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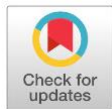
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The Impact of Auditor Time Budgeting Pressure on Fraud Detection Determinants

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Article History



Keywords

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JEL Classification

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Abstract

This research examines the effect of professional skepticism, auditor competence, auditor experience, and time budget pressure on fraud detection ability and the impact of professional skepticism, auditor competence, and auditor experience on fraud detection ability with time budget pressure as a moderating variable. Furthermore, the research applies quantitatively with an explanatory approach. The data were primary, in the form of questionnaires. The variables were professional skepticism, auditor competence, auditor experience, time budget pressure, and fraud detection ability. Moreover, the respondents consist of auditors in KAP of East Java. The data analysis technique used moderated regression. As a result, it concludes that professional skepticism, auditor competence, auditor experience, and time budget pressure are proven partially on the fraud detection ability. Also, it moderates successfully the effect of professional skepticism, auditor competence, and auditor experience on fraud detection ability. Therefore, the results are used as an implication for auditors to increase professional skepticism, auditor competence, and auditor experience to improve fraud detection ability. In addition, KAP has to manage budget pressure well and control its policy which is not only oriented on time efficiency, but also audit quality.

Introduction

Good fraud detection skills are essential for creditors, investors, and the government. Implementing auditor character can help ensure the highest quality audit results (Kertarajasa et al., 2019). An auditor's professional skepticism is a key factor in fraud detection. Skepticism refers to a consistent habit of suspending judgment until sufficient information or evidence is obtained to support an opinion (Hurt, 2010). The importance of fraud detection lies in its ability to produce more reliable financial reports when used as a basis for decision-making (Heryanto, 2019). Based on cognitive dissonance theory, personal work environments can influence a person's behavior, which in turn affects their performance (Bandura, 1986). An auditor's personal characteristics within the work environment may influence professional skepticism in their assessments (Quackacker et al., 2014). Auditors' experience in employment

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engagements contributes to their trust as external auditors. This is crucial for businesses because they are neutral third parties with vested interests in the company (Gusfiardi et al., 2019). Many auditors actually violate audit rules or processes in practice, thus damaging their public reputation (Faturachman & Nugraha, 2015). Auditors' failure to detect the risk of material misstatement in financial statements negatively impacts the audit profession in general. The inability of auditors to detect fraud has become a serious concern, especially since most fraud cases are uncovered after the financial statement audit is issued (KPMG, 2013). Many cases occur due to auditors' failure to detect fraud.

According to Savira et al. (2021), financial statements are useful for decision-makers and serve as a roadmap for management and company development. Therefore, a company's internal auditors must be able to deliver fair, relevant, and reliable financial statements. Auditors must always be mindful of their ability to detect fraud because users of financial statements place significant trust in them. According to Heryanto (2019), a third party is an auditor. Companies and external parties, including creditors, Bapepam (Financial Supervisory Agency), potential investors, and other related parties, can use audit results to evaluate their business and make strategic decisions (Andriani & Nursiam, 2018). Auditors face two requirements: they must comply with time budget pressures and work professionally. Naturally, auditors are under pressure when dealing with short-term time budgets (Prasita & Hari, 2007). Independent auditors must maintain objectivity and refrain from supporting parties to avoid conflicts of interest. Because audit reports cannot be used as a basis for decision-making if the auditor is not independent, the report will not reflect economic reality. According to Kertarajasa et al. (2019), auditors who maintain objectivity and impartiality will produce quality audits (Rahmina & Agoes, 2014).

The influence of auditor competence is an aspect that can identify or detect fraud. The auditor's capacity to analyze organized information to address evidentiary issues is one type of competence (Pusparani & Wiratmaja, 2020). Due to the close relationship between competence and expertise, knowledge, and experience, auditors must have the necessary training, experience, knowledge, and abilities to carry out their duties effectively (Adisti & Setyohadi, 2019). Auditor skills are associated with appropriate training and audit-related experience (Alnoprika, 2015). Experience and challenges related to the auditor's work to gain greater confidence and competence are closely related to risk taking (Payne & Ramsay, 2005). The more diverse the auditor's experience, the higher their level of confidence and competence. Evidence suggests that auditor experience improves the auditor's ability to assess risks associated with fraud (Knap & Knapp, 2001). Research by Nurwahyuni and Isnawati (2021); Endarto et al. (2021) shows that auditor work experience has a significant impact on their ability to detect financial statements. Similarly, professional skepticism, auditor competence, and auditor experience significantly impact their ability to detect fraudulent financial statements. This significantly impacts their capacity to identify fraudulent financial statements. This study aims to examine and assess the factors influencing auditors' ability to identify fraudulent financial statements based on the information provided above (Wahidahwati & Asyik, 2022).

To investigate the moderating effect of time budget pressure on the influence of professional skepticism, auditor competence, and auditor experience on fraud detection, a study (Said & Munandar, 2018) was conducted. Research from Prasita & Adi (2007) found that auditor advice is minimized when time budget pressure is a constraint. Conversely, when auditors feel constrained by deadlines, they may refuse to investigate fraud to stay within budget. This means that even if auditors are competent and have a skeptical mindset, this will impair their ability to identify conditions with a high level of professionalism.

Literature Study

Auditor's Ability to Detect Fraud

Public accountants are independent auditors officially authorized to provide audit services in accordance with Law Number 5 of 2011. Their role is crucial in providing objective assessments of a company's financial statements, thus requiring a professional and impartial attitude. Auditors must be able to detect signals and deviations that point to fraud, given the unstructured and complex nature of this task (Umar, 2021). According to Elfarini (2007), although auditors can be confident in management assertions, independent testing is still needed to ensure the accuracy of the report. Fraud detection, as explained by Anderson et al. (2017) and Moeller (2016), is a proactive strategy with a systematic approach, utilizing technology, and focusing on observing red flags to accurately reveal indications of fraud. International Standards on Auditing (ISA) 240 defines fraud as an intentional act by an individual, either internal or external to an organization, to obtain an unfair or illegal advantage. The core of this definition lies in the element of intent. Independent auditors are responsible for assessing whether errors in financial statements are due to negligence or intentional misconduct, as defined in SAS No. 1. According to Widiyastuti & Pamudji (2009), if an error occurs without intent, it is considered human error, but if it is intentional, it is classified as fraud. Meanwhile, the ACFE divides fraud into three main types: corruption, misappropriation of assets, and manipulation of financial statements, including those based on digital assets such as crypto.

Professional Skepticism

SPAP (2011, 230:2) defines professional skepticism as an auditor's attitude when performing an audit assignment, which includes a questioning mind and critical evaluation of audit evidence. By using professional skepticism, an auditor does not have to be satisfied with less persuasive evidence due to the belief that management is honest. The auditor's use of professional skepticism can be used when the auditor reviews existing evidence and then detects visible or perceived signs of fraud. Professional skepticism is an important internal factor influencing the auditor's ability to detect fraud. Skeptical auditors tend to be more thorough and are less likely to accept client statements without strong evidence (Islahuzzaman, 2012; Noviyanti, 2008). This attitude reflects healthy doubt and critical evaluation of audit evidence (Indriyani & Hakim, 2021). Francisco et al. (2019) added that personality also plays a role in shaping auditor skepticism. Without skepticism, auditors will only be able to identify technical errors, not fraud, which is often hidden. Therefore, professional skepticism has been shown to increase auditor effectiveness in uncovering fraud (Simanjuntak & Farida, 2017). Based on the above description, the following hypothesis is proposed:

H1: Professional skepticism has a positive effect on the ability to detect fraud.

Auditor Competence

Competence is the qualification required by an auditor to properly conduct an audit, as measured by personal quality indicators, general knowledge, and specific skills. Elfarini (2007) strengthened research with different samples, which resulted in the finding that the more experienced an auditor, the higher the level of success in conducting an audit with the knowledge and experience of an auditor who has sufficient knowledge and experience and can clearly carry out audits objectively, carefully, and thoroughly (Agusti, 2013). Competence is something that an auditor needs to be able to conduct an audit properly. Auditor competence is a crucial factor in the audit process, which includes adequate knowledge, technical skills, and experience to obtain and evaluate audit evidence (Rahayu & Suhayati, 2010). SPAP emphasizes that audit expertise is more important than mere business acumen, because auditors

need to understand audit criteria and effective methods to uncover fraud (Hassink et al., 2016). Unfortunately, auditors often use repetitive procedures so that clients can predict and conceal fraud (Asare et al., 2015). Therefore, auditors need to update their approaches, such as using Computer-Assisted Audit Techniques (CAA), which have been proven to accelerate and improve audit effectiveness (Akmalia & Ariani, 2022). High competence enables auditors to be more sensitive to fraud symptoms and improves overall audit quality (Widiyastuti & Pamudji, 2009; Rumengan, 2014). Conversely, a lack of competence will make it difficult for auditors to identify important findings (Nugrahaini, 2015).

H2: Auditor competence has a positive effect on the ability to detect fraud.

Auditor Experience

Suraida (2005) stated that audit experience refers to experience in conducting financial statement audits, both in terms of duration and number of assignments handled. The greater an auditor's audit experience, the more likely they are to generate various assumptions in explaining audit findings. Audit experience is a crucial aspect influencing an auditor's ability to identify conditions and detect fraud. Auditors who have handled numerous assignments tend to respond more quickly and accurately to information and are better able to detect misstatements in financial statements (Indriyani & Hakim, 2021; Suganda et al., 2018). Experience provides broader and deeper insight in assessing complex audit situations, while also enhancing the auditor's professional acumen in the face of uncertainty. Experienced auditors also have a better ability to recognize fraud patterns and adapt to increasingly complex audit dynamics (Lismawati et al., 2021; Helmiati, 2021).

H3: Auditor experience has a positive effect on fraud detection ability.

Time Budget Pressure

According to Sososutikno (2013) and Pangestika (2014), time budget pressure is a condition in which auditors must work efficiently under tight time and budget constraints. These constraints can cause stress that affects auditors' attitudes, intentions, and behavior. In practice, auditors must complete their work within deadlines agreed upon with clients (Maulina et al., 2010), which can reduce the auditor's ability to identify problems in depth. Asare (2015) revealed that time and cost pressures can cause auditors to skip important procedures or simply sign off on them without adequate examination. This is in line with Braun's (2000) findings, which indicate that time pressure can reduce the detection rate of indications of misstatement or fraud in financial statements. Time budget pressure occurs when the time allocated for an audit is less than actually needed, forcing auditors to complete tasks in a rush (Margheim, 2005). These limitations often lead auditors to make less than ideal decisions or judgments, as their primary focus is on completing the work within the deadline. As a result, the level of investigation into misstatements, whether due to errors or fraud, decreases, increasing the potential for failure to detect fraud. Inaccurately observing symptoms or signs of fraud is a consequence of high time pressure.

Time budget pressure generally has a negative impact on audit performance (Coram et al., 2001; Coram et al., 2004; McDaniel, 1990; Kelley & Margheim, 1990). Research by Francisco et al. (2019) shows that time budget pressure results in auditors lacking the time to gather client assertions and supporting documentation. Anggriawan (2014) also found that greater time pressure lowers auditors' suspicion, thus decreasing their capacity to detect fraud. Although professional skepticism is important in detecting fraud, time constraints can hinder its effectiveness, especially when dealing with clients with complex transactions. Umar et al. (2017) added that pressure and stress resulting from limited time can affect auditors' psychological state and negatively impact their behavior and performance, including in

detecting financial statement misstatements. Based on the above description, the following hypothesis is proposed:

An effective audit process depends heavily on the auditor's skills and competence. According to the Professional Public Accounting Standards, only individuals with adequate technical knowledge, training, and experience are qualified to conduct audits (Simanjuntak & Farida, 2017). Factors such as formal education, certification, and participation in training and seminars are indicators of an auditor's ability (Silalahi, 2013). Skilled auditors have a greater chance of detecting fraud and misstatements in financial statements. However, even with high competence, auditors can experience decreased performance when faced with clients with complex transactions and tight time pressures. This is reinforced by Alim et al. (2014), who stated that auditor competence and independence in detecting fraud are significantly influenced by the limited audit time available. The auditor's ability to detect fraud is not only determined by experience but also influenced by the perpetrator's intelligence, frequency of manipulation, level of collaboration, and seniority (Atmaja, 2016). Nevertheless, experience remains a crucial factor because it shapes the auditor's sensitivity to fraud patterns. Experienced auditors tend to be more cautious and quick to recognize fraud symptoms because they are accustomed to dealing with similar situations (Hafizhah & Abdurahim, 2017). Indriyani & Hakim (2021) emphasized that experienced auditors possess a broader range of knowledge, making it easier for them to detect irregularities in financial statements. The indicators used in this study also refer to Sari's (2019) study, which demonstrated the importance of experience as a foundation in the investigative audit process.

H4: Time budget pressure negatively affects the ability to detect fraud.

H5: Time budget pressure moderates the effect of professional skepticism on the ability to detect fraud.

H6: Time budget pressure moderates the effect of professional skepticism on the ability to detect fraud.

H7: Time budget pressure moderates the effect of auditor competence on the ability to detect fraud.

Methods

This research is quantitative. Quantitative research is a research method based on the philosophy of positivism, used to examine a specific population or sample using research instruments for data collection and quantitative or statistical analysis, with the aim of testing a predetermined hypothesis. This research is explanatory research, meaning research conducted to explain the relationships between variables through hypothesis testing. The data collection method used was a survey method, distributing questionnaires to respondents. This study examined the impact of time budget pressure on the determinants of fraud detection ability using multiple linear regression analysis. The goal was to determine whether the relationship between the variables was positive or negative.

The population in this study was all Public Accounting Firms (KAP) in East Java registered in the IAPI directory in 2024, totaling 46 KAPs. Because this number was deemed too large and the research time was limited, non-probability sampling techniques, specifically purposive sampling, were used. This technique was chosen based on certain considerations, namely auditors affiliated with KAPs in East Java. The total number of KAPs used in the sample was 10 KAPs. Furthermore, a maximum of 10 respondents were selected from each public

accounting firm, with the criteria being auditors with at least two years of experience. Thus, the total number of respondents in this study was 100 auditors.

This study used a multiple regression model to understand the impact of professional skepticism, auditor competence, experience, and time budget pressure as independent variables on fraud detection ability. Experience and time budget pressure each influence the relationship between professional skepticism and auditor competence on the risk of material misstatement. Previous research has used multiple regression to address auditor judgment and decision-making (Quadackers et al., 2014). This hypothesis test was used to determine the effect of the moderating variable TAW on the primary variable. A moderating variable is an independent variable that will strengthen or weaken the effect of other independent variables on the dependent variable (Ghozali, 2018).

Results and Discussion

This study involved 100 respondents from various backgrounds. These respondents were then identified based on their characteristics using two perspectives. Respondent characteristics were determined based on general information, including gender and age, as presented in the following table:

Table 1. Respondent Characteristics

Characteristic	Description	Frequency	Percentage
Gender	Female	23	23%
	Male	77	77%
Age	25–30 Years	11	11%
	30–35 Years	24	24%
	35–40 Years	50	50%
	>40 Years	15	15%

Based on table 1 above, it is known that the demographics of respondents based on gender where 77 percent are women as many as 77 respondents while the remaining 23 percent are men as many as 23 respondents. In addition, respondents based on age are dominated by the 35-40 year age group with a frequency of 50 respondents or a percentage of 50 percent. Meanwhile, respondents with the least age group are respondents aged 25-30 years with a frequency of 11 respondents with a percentage of 11%.

Descriptive Statistics

Table 2. Descriptive Statistics

Variable	Mean
Fraud Detection Ability	3,93
Professional Skepticism	3,80
Auditor Competence	3,81
Auditor Experience	3,79
Time and Budget Pressure	2,21

Based on the summary results above, it can be concluded that the average respondent's response to the Fraud Detection Ability (FCA) in this study was 3.93, which falls within the $3.01 < X < 4.00$ range, indicating "agree."

The average respondent's response to the auditor's Professional Skepticism (SP) in this study was 3.80, which falls within the $3.01 < X < 4.00$ range, indicating "agree." It was also concluded that the average respondent's response to the Auditor Competence (AC) in this study was 3.81, which falls within the $3.01 < X < 4.00$ range, indicating "agree."

Furthermore, the average respondent's response to the Auditor Experience (PA) in this study was 3.79, which falls within the $3.01 < X < 4.00$ range, indicating "agree." The average respondent's response to the Time Budget Pressure (TAW) in this study was 2.21. Because TAW in this study is a negative statement, the results are the opposite of the other variables, so this result falls within the agree category at $2.00 < X > 2.99$.

Therefore, all variables in this study have average values that can be agreed upon using the Linkert scale.

Hypothesis Test Results

Table 3. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.792	.776	2.83030

a. Predictors: (Constant), PA*TAW, PA, SP, KA, TAW, SP*TAW, KA*TAW

From the SPSS output display in the table above, the Adjusted R Square value is 0.776. This indicates that the contribution of the independent variable in influencing the dependent variable is 77.6%, while the remaining 22.4% (100-77.6) is determined by other factors outside the model that were not detected in this study.

Table 4. Hypothesis Testing Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	15.881	10.819		1.468	.146
SP	.315	.374	.253	2.342	.016
KA	2.134	.463	1.823	4.608	.000
PA	1.424	.506	.952	2.813	.006
TAW	-.148	.517	-2.100	-5.287	.000
SP*TAW	-.023	.021	-.408	-1.927	.043
KA*TAW	-.099	.024	-1.814	-4.150	.000
PA*TAW	-.098	.027	-1.259	-3.581	.001

a. Dependent Variable: KMK

The results of the t-statistic test show that the professional skepticism (SP) variable has a positive and significant effect on the ability to detect fraud (KMK), with a calculated t value of 2.342 and a significance of 0.016, while auditor competence (KA) also has a significant positive effect with a calculated t value of 4.608 and a significance of 0.000. Furthermore, auditor experience (PA) shows a positive and significant effect on KMK with a calculated t value of 2.813 and a significance of 0.006. However, the time budget pressure (TAW) variable has a significant negative effect on KMK, evidenced by a calculated t value of -5.287 and a significance of 0.000. In the moderation test, the SP-TAW variable showed a significant negative influence with a calculated t value of -1.927 and a significance of 0.043, KA-TAW was also significantly negative with a calculated t value of -4.150 and a significance of 0.000, and PA-TAW was significantly negative with a calculated t value of -3.581 and a significance of 0.001. The Adjusted R Square value was 0.776, indicating that 77.6% of the variation in the

ability to detect fraud was explained by the independent and moderating variables in the model, while the remaining 22.4% was influenced by other factors outside the model.

Professional Skepticism on Fraud Detection Ability

The results of the study indicate that the influence of professional skepticism (PS) on the ability to detect fraud (KMK) is positive, with the calculated t value $>$ t table ($2.342 > 1.662$). Therefore, there is a positive influence between professional skepticism (PS) on the ability to detect fraud (KMK), or in other words, H1 is accepted and H0 is rejected. A significance value of $0.016 < 0.05$ indicates a significant influence. Therefore, overall, the professional skepticism (PS) variable has a positive and significant influence on the ability to detect fraud (KMK) among auditors at Public Accounting Firms (KAP) in East Java.

These results align with research by Simanjuntak & Farida (2017), Anggriawan (2014), and Srikandi (2015) that found professional skepticism has a significant positive effect on the ability to detect fraud. Consequently, it can be concluded that auditors are skeptical, which allows for higher levels of fraud detection.

One internal component that influences an auditor's ability to identify fraud is skepticism. This is because auditors who persistently seek the truth of the material presented are inherently more likely to uncover circumstances than accountants who are less skeptical. According to Indriyani & Hakim (2021), professional skepticism is a crucial component and has a significant impact on the capacity to recognize problems. A study by Francisco et al. (2019) showed that personality type also significantly determines professional audit skepticism. Specifically, their research showed that auditors with a high level of confidence based on recognition have a significant impact when given a high-risk assessment of an event. Professional skepticism is the auditor's attitude when performing audit tasks, which includes a persistent questioning mind and critical evaluation of evidence. Skepticism is defined as an attitude of doubt toward statements that lack a strong evidentiary basis in accounting and auditing (Islahuzzaman, 2012).

The investigation of professional skepticism by auditors plays a crucial role in corporate client audits. Without professional skepticism, auditors will only be able to identify misstatements caused by difficulty and human error. It is known that lying is the root cause of misstatements and lies are often kept secret from the perpetrators (Noviyanti 2008). According to Silalahi (2013), skepticism is influenced by the presence of certain individuals who are skeptical of the doubts expressed by public accountants regarding their audit process. Consequently, auditors auditing corporate clients should not blindly accept every statement made by their clients. To ensure that the transaction audit objectives are balanced, auditors must first gather accurate evidence from all management statements.

Auditor Competence on the Ability to Detect Fraud

The results of the study indicate that the influence of auditor competence (AC) on fraud detection ability (CFA) is positive, with the calculated t value $>$ t table ($4.608 > 1.662$). Therefore, there is a positive influence between auditor competence (AC) and fraud detection ability (CFA), or in other words, H2 is accepted and H0 is rejected. A significance value of $0.000 < 0.05$ indicates a significant influence. Therefore, overall, auditor competence (AC) has a positive and significant influence on fraud detection ability (CFA) among auditors at Public Accounting Firms (KAP) in East Java.

These results align with the findings of Widiyastuti & Pamudji (2009), who found that auditor competence positively influences a person's capacity to detect fraud. Therefore, when experienced auditors conduct investigations, their sensitivity to fraud symptoms will also

increase to a higher level. Thus, auditors can quickly identify anything unusual in financial statements, whether fraud or misstatements related to errors.

According to Rahayu & Suhayati (2013), competence is defined as: auditors must possess the ability, expertise, and experience to understand criteria and determine the amount of evidence needed to support conclusions. This inability to meet the requirements outlined in auditing standards, despite possessing the knowledge, experience, and training to understand criteria and calculate the amount of evidence needed to support conclusions, is a crucial component of the audit process. This is based on the first standard, the Statement of Professional Standards for Public Accountants (SPAP), which stipulates that conducting an audit requires technical expertise and necessary training. The second general requirement of SPAP highlights that having adequate audit training and experience is more important than strong business and financial acumen.

Furthermore, Hassink et al. (2016) state that auditors struggle to develop the specialized knowledge needed to identify fraud despite having completed the necessary training courses. Asare et al. (2015) indicate that auditors almost never specifically create tests or audit procedures to identify fraud. This occurs because they follow the same methods year after year, creating a situation that makes clients wary of auditors' actions and consider ways to conceal fraud from auditors' audit tests. Therefore, to uncover fraud concealed by clients, auditors must continually improve their knowledge and skills.

According to Asare et al. (2015), experts also apply various audit processes useful for identifying fraud. For example, one expert stated that auditors can efficiently uncover fraud by speaking with potential informants about clients through interviews or anonymous hotlines, using technology or computers.

Assisted audit procedures are another audit tool that two experts believe is an underappreciated way to uncover fraud. These experts also noted that not all auditors are capable of using this strategy because it requires specific expertise. Therefore, auditors' expertise must be documented in order to conduct audits, particularly regarding their ability to detect fraud. Auditors can conduct effective and efficient audit processes, and they can develop their sensitivity in analyzing audited financial statements by becoming competent (Hartan, 2016).

Audit Experience on the Auditor's Ability to Detect Fraud

The results of the study indicate that auditor experience (PA) influences the ability to detect fraud (KMK) with a calculated t value $>$ t table ($2.813 > 1.662$), with a positive value. Therefore, there is a positive influence between auditor experience (PA) and the ability to detect fraud (KMK), or in other words, H3 is accepted and H0 is rejected. A significance value of $0.006 < 0.05$ indicates a significant influence. Therefore, overall, the auditor experience (PA) variable has a positive and significant influence on the ability to detect fraud (KMK) of auditors at Public Accounting Firms (KAP) in East Java.

These results align with research by Indriyani & Hakim (2021), which found that auditor experience significantly influences their ability to detect fraud. An auditor's ability to identify circumstances can be influenced by their audit experience, which is a personal aspect that can only be obtained from the volume of assignments they undertake. According to research by Lismawati et al. (2021) and Helmiati (2021), these findings indicate that when conducting an audit, auditors must have strong audit experience. Experienced auditors are better able to identify various types of audit issues in greater detail and also more easily adapt to increasingly complex changes.

According to research by Suganda et al. (2018), auditor experience positively influences condition identification; that is, the more experience an auditor has, the more conditions they

can identify. Therefore, experienced auditors are able to react to information quickly and accurately, enabling them to quickly identify financial statement misstatements and provide an appropriate opinion. Experience is a result of the length or volume of work an auditor has completed. Experienced auditors are better able to identify emerging issues within an organization and provide more in-depth explanations than less experienced or inexperienced auditors. Furthermore, an auditor's level of professional uncertainty increases with the number of financial statement audits they perform. Undoubtedly, fraud in a company may go undetected even by experienced auditors. Auditor experience has a beneficial impact on fraud detection.

The Effect of Time Budget Pressure on Fraud Detection Ability.

The results of the study indicate that the effect of time budget pressure (TAW) on the ability to detect fraud (CW) is negative, with the calculated t value $>$ t table ($5.287 > 1.662$). Therefore, there is a negative effect between time budget pressure (TAW) and the ability to detect fraud (CW), or in other words, H4 is accepted and H0 is rejected. A significance value of $0.000 < 0.05$ indicates a significant effect. Therefore, overall, the time budget pressure (TAW) variable has a negative and significant effect on the ability to detect fraud (CW) among auditors at Public Accounting Firms (KAP) in East Java.

These results align with several studies that state that time budget pressure generally has a negative impact on audit performance (Coram et al., 2001; McDaniel, 1990; Kelley and Margheim, 1990). This study examines time budget pressure as a moderating factor in the relationship between professional skepticism and auditors' assessments of fraud risk.

Time budget pressure occurs when the budgeted time to complete an audit task is less than the time required to complete the work. Auditors may use the allotted time to complete the work within the allotted time. Consequently, given the available time, auditors may not be able to maximize their professional skepticism due to time budget pressure (Keley & Margheim, 1986). DeZoort & Lord (1997) suggest that auditors' behavior when meeting time budget pressures in assessing risks can negatively impact audit effectiveness. However, evidence regarding the effect of time pressure on auditors' levels of professional skepticism, with respect to assessing the risk of material misstatement, is rather limited.

Time budget pressure in audit practice provides a suitable scenario for this study. The existence of serious time budget pressure in the audit profession results in limited audit time (Iskandar et al., 2016). Therefore, low audit fees indicate how they limit auditor activity, thus reducing skepticism. In this view, competitiveness also puts pressure on auditors in their efforts to retain clients. New clients may demand more work for the same fee, but may achieve acceptable results. Current guidelines and regulations regarding audit fees have placed limitations on auditors in terms of applying an adequate level of professional skepticism when conducting audits.

The Impact of Time Budget Pressure on the Influence of Professional Skepticism on Fraud Detection Ability

The results of the study indicate that the moderating variable in this study is a quasi-moderator where this variable moderates the relationship between the independent and dependent variables and has a direct effect on the dependent variable (as an independent variable) as indicated by the significance value of the direct effect and moderator interaction < 0.05 . Furthermore, on the effect of professional skepticism (SP) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), the t-count value is $>$ t-table ($1.927 > 1.662$) with a negative value. So there is a negative effect between professional skepticism (SP) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), or in other words, H5 is

accepted and H_0 is rejected. A significance value of $0.043 < 0.05$ indicates that the value of the effect is significant. Therefore, overall, it is concluded that time budget pressure (TAW) moderates the effect of professional skepticism (SP) on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. The results of this study align with the findings of an investigation by Francisco et al. (2019) that auditors will be extremely busy with their work and will not have much time to gather client assertions and supporting documentation if there is significant time budget pressure.

Research findings by Anggriawan (2014) indicate that auditors' capacity to identify fraud is negatively affected by time constraints. Therefore, the greater the time pressure placed on the auditor by the client, the less suspicious the auditor will be, which will also reduce the auditor's capacity to recognize the situation. While professional skepticism can contribute to successful fraud detection, auditors will face doubts about fully auditing clients with complex transactions due to the time required. However, auditors are often able to complete their tasks quickly due to the pressure of client demands.

According to research by Umar et al. (2017), stressful conditions can impact a person's psychological well-being, both physically and mentally. Complex activity constraints and time budget pressure can influence a person's behavior both positively and negatively. Time budget pressure leads to poor audit function maintenance, thus limiting the auditor's capacity to detect financial statement misstatements. Because auditors' ability to perform their work on schedule and within budgetary constraints is more important than their ability to identify problems, auditor skepticism may not be as extreme. He or she may conclude that the correlation between professional skepticism and accident detection skills may be affected by time constraints.

The Impact of Time Budget Pressure on the Influence of Auditor Competence on the Ability to Detect Fraud

The results of the study indicate that the moderating variable in this study is a quasi-moderator where this variable moderates the relationship between the independent and dependent variables and has a direct effect on the dependent variable (as an independent variable) as indicated by the significance value of the direct effect and moderator interaction < 0.05 . Furthermore, on the effect of auditor competence (KA) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), the t-count value is $> t$ -table ($4.150 > 1.662$) with a negative value. So there is a negative effect between auditor competence (KA) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), or in other words, H_6 is accepted and H_0 is rejected. A significance value of $0.000 < 0.05$ indicates that the effect value is significant. Therefore, overall, it is concluded that time budget pressure (TAW) moderates the effect of auditor competence (KA) on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. The results of this study align with those of Alim et al. (2014), who stated that auditor independence and competence in identifying circumstances are affected by the shrinking audit timeframe, thus reinforcing this statement. This means that the auditor's competence, independence, and capacity to identify circumstances will be significantly affected by the reduced time allotted for the audit.

A smooth audit process depends heavily on the auditor's skills. According to the first general standard of professional public accounting standards, audits should only be conducted by one or more individuals who possess the necessary technical knowledge and auditor training. Although they possess strong skills in related sectors such as business and finance, not everyone is qualified to conduct an audit. University education, technical training, practical experience in the audit industry, and continuing professional development are factors that shape an auditor's skills (Simanjuntak et al., 2017).

The number of certifications held and attendance at training sessions, symposia, and seminars are other indicators of an auditor's expertise (Silalahi, 2013). Financial statement fraud is highly likely to be detected by a skilled auditor. Inaccuracies and fraud are two causes of misstatements. However, if highly skilled auditors need to audit large corporate clients with complex transactions on a limited budget, they may not always perform at their best.

The Impact of Time Budget Pressure on the Effect of Auditor Experience on Fraud Detection Ability

The results of the study indicate that the moderating variable in this study is a quasi-moderator where this variable moderates the relationship between the independent and dependent variables and has a direct effect on the dependent variable (as an independent variable) as indicated by the significance value of the direct effect and moderator interaction <0.05 . Furthermore, on the effect of auditor experience (PA) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), the t-count value is $> t$ -table ($3.581 > 1.662$) with a negative value. So there is a negative effect between auditor competence (KA) moderated by time budget pressure (TAW) on the ability to detect fraud (KMK), or in other words, H6 is accepted and H0 is rejected. A significance value of $0.001 < 0.05$ indicates that the value of the effect is significant. Therefore, overall, it is concluded that time budget pressure (TAW) moderates the effect of auditor experience (PA) on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. The results of this study align with research stating that auditors with more experience are more likely to detect fraud in financial statements because they possess a wealth of information. Conversely, even the most experienced auditor will be less effective if the time allocated is too short, resulting in a less than optimal ability to detect fraud (Indriyani & Hakim, 2021).

Because identifying conditions also depends on the intelligence of the perpetrator, the frequency of manipulation, the level of collaboration, and the seniority of the parties involved, auditor experience does not influence their ability to identify conditions. According to Atmaja (2016), experience is information or skills learned from an event through direct observation or participation. An auditor's sensitivity to similar situations is influenced by their experience. In identifying fraud, auditors with a high number of experience who are accustomed to seeing it may be more cautious than auditors with less experience. An experienced auditor is someone who can recognize, understand, and identify the root causes of a particular situation. An auditor's experience in auditing may influence their ability to detect fraud (Hafizhah & Abdurahim, 2017).

Conclusion

Based on the research results and discussions described in the previous chapter, this study concludes that: Professional skepticism (SP) has a positive and significant effect on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. Auditor competence (KA) has a positive and significant effect on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. Auditor experience (PA) has a positive and significant effect on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. Time budget pressure (TAW) has a negative and significant effect on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. Time budget pressure (TAW) moderates the effect of professional skepticism (SP) on the ability to detect fraud (KMK) in auditors of Public Accounting Firms (KAP) in East Java. Through the results of this study, it contributes to Public Accounting Firms (KAP) in East Java to increase professional skepticism, competence, and experience of auditors

through training, advanced certification, mentoring, and effective management of time budget pressure to improve the ability to detect fraud. Auditors are also expected to continuously develop their technical and analytical skills, maintain professionalism under time pressure, and utilize audit technology to optimally identify potential fraud. For future research, it is recommended to add other variables such as professional ethics or audit technology, expand the scope of the study, and consider qualitative approaches or moderation and mediation methods to deepen our understanding of the factors influencing auditors' ability to detect fraud.

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