between independent variables in the regression model. The criteria used in this multicollinearity test are tolerance and Variance Inflation Factor (VIF). If the tolerance ≥ 0.10 and the VIF ≤ 10, multicollinearity does not occur.

Table 14. Multicollinearity Test Result

Variable	Collinearity Statistics	
	Tolerance	VIF
Independence (X1)	0,793	1,261
Experience (X2)	0,657	1,523
Professional Skepticims (X3)	0,537	1,862
Time Budget Pressure (X4)	0,709	1,410

Source: processed from primary data (2023)

Based on Table 14 above, it can be seen that the *tolerance* value for each independent variable, Independence (X1), Experience (X2), Professional Skepticism (X3), and Time Budget Pressure (X4) > 0.10 and the value of *Variance Inflation Factor* (VIF) < 10 so that it can be concluded that multicollinearity does not occur. This means that the regression model has no correlation between independent variables.

Heteroscedasticity Test

The Heteroskedasticity test is used to determine whether, in the regression model, there is an inequality of variance from the residual of one observation to another. To determine the presence or absence of heteroscedasticity can be done with the Glejser Test. The criterion is no heteroscedasticity if the significance value ≥ 0.05.

Table 15. Heteroscedasticity Test

Variable	t	Sig.	Decision
Independence (X1)	0.072	0.943	No heteroscedasticity
Experience (X2)	0.179	0.859	No heteroscedasticity
Professional Skepticims (X3)	-0.174	0.863	No heteroscedasticity
Time Budget Pressure (X4)	-1.193	0.239	No heteroscedasticity

Source: processed from primary data (2023)

Hypothesis Testing

In this study, a hypothesis test was conducted with partial test (t test), feasibility tests (f test), and determination coefficient tests (R2) as follows:

Partial Test (T Test)

This test was conducted to determine the significance of the influence of the independent variable partially with a confidence level of 95% or significant level α = 5% (0.05). The criteria used are if the Sig t value is calculated ≤ 0.05, then the hypothesis is accepted (significant). Conversely, if the Sig t value is calculated > 0.05, then the hypothesis is rejected.

Table 16. T Test Result

Variable	Coef.	t	Sig.	
Independence (X1)	0,248	2,599	0,012	H1 Accepted
Experience (X2)	0,276	2,631	0,011	H2 Accepted
Professional Skepticims (X3)	0,293	2,524	0,015	H3 Accepted
Time Budget Pressure (X4)	-0,273	-2,707	0,009	H4 Accepted

Source: processed from primary data (2023)

Model Feasibility Test (F Test)

F-test is carried out to see whether the model analyzed has a high level of model feasibility. That is, the variables used can explain the phenomenon analyzed. This F test can be done by observing significant F values in the Table Analysis of Variance (ANOVA) at the α level used (this study used a rate of 5%). The criteria used is that if the probability value of significance F < 0.05, then the hypothesis is declared accepted. Then regression models can be used to predict independent variables. Conversely, if the probability value of significance F > 0.05, the hypothesis declared is rejected.

Table 17. F Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	9,586	4	2,397	22,861	0,000[b]
Residual	4,927	47	0,105		
Total	14,513	51			

Source: processed from primary data (2023)

Based on Table 17 above, from the ANOVA test results, the calculated F value is 22.861 with a significance value 0.000. This means that sig F < 0.05 and concludes that the accepted hypothesis and regression model is feasible to use to predict the independent variables of independence (X1), experience (X2), professional skepticism (X3), and time budget pressure (X4).

Coefficient of Determination (R^2) Test

The coefficient of determination (R^2) test aims to measure how far the model can explain the variation of the dependent variable. The value of the coefficient of determination is between 0 (zero) to 1 (one). If the value of R^2 is close to one, the independent variables provide almost all the information needed to predict the dependent variable. However, if the value of R^2 is close to 0, then the independent variables have a limited ability to explain the dependent variable.

Table 18. Coefficient of Determination (R^2) Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,813[a]	0,661	0,632	0,32378

Source: processed from primary data (2023)

Based on Table 18 above, it can be seen that the value of adjusted r square 0.632 or 63.20%, which means that the internal auditor's ability to detect fraud (Y) in the Central Office of BPKP can be explained through independent variables independence (X1), experience (X2), professional skepticism (X3), and time budget pressure (X4). While the remaining 0.368 or

36.80% was explained by other variables not tested in this study.

Discussion of Research Results

The Effect of Independence on the Internal Auditor's Ability to Detect Fraud

The first hypothesis (H1) states that independence positively and significantly influences the internal auditor's ability to detect fraud. This is proven through a partial t-test where a calculated t value of 2.559 is obtained with a significance of 0.012 so that the Sig t value < 0.05 means that the first hypothesis (H1) is accepted. The higher the independence of an internal auditor in the Central Office of BPKP in carrying out audits or examinations, the auditor's ability to detect fraud is also increasing.

The results of this test support the results of previous research conducted by Luthfi & Simpuruh (2022), in which the study stated that when the government's internal auditors consistently apply independence in carrying out their duties, they will have a better ability to identify fraud more effectively. High independence allows auditors to remain unaffected by external influences and avoid excessive influence from others when evaluating evidence during the audit. Conversely, when an auditor lacks independence, there is a risk of bias and ignoring evidence that leads to fraudulent activity. Failure to maintain an independent mindset can cause the resulting audit report to deviate from reality and not be objective. In addition, research conducted by Umar et al. (2019) and Faradilla et al. (2021 also stated that independence has a positive effect on the ability of internal auditors to detect *fraud*.

The results of this study also show the influence of auditor independence on fraud detection for the Central Office of BPKP. Enforcing and improving the internal auditor's ability to identify fraud is very important. This can be achieved by ensuring that the auditor must be free from all forms of pressure, whether from audits, external parties, or personal interests, which can hinder his ability to conduct audits and collect audit evidence. In addition, auditors should be given the flexibility to access all necessary data and information during the engagement. Auditors should also be free to use professional judgment and disclose material findings in the audit report.

The Effect of Experience on Internal Auditors' Ability to Detect Fraud

The second hypothesis (H2) states that experience positively and significantly influences the internal auditor's ability to detect fraud. This is proven through a partial t-test where a calculated t-value of 2.631 is obtained with a significance of 0.011. This means that the Sig t value < 0.05, so H2 is accepted. The higher the experience of an internal auditor in the Central Office of BPKP in carrying out audits or examinations, the internal auditor's ability to detect fraud is also increased.

This test supports previous research conducted by Agustina et al. (2021) and Wahidawati & Asyik (2022), in which the study stated that experienced auditors can remember fraudulent actions and make fewer mistakes in their work. This aligns with attribution theory which addresses how a person's behavior can be influenced by internal factors or self-motivation. In this study, audit experience is an internal factor that can only be developed through various engagements and significantly affects the auditor's ability to detect fraud. Auditors with greater experience tend to have a deeper understanding of fraud patterns because they have already encountered and handled similar cases. In addition, research conducted by Indriyani & Hakim (2021) and Susandya & Suryandari (2021), also stated that experience has a positive effect on the ability of internal auditors to detect fraud.

Based on the study's results, auditor experience is essential in detecting fraud. To improve the auditor's ability to detect fraud at the Central Office of BPKP, it is crucial to structure the audit team carefully, taking into account the level of experience of each member. The ideal team composition should involve a balance between senior auditors and junior auditors in each engagement to make audit results more optimal. Senior auditors can guide junior auditors, providing direction and practical examples during the audit process. This arrangement facilitates knowledge transfer

which can enrich the experience of junior auditors.

The Effect of Professional Skepticism on Internal Auditors' Ability to Detect Fraud

The third hypothesis (H3) states that professional skepticism positively and significantly influences the internal auditor's ability to detect fraud. This is proven through a partial t-test where obtained a t value of 2.524 with a significance of 0.015. This means Sig t value < 0.05 so that H3 is accepted. The higher the professional skepticism of an internal auditor at Central Office BPKP in carrying out an audit or examination, the auditor's ability to detect fraud is also getting increased.

The results of this test support the results of previous research conducted by Wahidawati & Asyik (2022), in which the study stated that professional skepticism plays an important role in improving auditors' ability to uncover fraud at East Jakarta Public Accounting Firms. The higher the professional skepticism, the higher the auditor's ability to detect fraud. Skepticism is an attitude of caution, confidence, curiosity, interpersonal understanding, and confidence in making decisions. Maintaining a balance between trust and suspicion of auditing is critical for auditors. Professional skepticism plays an important role in conducting audit engagements as it involves ongoing discussion and critical evaluation of audit evidence. Auditors who have a high level of skepticism will be more competent in collecting audit evidence. According to Fullerton and Durtschi (2004), auditors with high professional skepticism will improve their ability to detect fraud by increasing the search for additional information when finding signs of fraud. The greater the amount of additional information the auditor obtains, the better the auditor can prove whether fraud is indicative.

In addition, research conducted by Biksa & Wiratmaja (2016); Indriyani & Hakim (2021); and Fitriani & Ratnaningsih (2022) also stated that professional skepticism has a positive effect on the internal auditor’s ability to detect *fraud*.

The Effect of Time Budget Pressure on Internal Auditors' Ability to Detect Fraud

The fourth hypothesis (H4) states that time budget pressures negatively and significantly influence the internal auditor's ability to detect fraud. This is proven through a partial t-test where obtained a t value of -2.707 with a significance of 0.009. This means Sig t value < 0.05, so that H4 is accepted. The higher the time budget pressure in the Central Office of BPKP, the more the auditor's ability to detect fraud is decreased.

The results of this test support the results of a previous study conducted by Mujiastono (2017). In the study, auditors under high time pressure will reduce the sensitivity to symptoms of fraud (red flags), thus minimizing the possibility of being able to detect fraud. In research, time budget pressures hinder the ability of internal auditors to detect fraud effectively. As they face increasing time constraints, their risk of identifying activity fraud is reduced. This is because the collection of audit evidence by auditors is less than optimal, which often results in symptoms of fraud. The important ones are ignored or missed altogether (Soenanto & Pesudo, 2020). In addition, research conducted Indriyani & Hakim (2021) and Fitria & Ratnaningsih (2022) also stated that time budget pressure has a negative impact on fraud detection.

In attribution theory, time budget pressure is situational attribution, which relates individual behavior to external factors. Time budget pressures play an important role in influencing the auditor's judgment and decision-making process. When the auditor is under high time budget pressure, the auditor's sensitivity will be reduced to indications of fraud with external constraints in the form of limited time.

To improve the ability of internal auditors to detect fraud, the Central Office of BPKP needs to take some strategic steps. First, the Central Office of BPKP must thoroughly prepare a budget allocation plan and audit program. With more careful planning, the budget and time allocated for each audit assignment will be sufficient to suppress the time budget pressure. This step will help auditors reduce workload and time pressure when conducting audit assignments. As a result, auditors can be more

focused and sensitive to indications of fraud existing and increasing the effectiveness of fraud detection. With better planning, the Central Office of BPKP can ensure their resources are allocated efficiently and on target. In addition, this step will also help strengthen the reputation and credibility of the Central Office of BPKP in carrying out inspection tasks. It can ensure that prevention and detection efforts for fraud run optimally and efficiently.

IV. CONCLUSION

Based on the results of testing and data analysis that has been presented, it can be concluded as follows:

1. Independence positively and significantly influences the internal auditor's ability to detect fraud. This is evidenced by obtaining a calculated t value of 2.559 with a significance of 0.012 so that the Sig t value < 0.05. In attribution theory, independence is considered dispositional attribution derived from an individual's internal characteristics, affecting the auditor's judgment in making conclusions. Therefore, if an internal auditor within the Central Office of BPKP has a high level of independence when conducting audit assignments, their ability to detect fraud will also be higher.
2. Experience positively and significantly influences the internal auditor's ability to detect fraud. This is evidenced by obtaining a calculated t-value of 2.631 with a significance of 0.011. This means that the Sig t value < 0.05. Auditors in the Central Office of BPKP with more experience tend to have a deeper understanding of fraud patterns because they have found and handled similar cases and made fewer mistakes while implementing the assignment. This means that the higher the experience of an auditor, the ability to detect fraud is also higher.
3. Professional skepticism has a positive and significant influence on the ability of internal auditors to detect fraud. This is evidenced by obtaining a calculated t-value of 2.524 with a significance of 0.015. This means that the Sig t value < 0.05. Skepticism is an attitude of caution, confidence, curiosity, interpersonal understanding, and confidence in making decisions. In addition, auditors who have a high level of skepticism will be more competent in collecting audit evidence. The higher the professional skepticism of an internal auditor in the Central Office of BPKP in carrying out audits or examinations, the higher the auditor's ability to detect fraud.
4. Time budget pressures negatively and significantly influence the internal auditor's ability to detect fraud. This is evidenced by obtaining a calculated t value of -2.707 with a significance of 0.009. This means that the Sig t value < 0.05. Auditors in the Central Office of BPKP under high time pressure will reduce the sensitivity to fraud symptoms (red flags) to minimize the possibility of being able to detect fraud.

Limitatons

This research has several limitations as follows:

1. The research subjects are limited to Functional Auditors within the Central Office of the Financial and Development Supervisory Agency (BPKP).
2. This study employs a questionnaire based on respondents' perceptions as answers. Hence, the answers provided by the respondents may not align with actual conditions.
3. This research only examines some factors influencing internal auditors' ability to detect fraud. However, based on previous studies, the internal auditors' ability to detect fraud is influenced by other factors not included in this study.

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