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Does Skepticism Moderate the Effect of Auditor Work Experience, Independence, and Auditor Training on Auditor Ability to Detect Fraud?

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Abstract---*The purpose of this study is to prove and explain empirically the factors that affect the auditor's ability to detect fraud which consists of work experience, independence, and auditor training, and empirically prove and explain skepticism in moderating the effect of audit experience, independence, and auditor training on auditor's ability to detect fraud. The population in this study are auditors working in Public Accounting Firms in the Provinces of Bali & Nusa Tenggara in 2022 with a total of 130 people. The sample used in this study uses the saturated sample method. The data collection method in this study was a survey using a questionnaire. The analysis technique used to answer the problem formulation uses Moderated Regression Analysis (MRA) analysis with the Statistical Product and Service Solution (SPSS) application. The results of the analysis provide evidence that audit experience, independence, and auditor training have a positive and significant effect on the auditor's ability to detect fraud and skepticism can moderate the effect of audit experience, independence, and auditor training on the auditor's ability to detect fraud.*

Keywords---*auditor, experience, fraud detection, independence, training.*

Introduction

Success in detecting fraudulent acts is thought to originate from the underlying intentions. The underlying intention arises from internal attributions (the auditor's ability to assess fraud) and external attributions (the auditor's difficulty in detecting fraud risk). This is following the attribution theory which explains that the auditor's ability to detect fraud is an internal factor that is owned by the auditor because these factors arise from the efforts of an auditor (Zhang et al., 2007; Reynolds & Francis, 2000). Attribution theory is used to explain judgment, performance appraisal, and auditor decision-making. This theory is also used to describe how to assess a person's behavior, either from environmental factors or from one's factors (Robbins & Judge, 2008). This theory explains that there is a combination of internal and external forces in a person's behavior. Internal strength is a power from within a person while external strength is a power from outside a person. The independence and skepticism of the auditor is an internal attribution from within the auditor. While work experience and auditor training are external factors (external attributions) owned by the auditor because these factors arise from the environment in which the auditor works (Furiady & Kurnia, 2015; Nunley et al., 2016).

Work experience that comes from outside the auditor (external attribution) can affect the auditor's ability to detect fraud (Arsendy et al., 2017). Auditors who have more experience and have encountered fraud cases certainly have more experience which will make it easier for them to identify fraud in financial statements (Faradina, 2016). The

results of previous research by [Arsendy et al. \(2017\)](#), [Sari et al. \(2018\)](#), and [La Ode et al. \(2020\)](#), show that audit experience affects the auditor's ability to detect fraud, but research conducted by [Larasati & Puspitasari \(2019\)](#) and [Agung \(2020\)](#), states that the experience of an auditor does not affect the auditor's ability to detect fraud because fraud detection depends on sophistication, perpetrators of fraud, frequency of manipulation, level of collusion, and measures of seniority involved.

Independence in auditing means taking an unconventional viewpoint in auditing tests, evaluating test results and issuing audit reports. Independence is one of the most important characteristics of an auditor and is the basis of the principles of integrity and objectivity. The results of [Biksa & Wiratmaja \(2016\)](#), [Suganda et al. \(2018\)](#), and [Indrawati \(2019\)](#), show that independence influences the auditor's ability to detect fraud. However, research conducted by [Sanjaya \(2017\)](#), [Larasati & Puspitasari \(2019\)](#), [Kumba et al. \(2018\)](#), [Peuranda et al. \(2019\)](#), shows that independence does not affect the auditor's ability to detect fraud because there is a possibility that the auditor has difficulty maintaining an independent attitude because he has had a long relationship with his client.

One of the efforts to develop human resources in the field of knowledge, abilities, skills, and also attitudes is by providing training for auditors. Systematic and tiered training according to the auditor's level, will make it easier for the auditor to complete the auditor's deficiencies and put emphasis on auditing practices and accounting standards for auditors. The higher and more often the level of fraud audit training, the auditor's ability to detect fraud will increase. Research conducted by [Novianingsih & Kunarto \(2020\)](#), states that auditor training has a significant effect on detecting financial statement fraud, while research conducted by [Afiani et al. \(2019\)](#), [Indrawati \(2019\)](#), that fraud audit training has no significant effect on the auditor's ability to detect fraud.

An attitude of skepticism is needed by the auditor because the perpetrators of fraud will always try to hide their fraud so the auditor's skepticism is needed in detecting fraud ([Pemayun & Dwirandra, 2019](#)). Skepticism is a mandatory capital that must be possessed by an auditor so that he is always alert to the possibility of fraud, an auditor who is always dissatisfied with the evidence found during the audit process because he views audit evidence as full of suspicion ([Ridwan et al., 2021](#)). Someone's level of skepticism is different, which means this will also make everyone think and have a different way of solving problems. How to solve this problem is also influenced by other factors such as the experience of an auditor, the attitude of independence that exists in the auditor, as well as the various pieces of training that have been faced by the auditor. So that one's level of skepticism will influence these factors, it is suspected that it will strengthen or weaken the auditor's ability to detect fraud.

Method

The source of this research data is in the form of primary data which is data obtained directly from the location and object of research without going through intermediaries. This primary data collection method was carried out using a questionnaire method which was distributed directly to the respondents. In addition, there is secondary data in the form of previous research results related to this research topic which are still relevant for use as material for comparison and consideration, as well as a list of KAPs in the Provinces of Bali & Nusa Tenggara published by the 2022 Indonesian Institute of Certified Public Accountants directory.

The population that is the object of this research is the registered auditors who work in Public Accounting Firms in the Provinces of Bali & Nusa Tenggara in the IAPI Directory in 2022 there are 130 people. Based on the existing population, the sampling technique in this study used a non-probability sampling method with a saturated sampling technique. The saturated sampling technique is a sampling technique that uses all members of the population as a sample. After the sample data is collected, then data analysis is carried out based on the hypothesis formulation made. The formulation of the research hypothesis contains 3 independent variables (work experience, independence, and auditor training), 1 dependent variable (auditor's ability to detect fraud), and 1 moderating variable (skepticism). The data analysis technique used is Moderate Regression Analysis (MRA) with the Statistical Product and Service Solution (SPSS) test tool. After going through the data analysis process, the results obtained are interpreted and a conclusion and suggestion are made which is the closing part to conclude the results and discussion of the research and the researcher provides suggestions to various interested parties to this research topic.

Result and Discussion

Result

Table 1
Moderation regression analysis results

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients Beta		
1	(Constant)	-16.994	1.263		-13.459	.000
	Work Experience	.799	.087	.424	9.165	.000
	Independence	.174	.076	.236	2.300	.024
	Auditor training	.579	.208	.287	2.785	.006
	Scepticism	.938	.030	1.243	31.544	.000
	X1.Z	.045	.004	1.106	11.437	.000
	X2.Z	.007	.003	.321	2.478	.015
	X3.Z	.026	.009	.346	2.914	.004

Primary Data, 2022

Based on the results of the MRA analysis, as presented in Table, the structural equation is as follows:

$$Y = -16.994 + 0.799EXP + 0.174IND + 0.579AT + 0.938SKEP + 0.045EXP.SKEP + 0.007IND.SKEP + 0.026 AT.SKEP + e$$

Based on the analysis of the effect of work experience on the auditor's ability to detect fraud, a significance value of 0.000 was obtained with a regression coefficient of 0.799. The significance value of 0.000 < 0.05 indicates that H0 is rejected and H1 is accepted. This result means that work experience has a positive and significant effect on the auditor's ability to detect fraud.

Based on the results of the analysis of the effect of independence on the auditor's ability to detect fraud, a significance value of 0.024 was obtained with a positive regression coefficient of 0.174. The significance value 0.024 < 0.05 indicates that H0 is rejected and H2 is accepted. This result means that independence has a positive and significant effect on the auditor's ability to detect fraud.

Based on the results of the analysis of the effect of auditor training on the auditor's ability to detect fraud, a significance value of 0.006 was obtained with a positive regression coefficient of 0.579. A significance value of 0.006 < 0.05 indicates that H0 is rejected and H3 is accepted. This result means that auditor training has a positive and significant effect on the auditor's ability to detect fraud.

Based on the results of the analysis above, the significance value of the moderating variable (β_4) of skepticism is 0.000 (significant) and the significant value of the interaction variable between work experience and skepticism (β_5), independence and skepticism (β_6), auditor training and skepticism (β_7) with respective significance each of 0.000, 0.015, and 0.004, this indicates the moderating variable is a pseudo moderation type (quasi moderator).

The results of the moderation regression analysis show that the regression coefficient values of work experience (β_1), independence (β_2), and auditor training (β_3) are significantly positive and $\beta_5, 6, 7$ are positively significant, indicating that there is a unidirectional relationship, so it is concluded that the skepticism variable is moderating variable that strengthens the effect of work experience, independence, and auditor training on the auditor's ability to detect fraud.

Table 2
Test results for the coefficient of determination (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 ^a	.774	.772	.53578

Primary Data, 2022

The test results give results where the magnitude of R² in the table is 0.774. This means that variations in the auditor's ability to detect fraud as an accountant can be significantly influenced by the variables Work experience

(X1), Independence (X2), Auditor training (X3), Skepticism(Z), X1.Z interaction variable, X2.Z interaction variable and variable the X3.Z interaction is 77.4% while the remaining 22.6% is explained by other factors.

Table 3
Model feasibility test (F-Test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1019.331	7	145.619	507.274	.000 ^a
	Residual	27.271	95	.287		
	Total	1046.602	102			

Primary Data, 2022

The results of the F test (F-test) show that the calculated F value is 507.274 with a significant P value of 0.000 which is less than $\alpha = 0.05$, this means that the model used in this study is feasible. This result means that all independent variables namely Work Experience (X1), Independence (X2), Auditor Training (X3), Skepticism(Z), interaction variable X1.Z, interaction variable X2.Z and an interaction variable X3.Z can predict or explain the phenomenon of the auditor's ability to detect fraud to become an accountant. This means that the model can be used for further analysis or in other words the model can be used for projections because the goodness of fit results is good with a P value of 0.000.

Discussion

The effect of work experience on auditor's ability to detect fraud

The results of this study indicate that work experience has a significant positive effect on the auditor's ability to detect fraud or in other words H1 is accepted. The existence of a significant relationship between the work experience variable and the auditor's ability to detect fraud means that the more experienced an auditor is as seen from the length of time he has worked as an auditor with the number of inspection tasks carried out and the various types of companies that have been audited by an auditor, the greater the ability to adequate or higher in detecting fraud. This work experience plays an important role in fraud detection. With more work experience, you will be better able to detect fraud (West & Bhattacharya, 2016; Ngai et al., 2011).

The results of this study are also following the attribution theory which explains a person's behavior where one of the causes is due to external factors that are owned by a person, one of which is experience. Auditors who have adequate experience will be more confident in detecting fraud and errors in financial statements. The results of this study are also consistent with several previous studies including those conducted by Arsendy et al. (2017), La Ode et al. (2020), Sukma & Paramitha (2020), Wahyuni & Isnawati (2021), Primasatya et al., (2022). Arnanda et al. (2022), state that work that is done repeatedly is also one of the things that can increase experience and make auditors more reliable in completing tasks and detecting if there is fraud.

According to Iskandar et al. (2022), state that auditors often carry out tasks that guarantee the quality of their examinations. As required, an auditor must have education, assignment of abilities, skills, experience and other abilities needed to account for the ability of the auditor while on duty, so that the auditor can optimally fulfil his responsibilities. Not only that, the many tasks that are often carried out by auditors, will affect the decisions made and the auditor can analyze problems and assist the auditor in predicting and detecting problems, to increase professionalism at work.

The more experienced the work, the better the ability to handle any audit problems that may arise during the audit. This means that experience is an important factor in detecting fraud. The experience of an auditor is obtained through the number of assignments or audit practices carried out, as well as how long he has been working as an auditor so that skills are honed over time. Auditors who have high experience tend to be better at performing various activities such as error detection, understanding errors, and finding errors. When it comes to audit implementation, it is not surprising that experienced auditors assigned to carry out fraud audits tend to be better, this is because experienced auditors sometimes have more effective methods which can usually be found based on work experience in the field.

The effect of independence on the auditor's ability to detect fraud

The results of this study indicate that independence has a significant positive effect on the auditor's ability to detect fraud or in other words H2 is accepted. The existence of a significant relationship between the independent variable and the auditor's ability to detect fraud means that the higher the level of auditor independence, the more capable the auditor is of detecting fraud.

The results of the study also support the attribution theory which can be explained that the relationship between independence and fraud detection can be seen from the honesty one has in considering a fact found during audit activities. Independence is an attitude that must be maintained by the auditor by being honest and fair, having a high sense of responsibility in giving opinions, being free from special interests with clients and so on based on auditing standards as a public accountant who must maintain and maintain the trust of users of financial statements, the more independent the auditor, the easier it will be for the auditor to detect fraud that occurs. The higher the independence of the auditor, the more objective and independent the auditor will be (without any influence) in carrying out each audit process so that in this case the auditor can improve performance results to better detect fraud and can increase the auditor's responsibility in detecting fraud (Rahmina & Agoes, 2014; Craswell et al., 2002).

According to Pratiwi et al. (2019), if the auditor's independence is low, the auditor will not be able to detect fraud, because the auditor believes the assertions given by management without being supported by available assertion evidence. The high independence of an auditor makes the audit quality provided more reliable. If the auditor's independence is high, the possibility of undetected fraud is getting smaller. The results of this study are consistent with research conducted by Biksa & Wiratmaja (2016) and Suganda et al. (2018), Indrawati (2019), which shows that independence influences the auditor's ability to detect fraud. La Ode et al. (2020), stated that the independence of an auditor greatly influences his work results in detecting fraud that occurs.

The effect of auditor training on an auditor's ability to detect fraud

The results of this study indicate that auditor training has a significant positive effect on the auditor's ability to detect fraud or in other words H3 is accepted. The existence of a significant relationship between the auditor's training variable and the auditor's ability to detect fraud means that the more often the auditor attends training, the more the auditor will develop specific knowledge about the field of auditing so that the auditor has no difficulty in detecting fraud and can increase his responsibility in detecting fraud (Bedard et al., 2003; Eminağaoğlu et al., 2009).

According to Putri et al. (2017), explain that attribution theory can influence the level of performance expected in the future in certain tasks, depending on the specific causes of previous success or failure in deep tasks. To achieve the expected results, the auditor must use his expertise to make judgments. So following the statement, the proficiency of an auditor in making judgments is also obtained from various types of training and they often attend training related to becoming an auditor. The high interest of auditors in participating in training can provide benefits for both the auditor and the company. By having attended the training, the auditor has a better understanding of audit procedures that must be added to the audit process. The results of this study are also following research conducted by Novianingsih & Kunarto (2020), Putri et al. (2017). who states that auditor training has a significant effect on the detection of financial statement fraud.

Skepticism moderates the effect of work experience on an auditor's ability to detect fraud

The results of this study indicate that skepticism can strengthen the positive effect of work experience on fraud detection abilities. This means that auditors who have a high attitude of scepticism, with qualified experience possessed by the auditor, the auditor will be better able to detect fraud at the initial planning stage of the audit, which will ultimately lead the auditor to increase detection in subsequent audit stages. Auditors with a high level of skepticism tend to be owned by auditors who already have a high level of experience, and have often done the same work so the ability to detect fraud is even higher. Work experience shows the level of knowledge and ability possessed by the auditor. An auditor with a lot of experience will show a higher level of selective attention to relevant information. Auditors who have high experience and high skepticism will improve the auditor's ability to detect fraud, compared to experienced auditors, but not accompanied by scepticism. Even though the auditor has a long experience, without being sceptical, the auditor will immediately believe what the client has explained. So it does not mean that the auditor easily believes what the client says, even though the information is not yet clear (Pattiasina et al., 2019).

The results of this study are following attribution theory, where skepticism is an important factor that must be possessed by an auditor that comes from within (internal attribution). An auditor in dealing with a problem certainly requires an attitude of skepticism which is used as the basis for trust in his client. An auditor who does not have an attitude of skepticism is usually only able to detect misstatements caused by mistakes and will find it difficult to detect fraud committed intentionally by management (Prakoso, 2019).

Skepticism moderates the effect of independence on an auditor's ability to detect fraud

The results of this study indicate that skepticism can strengthen the positive effect of independence on the ability to detect fraud. This means that auditors with a high level of independence and also equipped with a high attitude of skepticism mean that they do not easily believe audit evidence without conducting a deeper evaluation. Auditors with a high level of independence accompanied by high skepticism within the auditor can help carry out deeper examinations and carry out all types of inspection procedures to trust the audit evidence obtained so that the auditor has more ability to detect fraud that occurs within the company. When the level of skepticism that an auditor has is high, the independence that exists in the auditor is also high, so that auditors who do not easily believe just like that, with client explanations and supported by auditors who have no interest in related parties during the inspection will further improve the ability of an auditor in detecting fraud when the audit is carried out.

The results of this study also support the theory of attribution, where skepticism is an important factor that must be owned by an auditor that comes from within (internal attribution), as well as independence which is an internal factor which determines the abilities that exist within a person. When an auditor who has a high level of independence will tend to pay more attention to every detail of the inspection procedure. The curiosity possessed by an auditor will help them find odd things in the examination so that this can minimize the occurrence of fraud in the company being audited.

Skepticism moderates the effect of auditor training on an auditor's ability to detect fraud as a moderating variable

The results of this study indicate that skepticism can strengthen the positive effect of auditor training on fraud detection abilities. Pemayun & Dwirandra (2019), state that skepticism is an attitude possessed by auditors who always question and doubt audit evidence. This means that skepticism is a factor in determining the professional proficiency of an auditor. So with the increased skepticism possessed by the auditor, it will make it easier for the auditor to detect fraud. This is supported by research conducted by Novianingsih & Kunarto (2020), stating that auditor training has a significant effect on detecting fraudulent financial statements, Bierstaker et al. (2012), state that auditors with training can identify significantly more and acquire greater knowledge about fraud risk than auditors who do not receive training.

Attribution theory explains that audit training is an external factor that comes from the outside environment as a support to improve their expertise in auditing the company's financial statements. While skepticism is an important factor that must be owned by an auditor that comes from within (internal attribution). An auditor who has a high level of skepticism will tend to dig deeper into auditing practices, one of which is by continuing to hone skills through training that supports abilities in fraud detection. Auditors with a level of training that is often followed and supported by the nature of skepticism in themselves will make the auditor carry out audit procedures carefully and observant in seeing irregularities in the company's financial statements. According to Pemayun & Dwirandra (2019), auditor skepticism is an attitude possessed by auditors who always question and doubt audit evidence, this can be interpreted that skepticism is a factor in determining the professional proficiency of an auditor. So an auditor who wants his ability to detect fraud to be better, then in addition to attending training, the auditor also needs to have an attitude of skepticism which will strengthen the effect of auditor training on the auditor's ability to detect fraud.

Conclusion

Work experience, independence, and auditor training have an influence on the auditor's ability to detect fraud, as well as the level of skepticism that the auditor has in moderating the effect of work experience, independence, and auditor training on the auditor's ability to detect fraud. The results of this study indicate that the auditor's ability to detect fraud is high when the auditor has high work experience, independence, and has attended the training. The internal factor that can strengthen this influence is the level of skepticism that each auditor has, which can assist the auditor in believing and digging further into the audit evidence obtained from the client.

This study supports the attribution theory as well as several previous studies. Attribution theory explains the process of how determining the causes and motives of a person's behavior, this can be used by the auditor in

understanding the causes and motives of the audit object when committing fraud. Skepticism is an important factor that must be owned by an auditor that comes from within (internal attribution). An auditor in dealing with a problem certainly requires an attitude of skepticism which is used as the basis for trust in his client. An auditor who does not have an attitude of skepticism is usually only able to detect misstatements caused by errors and will find it difficult to detect fraud committed intentionally by management.

This research has practical implications that can be utilized by public accounting firms in improving their auditor's ability to detect fraud. Financial statement fraud by management can be caused by many factors and is a problem that must be addressed immediately. Therefore, in carrying out their duties and roles as external auditors, they must have expertise gained from experience as an auditor, an independent (unbiased) mental attitude that must be maintained by the auditor to assignments, as well as technical training as an auditor. In carrying out the audit, the auditor must use his professional skills in responding carefully and thoroughly. Skepticism will help the auditor detect fraud, while the way to increase the skepticism of the auditors is by selecting the right personnel according to their experience, maintaining auditor independence, and interpreting the risk of fraud correctly by developing it through training.

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