

The Effect Of Auditor Experience And Professional Skepticism On Fraud Detection With Workload As A Moderating Variable

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Article Info	Abstract
<p><i>Keywords:</i></p> <ul style="list-style-type: none">○ Auditor Experience,○ Professional Skepticism,○ Fraud Detection,○ Workload,	<p>Purpose - This study aims to determine the effect of auditor experience and professional skepticism on fraud detection with workload as a moderating variable.</p> <p>Design/methodology/approach - This research uses quantitative research. This research was conducted using a questionnaire distributed to project admins, staff and PIC projects at PT. Deksha Orla Tranggana, namely 39 questionnaires distributed via social media in the form of whatsapp. Each questionnaire distributed has 35 questions to be answered by respondents. From the distribution of questionnaires carried out, 30 respondents were obtained. To get the results of this study, this researcher used PLS SEM Version 3.0</p> <p>Findings - The results of this study indicate that the auditor experience variable has a positive and insignificant effect on fraud detection, professional skepticism has a positive and significant effect on fraud detection, workload does not strengthen the effect of auditor experience on fraud detection, and workload strengthens the effect of professional skepticism on fraud detection.</p> <p>Research limitations/implications - This study aims to understand and develop insights regarding the auditor's ability to detect fraud, taking into account the auditor's experience, level of professional skepticism, and workload that moderate the relationship. to ensure the integrity of financial statements and prevent the risk of loss to stakeholders.</p>
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INTRODUCTION

Technological advances that are developing every day have a big influence on society, both positive and negative. Along with this, progress in the field of accounting has also developed which aims to help in the world of work. This certainly provides a variety of changes that make many people compete to form a good business unit. But from this, various competitions arise in each business unit. This competition encourages behavior in business that can lead to unhealthy competition and of course can become an economic crime. This condition is likely to encourage many irregularities and violations that can have major consequences due

to very complex fraud problems.

Fraud is something that often occurs in a company, but does not necessarily occur in all companies. Fraudulent behavior is usually deliberately carried out by company management who play an active role in the governance of a company. Company employees or third parties who take actions that harm other parties, namely committing fraud, easily get benefits in unfair or illegal ways. This can certainly be caused by audit failure due to the weak professional skepticism of the auditors. Accountant professional standards define professional skepticism as an auditor's attitude that includes a questioning mind and a critical evaluation of audit evidence (Febriansyah & Novitasari, 2021). Apart from professional skepticism, audit experience is also an influential factor in detecting fraud. The experience referred to here is the auditor's experience in conducting audits of financial statements, to find and detect fraud. Apart from the factors above, there are factors that can also weaken the fraud detection process carried out, namely workload. Based on attribution theory which describes that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, such as ability or effort, nature, character, attitude, and external forces, namely factors that come from outside, such as the pressure of certain situations or circumstances that will have an influence on individual behavior, workload is a factor that weakens the individual's own condition. So that with the presence of this workload, fraud detection will be difficult to do properly during the process (Rafnes & Primasari, 2020). Based on attribution theory which describes that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, such as ability or effort, nature, character, attitude, and external forces, namely factors that come from outside, such as the pressure of certain situations or circumstances that will have an influence on individual behavior, workload is a factor that weakens the individual's own condition. So that with the presence of this workload, fraud detection will be difficult to do properly during the process (Rafnes & Primasari, 2020).

There is a phenomenon or event in the detection of fraud is the case committed by the Finance Manager of PT Indofarma with the suspect of corruption which caused state losses of IDR 371 billion. This news was reported by CNBC Indonesia, May 25, 2024. Explained in this case, PT Indofarma and its subsidiaries are currently involved in indications of irregularities that surfaced after the Investigative Audit Report (LHP) on financial management was submitted to the Deputy Chairman of BPK, Hendra Susanto to the Attorney General of the Republic of Indonesia, Monday (5/20/2024). This examination is a BPK initiative that originated from the development of the results of the Compliance examination on the Management of Revenue, Expenses, and Investment Activities from 2020 to Semester I of 2023 at PT Indofarma Tbk, Subsidiaries and related Agencies. This audit is a BPK initiative that originated from the development of the results of the Compliance Audit of the Management of Revenues, Expenses, and Investment Activities from 2020 to Semester I of 2023 at PT Indofarma Tbk, its Subsidiaries and related Agencies. Citing the financial statements of PR. Indofarma, in 2020 Indofarma's profit attributable to the parent entity or net profit was IDR 27.58 million. This figure or collapsed 99.65% or almost 100% from the 2019 period of IDR 7.96 billion.

Then, in 2021, Indofarma recorded a loss attributable to owners of the parent entity of IDR 37.58 billion in 2021 from previously still recording a profit of IDR 27.58 million in 2020. Furthermore, throughout 2022, INAF still suffered a loss throughout 2022 of IDR 428 billion, this loss increased dramatically by 1,056% on an annual basis (YoY) from previously suffering

a loss of IDR 37 billion in 2021. Until the first semester of 2023, Indofarma posted a loss attributable to owners of the parent entity of Rp120.34 billion or swelled from the previous Rp90.71 billion. In this case, independent auditors work independently from the influence of company management to maintain the objectivity and integrity of their audit results. Thus, they can assess the fairness of the financial statements and provide an objective audit opinion.

Until Thursday (31/10/2024) the DKI Jakarta High Prosecutor's Office (Kejati) named PT Indofarma's Finance Manager, Bayu Pratama Erdiansyah (BPE) as a suspect in the alleged corruption of financial management at PT Indofarma Tbk and its subsidiary, PT Indofarma Global Medika (IGM), for the period 2020-2023. Where, the suspects allegedly issued PT IGM funds without underlying, placed the funds in deposits on behalf of individuals, and manipulated the company's financial statements to give a positive impression of the financial position and performance of PT Indofarma and PT IGM. The incident explains that fraud detection is not a small way that is easy to do. Because case fraud is very widespread in today's business environment and of course can harm the company's finances and many parties in it. This is based on the results of a survey conducted by the Association of Certified Fraud Examiners (ACFE) in 2024.

The factors that influence fraud detection are auditor experience (Faisal et al., 2023; Febriansyah & Novitasari, 2021; Nurdahlia, Rahmawati, 2020; Ode et al., 2020). Professional Skepticism (Agustina et al., 2021; Ma'rifah & Setiawan, 2022; Mustarikah, 2018; Shopia et al., 2020). Workload (Arnanda et al., 2022; Hajering et al., 2022; Rafnes & Primasari, 2020; Rahmawati & Usman, 2014). Based on existing phenomena along with previous research between variables. So the authors are interested in examining whether the influence of auditor experience and professional skepticism, workload on fraud detection.

LITERATUR REVIEW

Attribution Theory

Fritz Heider in 1958 first proposed Attribution Theory which is used to develop explanations for the ways in which we judge individuals differently, depending on the meaning attributed to certain behaviors. This theory explains how the causes of a person's behavior, which can be determined from internal factors such as nature, character, logic, etc. or caused by external factors such as situational pressures. Or caused by external factors such as pressure from certain situations or circumstances that will influence individual behavior (Rafnes & Primasari, 2020). Attribution theory explains about understanding a person's reaction to an event around them, by knowing their reasons for the events experienced. Attribution theory explains that there is behavior related to individual attitudes and characteristics, so it can be said that only by looking at the behavior will be able to know the attitude or characteristics of that person and can also predict a person's behavior in dealing with certain situations (Nurdahlia, Rahmawati, 2020). In this case, attribution theory explains how the internal influence of the auditor's experience in detecting fraud where with the expertise or work experience the auditor can formulate an opinion and provide maximum results in detecting fraud. To achieve these maximum results, auditors also need to use or implement professional skepticism that is owned and applied properly, so that it can support or obtain and evaluate sufficient evidence to provide an appropriate and impartial audit

opinion in fraud detection. So with a workload that is either due to time or mental pressure and so on, will it have an influence on auditors in carrying out effective audit procedures in order to detect fraud.

Auditor Experience

Explained in the book “AUDITING (Theory and Case Studies)” (Astuti, Tutut Dewial, 2024). The auditor's experience in auditing is an important factor in determining the auditor's ability, especially in detecting fraud. Auditor experience is considered an important factor in evaluating auditor performance. In this case, to detect fraud, experienced auditors will find and detect errors more easily. When the auditor gains experience, the auditor will show that he knows a lot about identifying abnormal forms of reports, has experience and types of errors and causes of errors.

Professional Skepticism

Skepticism is the attitude of always questioning or doubting the validity and truth of claims, statements, and other information. Internal auditors apply professional skepticism when they seek evidence to support and validate statements made by management, rather than simply believing information presented as true or genuine without question or doubt. Professional skepticism requires curiosity and a willingness to further explore a particular topic (The Institute of Internal Auditors (IIA), 2024).

Fraud Detection

According to the book “Forensic Accounting” (Mohammad, 2024) fraud is not completely prevented therefore, an effective fraud detection system must be in place to detect fraud when it occurs. In the same way that fraud prevention systems require preventive controls, fraud detection systems require detective controls. One of the most important detective controls is a whistle-blower hotline. Fraud detection is also enhanced by process controls. These controls are designed to detect fraud and errors and include reconciliations, independent reviews, physical counts and inspections, analysis, and audits.

Workload

Explained in the book with the title “HR Management” (Agus Yulistonoet al., 2021) Workload is a condition of the job with its job description that must be completed within a certain time limit. Or workload is the amount of work that must be completed by someone within a certain period of time. Workload can be in the form of physical and mental loads that can be viewed from objective and subjective angles. Measurement of working time in the operation of the workplace is called efficient or not usually based on the length of time to do a job, or service.

Hypothesis Development

The Effect of Auditor Experience on Fraud Detection

Attribution theory is used by auditors to assess the causes or motives behind suspicious

actions. Therefore, experienced auditors tend to be better able to make attributions and the results are more accurate, then able to avoid bias, and recognize patterns that can lead to fraud detection. Auditors with in-depth knowledge of the job description are more capable and familiar with fraud detection activities. They are of course used to dealing with various fraud situations in the past, or ongoing and have strategies that have certainly proven successful in the process. Auditors who have the same experience in completing their audit tasks show a big difference. Which means that auditors with the same level of experience do not necessarily have the same knowledge. So, it can be explained that the higher the experience of an auditor, the more capable the auditor will be in detecting fraud because he already has insight or knowledge and also mastery in his field of work. This research is in line with researchers (Nurdahlia, Rahmawati, 2020) with the object of research at the Seluwu Raya Inspectorate Office which states that auditor experience has a positive and significant effect on fraud detection. The same results were also obtained by researchers (Febriansyah & Novitasari, 2021) who conducted research at the Public Accounting Firm in the Bandung City Region which stated that auditor experience has a significant effect on fraud detection.

H₁ : Auditor experience has a positive effect on fraud detection

The Effect of Professional Skepticism on Fraud Detection

In this case, between attribution theory and professional skepticism in fraud detection is understood through the way individuals or professionals process information and interpret behavior or situations related to fraud. The auditor's professional skepticism is included in the internal factors possessed by an auditor, where these internal factors are influenced from within the individual himself. Professional skepticism is an attitude that an auditor must have, high skepticism eats his ability to develop information when faced with high symptoms of fraud. The higher the level of skepticism, the higher the level of auditors in detecting fraud by applying an attitude of caution and suspicion of suspicious matters. Maintaining a high level of skepticism is used to anticipate audit risks such as high material misstatement. This research is in line with researchers (Shopia et al., 2020) with the object of research at PT BPR Cianjur Jabar with the results obtained that professional skepticism has an effect on fraud detection. (Agustina et al., 2021) is a researcher with the same results, namely professional skepticism has a positive effect on fraud detection, the research was conducted at the Inspectorate General of the Ministry of Education and Culture. It is also supported by researchers (Ma'rifah & Setiawan, 2022) conducted at the Main Auditorate for Investigations at the Supreme Audit Agency of the Republic of Indonesia (BPK RI).

H₂ : Professional Skepticism has a positive effect on Fraud Detection

Workload weakens Auditor Experience on Fraud Detection

Workload is the amount of work that must be done by a person. In this context, a high workload can lead to fatigue and the emergence of dysfunctional audit behavior, so this will reduce the auditor's ability to find errors or report irregularities. Auditors with a wide range of experience are also not sufficiently capable when given additional work, as this will result in lower audit quality than in the absence of work pressure. From this, it can be explained that

the higher the workload given to experienced auditors with expertise or mastery in the job can weaken the influence of the auditor's experience in detecting fraud. A high workload can certainly have an effect in the form of a lack of focus, alertness, and time available to auditors, hindering the auditor's ability to detect fraud. High workload results in a decrease in the quality of work and an increased likelihood of errors due to fatigue and poor time management. This research is in line with researchers (Rahmawati & Usman, 2014) with the object of research at the Inspectorate in Palopo City with the results that workload has no significant effect on fraud detection.

H₃ : Workload does not strengthen Auditor Experience on Fraud Detection

Workload weakens Professional Skepticism towards Fraud Detection

High workloads generally weaken the influence of professional skepticism in detecting fraud. In fact, professional skepticism is related to a critical, vigilant attitude, and always wondering or having suspicions about the evidence and information presented, and of course it is very important in detecting fraud. The existence of workload provides obstacles for an auditor or professional due to additional tasks and deadlines that must be completed immediately. This can have a negative impact on applying skepticism effectively. Therefore, workload tends to weaken the effect of professional skepticism on fraud detection. A high workload can cause auditors to feel rushed, tired, or stressed, which reduces their ability to question the evidence and assumptions provided critically enough so that it can affect the mentality of the auditor. This research is in line with researchers (Rahmawati & Usman, 2014) with the object of research at the Inspectorate in Palopo City with the results that workload has no significant effect on fraud detection.

H₄ : Workload does not strengthen Professional Skepticism on Fraud Detection.

RESEARCH METHOD

Research Design

This study aims to examine, analyze and obtain empirical evidence and determine the effect between the independent variables of auditor experience and professional skepticism on the dependent variable, namely fraud detection with workload as a moderating variable. The type of investigation is a correlational study. For the level of intervention, researchers use minimal intervention. The data source is primary data. The primary data was obtained from the results of distributing questionnaires to respondents (Puteri et al., 2019). This research method uses quantitative methods. The sampling design in this study is non probability sampling. For the implementation time using one (cross-section) using data analysis, namely hypothesis testing. The unit of analysis used in this study is an individual with project admins, staff and project PIC, namely the independent variable auditor experience and professional skepticism on the dependent variable, namely fraud detection with workload as a moderating variable.

Table 1. Variable Measurement

No	Variable	Dimensions	Author
1	Auditor Experience	Time Knowledge Mastery	(Nurdahlia, Rahmawati, 2020)
2	Professional Skepticism	Critical Thinking Professional Quick Assumption Careful in the Examination of the CGPA Understanding of Audit Evidence Self-Confidence	(Nurdahlia, Rahmawati, 2020)
3	Fraud Detection	Understanding SPI Characteristics of Fraud Audit Environment Audit Method Form of Fraud Ease of Access Documentation and personal test	(Rafnes & Primasari, 2020)
4	Workload	Time Burden Effort & Mental Load Pressure & Psychological Load	(Rafnes & Primasari, 2020)

Source: The data analysis method used in this study was the Partial Least Square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches. with the following equation, there are two test models:

$$PK = \beta_0 + \beta_1 PA + \beta_2 SP + \beta_3 PA * BK + \beta_4 SP * BK + \varepsilon$$

RESULTS

Respondent Demographics

Based on the results of the study, it is explained that 63% of respondents who filled out the questionnaire were women.

Convergent Validity and Reliability Testing

There are two criteria for assessing whether the outer model (measurement model) meets the requirements of convergent validity for reflective constructs, namely outer loading > 0.7, and average variance extracted (AVE) > 0.5, then the items on the variable are considered to have sufficient convergent validity (Hair, F. J., Ringle et al., 2011). The reliability test is reinforced by the expected Cronbach's alpha value of 0.70 on each indicator.

The Hypothesis Test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the statistical t value of each relationship or path will be obtained. This hypothesis testing is set with a significance level of 0.05. The hypothesis can be accepted if the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using

the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

Table 2. Test Path Coefficient

Variable	Prediction		
		Original Sample (O)	P- Values
PA -> PK	+	0,278	0,092
SP -> PK	+	0,740	0,000
PA*BK -> PK	-	0,343	0,102
SP*BK-> PK	-	-0,352	0,105
R-squared		0,846	
Adjusted R- squared		0.814	

Significance Level *0.05; **0,10

Source: SmartPLS Data Processing Results

Caption : AE : Auditor Experience; PS: Professional Skepticism; FD: Fraud Detection; BK : Workload; PA*BK : Moderation of Workload on Auditor Experience; SP*BK : Moderation of Professional Skepticism on Workload.

Explanatory

Based on the table above, the result of the r-square (R²) value for the fraud detection variable is obtained at 0.846 and adjusted R- squared 0,814 , which can be stated to be in the good category, this shows that 84.6% of the contribution of the influence of auditor experience, professional skepticism on fraud detection moderated by workload. While the remaining 15.40% is explained by other variables outside this study.

DISCUSSIONS

Auditor Experience has a positive and insignificant effect on Fraud Detection

It is explained in attribution theory that the relationship between attribution theory and the auditor's experience of fraud detection is that the auditor will try to identify whether the cause of the fraud is internal (for example, the malicious intent of the individual or perpetrator) or external (such as environmental pressure or lack of internal control). The results showed a positive influence that auditors with long work experience tend to have better insight and skills in recognizing patterns or indications of fraud. However, this experience may not always be optimized in the detection process, due to several other influencing factors, such as detection tools, job pressures, and the auditor's level of expertise in analyzing evidence. Auditor experience provides an advantage in understanding the situation, however, insignificant results may reflect limitations in the application of this experience. Auditors may also rely too much on common patterns they have encountered, missing signs of more complex fraud. Therefore, although auditor experience plays a positive role, its influence on fraud detection also requires the support of other factors, such as ongoing training, the use of analytic technology, and an audit environment that supports objectivity and accurate decision making.

This research is in line with researchers (Nurdahlia, Rahmawati, 2020) with the object of research at the Seluwu Raya Inspectorate Office which states that auditor experience has a

positive and significant effect on fraud detection. Also supported by researchers (Ode et al., 2020) who examined the Inspectorate of Southeast Sulawesi Province, the results show that the auditor's experience has no significant effect on the auditor's ability to detect fraud.

Professional Skepticism has a positive and significant effect on Fraud Detection

Explained in attribution theory through the way auditors make attributions for suspicious behavior or situations. Where in attribution theory, auditors with high professional skepticism will be more critical in evaluating the causes of an event or event including fraud. Auditors will certainly be more likely to analyze what caused the fraud, which could have come from internal factors or external factors. Attribution theory explains that this skeptical attitude allows auditors to avoid mistakes in assessing the cause of an event, which ultimately contributes to their effectiveness in detecting fraud more accurately. The positive and significant effect produced in the study between the professional skepticism variable and the fraud detection variable shows that auditors who have a skeptical attitude tend to make accurate attributions of signs of fraud, thereby increasing their chances of detecting it. This shows that the importance of an auditor having a skeptical attitude in increasing the auditor's ability to detect signs of fraud. The positive effect shows that the higher the level of professional skepticism of auditors, the greater their ability to detect potential fraud. The significant effect explains that professional skepticism is a factor that has a real impact on increasing the effectiveness of auditors in detecting fraud. This is because skeptical auditors have one of the responsibilities to ensure that the conclusions that have been made are certainly based on valid evidence, not assumptions or personal beliefs.

This research is in line with researchers (Shopia et al., 2020) with the object of research at PT BPR Cianjur Jabar with the results obtained that professional skepticism has an effect on fraud detection. (Agustina et al., 2021) is a researcher with the same results, namely professional skepticism has a positive effect on fraud detection, the research was conducted at the Inspectorate General of the Ministry of Education and Culture. It is also supported by researchers (Ma'rifah & Setiawan, 2022) conducted at the Main Auditorate for Investigations at the Supreme Audit Agency of the Republic of Indonesia (BPK RI).

Workload cannot strengthen the relationship between Auditor Experience Auditor on Fraud Detection

Explained in attribution theory, high workload can affect the way auditors assess the cause of an event, including fraud. Workload cannot strengthen the relationship between auditor experience and fraud detection, which suggests that auditor experience is not effective enough when faced with excessive work pressure. As a result, it can hinder their effectiveness in detecting fraud, so the relationship between experience and fraud detection is not strengthened by workload. From the results of existing research, it was found that workload cannot strengthen the relationship between auditor experience and fraud detection because auditor experience tends to be the dominant factor in the ability to detect fraud. Experienced auditors have honed knowledge, skills and abilities so that they can remain effective in detecting fraud even under high workload pressure. In addition, experienced auditors usually

have developed time and stress management skills, so workload does not significantly affect their ability to perform their duties. With a greater focus on quality of work rather than quantity, experienced auditors are more likely to be able to identify signs of fraud without being unduly affected by the level of workload they experience. Therefore, while workload may affect performance in general, its effect on the relationship between auditor experience and fraud detection does not appear to be significant. This research is in line with researchers (Rahmawati & Usman, 2014) with the object of research at the Inspectorate in Palopo City with the result that workload has no significant effect on fraud detection.

Workload can strengthen the relationship between Professional Skepticism on Fraud Detection

Attribution theory explains how auditors understand and react to fraud detection situations. High workload strengthens the relationship but gives a negative result between the effect of professional skepticism on fraud detection, this is because external pressures affect their application of internal skepticism. In order to reduce these negative effects, it is important for an auditor to manage the auditor's workload in order to use professional skepticism to the fullest. Based on the results that have been obtained, workload can strengthen the relationship between professional skepticism and fraud detection with negative results in the same direction. High workloads tend to make auditors or professionals who have professional skepticism may not be able to apply it optimally due to time pressure, volume of work, or excessive levels of task complexity. These conditions reduce individual capacity and focus, thus impacting the ability to critically evaluate evidence, question information, or detect signs of fraud. As a result, even though auditors have a high level of professional skepticism, their effectiveness in detecting fraud decreases. This negative effect is unidirectional, because the higher the workload, the greater the obstacles faced in using professional skepticism effectively to detect fraud. This research is in line with researchers (Rahmawati & Usman, 2014) with the object of research at the Inspectorate in Palopo City with the result that workload has no significant effect on fraud detection

CONCLUSIONS

Based on the results of research conducted on the test of the Effect of Auditor Experience and Professional Skepticism on Fraud Detection with Workload as a Moderating Variable, the conclusions of this study are: 1) Auditor experience has a positive and insignificant effect on fraud detection. Which means that auditors who have long work experience tend to have better insight and skills in recognizing patterns or indications of fraud when detecting. 2) Professional Skepticism has a positive and significant effect on Fraud Detection. This can be explained that Professional Skepticism improves the quality of the auditor's evaluation process, because the critical attitude of the auditor plays an important role in identifying irregularities and potential fraud. 3) Workload cannot strengthen the relationship between Auditor Experience and Fraud Detection. Which means that a high workload can cause stress and fatigue, which in turn reduces the effectiveness of experience in the fraud detection process. 4) Workload can strengthen the relationship between Professional Skepticism and Fraud Detection. It is explained that workload can strengthen the relationship between professional skepticism and fraud detection with negative results because the pressure caused by a high workload can

reduce the effectiveness of professional skepticism.

IMPLICATIONS AND LIMITATIONS

Theoretical implications

This study provides theoretical involvement by examining the relationship between the variables of the effect of auditor experience and professional skepticism on fraud detection with workload as a moderating variable. Through the results of this study, researchers hope to add insight to academic literature and of course be able to make new contributions to academic literature when facing the same problems in the process of implementing a case.

Managerial implications

The management must be able to pay more attention to the completion of fraud cases that are often experienced in the work environment so that they can solve problems with clear and correct evidence when submitting them. By paying more attention to the conditions of work given to employees or also realized in the field so that in the process of detecting fraud it is easier to follow up or deal with without any obstacles which are later expected to provide benefits between the two parties.

Policy implications

The results of this study can help regulators and the government formulate training programs for employees who are given openly in the form of socialization, especially related to the actions or behavior of an auditor when getting a case in handling fraud so that it will be easier and more familiar when facing such things.

Suggestions

For future researchers, the authors suggest that the moderating variable, namely workload, can be used as an independent variable in future researchers. Future researchers can also add respondents with a wider scope, so that further research can be even better.

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