

Antecedents of Professional Skepticism, Auditor Experience, and Time Pressure in Fraud Detection

Seri Suriani^{1*}, Herminawaty Abubakar², Indrayani Nur³, Sugiarti Selamat⁴, Abustan⁵

¹Department of Financial Management, Faculty of Economic and Business, University Bosowa Makassar City, 90231, Indonesia.

²Department of Management, Faculty of Economic and Business, University Bosowa Makassar City, 90231, Indonesia

³University Bosowa Makassar City, 90231, Indonesia.

^{4,5,6}Department of Urban and Regional Planning, Faculty of Engineering, University Bosowa Makassar City, 90231, Indonesia

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Abstract— Fraud is an unlawful act committed by individuals, both from within and outside an organization, with the aim of obtaining personal or group benefits that directly harm others. Regional autonomy, which leads to the central government delegating authority to district/city areas, can also transfer the potential for fraud from the center to the regions. One of the government's efforts in preventing and detecting fraud is through audits; however, the performance of fraud detection is highly influenced by professional skepticism, auditor experience, and the limited time provided. This study aims to: (1) Analyze professional skepticism as an antecedent in an auditor's fraud detection. (2) Analyze the level of auditor experience in handling fraud, as not all auditors with experience uncover fraudulent activities. (3) Analyze the moderating role of time pressure in fraud detection. Data were obtained through observation, in-depth interviews, surveys, documentation, and the use of questionnaires. This research is a causal associative study. The total sample collected was 45 individuals, selected using convenience sampling. The results of this study indicate that: 1) Work Experience has a positive influence on Auditor's Ability to Detect Fraud. 2) Professional Skepticism has a positive influence on Auditor's Ability to Detect Fraud. 3) Time Pressure has a negative influence on Auditor's Ability to Detect Fraud. 4) Work Experience, Professional Skepticism, and Time Pressure collectively influence Auditor's Ability to Detect Fraud.

I. INTRODUCTION

External auditors have two main roles: providing assurance to stakeholders that financial statements have been prepared in accordance with applicable standards and reflect the true state of affairs of a business entity, and ensuring that the financial statements do not contain material misstatements caused by either error or fraud (Martins, O S and Júnior, R V. 2020). The distinction between error and fraud, as per audit standards, lies in the underlying intent, whether the misstatement is intentional or unintentional (Jan, Chyan-Long. 2021). In carrying out their role, auditors must conduct thorough and meticulous

examinations to ensure that the presented financial statements do not mislead the users of the financial reports.

Financial statements that are misrepresented increase the likelihood of fraud (Jan, Chyan-long., 2018; Yao, Jianrong., et al 2019). Fraud has been on the rise with various evolving methods, necessitating continuous enhancement of auditor's ability to detect fraudulent activities (Chi-Chi O. A., & Ebimobowei A., 2012; Mangala, D., & Kumari, P., 2017). However, auditors must still be capable of uncovering fraud when it occurs during the course of an audit. The challenge faced is that auditors have limitations in detecting fraud, which can result in a gap or unmet expectations between the service users who

anticipate assurance that the presented financial statements are free from material errors and reflect the true state of affairs, and the reality that auditors might not be able to detect all instances of fraud (Saladrigues, Ramon & Grañó, Marta., 2014; Olojede, P., Erin, O., Asiriwa, 2020).

Every auditor possesses distinct capabilities in detecting fraud due to various factors, such as varying levels of experience, differing skeptical attitudes, and the circumstances encountered during work, such as time pressure. Experience refers to the knowledge or expertise gained through direct observation or participation in events (Suyatno, Suyatno, Wantini Wantini, 2018; Cuevas-Parra, Patricio, & E. Kay M. Tisdall. 2019; Olojede, P., Erin, O., Asiriwa., 2020). This influences the auditor's sensitivity to fraud signals. Auditors with extensive experience and a track record of encountering fraud tend to be more meticulous in fraud detection compared to those with limited experience. Experienced auditors can identify, understand, and even uncover the causes of fraud more effectively. Their broader knowledge about errors and fraud equips them to perform better in detecting instances of fraud compared to less experienced auditors (Smith, M., 2005; Kusumawati, A. and Syamsuddin, S., 2018; Henze, Jennifer, 2019; Mousavi, Maryam., et al 2022).

In addition to work experience, a professional skeptical attitude is crucial for an auditor in assessing audit evidence. Professional skepticism refers to a critical stance in evaluating the reliability of assertions or evidence obtained, requiring an auditor to maintain a sufficiently high level of confidence in an assertion or evidence acquired while also considering the sufficiency and appropriateness of the evidence obtained (Pratama, Bima., et al. 2019; Prasetya Muttiwijaya, Gede Teguh & Ariyanto, Dodik., 2019). If an auditor possesses a low skeptical attitude, their ability to detect fraud diminishes as they might easily trust assertions provided by management without substantial supporting evidence. Conversely, if an auditor maintains a high level of skepticism, the likelihood of undetected fraud decreases, as they become more critical and meticulous in evaluating the obtained evidence. Nonetheless, the auditor's responsibility to detect fraud remains consistent, irrespective of varying levels of skepticism. Disparities in skeptical attitudes among auditors can lead to challenges in detecting fraud, as less skeptical auditors might not identify instances of fraud even if they've performed their audit duties competently.

Auditors frequently encounter situations where time is exceedingly limited, referred to as time pressure. Time budget pressure is a circumstance in which auditors must complete tasks within an exceptionally restricted timeframe or under stringent time and budget constraints

(Mohd Nor, Mohd Nazli., 2022) Time pressure can make auditors feel rushed as they strive to complete tasks within the available time frame. However, if the planned time does not align with the actual time needed, auditors might overlook minor details that are considered insignificant in order to meet deadlines. These minor matters can impact an auditor's confidence that the audited financial statements reflect the true state of affairs and could potentially create openings for fraudulent activities.

In fraud detection, a substantial portion of evidence consists of indirect evidence. Indicators of fraud typically manifest as symptoms, such as suspicious documentation, employee complaints, or suspicions from colleagues. Initially, fraudulent activities might manifest through certain characteristics, commonly referred to as "red flags," encompassing both environmental conditions and individual behaviors. Subsequently, the aim of this study is to analyze the influence of professional skepticism, work experience, and time pressure on the independent auditor's ability to detect fraud.

II. LITERATURE REVIEW

a). Professional skepticism

Professional skepticism is an intellectual and methodological approach where individuals engage in critical and rational analysis of information, claims, or ideas, especially in the context of professional or expert fields such as auditing (Nelson, Mark., 2009; Nadhim Hassan Rasheed., 2023). It involves questioning biases, assumptions, and conclusions without sufficient evidence or substantiation. Professional skepticism is highly significant in fraud detection, professional development, and decision-making across various domains, including finance, engineering, and many others (Said, Lola., 2018; Herawati, Astrid., 2023). It promotes critical thinking and rigorous thought, assisting professionals in avoiding errors, uncovering fraud, and making informed decisions (Grenier, Jonathan., 2013; Chen, Ya-Hui., 2023). Furthermore, several principles of professional skepticism encompass: 1). Seeking strong evidence: Professional skeptics always seek verifiable and well-supported evidence before accepting or rejecting claims or theories. 2). Openness to change: They are willing to change their opinions or beliefs based on new information or arguments. 3). Critical analysis: They carefully examine methods, sources, and arguments presented to assess their validity and credibility. 4). Respect for science and evidence: They lean towards a science-based and evidence-based approach, rejecting baseless claims or unfounded speculation. 5). Independent thinking: They don't accept information or opinions solely due to widespread acceptance or authority; instead, they form their

own opinions based on their personal analysis. 6). Tolerance for uncertainty: They recognize that definitive answers are not always attainable and can accept that some questions remain unanswered. 7). Healthy doubt: They avoid hastily accepting or rejecting claims or theories without sufficient information or further investigation. Professional skepticism doesn't imply negativity or automatic rejection of everything new or unconventional. Instead, it promotes a balanced and critical approach to information analysis and decision-making.

b). Auditor Experience

Auditor experience pertains to the knowledge, skills, and learning acquired while conducting audit activities (Smith, G., 2005; Jeppesen, K.K., 2007; AL Fayi, S.M., 2022). Auditors are professionals specialized in examining and evaluating financial, operational, or other information within an organization to ensure compliance with appropriate standards, regulations, and practices (Abdelrahim, Ayman., et al. 2022; Grima, Steven., et al. 2023). This activity aims to provide assurance or recommendations to enhance efficiency and operations. An auditor's experience can greatly vary depending on the type of audit, field of specialization, and level of responsibility.

An auditor's experience encompasses various aspects of their work in assessing, examining, and providing assurance over the financial and operational information of an entity (Bailey, C., et al. 2023; Tuo, L., et al. 2023; Rompotis, G. & Balios, D. 2023). Furthermore, some common experiences encountered by an auditor include: 1). Financial Document Examination: Auditors conduct in-depth examinations of financial documents such as financial statements, accounting records, and transaction evidence to ensure accuracy and completeness. 2). Business Understanding: Auditors need to understand the client's business operations, the industry in which they operate, as well as relevant trends and risks. This aids auditors in identifying potential issues and providing better insights within the business context. 3). Internal Control Audit: Auditors evaluate an organization's internal control system to ensure that its processes are efficient, effective, and reliable. 4). Substantive Testing: Auditors perform detailed testing of specific transactions and account balances to ensure the accuracy and appropriateness of disclosed financial information. 5). Client Communication: Auditors interact with client management to obtain additional information, explain the audit process, and discuss findings and recommendations. 6). Team Collaboration: In larger audits, auditors may work as part of a team with other members to cover various aspects of the audit and ensure the accuracy and integrity of audit results. 7). Audit Report Compilation: After completing the examination, an auditor

must compile an audit report that includes findings, opinions, and recommendations based on the examination results. 8). Professional Development: Throughout your career as an auditor, you'll continuously develop analytical skills, knowledge of regulations and accounting standards, and an understanding of various industries. 9). Time Management: Balancing various audit tasks, such as data collection, analysis, and report drafting, requires effective time management skills. 10). Risk Evaluation: Auditors must be able to identify and assess risks that could impact the integrity of financial and operational information. 11). Legal and Regulatory Knowledge: Understanding regulations and laws related to different industries and business transactions is essential to ensure compliance with applicable standards. Moreover, an auditor's experience can vary based on industry, client size, audit type, and level of responsibility. Additionally, this experience evolves with career progression and advancements in the accounting and audit field.

c). Fraud Detection

Fraud detection is the process of identifying and uncovering fraudulent or illicit activities within an organization or specific context (Alleyne, P. & Howard, M. 2005; Soltani, M., et al. 2023; Hassan, S.W.U., 2023). Fraud involves deliberate and deceptive actions designed to gain financial advantage or other unethical or illegal benefits (Karpoff JM., 2021). Fraud detection involves the application of specialized methods, techniques, and tools to identify these activities and prevent potential losses or damages to the organization. When investigating fraud, organizations or financial and audit professionals need to follow a series of steps and implement appropriate techniques to identify, document, and prevent fraudulent activities. An overview of the fraud investigation process: 1). Identifying Fraud Indicators: The first step is to identify signs or clues that may indicate fraudulent activity. This might include unexplained discrepancies in financial data, unusual transactions, or suspicious patterns. 2). Establishing Objectives: Clearly define the purpose of the investigation. What do you want to discover or demonstrate through this investigation? This step will guide you in directing your research. 3). Gathering Evidence: Collect relevant evidence to support or refute allegations of fraud. This could involve analyzing financial documents, transactions, emails, phone records, etc. 4). Interviewing Witnesses and Involved Individuals: Interact with key individuals involved in suspicious activities to gather additional information and understand the situation. 5). Data Analysis: Use data analysis to identify patterns, trends, or anomalies that could reveal fraud. Technology can assist in identifying suspicious behavior. 6). Expert Consultation: In complex fraud cases, you may need advice from experts in fields such as

information technology, accounting, law, or other related areas. 7). Documenting Findings: Record all findings and evidence collected in a structured and well-documented manner. 8). Risk and Impact Assessment: Determine the level of risk and the impact of fraud on the organization or business. 9). Reporting Results: Present the investigation results in a clear and concise format, highlighting facts, evidence, and conclusions. 10). Taking Corrective Action: Based on investigation results, take necessary actions to prevent and mitigate future fraudulent actions. This might include enhancing internal control systems, implementing disciplinary actions, or even taking legal action. It's crucial to comply with applicable laws and regulations during the fraud investigation process and ensure the confidentiality of sensitive information. Additionally, the involvement of legal counsel and experts is often necessary to ensure that Auditor's actions are in accordance with the law and to protect the Auditor's interests.

d). Time Pressure

Time pressure in auditing refers to the imposed time constraints given to the audit team to complete examination tasks aimed at evaluating financial or operational information of an entity (Akther, Taslima, & Fengju Xu, 2020; Porcuna-Enguix, Luis, et al, 2021; Abdelrahim, Ayman, & Husam-Aldin N. Al-Malkawi, 2022; Grima, Steven, et al, 2023). Time pressure can present a significant challenge in the work of auditors as audits typically need to be concluded within a specified timeframe, especially when there are tight deadlines such as financial reporting or regulatory requirements (Annelin, Alice & Svanström, Tobias, 2021; Samagaio, A. & Felício, T. 2023). Furthermore, factors that can lead to time pressure in auditing include: 1) Financial Reporting Deadlines: Audits must be completed within a timeframe that allows for the compilation and submission of financial reports within the limits set by regulations and reporting standards. 2) Resource Limitations: At times, the audit team might have limited resources in terms of team members, expertise, or available tools. 3) Process or Organizational Structure Changes: If the audited entity undergoes significant changes in business processes or organizational structure, auditors might need to adapt their examination approach in a short time. 4) Other Client Commitments: Clients might have other commitments or deadlines that affect their availability to interact with the audit team. 5) Audit Complexity and Size: The larger and more complex the audit, the more time may be required to complete it. Time pressure can impact the quality and depth of the examination, as the audit team needs to prioritize and manage their time efficiently. It can also elevate stress levels within the audit team, especially when tight deadlines must be met.

To address time pressure in auditing, auditors often adopt strategies such as: a) Careful Planning: Formulating a well-detailed audit plan can aid in efficiently allocating resources and time. b) Clear Client Commitments: Engaging in discussions with clients regarding realistic expectations and timeframes for the examination. c) Appropriate Test Selection Method: Utilizing effective and relevant testing techniques to optimize time usage. d) Skilled Team: Ensuring that team members possess suitable skills and knowledge to swiftly and accurately complete tasks. e) Open Communication: Communicating with clients about time constraints and potential impacts if tight deadlines must be met. It is crucial for auditors to maintain a balance between efficiency and quality during the time pressure of an audit, ensuring that the results remain accurate and reliable.

III. RESEARCH METHODOLOGY

This study uses a quantitative-qualitative approach Concurrent Triangulation. This study uses data simultaneously based on data obtained in the field. Triangulation in research is carried out in the following ways, namely (i) triangulation of data sources, (ii) triangulation of theory, and (iii) extension of observation time.

a). Research sites

This research was carried out at five Public Audit Firms in South Sulawesi, namely (i) Public Accounting Firm Kusnadi Purnomo and Partners (ii) Public Accounting Firm Mulyadi and Partners, (iii) Public Accounting Firm Drs. Balesius Mangande, Msi, (iv) Herly Weku Wase Public Accounting Firm (v) Drs. Public Accounting Firm. Rusman Thoeng, M.Com, BAP. This research was carried out for one year (2023).

b). Research Approach

The research approach used is a combination of qualitative and quantitative (mixed method) and the type of research chosen is a case study which prioritizes data quality [19], [20]. The quantitative approach uses quantitative descriptive analysis and testing hypotheses obtained from qualitative research results which are then tested using regression analysis and Path Analysis methods.

c) Data Collection Method

The approach employed in this research is a case study. The steps involved are as follows: (a) Understanding the research context. To support this, the researcher conducted observations and strengthened them through in-depth interviews; (b) Entering the field. In this process, a deeper understanding of the situation is achieved, and the background of the individuals who are subjects of the

research is studied to enhance the researcher's relationship with the subjects, ensuring a harmonious process; (c) Participating while collecting data. The data collection methods utilized in this research are: (1) Observation; (2)

In-depth interviews; (3) Survey conducted with a sample of 110 respondents using questionnaire instruments; (4) Documentation. The data collection methods are illustrated in Figure 2.

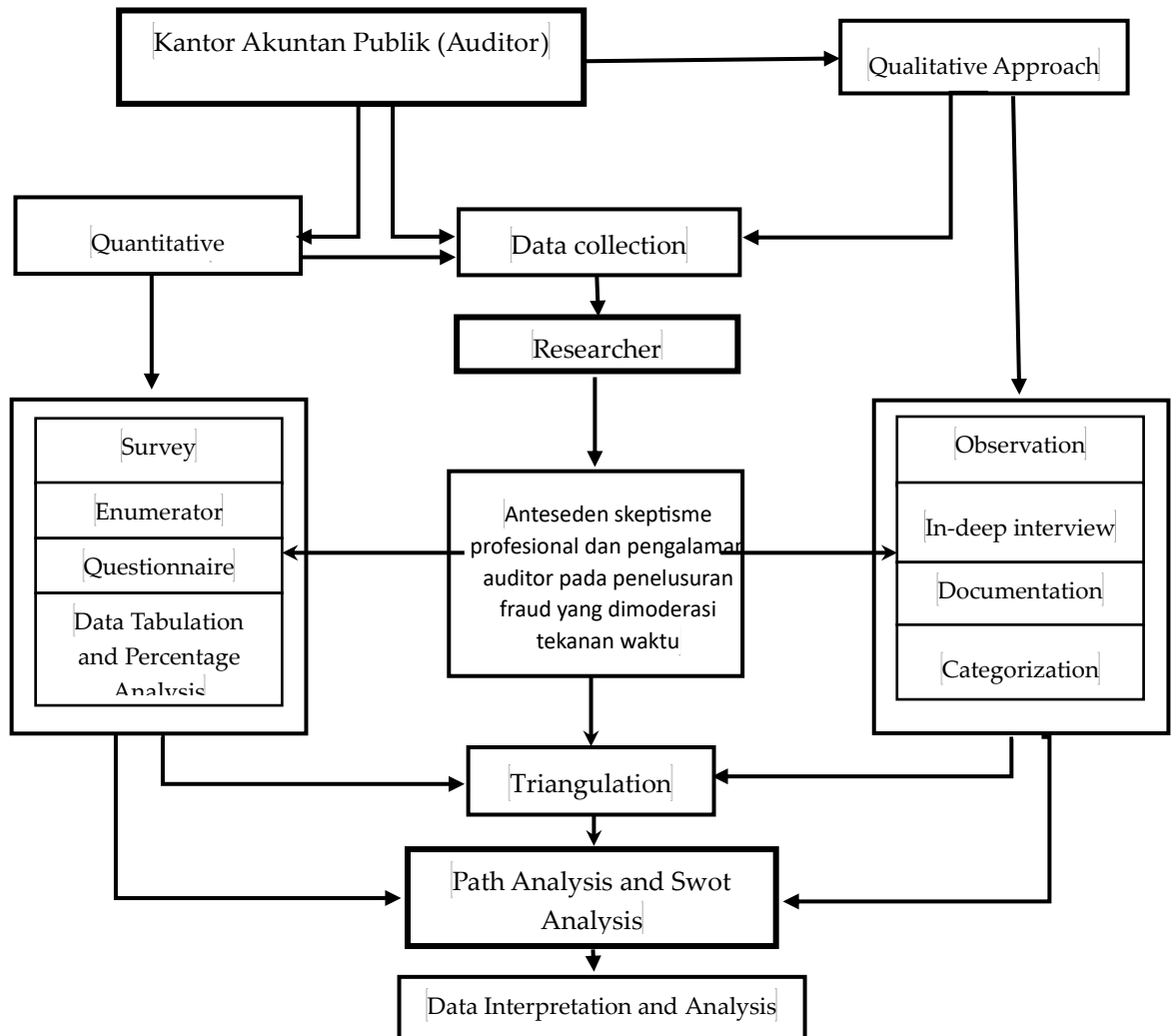


Fig.2. Flow of Data Collection Methods

d) Data Analysis Method

The data analysis phase is carried out to formulate fundamental concepts and analyze the data. Data analysis in this research involves organizing, sorting, categorizing, coding, and classifying. This organization is conducted to uncover research themes that can be elevated to substantive theory. The data analysis approach integrates both qualitative and quantitative data analysis, encompassing tabulation of data and results, along with professional judgment and expertise-based analysis. This includes biophysical analysis, socio-economic and cultural analysis, as well as institutional analysis. The steps employed for qualitative research are simultaneously applied to quantitative research. During interpretation or analysis, each dataset is subject to reduction; qualitative data

undergoes categorization, while quantitative data is subjected to descriptive statistical analysis and hypothesis testing using Path Analysis. Subsequently, an interpretation with a triangulation approach is carried out.

IV. RESEARCH RESULTS AND DISCUSSION

The data for this study was collected by distributing questionnaires to the respondents. A total of 48 questionnaires were distributed, out of which 45 questionnaires were returned, resulting in a return rate of 93.75%. Validity and reliability tests were conducted using a subsample of 30 respondents. Some statement items were found to be invalid, necessitating their removal from further analysis. All four variables were deemed reliable as they

yielded Cronbach's alpha values greater than 0.60. Following the classical assumption tests, it was determined that the data followed a normal distribution, exhibited no heteroscedasticity, had no multicollinearity issues, and displayed linear characteristics. As a result, hypothesis testing could be performed.

The data obtained from the questionnaires is categorized into professional skepticism levels, which are further divided into three categories: high, moderate, and low. Below is the illustration depicting the categories of professional skepticism tendencies.

Table 1. Professional Skepticism Category

Category	Interval	Frekwesi	Persentase
high	$x > 33$	24	53,3 %
medium	$22 \leq x \leq 33$	21	46,7%
low	$x < 22$	0	0%
Total		45	100%

From Table 1, it can be observed that the majority falls into the high category of professional skepticism, with a percentage of 53.3% or a total of 24 respondents.

The data obtained from the questionnaires is classified into categories of audit experience, which are divided into three categories: high, moderate, and low. Below is the table illustrating the categories of audit experience tendencies:

Table 2. Categories of Audit Experience

Category	Interval	Frekwesi	Persentase
High	$x > 9$	11	24.4
Medium	$6 \leq x \leq 9$	30	26.7
Low	$x < 9$	4	9%
Total		45	100%

Table 2, it can be observed that the majority falls into the moderate category of work experience, with a percentage of 66.7% or a total of 30 respondents.

The data obtained from the questionnaires is categorized into time pressure levels, which are divided into three categories: high, moderate, and low. Below is Table 3, illustrating the categories of time pressure tendencies.

Table 3. Time Pressure Categories

Category	Interval	Frekwesi	Persentase
High	$x > 18$	2	4.4
medium	$12 \leq x \leq 18$	43	95.6
Low	$x < 12$	0	0%
Total		45	100%

From table 3 it can be seen that the majority of time pressure categories are moderate with a percentage of 95.6% or 43 respondents.

Auditor's Ability to Detect Fraud.

The data that has been obtained from the questionnaire is classified into the auditor's ability to detect fraud which is divided into three categories, namely the high category, the medium category, and the low category. The following is a table of tendencies in the auditor's ability to detect fraud.

Table 4. Category of auditor's ability to detect fraud

Category	Interval	Frekwesi	Persentase
High	$x > 36$	36	80%
Medium	$24 \leq x \leq 36$	9	20%
Low	$x < 24$	0	0%
Total		45	100%

From table 4 it can be seen that the majority of the auditor's ability to detect fraud is high with a percentage of 80% or a total of 36 respondents.

Hypothesis Testing

The results of the simple linear regression analysis on the influence of professional skepticism on auditors' ability to detect fraud can be expressed as follows:

$$Y = 13.701 + 0.715X2$$

By examining this equation, it can be seen that the impact of professional skepticism on auditors' ability to detect fraud is positive, and H2 is accepted. There is a positive influence between professional skepticism and auditors' ability to detect fraud. This is supported by the significance value of 0.000 ($0.000 < 0.05$). The regression coefficient value of 0.715, with a positive direction, indicates that higher skepticism among auditors leads to a better ability to detect fraud. There is a negative influence between time pressure and auditors' ability to detect fraud.

This is demonstrated by the significance value of 0.000 ($0.000 < 0.05$). The regression coefficient value of -1.120, with a negative direction, indicates that higher time pressure faced by auditors leads to a decrease in their ability to detect fraud. Professional skepticism is an attitude of critical thinking, suspicion, and not readily accepting information possessed by an auditor while evaluating financial information and evidence provided by the audited company. This skeptical attitude allows auditors to be more meticulous, question, and delve deeper into information, thereby aiding in identifying potential fraud or inconsistencies in financial statements. Professional skepticism contributes positively to auditors' ability to detect fraud due to the following reasons: 1). Reducing the Risk of Overreliance: Skeptical attitudes prevent auditors from overly relying on information provided by management or other parties. This is crucial because fraud often involves manipulation of information or concealment of facts. 2). Encouraging Critical Inquiry: Skeptical auditors tend to ask more questions and delve deeper to find evidence. This can help identify inconsistencies or discrepancies that may indicate fraud. 3). Identifying Suspicious Patterns: Skeptical attitudes can help auditors recognize patterns or transactions that deviate from the usual pattern. This can direct attention to areas more susceptible to fraud. 4). Heightening Awareness of Weak Evidence: A skeptical auditor is more cautious about weak or inconsistent evidence. They will not ignore potential indications of fraud just because the existing evidence seems convincing. 5). Promoting Further Investigation: Skeptical attitudes prompt auditors to conduct further investigation and verification of the provided information. This can help uncover fraud that might not be apparent at first glance. In the context of auditing, professional skepticism is an essential and internationally recognized principle. Auditors who exercise professional skepticism effectively have a higher chance of detecting potential fraud or material misstatements in financial statements. However, it is important for auditors to strike a balance between healthy skepticism and the cooperation required with the audited parties.

The results of the simple linear regression analysis on the influence of work experience on auditors' ability to detect fraud can be expressed as follows:

$$Y = 31.717 + 0.773 X1$$

By examining this equation, it can be seen that the impact of work experience on auditors' ability to detect fraud is positive, and H1 is accepted. There is a positive influence between work experience and auditors' ability to detect fraud. This is supported by the significance value of 0.000 ($0.000 < 0.05$). The regression coefficient value of

0.773, with a positive direction, indicates that the greater the work experience of an auditor, the better their ability to detect fraud. Work experience can have a positive impact on an auditor's ability to detect fraud in a company's financial statements due to the following reasons: 1). In-Depth Understanding of Transactions and Business Processes: The longer an auditor works in a particular industry or company, the better their understanding of transactions and business processes commonly occurring in that sector. This enables them to more easily identify transactions that may be suspicious or deviate from the usual pattern. 2). Knowledge of Risks and How Violations Occur: Work experience provides auditors with a deep understanding of potential risks and violations that may occur in various situations. This helps them become more sensitive to signs of fraud and more effective at directing attention to vulnerable areas. 3). Understanding of Policies and Internal Controls: With experience, auditors can develop a better insight into a company's policies and internal controls. This helps them identify weaknesses or potential violations in control systems that could be exploited for fraudulent purposes. 4). Developed Intuition and Instinct: Work experience in auditing various companies can develop an auditor's instincts and intuition. They can quickly sense inconsistencies or suspicious patterns in financial statements. Furthermore, it should be noted that not all experiences will automatically enhance fraud detection abilities. Auditors must continue to hone their skills and knowledge and adapt to changes in the business environment to remain effective in their tasks.

The results of the simple linear regression analysis on the influence of time pressure on auditors' ability to detect fraud can be expressed as follows:

$$Y = 55.720 - 1.120X3$$

By examining this equation, it can be seen that the impact of time pressure on auditors' ability to detect fraud is negative, and H3 is accepted. There is a negative influence between time pressure and auditors' ability to detect fraud. This is supported by the significance value of 0.000 ($0.000 < 0.05$). The regression coefficient value of -1.120, with a negative direction, indicates that higher time pressure faced by auditors leads to a decrease in their ability to detect fraud. High time pressure during the audit process can hinder auditors' ability to identify and investigate potential fraud or deviations in financial statements. Time pressure can have a negative impact on auditors' ability in this study due to the following reasons: 1). Insufficient Time for In-Depth Analysis: Detecting fraud requires in-depth analysis of transactions, documents, and available information. High time pressure may force auditors to overlook this in-depth analysis and focus more on

completing the audit quickly. 2). Limited Opportunity for Further Examination of Evidence: Auditors facing time pressure may not have the opportunity to conduct further tracing or verification needed to confirm information. This can result in important evidence being missed or inadequately examined. 3). Increased Risk of Judgment Errors: Time pressure can lead auditors to make rushed and less thorough judgment decisions. This could mean they overlook subtle or unusual indications that might indicate fraud. 4). Overlooking Fraud Indicators: In time-pressed situations, auditors tend to be more inclined to overlook fraud indicators that may not be immediately apparent or require longer time to understand. 5). Limited Time for Analyzing Patterns and Trends: Detecting fraud often involves analyzing patterns, trends, and data comparisons from period to period. High time pressure may prevent auditors from conducting thorough analyses in these areas. Furthermore, time pressure is a reality in the audit world, especially nearing reporting periods or busy audit periods. However, management and auditors must collaborate to ensure that time pressure does not compromise audit quality and the ability to detect fraud. In situations of high time pressure, it's important for auditors to remain focused on sound audit principles, prioritize tasks, and report time constraints to relevant management or parties.

The results of the multiple linear regression analysis on the influence of time pressure, professional skepticism, and work experience on auditors' ability to detect fraud can be expressed as follows:

$$Y = 33.158 + 0.550X_1 + 0.382X_2 - 0.799X_3$$

From the calculation results using SPSS, the significance value shows a result of 0.000. Since the significance value is less than 0.05 ($0.000 < 0.05$), it can be said that the combined influence of work experience, professional skepticism, and time pressure on auditors' ability to detect fraud is statistically significant. By examining the equation and its significance, it can be seen that the variables of work experience, professional skepticism, and time pressure influence auditors' ability to detect fraud. Thus, H4 is accepted. The findings of this study support the fourth hypothesis, which states, "Work experience, professional skepticism, and time pressure collectively influence auditors' ability to detect fraud." Work experience, professional skepticism, and time pressure collectively account for 52.2% of the changes in auditors' ability to detect fraud, while the remaining 47.8% is influenced by other variables outside the scope of this study. All three factors – professional skepticism, work experience, and time pressure – have an impact on an auditor's ability to detect fraud. Professional skepticism is a critical and suspicious attitude held by an auditor in

assessing financial information. A skeptical attitude helps auditors avoid being overly trusting of the information provided and encourages them to dig deeper to find signs of fraud. Professional skepticism can assist auditors in identifying inconsistencies, errors, or suspicious patterns that may indicate fraud. Time pressure can have a negative impact on auditors' ability to detect fraud. When there is pressure to complete the audit quickly, auditors may be forced to reduce the time needed for in-depth analysis, evidence tracing, and better understanding of transactions. Work experience plays a crucial role in an auditor's ability to detect fraud. The more experience an auditor has in auditing various types of companies and industries, the better they will understand business transactions, common patterns, as well as potential risks and indications of fraud. Work experience enables auditors to quickly identify suspicious or inconsistent transactions with usual practices. Time pressure may cause auditors to overlook subtle indications of fraud or decide not to pursue further analysis due to time constraints. Furthermore, these three factors interact with each other and can collectively influence an auditor's ability. For instance, an auditor with strong work experience and professional skepticism might be better equipped to handle time pressure compared to an auditor with less experience and skepticism. To detect fraud effectively, auditors should ideally possess a combination of broad experience, strong skeptical attitude, and an environment that allows them to work without excessive time pressure. Company management and audit teams need to collaborate to ensure that audit conditions support auditors in performing their tasks to the best of their abilities.

V. CONCLUSION

The Influence of Professional Skepticism and Time Pressure on Auditors' Ability to Detect Fraud. The low significance value ($0.000 < 0.05$) indicates that the relationship between professional skepticism and auditors' ability to detect fraud is unlikely to occur by chance and holds strong statistical significance. The positive regression coefficient value of 0.715 shows that the higher the level of professional skepticism of an auditor, the better their ability to detect potential fraud. This is consistent with the common understanding that a strong skeptical attitude helps auditors be more sensitive to signs of fraud in financial statements. The low significance value ($0.000 < 0.05$) demonstrates that time pressure significantly influences auditors' ability to detect fraud. The negative regression coefficient value of -1.120 indicates that the higher the time pressure faced by an auditor, the lower their ability to detect potential fraud. This highlights that high time pressure can hinder auditors'

capacity to conduct in-depth analysis and identify signs of fraud. Furthermore, these findings align with the general understanding of the importance of professional skepticism in auditing, as well as the negative impact of high time pressure on audit quality. Effective management of professional skepticism and avoidance of excessive time pressure are crucial factors in supporting auditors' ability to accurately and effectively detect fraud.

Significant Positive Influence between Work Experience and Auditors' Ability to Detect Fraud. The significance value lower than 0.05 indicates that the relationship between these variables is not a chance occurrence and is strong enough to be accepted as a meaningful relationship. Furthermore, the positive regression coefficient value of 0.773 indicates that any increase in an auditor's work experience will be followed by a higher increase in their ability to detect fraud. With a coefficient value close to 1, this suggests that work experience has a substantial impact on the ability to detect fraud. In this study, the statistical analysis results show that the more work experience an auditor possesses, the better they are at detecting potential fraud or deviations in financial statements. These findings support the common belief that work experience can provide insights and a better understanding of business aspects, risks, and signs of fraud, thereby enhancing auditors' ability to perform their tasks.

Negative Influence between Time Pressure and Auditors' Ability to Detect Fraud. With a low significance value ($0.000 < 0.05$), these results indicate that the relationship between time pressure and auditors' ability to detect fraud is not coincidental and holds strong statistical significance. The negative regression coefficient value of -1.120 also indicates a negative direction of the relationship between time pressure and auditors' ability to detect fraud. The higher the time pressure faced by an auditor, the more their ability to detect potential fraud diminishes. These findings align with the general understanding that high time pressure can hinder auditors from conducting in-depth analysis, thoroughly examining evidence, and identifying potential signs of fraud within financial statements. Therefore, effective management of time pressure within the audit environment is crucial to ensure quality and accuracy in fraud detection.

Professional skepticism, work experience, and time pressure collectively have an influence on auditors' ability to detect fraud. The significant calculated F-value (17.027) and the low significance value ($0.000 < 0.05$) indicate that the variables of professional skepticism and work experience together have a significant and positive impact on auditors' ability to detect fraud. This suggests that the higher the level of professional skepticism and work

experience of an auditor, the better their ability to identify potential fraud. The low significance value ($0.000 < 0.05$) indicates that the variable of time pressure has a significant and negative influence on auditors' ability to detect fraud. This implies that the higher the time pressure faced by an auditor, the lower their ability to detect potential fraud. Fundamentally, these analysis results show that strong skeptical attitudes (professional skepticism) and high work experience contribute positively to auditors' ability to detect fraud, while time pressure has a negative impact on their ability. Managing and enhancing skeptical attitudes, work experience, and controlling time pressure are crucial factors in ensuring that auditors' ability to detect fraud remains optimal. With low significance values, these analysis results indicate that these findings are not merely coincidental but represent consistent and reliable relationships between the variables.

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