

The Effect of Experience, Workloads, and Love of Money in Auditor's Ability to Detecting Fraud With Professional Skepticism Moderators

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Abstract

This research departs from manipulation cases that have occurred in the accounting profession. The public began to question why the auditors were involved in these manipulation cases. The purpose of this study was to examine the effect of experience, workload, and love of money on the auditor's ability to detect fraud and professional skepticism in moderating the effect of experience, workload, and love of money on the auditor's ability to detect fraud. This research was conducted at a Public Accounting Firm located in the Province of Bali. The number of samples taken was 64 respondents, using the nonprobability sampling method, specifically purposive sampling. Data collection was carried out through a questionnaire. The data analysis technique used is a Moderated Regression Analysis (MRA). This analysis technique was carried out using SPSS program assistance. Based on the results of the analysis found that experience has a positive effect on the ability of auditors to detect fraud, the workload has a negative effect on the ability of auditors to detect fraud, love of money has no effect on the ability of auditors to detect fraud, professional skepticism weakens the effect of experience on the ability of auditors to detect fraud, professional skepticism strengthens the effect of workload on the auditor's ability to detect fraud, professional skepticism strengthens the effect of love of money on the auditor's ability to detect fraud.

Keywords: Experience; Workload; Love of money; Professional skepticism; Auditor's ability to detect fraud.

1. INTRODUCTION

Nowadays the public accounting profession has lost the trust of society. This is indicated by the number of cases of fraud involving auditors who work at the Public Accounting Firm. What is the underlying cause for the auditor not being able to handle fraud? One of the causes raised from this study is the ability of auditors to detect fraud. Auditors must have the ability to detect fraud, to detect matters relating to violations in a financial report. Of course, if we discuss abilities, it cannot be separated from the factors that make up these abilities. Internal and external factors, for example from the experience of auditors, workload and the most realistic is the love of money. Whether the auditor's ability to detect fraud can be affected by the experience, workload, and the love of money so that the auditors who work at the accounting firm commit fraud. Professional skepticism is also contained in this research, of course, in order to find out whether an auditor who has a professional skepticism will commit fraud or the auditor will stick to standard audit procedures.

One case involving the Public Accounting Firm in Indonesia that recently occurred is the case in Garuda Indonesia. This case is one of the cases in Indonesia involving its public accountant. After a lengthy inspection, Garuda Indonesia was finally subject to sanctions from various parties. In addition to Garuda, sanctions were also received by Garuda Indonesia's financial statement auditors, namely the Public Accountant (AP) Kasner Sirumapea and the Public Accounting Firm (KAP) Tanubrata, Sutanto, Fahmi, Bambang & Partners, auditors of PT Garuda Indonesia (Persero) Tbk (GIAA) financial statements and Subsidiaries for the Fiscal Year 2018 (Hartomo, 2019). The manipulation cases that have occurred have made the accounting profession become the public spotlight and policymakers. The public began to question why the auditors were involved in these manipulation cases. As an independent third party, the auditor should be responsible for providing assurance of the reliability of the audited financial statements. Sufficient competent evidence must be obtained through inspection, observation, submission of questions, and confirmation as an adequate basis for expressing an opinion on the audited financial statements (SPAP, 2016).

The auditor must optimize his ability to detect fraud. The ability to detect fraud means the process of finding or determining an illegal act that can result in a misstatement in financial reporting that is done intentionally (Widiyastuti and Pamudji, 2009). One of the causes of auditor failure in detecting fraud is the low level of professional skepticism possessed by the auditor (Arens and Beasley, 2011). If auditors are more skeptical, they will be able to better assess the existence of fraud at the audit planning stage, which will ultimately direct the auditor to improve the detection of fraud at later stages of the audit (Carpenter and Duetschi, 2002).

This study uses the variable professional skepticism as a moderating variable, because every auditor who has an attitude of skepticism in himself should be able to carry out their duties according to established standards, and leads to rules

2 Original Research Article

and norms so that audit quality is maintained. This research is based on attribution theory, cognitive theory, and cognitive dissonance where these theories strengthen the factors that affect the ability of auditors to detect fraud. This study is different from previous studies such as the study of Lopez, 2011; Nasution, 2012; Sofyan, 2015; and Putra, 2019. This research was conducted in a different location by involving auditors in Bali. The researcher also adds a variable related realistically to the auditor's life, namely love of money. The novelty in this research is data analysis using MRA and professional skepticism as moderating variables.

The results of this study are also expected to provide evidence that professional skepticism can strengthen or weaken the influence of the auditor's low or high experience, high workload, and the nature of the love of money the auditor has for the auditor's ability to detect fraud.

2. LITERATURE REVIEW

This research uses several grand theories. Its purpose is as a basis for supporting theory and as a basis for arguments that reinforce the findings in the field.

2.1 Attribution Theory

Basically, this theory suggests that when observing an individual's behavior, we try to determine whether the behavior is caused internally or externally. Internal behavior is behavior that is built by a person, whereas behavior is caused by external conditions as a result of external causes, namely individuals behave in this way due to certain situations (Robbins and Judge, 2013).

2.2 Cognitive Theory

This theory argues that a person's cognitive abilities will appear when there is a motivation that affects both motivations arising from within oneself and arising from the surrounding environment. The cognitive theory also explains that an individual learning process involves regulating the stimulus received from his environment and adjusting it to the cognitive structure that is already possessed and formed in a person's mind based on prior understanding and experience (Barrouillet, 2015).

2.3 Theory of Cognitive Dissonance

This theory says that humans like consistency, therefore humans will tend to take attitudes that do not conflict with each other and avoid doing actions that are not in accordance with their attitude. Dissonance means an inconsistency. Cognitive dissonance has the meaning of an unpleasant psychological state that arises when a human conflict occurs between two conditions or a conflict between behavior and attitude. Cognitive dissonance can occur in cognitive elements that are relevant or related to each other (Festinger and Carlsmith, 1959).

2.4 Fraud

The term fraud (English) or *fraude* (Dutch) is often translated as cheating (Widiyastuti and Pamudji, 2009). It can be concluded that there are at least three fundamental elements of fraud (fraud), namely: (1) fraud is committed by someone intentionally, (2) fraud is in the form of concealment of facts or fraud or coercion, and (3) fraud aims to gain the benefits of certain parties (Frey and Black, 1934).

2.5 Ability to Detect Fraud

The expertise of a criminal investigator is in some aspects the same as an auditor. Auditors and detectives are both looking for the truth, namely being required in their work to prove the truth which is free from fraud (Meridian, 2014). The auditor's ability to cheat is the quality of the auditor in explaining the discrepancies of the financial statements presented by the company by proving and proving fraud (Sofyan and Novita, 2015).

2.6 Professional Skepticism

In conducting audits, auditors are required to use their skills carefully and thoroughly. The use of skill carefully and thoroughly requires auditors to carry out professional skepticism. The term "skepticism" comes from the Greek word *skeptomai* which literally means "I think carefully" first or "I look carefully", then from there derived the usual meaning associated with the word, namely "I doubt" (Putra and Dwirandra, 2019). Professional skepticism is an attitude that includes a mind that is always questioning, alert to conditions that can indicate the possibility of misstatement, whether caused by fraud or error, and an important assessment of audit evidence (SPAP, 2016).

2.7 Audit Experience

The definition of experience is the knowledge or expertise gained from an event through direct observation or participating in the event (Sucipto, 2007). The more and more complex tasks performed by an individual will cause the individual's experience to increase because this will add to and broaden the horizons possessed (Christiawan, 2002). Audit experience

is the experience gained by the auditor during the financial statement audit process both in terms of the length of time and the number of assignments that have been handled (Suraida, 2005).

2.8 Workload

The workload is a group or a number of activities that must be completed by an organizational unit or position holder within a certain period (Menpan, 1997). The auditor's workload can be seen from the large number of clients that must be handled by an auditor or the auditor's limited time to conduct the audit process. An auditor's workload is usually related to the busy season, which usually occurs in the first quarter of the year. The cause of the busy season of auditors is because many companies have a fiscal year that ends in December (Nasution and Fitriany, 2012).

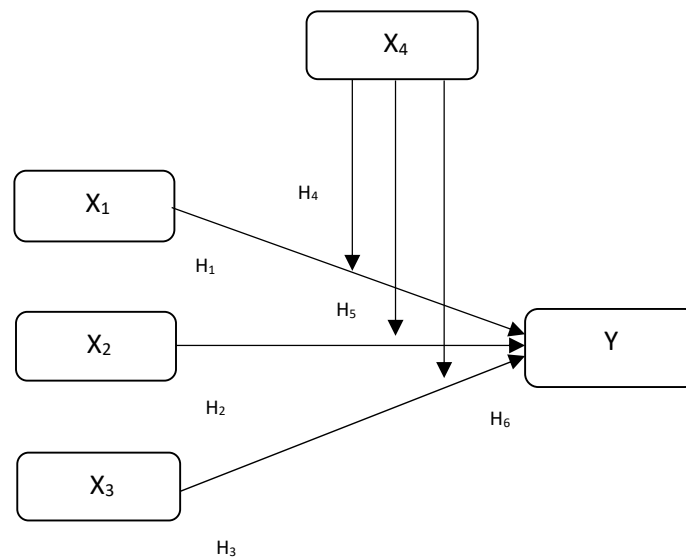
2.9 Love of Money

Every day human life cannot be separated from money, because money is a very important aspect of daily life. Money has a significant impact on a person's motivation and behavior at work. A person's attitude towards money may also have an impact on their perceptions of work, reward systems, and motivation from within oneself at work which in turn can affect behavior at work, task performance, job satisfaction and morale, and organizational effectiveness (Tang, 1992).

3. CONCEPTUAL FRAMEWORK AND HYPOTHESES

This research is quantitative research with an associative type. The research framework in this study can be seen in Figure 1.

Figure 1. Conceptual framework.



Based on the conceptual framework, the hypotheses proposed for this study are as follows:

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

Based on the results of previous research, it shows that experience does not affect the ability of auditors to detect fraud. These findings come from the auditor's age factor which causes the auditor's ability to decline (Sofyan and Novita, 2015). Different results show that experienced auditors will have more knowledge about types of errors and fraud so that auditors keep many things in their memory and can develop an understanding of the fraud that occurs (Putra and Dwirandra, 2019). In this study, the experience is explained by cognitive theory, where the individual learning process includes adjusting the stimulus received from their environment and adjusting it to the cognitive structures that have been owned and formed in a person's mind based on previous understanding and experience. An auditor with a high level of experience will improve the auditor's ability to detect fraud compared to an inexperienced auditor. Based on this explanation, the first hypothesis is as follows:

H1: Experience has a positive effect on the auditor's ability to detect fraud.

3.2 The Effect of Workload on the Auditor's Ability to Detect Fraud

Based on previous research, the auditor's workload negatively affects the ability of auditors to detect fraud. Previous research has found that an increasing workload will reduce the ability of auditors to detect errors or fraud in a company which will also result in lower audit quality (Nasution and Fitriany, 2012). Other studies have found that workload has a positive effect on the ability of auditors to detect fraud. In this study, both auditors with high workloads and auditors with low workloads spend their time together, so it is likely that auditors with low workloads will also be able to see red flags in fraud (Sofyan and Novita, 2015). In this study, the workload is explained by attribution theory, the workload is included in certain circumstances in attribution theory where these factors occur during certain periods in a financial year or high season for a public accounting firm. Auditors are faced with a busy schedule during that period, which causes a decrease in their stamina or body power, of course, this will result in a decrease in their thinking power and the ability of auditors to detect fraud. Based on this explanation, the second hypothesis is as follows:

H2: Workload negatively affects the ability of auditors to detect fraud.

3.3 The Effect of Love of Money on the Auditor's Ability to Detect Fraud

Based on previous research related to the love of money variable, it states that the love of money has a negative effect on ethical considerations/perceptions (Tang and Chiu, 2003). The concept of love of money is closely related to the concept of greed and the root of the crime because the love of money has a significant impact on unethical behavior. Other studies have found that love of money has a positive effect on the tendency of accounting fraud. This condition occurs because money is needed by everyone. The size of the need for money is related to the level of a person's needs and life habits, regardless of gender status. In this study, the love of money is explained through attribution theory. Based on the theory of attribution, the higher the need for money and the love attitude towards excessive money that is contained in the auditor, it will affect his behavior inside and bring a bad impression in issuing his best ability in detecting fraud. Based on this explanation, the third hypothesis is as follows:

H3: Love of money negatively affects the auditor's ability to detect fraud.

3.4 Professional Skepticism Moderates the Effect of Experience on the Auditor's Ability to Detect Fraud

Based on previous research conducted in Riau Province regarding the experience of auditors, it was stated that experience did not affect the ability of auditors to detect fraud. The results of this study indicate that experience has no effect on the ability of auditors to detect fraud because the BPKP auditors of Riau Province in that area are already of retirement age and their ability to detect fraud has decreased (Sofyan and Novita, 2015). Based on the cognitive dissonance theory which states that basically humans like a consistent attitude. Experience plays an important role in the auditor's ability to detect fraud if an auditor does not have professional skepticism in him. If seen from previous research, the auditor must have an attitude of professional skepticism in himself, with this professional skepticism, a lot of information will be obtained by the auditor so that the auditor's ability to detect fraud will increase. Based on this explanation, the fourth hypothesis is as follows:

H4: Professional skepticism weakens the effect of experience on the auditor's ability to detect fraud.

3.5 Professional Skepticism Moderates the Effect of Workload on the Auditor's Ability to Detect Fraud

Based on previous research, there were inconsistencies in the results. Workload negatively affects the ability of auditors to detect fraud. If an auditor has a high workload, his ability tends to decline because of the density and duties the auditor receives (Sofyan and Novita, 2015). The results of further research indicate that the workload does not affect the ability of auditors to detect fraud because auditors are already familiar with the high load situation and work rhythm at hand. Departing from the inconsistency of previous research regarding the relationship between the auditor workload variable and the auditor's ability to detect fraud, the auditor should have high professional skepticism. Professional skepticism is needed even though the burden and work deadlines have accumulated, so no one has overlooked the procedures for examining audit evidence so as not to result in a material misstatement. If it is seen from the cognitive dissonance theory that humans like consistency if auditors cannot maximize their professional skepticism in finding and analyzing existing audit evidence, it will certainly reduce their ability to detect fraud. Based on this explanation, the fifth hypothesis is as follows:

H5: Professional skepticism reinforces the effect of workload on the auditor's ability to detect fraud.

3.6 Professional Skepticism Moderates the Effect of Love of Money on the Auditor's Ability to Detect Fraud

A person who has an excessive love for money can cause himself to fall into evil actions and justify any means to make ends meet. It can be assumed that the auditor decreased his ability to detect fraud because the fees the auditor received were not per the work done. Auditors tend not to work according to the proper procedures, resulting in flaws in the audit. Auditors must have a strong professional skepticism attitude. This attitude is needed when examining the evidence that is considered the source of this cheating and this attitude is not easily swayed as assumed by the cognitive dissonance theory based on that humans avoid internal conflicts from within themselves and prefer to be consistent in their attitudes. If an auditor has a person who loves money and also has a high skepticism, the elements of crime caused by money will reduce the influence on the ability to detect the auditor's fraud. Based on this explanation, the sixth hypothesis is as follows:

H6: Professional skepticism reinforces the influence of the love of money on the auditor's ability to detect fraud.

4. METHOD(S)

This research was conducted in a Public Accountant Office in the Province of Bali and this study was conducted in 2019. This study uses primary data collected through questionnaires in the form of case statements related to experience, workload, love of money, professional skepticism, and the ability of auditors to detect fraud. This method uses quantitative methods.

The population in this study is an external auditor who is an employee of a Public Accountant Office in the Province of Bali who carries out direct inspection tasks. The population in the study was 99 respondents. In this study, the questionnaire was sent directly to the respondent. Initial questionnaires were distributed to as many as 99 respondents to all Public Accounting Firms in Bali Province, but Drs. Sri Marmo Djogosarkoro did not participate in this study and the number of auditors who were sampled at Drs. Sri Marmo Djogosarkoro as many as 11 respondents. The questionnaires were distributed into 88 questionnaires. The distribution of questionnaires as many as 88 questionnaires, only received 64 questionnaires. The object of this research is the auditors who work at the Public Accounting Firm in Bali Province due to the fact that the Public Accounting Firm in Bali Province is small in scale. Despite the small scale of clients handled by the Public Accounting Firm in Bali province, it is quite dense.

The Public Accounting Firm provides acceptance limits because the auditors are working or busy. The sample in this study used a nonprobability sampling method with a purposive sampling technique. The criteria for determining the sample in this study were the auditors who worked at KAP in Bali had attended the audit implementation time and had more than 1 year of work experience. From the process of distributing questionnaires, all respondents met the criteria in determining the sample, so the sample in the study was 64 respondents.

All research hypotheses were tested using MRA. MRA is used in this study to explain the influence of the moderating variable, namely professional skepticism in strengthening or weakening the relationship between the independent variables (experience, workload, and love of money) and the dependent variable (the auditor's ability to detect fraud).

5. RESULTS

5.1 Descriptive Statistical Evaluation

Descriptive statistics are statistical methods used to describe data that have been collected into clearer and easier to understand information. Table 1 below presents descriptive statistical test results.

Table 1. Descriptive statistics test results.

Variable	N	Minimum	Maximum	Mean	Std. Deviation
X1	64	24.00	33.00	27.75	1.41
X2	64	26.00	45.00	33.16	3.35
X3	64	39.00	85.00	59.39	8.51
X4	64	61.00	84.00	69.42	4.23
Y	64	36.00	47.00	38.97	2.31

Based on Table 1 there are 64 observational data, then the explanation of the results of descriptive statistics is as follows:

The experience variable (X1) has an average value (mean) of 27,75, meaning that the average proportion of experience variables on the auditor is 27,75. The lowest proportion of experience with auditors is 24.00, while the highest value on auditors is 33.00. A standard division of 1,41 means that experience with an auditor deviates from the average of 1,41.

The workload variable (X2) has an average value (mean) of 33,16 meaning the average proportion of the workload variable to the auditor is 33,16. The lowest proportion of the workload on the auditor is 26,00, while the highest value on the auditor is 45,00. The standard division of 3,35 means that the workload on the auditor deviates from the average of 3,35.

The variable love of money (X3) has an average value (mean) of 59,39 meaning that the average proportion of the variable love of money to the auditor is 59,39. The lowest proportion of love of money to the auditor is 39,00, while the highest value of the auditor is 85,00. The devised standard of 8,51 means that the love of money of the auditor deviates from the average of 8,51.

The professional skepticism variable (X4) has an average value (mean) of 69,42 meaning that the average proportion of professional skepticism variables for auditors is 69,42. The lowest proportion of professional skepticism of auditors is 61,00, while the highest value of auditors is 84,00. A standard division of 4,23 means that the professional skepticism of auditor deviates from the average of 4,23.

The auditor's ability to detect fraud (Y) has an average value (mean) of 38,97 meaning that the average proportion of the auditor's ability to detect fraud on the auditor is 38,97. The lowest proportion of the auditor's ability to detect fraud on

the auditor is 36,00, while the highest value on the auditor is 47,00. A standard deviation of 2,30 means that the auditor's ability to detect fraud on the auditor deviates from the average of 2,30.

5.2 Classic Assumption Test

The normality test is one of the first classical assumption tests which aims to determine whether the residuals of the regression models are normally distributed or not. Based on the normality test explains that the value of Kolmogorov Smirnov (K-S) is 1.227, while the Asymp value. Sig. (2-tailed) of 0.099. These results indicate that the regression equation model is normally distributed because of the Asymp value. Sig. (2-tailed) 0.099 is greater than the alpha value of 0.05.

The multicollinearity test is the second classical assumption test that aims to test whether the regression model finds any correlation between independent variables. Based on the multicollinearity test, it is explained that the tolerance and VIF values of all of these variables indicate that the tolerance value for each variable is greater than 10% and the VIF value is less than 10, which means the regression equation model does not occur multicollinearity symptoms.

The heteroscedasticity test is the last classic assumption test that aims to determine whether the regression model has variance inequality. A good regression model is a model that does not contain the symptoms of heteroscedasticity. One test that can be done to test the presence or absence of heteroscedasticity is to do the Glejser test. If the significance level of the regression results has an absolute residual for the independent variable greater than 0.05, the regression model involved does not contain the symptoms of heteroscedasticity.

5.3 Goodness of Fit (F)

Based on the results, the F test shows that for X1, X2, X3, X4, the interaction of X1 with X4, X2 with X4, and the interaction X3 with X4 simultaneously has a significant effect on Y.

5.4 Moderated Regression Analysis (MRA)

To find out whether the variable professional skepticism is able to moderate the effect of experience, workload, and love of money on the auditor's ability to detect fraud, the MRA interaction testing model is used. This model aims to determine whether the moderating variable can influence the relationship between the independent variable and the dependent variable, which in the regression equation contains an interaction element (multiplication of two or more independent variables). Table 2 below presents the results of the MRA test.

Table 2. Moderated Regression Analysis (MRA) test.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	-102.874	77.881		-0.132	0.192
X1	8.089	2.607	4.954	3.102	0.003
X2	-1.727	0.696	-0.250	-2.482	0.016
X1.X4	-0.120	0.037	-7.252	-3.222	0.002
X2.X4	0.028	0.010	4.031	2.829	0.006
X3.X4	0.008	0.004	2.258	2.045	0.046
R Square					0.717
Adjusted R Square					0.681
F Statistic					20.237
Significant					0,000 ^a

5.5 Hypothesis Testing (t-Test)

The t-test is used to determine whether the independent variable partially influences the dependent variable. To determine whether a hypothesis is accepted or rejected is to look at the significant value in this study using a significance level of 0.05.

The results of the statistical test variable X1 obtained a regression coefficient of 8.089 with a significance level of t of 0.003. Based on the results of the statistical tests indicate that experience has a positive effect on the ability of auditors to detect fraud.

The results of the statistical test variable X2 obtained a regression coefficient of -1.727 with a significance level of t of 0.016. Based on the results of these statistical tests indicate that workload negatively affects the ability of auditors to detect fraud.

The results of the X1.X4 statistical test obtained a regression coefficient of -0.120 with a significance level of t of 0.002. Based on the results of these statistical tests indicate that the variable of professional skepticism is a moderating variable that weakens the effect of experience on the auditor's ability to detect fraud.

The results of the X2.X4 statistical test obtained a regression coefficient of 0.028 with a significance level of t of 0.006. Based on the results of the statistical tests indicate that the variable of professional skepticism is a moderating variable that reinforces the effect of the workload on the auditor's ability to detect fraud.

The results of the statistical test X3.X4 obtained a regression coefficient of 0.008 with a significance level of t of 0.046. Based on the results of the statistical tests indicate that the variable of professional skepticism is a moderating variable that strengthens the effect of love of money on the auditor's ability to detect fraud.

6. DISCUSSION

The first hypothesis states that experience has a positive effect on the auditor's ability to detect fraud. The results of this study indicate that the auditor who has experience will use his knowledge of the indications of fraud that is owned and will help during the audit inspection process and of course the auditor's ability to detect fraud will increase. The cognitive theory says that the individual learning process involves regulating the stimulus received from the environment and adjusting it to the cognitive structure that is already possessed and formed in a person's mind based on prior understanding and experience. An auditor who has a high level of experience will help improve the auditor's ability to detect fraud compared to an inexperienced auditor. The results of this study are consistent with research conducted by Suraida (2005) and, Putra and Dwirandra (2019).

The second hypothesis states that workload negatively influences the auditor's ability to detect fraud. The results of this study indicate that the workload held by the auditor will reduce its ability to detect fraud. This is caused by the level of client density during the busy season. Attribution theory says a person's reaction to the events around them is determined through their external factors and pressure and workload including these factors. The workload is included under certain circumstances in attribution theory where the factor occurs during certain periods of the year or high season for the Public Accounting Firm. Auditors are faced with a tight schedule during that period, which causes a decrease in stamina or their bodily power. The results of this study are consistent with research conducted by López and Peters (2011) and, Nasution and Fitriany (2012).

The third hypothesis states that the love of money does not affect the auditor's ability to detect fraud. The results of this study indicate that auditors who have a high love of money or in the perception of this study love of money in the unfavorable category will not affect the auditor's ability to detect fraud. This is caused by auditors who have a love of money do not consider money is everything, the auditor's ability will not decrease even though the nature of love for money owned by auditors is high. When viewed from the statistical results obtained in this study, love of money has no effect on the auditor's ability to detect fraud, if explained through cognitive dissonance theory that humans basically like consistency, therefore humans will tend to take attitudes that do not conflict with one each other and avoid doing actions that are not in accordance with his attitude. Love of money is identical to have a negative influence on a person, however, if the auditor is consistent in his work and does not take attitudes that are not contrary to the audit procedures performed, the auditor's ability will not affect the level of love of money that is very high in them.

The fourth hypothesis states that professional skepticism weakens the effect of experience on the auditor's ability to detect fraud. The results of this study mean that if the auditor has a high attitude of professional skepticism with minimal experience, the ability of the auditor to detect fraud will increase and vice versa if the auditor does not have a high attitude of professional skepticism, then the experience is what makes the auditor's ability to detect such fraud increase. The higher the auditor's experience, the professional skepticism will form in finding relevant evidence in the audit process. Auditors with less experience will be more difficult to detect cases related to fraud, of course, it is different if the auditor has experience. If the auditor is more skeptical, a lot of information will be obtained so that the auditor's ability to detect fraud will increase. Based on the theory of cognitive dissonance which states that basically humans like attitudes that are consistent, therefore humans will tend to take attitudes that do not conflict with each other and avoid doing actions that are not in accordance with their attitude. This indicates that people who have a high attitude of skepticism despite having experience as auditors who are lacking will be consistent in carrying out their duties and do not conflict or get off track during the process of detecting fraud in audits. It is expected that auditors who work at Public Accounting Firms better understand the Public Accountants Professional Standards in accordance with Audit Standard 240 regarding Auditor's Responsibilities Regarding Fraud in an Audit of Financial Statements. Such understanding is necessary so that the auditor conducting the audit is responsible for obtaining adequate confidence whether the financial statements as a whole are free from material misstatement, which is caused by fraud or errors.

The fifth hypothesis states that professional skepticism reinforces the effect of workload on the auditor's ability to detect fraud. The results of this study indicate that when the auditor is faced with high work intensity and demanded that the work and the results obtained by the proper audit procedures, the auditor's professional skepticism role is needed. Auditors who have a high attitude of professional skepticism will think rationally of the audit evidence that he found despite the workload faced by him. This is certainly when a human being can think rationally, he will certainly bring out his best abilities so that his goals are achieved. Based on the theory of cognitive dissonance which states that basically humans like attitudes that are consistent, therefore humans will tend to take attitudes that are not in conflict with each other and avoid doing

actions that are not in accordance with their attitudes. This indicates that for people who have a high attitude of skepticism despite the burdens and work deadlines that accumulate, the procedure in examining audit evidence is not missed so as not to result in a material misstatement. An auditor who can maximize his professional skepticism in finding and examining existing audit evidence will certainly increase his ability to detect fraud. The results of this study are in line with research (Sofyan and Novita, 2015).

The sixth hypothesis states that professional skepticism reinforces the influence of the love of money on the auditor's ability to detect fraud. The results of this study indicate that auditors who have a high attitude of professional skepticism can control the nature of the love of money that is in them and of course will have an impact on the ability to detect. The process of examining audit evidence and procedures that must be followed must be based on auditing standards that must be observed by an auditor, therefore the ability to detect fraud the auditor must be accompanied by a skepticism that he has, if the nature of love, of money, rises and still prioritizes the money that is, he can then the auditor will calculate and reduce procedures so that the goal is achieved. Reducing audit procedures is wrong and will cause defects in the audit, if the audit is wrong, then it is not only the client who loses but the users of the financial statements of the company. Based on the theory of cognitive dissonance which states that basically humans like attitudes that are consistent, therefore humans will tend to take attitudes that are not in conflict with each other and avoid doing actions that are not in accordance with their attitudes. If an auditor has a person who really loves money and also has a high skepticism, then the elements of crime caused by, the money will be reduced and of course, this will increase the effect on the ability to detect the fraud of the auditor.

7. CONCLUSION, RECOMMENDATION, AND IMPLICATION

The Public Accounting Firm in Bali Province is a small Public Accounting Firm. Even though it is on a small scale, the clientele is quite solid. There will be risks that involve unscrupulous people in committing fraud, so this research is needed. This research can be used by the public accounting firm to determine the causes of the level of public trust in the public accounting firm from various factors. This study recommends that the application of quality control standards in public accounting firms must be carried out seriously, starting from professional ethics, recruitment of human resources, or employees to engage with clients. This application is very necessary to produce auditors who have independence, integrity, and objectivity as well as responsibility towards clients. If this implementation continues, of course, the professional skepticism of auditors will strengthen external and internal factors such as workload and love of money and the ability of auditors to detect fraud in the audit process. The head of the Public Accounting Firm must give serious attention to the assigned duties and the lifestyle of the auditors who work in their offices because this can be a red flag for irresponsible individuals to exploit loopholes in committing fraud. This research can be used as a reference in audit science and further research on the ability of auditors to detect fraud can be increased by being strengthened by the professional skepticism of auditors.

Future research is expected to use qualitative research methods to know in-depth the level of public trust in public accountants. Suggestions for further research, it is hoped that further researchers will find the right time so as not to clash with the activities of the Public Accounting Firm.

The theoretical implication of this research is that it can provide additional knowledge related to research which will discuss Experience, Workload, Love of Money, Professional Skepticism, and Auditor's Ability to Detect Fraud. The practical implications of this research are it can be used by the public accounting firm to determine the causes of the level of public trust in the public accounting firm from various factors. This research can be used as a reference for public accounting firms to take quality control standards seriously so that auditor's professional skepticism arises and helps the auditors' ability to detect fraud. This research can be used as a reference in audit science and further research on the ability of auditors to detect fraud can be increased by being strengthened by the professional skepticism of auditors.

Author Contributions

Both authors contributed equally to this study.

Conflict of Interest

None.

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