

Jurnal Akuntansi dan Keuangan Indonesia
Volume 15 Nomor 1, Juni 2018

THE INFLUENCE OF AUDITOR'S PROFESSIONAL SKEPTICISM AND COMPETENCE ON FRAUD DETECTION: THE ROLE OF TIME BUDGET PRESSURE

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Abstract

This study aims to examine the moderating effect of time budget pressure on the influence of the independent auditor's professional skepticism and competence on fraud detection. This study uses a survey approach in the form of a questionnaire filled by 103 external auditors in Jakarta as respondents. The results indicate that if auditors have a high level of professional skepticism and competence, then the probability of fraud that will be detected is also high. Furthermore, time budget pressure cannot moderate the influence of auditor competence on fraud detection. This means that no matter how tight the time budget pressure that is faced by auditors, as long as they have competence, the detection of fraud by the auditor is still possible. Conversely, the results also show that auditors who have high professional skepticism cannot detect fraud if there is a time budget pressure. The results are expected to provide an input to auditors that they need to give more attention and consideration to the time budget assignment when signing a contract with the client.

Keywords: professional skepticism, auditor's competence, time budget pressure, fraud detection, independent auditor

Abstrak

Penelitian ini bertujuan untuk menguji efek moderasi tekanan anggaran waktu pada pengaruh skeptisisme profesional dan kompetensi auditor independen terhadap pendeteksian fraud. Penelitian ini menggunakan pendekatan survei dalam bentuk kuesioner yang diisi oleh 103 auditor di Jakarta sebagai responden. Hasil penelitian ini menunjukkan bahwa jika auditor memiliki skeptisisme profesional dan kompetensi yang tinggi, maka kemungkinan fraud yang akan terdeteksi juga tinggi. Selain itu, tekanan anggaran waktu tidak mampu memoderasi pengaruh kompetensi auditor terhadap pendeteksian fraud. Hal ini berarti seketat apapun tekanan anggaran waktu diberikan, selama auditor memiliki kompetensi, pendeteksian fraud oleh auditor masih mungkin terjadi. Sebaliknya, hasil penelitian ini juga menunjukkan bahwa auditor yang memiliki skeptisisme profesional yang tinggi tidak dapat mendeteksi fraud jika terdapat tekanan anggaran waktu. Hasil ini diharapkan dapat digunakan untuk memberikan masukan kepada auditor bahwa mereka harus memberikan perhatian dan pertimbangan lebih pada perjanjian anggaran waktu ketika menandatangani kontrak dengan klien.

Kata kunci: skeptisisme profesional, kompetensi auditor, tekanan anggaran waktu, pendeteksian fraud, auditor independen

INTRODUCTION

The growth of business in Indonesia makes a higher need for an auditor, especially the external auditor. The external auditor has a great responsibility and obligation to provide assurance to users of financial statements, such as investors, creditors, and others, that the financial statements they receive are in conformity with applicable standards and principles and are appropriate to the actual state of the entity. A material misstatement in financial statements is very likely and frequently happening. Misstatement which is caused by the unintentional act is then categorized as an error. Meanwhile, if an intentional act causes a misstatement, it is categorized as a fraud. The auditor is responsible for collecting evidence to determine whether the financial statements are free from misstatement due to errors or due to fraud (Stuart 2012).

Detecting fraud is difficult because fraud has a hidden nature and people need plans and strategies to conceal it. It will harm the users of financial statements, including shareholders, creditors, the public, and the state. Association of Certified Fraud Examiners (ACFE) in 2016 Report to The Nations stated,

“Asset misappropriation was by far the most common form of occupational fraud, occurring in more than 83% of cases, but causing the smallest median loss of \$ 125,000. Financial statement fraud was on the other end of the spectrum, occurring in less than 10% of cases but causing a median loss of \$ 975,000. Corruption cases fell in the middle, with 35.4% of cases and a median loss of \$ 200,000.”

From these statements, we can see that fraud on financial statements is the least likely case among other fraud such as corruption and misappropriation of assets. However, fraud in the financial statements causes the most significant loss compared to other fraud. Therefore, it takes an auditor who has high competence and professional skepticism in detecting fraud in the financial statements.

Professional skepticism must be owned by auditors in their assignment to avoid any audit failure. Tuanakotta (2011) mentions that low professional skepticism dulls auditor's sensitivity to fraud, real or potential, or to red flags that indicate an error (accounting error) and fraud. Auditor's competence also plays an important role in the detection of fraud. Auditor's competence is obtained through knowledge, formal education, certification, training, and client company audit experience.

Yusrianti (2014) stated that knowledge and experience are important components of the audit task, so it is not surprising that the way novice auditors and experienced auditors will differ in response to information to be used in the consideration or for judgment analysis. Auditor's knowledge includes knowledge of the client's business industry, how to conduct audit planning, develop an effective audit program and analyze potential fraud conditions (Red Flags). The auditor may not be able to detect fraud if the auditor does not know business environment and auditing. The more often an auditor's experience detects fraud, then the auditor's competence will be higher so that the auditor will be more sensitive with signs of potential fraud.

Ideally, if the auditors already have all the criteria mentioned above, then the possibility of fraud will be detected higher. However, fraud detection is difficult if the auditors have time budget pressure in their audit engagement. In each audit engagement, there is an agreed term of assignment between the public accounting firm (KAP) and the client. Time budget pressure is a condition when the auditor is under pressure to be able to complete the audit assignment under the agreed time/set. Problems will arise when the object to be audited becomes more complex, while the budgeted time does not match the condition. Thus, the auditor will perform only limited audit procedures on certain accounts to pursue budgeted time so that the possibility of fraud detection by the auditor will be smaller if the auditor does not conduct the audit as a whole.

The object of this study is the independent auditors who work in public accounting firm in Jakarta. The justification is

that the majority of auditor failure in detecting fraud occur to an independent auditor who works in public accounting firm. Therefore, it can be known further whether the auditor's competence and professional skepticism who work in the public accounting firm affect the fraud detection. Also, if this research uses different samples, whether the results will be similar to the previous studies. Research on the auditor's competence and professional skepticism toward fraud detection has been widely studied, but no studies have included time budget pressure as a moderating variable. Thus, the researcher adds time budget pressure as moderating variable as a form of development on this study over the previous study. Moreover, Prasita and Adi (2007) said that the influence of time budget pressure would produce a poor performance of auditor. Asare et al. (2015) also stated that when auditors feel constrained to meet time budgets, they may resist investigating fraud cues to not go over budget which means it will affect auditor ability in detecting fraud even though the auditor is competent and have high professional skepticism.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Independent Auditor

Independent auditors are referred to as public accountants. According to Law No. 5 of 2011, a public accountant is a person who has obtained permission to provide services as stipulated in the law. Services provided by public accountants include audit services to historical financial information, review services on historical financial information, and other assurance services. In addition to these services, public accountants may provide other services related to accounting, finance, and management following the provisions of the legislation. Elfarini (2007) mentions that to reduce or minimize fraud committed by management and to a more reliable financial statements made by management, it requires testing and in that case the test can only be done by independent third party that is independent auditor. Thus,

it can be concluded that an independent auditor is a person who is referred to as an independent party who has obtained permission to provide audit services, reviews and other assurance services to reduce or minimize fraud committed by management by making financial statements made by management more reliable.

Definition of Fraud

International Standards on Auditing (ISA) 240, defines fraud as follows.

“An intentional act by one or more individuals, management, organs of the governance, employees, or third parties, involving the use of decisions to obtain an unjust or illegal advantage.”

The emphasis of the word fraud here can be seen in the word “Intentional Act” which means that fraud is done through an intended action. As mentioned in the Statement on Auditing Standards (SAS) No. 1, the independent auditor is responsible for the discovery of material misstatements either caused by errors or fraud. The main factor that distinguishes fraud and error is the underlying action, whether the action is done intentionally or not. If the act is done intentionally, it is called fraud, and if the action is done by accident, it is called a mistake or human error (Widiyastuti and Pamudji 2009). The Association of Certified Fraud Examiners (ACFE) categorizes cheating into three fraud trees, namely corruption, asset misappropriation, and fraudulent financial statements.

ACFE also mentions that asset misappropriation is the most common form of work-related fraud, accounting for over 83% of cases, but resulting in the least loss of \$ 125,000. In contrast, financial statement fraud occurs in less than 10% of cases but causes the highest loss, which is \$ 975,000. Meanwhile, corruption is in the middle, with 35.4% of cases and losses of \$ 200,000. From the report, if the auditor can detect fraud residing in the financial statements, the auditor can prevent significant losses that will occur. Detection of misstatements either by

error or fraud is the responsibility of the auditor. A fraud that caused the most significant losses makes auditor's responsibility to be even greater.

Cause of Fraud Occurrence

Based on the company's internal point of view, fraud occurs from the responsibility for its prevention is not the usual task since dishonesty is accepted as unavoidable, cases known to be unpunished, so the disease continues to spread; Because security is considered too expensive or covered by loyalty (Salem 2012). Also, the fraudulent triangle model developed by Donald R. Cressey can also be an answer to the question of how fraud can occur. Until now, this model is still often used as a classical model to explain fraud at work or associated with occupation (occupational offender) (Tuanakotta 2013). This fraud triangle can be seen in figure 1.



Figure 1
Fraud Triangle

Source: Tuanakotta (2013)

From his research on employees who stole corporation's money, he found that someone become a fraudster because of pressure, opportunity, and rationalization. Tuanakotta (2013) mentions,

“The first angle, pressure is a condition that perceived perpetrators of fraud that he perceived as a financial need that can not be told to others (perceived non-shareable financial need). The second angle, perceived opportunity is the opportunity to cheat as perceived offender. The third angle, rationalization is the ‘whispered’ justification against the conscience of the fraudster.”

Pressures that can cause fraud can be financial pressures and non-financial pressures. An example of financial pressure is pressure because it has much debt that is due, the pressure to pay for household needs, the pressure to have to pay compensation for the disaster, and so forth. While non-financial pressures as stated by Sukirman and Sari (2013), actions to mask poor performance, and greedy human nature can put pressure internally from within a person to encourage the person to commit acts of cheating. Opportunities for fraud are created because of weak internal control or due to the authority/power that allows a person to commit fraud. While rationalization usually occurs due to the influence of the work environment and also because of the conditions felt by a person. For example, in an environment where a person works, almost all employees commit fraud so that it has become commonplace and that is because the condition is when the employee is not satisfied with the wage/salary given by the company, so he says that doing fraud is a natural thing.

Fraud Detection by Auditors

According to Valery (2011), detecting fraud is an attempt to obtain sufficient initial indication of the act of cheating, as well as to narrow the space for the perpetrators of fraud. The perpetrators of cheating are often referred to as fraudsters. In detecting fraud, the auditor must first understand the signs, symptoms, characteristics, and ways to find the fraud. The delay in detecting fraud may cause greater distortion in resource allocation during the period of the fraud (Yu and Yu 2011). Therefore, the auditor should be able to recognize early signs that can indicate the occurrence of fraud. Means that can be used to detect fraud, among others, by seeing a sign, signal, or red flags an action that is suspected to cause or potentially cause fraud (Simanjuntak 2015). Rustiarini and Novitasari (2014) said that red flags are a potential symptom that requires more in-depth investigation, which indicates a higher risk of deliberate misstatement in financial statements. Rustiarini and Novitasari (2014)

stated that the effectiveness of red flags indicates that not all red flags have the same effectiveness in detecting fraud.

Furthermore, the auditor may conduct a deeper examination through the red flags until the auditor has sufficient assurance. Further understanding and analysis of red flags can help the next step for auditors to obtain preliminary evidence or to detect fraud (Widiyastuti and Pamudji 2009).

Prevention of Fraud Occurrence

According to Trijayanti (2008), prevention of fraud can be done by: (1) Fostering and maintaining mental or moral employees to always be honest, disciplined, faithful, ethical and dedicated; and (2) Building an efficient and effective internal control system mechanism.

In addition, whistleblowing is also an appropriate way to prevent fraud cases in financial reporting that harm the company itself or others (Sulistyawati 2015). Whistleblowing under the NCG in the Code of Violation Reporting System is the disclosure of unlawful, unethical or immoral acts of violation or disclosure of acts or other acts which may harm the organization or the stakeholders, carried out by the employee or the head of the organization to the heads of other organizations or institutions who can take action on the offense (Sagara 2013). Usually, the presence or absence of a whistleblowing system within an organization or company depends on the internal control system owned by the organization or the company itself. However, to prevent the occurrence of fraud, whistleblowing can be said to be effective. Reporting violations in a whistleblowing system are referred to as whistleblowers. Sagara (2013) stated that basically whistleblower reporter is an employee of the organization itself (internal party), but not the presence of reporters from external parties (customers, suppliers, community) and the reporter must provide evidence, information or a clear indication of the reported violation, so that it can be traced or acted upon. With the report of this whistleblower, the detection of fraud by the auditor will be more comfortable. The

auditors only need to trace and collect evidence from the report to gain sufficient assurance in giving their opinions.

Time Budget Pressure

In the audit engagement between the auditor and the client, there is always a term of assignment agreed between the two parties. The complex scope of the audit tends to take longer than the scope of a simple audit. However, often with the scope of a complex audit, the auditors are given limited time to perform their audit assignments caused by several factors, for example, because the client company's shareholder demands where the report made by the auditor will be taken into consideration in making the necessary decisions as soon as possible. This will cause a decrease in auditor's performance due to time pressures. Time pressure consists of time budget pressure and time deadline pressure (Inapty 2007). Time budget pressure is a condition when the auditor is under pressure to be able to complete the audit assignment by the agreed time budget. While the deadline (time deadline) associated with the pressure to complete the audit work with a specific date (Maulina et al. 2010). These doubled the pressures will ultimately affect the auditor's performance in detecting fraud. Asare et al. (2015) mentions,

“Time and fee budgets may cause auditors to reduce costs by performing lower quality or less quantity of audit testing than necessary to detect fraud or to use staff with less expertise than is optimal for detecting fraud. When auditors feel constrained to meet time budgets they may resist investigating fraud cues so as to not go over budget. Research has shown the adverse effects of time pressure on auditors' detection of fraud (e.g., Braun 2000).”

Moreover, there's recent research which done by Verwey and Asare (2016) stating that it is difficult for auditors for choosing which procedures to conduct when fraud risk is high under time budget pressure. The worst impact that possible to happen is the auditors plan all

the procedures necessary and sign off those procedures without really performing them. On that condition, it is impossible the auditors could detect fraud if they did not perform the important procedures, because of the existence of time budget pressure.

Influence of Professional Skepticism on Fraud Detection

According to Islahuzzaman (2012), skepticism means being hesitant about statements that have not been sufficiently strong in the foundation-Basis of proof. Skepticism of auditor professionals is essential and plays a vital role if auditors audit the client company. Without applying professional skepticism, the auditor will only find misstatements caused by human error and challenging to find misstatements caused by fraud, since fraud will usually be hidden by the perpetrators (Noviyanti 2008). Silalahi (2013) stated that in auditing practices conducted by public accountants, some people still doubt the level of skepticism possessed by the auditor so that it affects the doubts. Therefore, in auditing client companies, auditors are required not ready to believe in all management assertions. The auditor should gather evidence that the management assertion is correct so that the audit objectives on the transaction and the audit objectives on balance are achieved. According to Anggriawan (2014), Srikandi (2015), and Simanjuntak (2015), professional skepticism has a positive influence towards fraud detection. Thus, it can be concluded that the more auditors have skepticism, the possibility of detection fraud will also be higher.

H₁: Professional skepticism has a positive influence on the detection of fraud.

Influence of Auditor's Competence on Fraud Detection

Rahayu and Suhayati (2010) stated that competence is a skill, skill (education and training), and experienced in understanding the criteria and in determining the amount of evidence needed to support the conclusion that will be taken. Auditor competence is a critical element in the auditing process. This

is based on the statement of the first general standard in Public Accountant Professional Standard, which states that an audit should be carried out by one or more who have sufficient technical skills and training as an auditor. The second general standard in the Public Accountant Professional Standard affirms that no matter how high a person's ability in other areas, including in business and finance, he or she cannot meet the requirements outlined in this auditing standard if he or she does not have adequate education and experience in auditing. Also, Hassink et al. (2010) also found that individual auditors find it challenging to build expertise in detecting fraud so that specific training programs are required. Research which was done by Asare et al. (2015) also shows us that auditors are rarely to designs explicitly audit test or procedures to detect fraud. It is happening because they will do the same procedures from year to year which that condition will allow the clients to predict what auditors will do and think how to conceal a fraud from audit tests performed by auditors. Hence, it is a must to auditors for always enhancing their skills and knowledge to find the fraud which covered by clients. Asare et al. (2015) stated,

“The experts also mentioned several procedures that they believed auditors could employ to detect fraud. For example, one expert asserted that communicating with potential informants at the client through interviews or anonymous hotlines is a source of information that auditors could effectively use to detect fraud. Another audit tool mentioned by two experts as an underutilized way to detect fraud is to use technology or computer-assisted audit techniques to detect fraud. These experts also noted that such techniques require specialized skills that not all auditors possess.”

Therefore, to be able to audit, especially regarding the ability to detect the fraud, auditor's competence is really should be noted. Simanjuntak (2015) mentioned that the competency indicator states that the auditor's

competence is determined by the university's formal education, technical training and experience in the field of auditing, and continuing professional education during the career as an auditor. The competence of the auditor may also be measured by the number of certificates/certificates held and the number/amount of relevant participation in trainings, seminars or symposia (Silalahi 2013).

Performing audits of financial statements (auditing) have a high risk for auditors. If the auditors cannot detect the misstatements contained in the financial statements examined, then there are sanctions to be given to auditors and public accounting firm that shelter them. Starting from fines for the closure of the public accounting firm. Also, the public accounting firm will also lose their reputation in the public eyes if it is known to the public if the auditor working on the firm cannot detect any fraud in the financial statements examined. Therefore, the competence of each auditor is the key to the success of the audit. Through good competence, the auditor can perform the audit process more effectively and efficiently, and the auditors can hone the sensitivity in analyzing the audited financial statements (Hartan, 2016). The results of Widiyastuti and Pamudji (2009) mentioned that the competence of auditors has a positive influence on the auditor's ability to detect fraud. Therefore, it can be concluded that the more experienced an auditor, then the sensitivity to the symptoms of fraud will also be higher because it is used to do the examination so that if there is something unusual in the client's financial statements, whether misstated because of error or because fraud, it can be detected immediately.

H2: Auditor's competence has a positive influence on fraud detection.

The Effect of Time Budget Pressure on the Relationship of Causality between Professional Skepticism and Fraud Detection

Professional skepticism possessed by the auditor can support the success in detecting fraud, but it is still questionable if

the auditor is faced with the time budget pressure that has been agreed between the public accounting firm and the client. Auditing clients with complex transactions take much time to do a thorough audit. However, often, because of the urgency of client requests, it is not impossible for auditors to do so in a short time. Research from Umar et al. (2017) stating that the conditions that make stress will affect individual psychology, physics, and behavior (strains) and make some result (outcome). Pressure from time budget and complex task are the condition that makes both positive and negative effect on individual behavior. Raising dysfunctional audit behavior will reduce auditor's ability to identify material misstatement in the financial statement. As a result, auditor skepticism may not be overly concerned because the most important thing is that auditors could complete their tasks on time by the budgeted, not focused on fraud detection. It can be concluded that time budget pressure can weaken the relationship between professional skepticism and fraud detection.

H3: Time budget pressures weaken the influence of professional skepticism toward fraud detection.

The Effect of Time Budget Pressure on the Relationship of Causality between Auditor's Competence and Fraud Detection

Auditor competence is a critical element in the smoothness of the audit process. The first general standard in Public Accounting Professional Standard stated that an audit should be carried out by one or more who have sufficient technical skills and training as an auditor. Not everyone can carry out audits even though he has high ability in other related fields, such as in business and finance. The competence of the auditor is determined by the university's formal education, technical training and experience in the field of auditing, and continuing professional education while undergoing a career as an auditor (Simanjuntak 2015). The competence of the auditor may also be measured by the number of certificates/certificates held and the

number/amount of participation involved in trainings, seminars or symposiums (Silalahi, 2013). Highly competent auditors are very likely to be able to detect misstatements contained in the financial statements. Both misstatements due to errors and misstatements due to fraud. However, a highly competent auditor may not always work optimally if the auditor must audit large enterprise clients whose transactions are complex with a relatively short budget. This statement is supported by research from Halim et al. (2014) stating that audit time budget weakens effect of auditor's competence and independence on audit quality. It means the smaller audit time budget, the more significant effect of auditor's competence and independence on audit quality. Meanwhile, if the auditors detect frauds, it will improve the audit quality. Thus, hypotheses can be formulated as follows.

H4: Time budget pressure weaken the influence of auditor's competence toward fraud detection.

RESEARCH METHOD

This research uses quantitative research method with survey approach in the process of data collection. The population chosen in this study are all independent auditors who work in Jakarta public accounting firms registered in The Audit Board of Republic of Indonesia (BPK RI). The researcher using this population because all independent auditors who registered in BPK RI are have more experience in auditing. This is caused by a condition that to be registered in BPK RI, the auditors must pass the certification test first. Sample selection technique in this research using simple random sampling technique. The collection of data in this study was conducted by distributing questionnaires to auditors who work in Jakarta public accounting firms registered in BPK RI as respondents.

Modifications made from previous research questionnaires are to add some statements made by the researchers themselves per each indicator. First, the researcher searched the instruments and

indicators used in many previous research and literatures that match to this research. The next step is gathered the statements that has been used before from previous journals to measure each indicator, compared it with literatures that researcher depend on to find out whether it is suitable, and added the reverse statements on each indicator which has not been included before. The reasons why researcher added the reverse statements are to reduce an acquiescent bias and extreme response bias. Sauro (2011) mentions,

1. **Reducing Acquiescent Bias:** This is what happens when users generally go on autopilot and agree to all statements. On a 5-point scale these would be all 4's and 5's.
2. **Reducing Extreme Response Bias:** Participants who provide all high or all low ratings (all 5's or all 1's on a 5 point scale). This related to an approved bias unless the respondents selected the most extreme rank and gives it to many or all items.

By including a mix of both positive and negative items, respondents are forced to consider the question and (hopefully) provide a more meaningful response which should reduce these biases (Sauro, 2011). The scores from these reverse statements eventually should be adjusted by the researcher (if respondents fill strongly disagree on negative statements, it should be assigned a value of 5 and vice versa) before starting the reliability and validity test. The next step done by the researcher is to do a pretest on a few similar respondents and do revision on statement that found by researcher has an ambiguous meaning which leads to an unreliable and invalid data.

Variables Operationalization

To make the research variables are easy to see, the researchers describe them in the form of operationalization of variables in Table 1.

Research Model

The hypothesis design in this study relates to how the influence of professional skepticism and competence on fraud detection, either partially or simultaneously.

In addition, the design of this hypothesis also relates to how time budget pressure strengthens or weakens the influence of professional skepticism and competence on

fraud detection, partially. Based on the description, the model of this research can be seen in Figure 2.

Table 1
Research Variables Operationalization

Variable	Indicator	References
Professional Skepticism (Ordinal Scale)	1. Critical thinking 2. Professional 3. Accuracy of assumptions 4. Careful in examination of client's financial statements	Aulia (2013), Kurnia (2014), Ashari (2017)
Auditor's Competence (Ordinal Scale)	1. Personal quality 2. General knowledge 3. Special skills 4. Experience of auditors	Putra (2012), Aulia (2013), Apriyas and Pustikaningsih (2016), Halim et al. (2014)
Fraud Detection (Ordinal Scale)	1. An understanding of the indications of fraud 2. Techniques to detect fraud 3. Work environment	Aulia (2013), Fullerton and Durtschi (2004)
Time Budget Pressure (Ordinal Scale)	1. Auditor's attitude in utilizes audit time 2. Auditor's attitude in decreasing performance in detecting fraud	Putra (2012), Apriyas and Pustikaningsih (2016), Rosadi and Waluyo (2017), Anggriawan (2014), Halim et al. (2014)

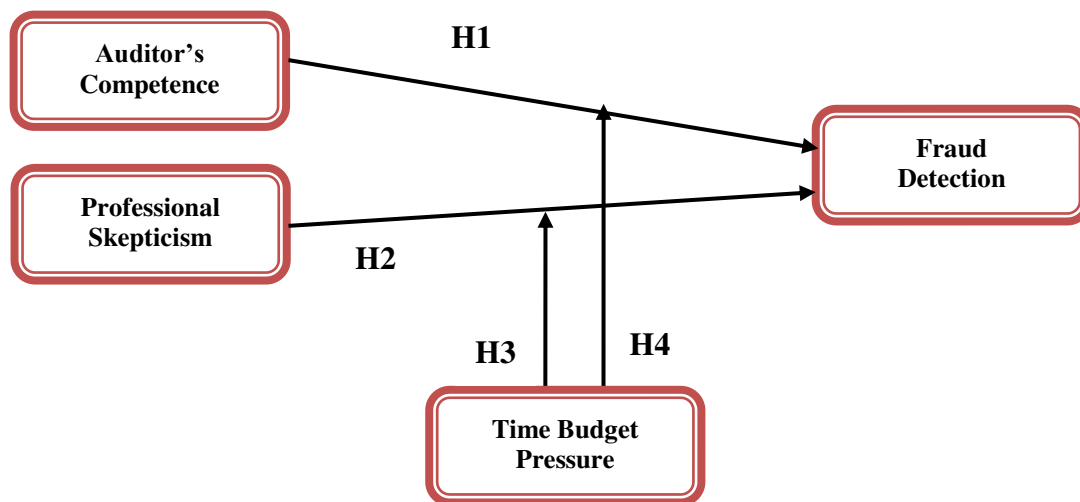


Figure 2
Research Model

Place and Time of Research

In Regulation of the Minister of Finance No. 7/PMK.01/2008 on Public Accountant Services Chapter I Article 1 states, Public Accounting Firm after this referred to as KAP, is a business entity that has obtained permission from the Minister as a forum for Public Accountant to provide services. In the organizational structure of the firm, partners are the highest positions, and there are usually

one to four public accountants who are partners in the firm. Then the partner is assisted by several staff who serve as supervisor over the implementation of the audit (manager), the auditor (senior auditor and junior auditor), and administrative staff. This research was conducted at 18 Public Accounting Firm located in DKI Jakarta area. Data collection is carried out by distributing questionnaires directly to the respondent, in

this case, the auditor working in the Public Accounting Firm. The distribution of questionnaires was conducted on February 24th, 27th, and 28th, 2017 to KAP throughout Jakarta. The researcher gave two weeks to the respondents to fill out the questionnaire. Therefore, the questionnaires were taken back by the researchers on March 10th, 13rd, and 14th, 2017.

Sample selection technique in this research is using simple random sampling technique, that is sample selection done randomly without considering strata or level exist in population. The number of samples are 40 people auditors (Roscoe in Sugiyono 2014).

Analysis Technique

After all the data required in this study are collected, then perform data analysis consisting of validity test, reliability test, classical assumption test, and hypothesis test. The classical assumption test for this study is divided into three, namely normality test,

multicollinearity test, and heteroscedasticity test. Also, to test the hypothesis is done by multiple linear regression analysis. The hypothesis test is divided into 3, namely t-test (partial), F test (Goodness of Fit Test), and test of absolute residual value to test the moderation variable.

RESULTS AND DISCUSSION

Validity Test Results

The validity test is used to determine whether the questionnaire created has been valid or has been able to actually measure the desired research object. This study uses spss version 23 program to test the statements contained in the questionnaire. The statements are valid if correlation of pearson or r arithmetic is greater than r table $N = 103$ which is 0.194. Testing for validity test are done on each variable in the research which can be seen on Table 2.

Table 2
Validity Test Summarization

Variables	Indicators	Total Statements	Total Valid	Total Invalid	Notes
Professional Skepticism	1. Critical Thinking	9 Statements	9 Statements	0 Statement	
	2. Professional Assumptions	2 Statements	2 Statements	0 Statement	
	3. Accuracy of Assumptions	1 Statement	1 Statement	0 Statement	
	4. Careful Examination of Client's Financial Statements	8 Statements	8 Statements	0 Statement	
Auditor's Competence	1. Personal Quality	5 Statements	5 Statements	0 Statement	
	2. General Knowledge	4 Statements	3 Statements	1 Statement	Has Been Dropped
	3. Special Skills	4 Statements	4 Statements	0 Statement	
	4. Experience of Auditors	7 Statements	7 Statements	0 Statement	
Fraud Detection	1. An Understanding of The Indications of fraud	6 Statements	6 Statements	0 Statement	
	2. Techniques To Detect Fraud	8 Statements	8 Statements	0 Statement	
	3. Work Environment	6 Statements	6 Statements	0 Statement	
Time budget Pressure	1. Auditor's Attitude in Utilize Audit Time	16 Statements	16 Statements	0 Statement	
	2. Auditor's Attitude in Decreasing Performance in Detecting Fraud	4 Statements	4 Statements	0 Statement	

Reliability Test Result

Reliability testing in this study using SPSS program version 23. The results of the reliability test on all research variables yielded Cronbach's Alpha value > 0.70 . This means that the instrument used to measure all research variables is considered reliable. The test results of 103 respondents shows the Cronbach's Alpha coefficient of Professional Skepticism variable of 0.864, Auditor's Competence variable of 0.721, Fraud Detection variable of 0.862, and Time Budget Pressure variable of 0.875 is reliable because it meets the requirements if Cronbach Alpha of a variable > 0.7 then a construct or variable declared reliable (Nunnally 1994 in Ghozali (2016).

Classic Assumption Test Results

Normality Test Results

Normality test aims to test whether the intruder or residual variable in the regression model has a normal distribution (Ghozali 2016). In a study, a good data is the data that has a normal distribution. Normality test can be done in two ways, which are test graph and statistical test. However, the normality test with graphics can be misleading if not careful. Visually it looks normal, but it can be statistically to the contrary (Ghozali 2016). Therefore, the researcher conducted a normality test using Kolmogorov-Smirnov non-parametric statistics (K-S) with a significance level of 5% or 0.05. The result shows that the significance of the variables in the regression model > 0.05 , that is equal to 0.200. This means that all data has been normally distributed and consistent with normality test results through The Normal Plot Graph.

Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether there is a variance inequality of the residual one observation to the other in the regression model. A good regression model is homoscedasticity or heteroscedasticity. Heteroscedasticity can be detected by looking at the scatterplot chart whether there is a certain pattern like waves and widened then

narrowed. If there is such a pattern, it can be concluded that there has been heteroscedasticity. However, analysis with scatterplots charts has a significant disadvantage because the number of observations influences the plotting results (Ghozali 2016). Therefore, more statistical tests are needed to ensure the accuracy of the results. The statistical test conducted by researchers to detect whether there is heteroscedasticity or not is Glejser test.

Based on the Glejser test results, All variables have a higher probability significance of 5% confidence level or t arithmetic $< t$ table with DF $N-2$ in this case t on DF 101 and the critical limit of 0.05 two sides at 1.983731. Therefore, it can be concluded that the regression model is not considered heteroscedasticity and this result is consistent with the previous test results with scatterplot chart.

Multicollinearity Test Results

Multicollinearity test aims to test whether the regression model found a correlation between independent variables (independent). A good regression model should not be correlated among independent variables. Multicollinearity can be seen from the tolerance value and the opposite of variance inflation factor (VIF). The common cutoff value used to indicate the presence of Multicollinearity is Tolerance value ≤ 0.10 or equal to VIF value ≥ 10 (Ghozali 2016, 104).

The results show that the tolerance value of each variable is higher than 0.1 and the VIF value is lower than 10. The tolerance value of professional skepticism, auditor's competence and the time budget pressure are 0.307, 0.664, and 0.279, respectively. Meanwhile, the VIF value of professional skepticism, auditor's competence and the time budget pressure are 3.253, 1.506, 3.578, respectively. These results indicate that there is no multicollinearity among independent variables in the regression model.

Hypothesis Test Results

Determination Coefficient Test Results

The coefficient of determination aims to measure how far the ability of the model (independent variable) in explaining the variation of the dependent variable (Ghozali, 2016). The results states that the adjusted R Square is 0.647. This means that 64,7% variation of fraud detection variable can be explained by professional skepticism variable and auditor's competence, while the rest that is equal to 35,3% is explained by other variable which not included in this research.

F-Test Result (Goodness of Fit Test)

F-test aims to test the overall significance of the observed regression line and to estimate whether the dependent variable is linearly related to independent variables (Ghozali 2016). The decision-making criterion for F-test is by looking at the value of significance and the F value. The Hypothesis accepted if value $F > 4$ and the significance value < 0.05 .

The result shows that the value of F for $94.287 > 4$ and the significance value of $0.000 < 0.05$. This means hypothesis stating that regression model is fit accepted. Also, this result means that fraud detection linearly related to professional skepticism and auditor's competence. If there's a change in professional skepticism and auditor's competence, whether it is getting better or getting worse, both of them will influence the auditor's ability to detect fraud.

T Statistical Test Result

T statistical test aims to determine the effect of each independent variable on the dependent variable. The decision-making criterion for t-test is to look at the significance value and to compare the t-count value with the t-table. The hypothesis is accepted if the value of $t\text{-count} > t\text{-table}$ and significance value of $t < 0,05$. The results of this t-statistical test can be seen in Table 3. Based on Table 3, it can be seen that professional skepticism and auditor's competence have positive and significant influence on fraud detection.

Table 3
T Statistical Test Table

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
1 (Constant)	3,258	8,626	0,378	0,706
Professional Skepticism	0,695	0,066	10,587	0,000*
Auditor's Competence	0,247	0,121	2,049	0,043*

Effect of Professional Skepticism on Fraud Detection

The professional skepticism has a t-count value of 10.587 which is higher than the t-table value of 1.984. In addition, the significance value of professional skepticism is 0,000 which is lower than 0.05. This means that H1 is accepted. It can be concluded that professional skepticism has a positive and significant influence on fraud detection. This result is consistent with the results found by Anggriawan (2014), Srikandi (2015), and Simanjuntak (2015), which state that professional skepticism has a positive influence on fraud detection.

Abičić (2014) stated that the frequency of fraudulent financial reporting is increasing,

and the auditor should perform a professional audit attitude. Professional audit attitude consists of professional skepticism and a questioning mind, a critical assessment of the audit evidence and cautious. The attitude is essential for considering and assessing fraud risk to provide reasonable assurance that the financial statements are free from material misstatements caused by fraud. As we know that fraud is naturally hidden and being hidden perfectly by fraudster. If auditors did not have any suspicion over the numbers given by management, fraud would never be discovered. Auditors must think like a fraudster to get any possibilities of fraud and force to be not easily believe any statement from management without evidences.

Therefore, with the nature of the hidden fraud, the auditors are expected to always use their professional skepticism repeatedly in checking the client's financial statements. This result provides empirical evidence that the higher the professional skepticism of the auditor, the higher the likelihood of fraud detection.

Effect of Auditor's Competence on Fraud Detection

The auditor's competence has a t-count value of 2.049, which is higher than the t-table of 1.984. In addition, the significance value of the auditor's competence is 0,043 which is less than 0,05. This means that H2 is accepted. It can be concluded that the competence of auditors has a positive and significant influence on fraud detection. This result is consistent with the previous research conducted by Widiyastuti and Pamudji (2009), Srikandi (2015), and Simanjuntak (2015), who state that auditor's competence has a positive influence on fraud detection. This provides empirical evidence that the higher the auditor's competence, the higher is the possibility of fraud detection.

Keep in mind that the statement in the Statement on Auditing Standards (SAS) no. 1, Codification of Auditing Standards and Procedures (AICPA, Professional Standards, vol. 1, AU sec. : 110.02), states that the auditor has the responsibility for planning and conducting examinations to obtain reasonable assurance about whether the financial statements are free from misstatements either caused by errors or caused by fraud. Therefore, the auditors is obliged to always develop their competence through training, certification, and joining continuous professional development. So that auditors can always carry out their responsibilities and use their competence as well.

Absolute Residual Value Test Result (Moderating Test)

Furcot and Shearon (1991) proposed a somewhat different regression model to examine the effect of moderation, that is by the model of the absolute difference values of the independent variables. According to

Furcot and Shearon (1991), this kind of interaction is preferred by the earlier expectations relating to the combination of X1 and X2 and affecting Y (Ghozali 2016). To determine whether a variable is capable of moderating or not, it can be seen from the significance of the moderation variable itself and comparing the t count moderate variable with the t table. The hypothesis accepted if the significance of the moderating variable is < 0.05 , and t count $> t$ table.

Absolute Residual Value Test Result To Test Hypothesis 3

The result of the test of absolute difference value to test hypothesis 3 can be seen in Table 4. Based on Table 4, it can be seen that the moderate1 significance value is $0,018 < 0.05$ and t count is $2.403 > t$ table of 1.983971 with the negative number and the dof $n - k = 103 - 3 = 100$ obtained using the formula $TINV(0, 05; 100)$ in Microsoft Excel 2007. This means that time budget pressure is a moderating variable and H3 is accepted, that is time budget pressure can moderate the effect of professional skepticism on fraud detection. Also, when the significance of β_2 and β_3 in the regression result, β_2 (time budget pressure) is not significant, and β_3 (moderate1) is significant, then moderate1 variables fall into group 4, which is pure moderating group. Negative numbers on the beta coefficients show that time budget pressure variables weaken the effect of professional skepticism on fraud detection. This is in accordance with a statement from Prasita and Adi (2007) which stated that the influence of time budget pressure would result in poor performance of auditors. This result also supports the results of Anggriawan's research (2014) which states that time budget pressure has a negative effect on the detection of fraud. Because time budget pressure has a negative effect on fraud detection, time budget pressure will also weaken the effect of professional auditors' skepticism. The higher the time budget pressure, the lower the auditor's professional skepticism to be able to increase fraud detection. Thus, to carry out the tasks maximally, the auditor should consider the

time budget for assignment at the time of the first engagement agreement with the client.

Table 4
Hypothesis 3 Absolute Residual Value Test Result

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
	1 (Constant)	82,250		
Zscore: Professional Skepticism	4,952	0,760	6,517	0,000*
Zscore: Time Budget Pressure	0,373	0,838	0,445	0,657
Moderat1	-2,678	1,115	-2,403	0,018*

Absolute Residual Value Test Result To Test Hypothesis 4

The results of absolute residual value test to test hypothesis 4 can be seen in Table 5. Based on Table 5, it can be seen that the moderate2 value significance is $0,556 > 0,05$ and t count $0,590 < t$ table equal to 1,983971 with negative number and dof $n - k = 103 - 3 = 100$ obtained using TINV (0, 05; 100) in Microsoft Excel 2007. This means that time budget pressure is not a moderating variable and H4 is rejected, that is time budget pressure is not able to moderate the influence of auditor's competence on fraud detection. Time budget pressure does not strengthen or weaken the influence of auditor's competence on fraud detection. With or without time budget pressure, as long as the auditors increasing their competence, the likelihood of fraud detection will also increase. Therefore, it is a necessary and important to auditors for always increasing their competence. The ethic code of Institut Akuntan Publik Indonesia (IAPI) section 130 about principles of competence and the attitude of precision and professional carefulness point 3 stating that professional competence maintenance needs awareness and continuing knowledge towards technical profession growth and relevant business growth. The continuing professional development and education are highly needed to increase and maintain practitioner's skill in

order to carry out their work competently in professional environment. Moreover, The International Accounting Education Standard Board (IAESB) which formed by International Federation of Accountant (IFAC) has been issued the standard, that is on IES 7 about Continuing Professional Standard. The IAESB stated that IES 7 prescribes continuing professional development (CPD) for professional accountants to develop and maintain their professional competence so as to provide high-quality services to clients, employers, and other stakeholders. They also clarified the obligations of CPD through the redrafting of IES 7 and draws international attention to the requirement on professional accountants to develop and maintain professional competence throughout their careers. The Continuing Professional Development (CPD) is a program to increase auditor's competence. This program aims to maintain and increase knowledges, skills, and the quality of professional people, including the auditors. The existence of this program could increase fraud detection possibilities because the people who joined the program will get a better knowledge and skills about what will they do if there is something unusual found in the financial statement no matter there's a time budget pressure or not.

Table 5
Hypothesis 4 Absolute Residual Value Test Result

Model	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
1 (Constant)	81,588	0,801	101,893	0,000
Zscore: Auditor's Competence	1,132	0,622	1,818	0,072
Zscore: Time Budget Pressure	4,365	0,593	7,356	0,000*
Moderat2	-0,532	0,901	-0,590	0,556

CONCLUSION

This study aims to examine the effect of professional skepticism and auditor's competence on fraud detection. This research also examines the moderating effects of time budget pressure on those relationships. The results of this study indicate that professional skepticism has a positive effect on the detection of fraud, which means that the higher the professional skepticism, the higher the detection of fraud. Furthermore, the auditor's competence also has a positive influence on fraud detection, which indicates that the higher the competence, the higher the detection of fraud. Simultaneously, professional skepticism and auditor's competence have a positive effect on fraud detection. The results also show that time budget pressure weakens the effect of professional skepticism on fraud detection. The higher the time budget pressure, the lower the auditor's professional skepticism to be able to increase fraud detection. Meanwhile, time budget pressure is unable to moderate the effect of auditor's competence on fraud detection. So, it can be concluded that the time budget pressure is not a moderating variable in the relationship between auditor's competence and fraud detection.

The results provide empirical support to research conducted by Anggriawan (2014), Prasita and Adi (2007), and Asare et al. (2015). The professional skepticism possessed by independent auditors cannot increase fraud detection if auditors are facing time budget pressure. This makes auditors to be more focused on completing the audit cycle promptly than using their professional skepticism to detect fraud. Therefore, to carry out the tasks maximally, auditors should consider the time budget for the assignment at the time of the first engagement agreement with the client. Also, to increase the potential for fraud detection by the auditor, the auditors are expected to always improve their competence by following trainings and using their professional skepticism as well at the time of the assignment.

Limitations in this study are in the collection of data from several public accounting firms in Jakarta who do not permit to bring the questionnaires to auditors working in the office. In addition, there are several public accounting firms whose auditors are not in place or are conducting out-of-town assignments. Therefore, the recommendation given for future research is that research should be done not during peak season so there will be more data collected. Subsequent research is also expected to expand the scope by adding research variables that do not exist in this study for the results of research can provide a more complete picture of matters relating to fraud detection.

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