



The Influence Of Independence And Time Pressure On Auditors' Ability Detect Financial Statement Fraud With Professional Skepticism As A Moderating Variable

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How to Cite :

Agustin, S., Hakim, L. (2025). The Influence Of Independence And Time Pressure On Auditors' Ability Detect Financial Statement Fraud With Professional Skepticism As A Moderating Variable. EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 13(3). doi: <https://doi.org/10.37676/ekombis.v13i3>

ARTICLE HISTORY

Received [03 February 2025]

Revised [08 July 2025]

Accepted [10 July 2025]

KEYWORDS

Independence, Time Pressure,
Professional Skepticism,
Financial Statement Fraud.

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ABSTRACT

Introduction: Financial statement fraud is a serious issue that can undermine the integrity of financial information and public trust. Therefore, understand the factors that influence auditors' ability detect such fraud. Research Methods: This research uses a quantitative approach with a survey method. The sample non-probability sampling used purposive sampling, data auditors working in Public Accounting Firms in South Jakarta. Analyzed using of SmartPLS ver. 4.1 software. Results: Time pressure has a positive effect on auditors' ability detect financial statement fraud, while independence has not effect. Professional skepticism also has a positive effect on auditors' ability detect fraud. However, professional skepticism weakens the relationship between independence and time pressure on auditors' ability detect financial statement fraud. Conclusion: Time pressure and professional skepticism are important factors influencing auditors' ability to detect financial statement fraud. However, while independence has not effect. Professional skepticism also weakens the relationship between independence and time pressure with auditors' ability to detect fraud.

INTRODUCTION

The Association of Certified Fraud Examiners (ACFE) Indonesia survey or the 2019 Indonesia Fraud Survey, corruption remains the most dominant fraud case in Indonesia, accounting for 64.4% of cases, followed by asset misappropriation or misuse of state and company wealth (28.9%), and financial statement fraud (6.7%). Although financial statement fraud has a lower percentage of cases, its impact is significant, contributing to 67.4% of total fraud-related losses. Financial statement fraud is a critical issue that demands particular attention. (Survai Fraud Indonesia, 2019) .

Several prominent fraud cases, such as PT Sunprima Nusantara Pembiayaan (SNP) Tim CNN Indonesia, (2018), PT Garuda Indonesia Kemenkeu, (2019), and PT Envy Technologies Indonesia Tbk (ENVY) Sandria, (2021), Emphasize the auditors' inability to identify financial statement fraud. These failures are often caused by violations of auditing standards and accounting principles, which affect the quality of financial statements and undermine public trust (Pramawastika & Primasari, 2023).

Factors influencing auditors' ability detect financial statement fraud include independence, time pressure, and professional skepticism. According Yessie, (2020) auditor independence is crucial to ensure objectivity in audits, although some studies show inconsistent results regarding its impact on fraud detection. According to the following research by Salsabil, (2020), Herfransis & Rani, (2020), Muntasir & Maryasih, (2021), Mariyana et al., (2021), Achmad & Galib, (2022), Pratiwi et al., (2022), Susilawati et al., (2022), Stiawan & Wati, (2022), Mukoffi et al., (2023), and Rizkiana MS, (2023), independence has an influence on detecting financial statement fraud, and auditors are capable of handling it. On the other hand, research by Sukma & Paramitha, (2020), Yessie, (2020), Payapo et al., (2021), Agustina et al., (2021), Amrulloh, (2022), Nurak & Angi, (2022), Amrulloh, (2022), Frassasti et al., (2023), dan Fadhilni et al., (2024) suggests the opposite, stating that independence does not have an influence on detecting financial statement fraud, and auditors are still capable of handling it.

Time pressure is also a critical factor, as auditors must work effectively within tight Tanus & Anwar, (2024), Lestari et al., (2024), Aziza et al., (2023), Savitri, (2023), Mandalika & Janros, (2023), Sutisman et al., (2023), Tarigan et al., (2023), Amrulloh, (2022), Halimatusyadiah et al., (2022), Muslimin et al., (2022) nd Fitria & Ratnaningsih, (2022), time pressure has an influence on detecting fraud in financial reports, and auditors are capable of handling it. On the other hand Laitupa & Hehanussa, (2020), Salsabil, (2020) Dewi et al.,(2021), Subhan, (2022) Rizki & Mahmudi, (2023), Dewi et al., (2023), Amiruddin et al., (2023), and Fadhilni et al., (2024) present contrasting findings, stating that time pressure does not have an influence on detecting fraud in financial reports, and auditors are still able to handle it.

Professional skepticism assists auditors in gathering reliable data as audit evidence, which supports their opinion on the fairness of financial statements Herfransis & Rani, (2020), as a moderating variable can strengthen or weaken the relationship between independence, time pressure, and fraud detection capabilities. According to research by Salsabil, (2020), Pratiyaksa & Rasmini, (2020), Sukma & Paramitha, (2020), and Sulistyawati et al., (2024), professional skepticism has a positive influence on detecting fraud in financial reports, and auditors are capable of handling it.

Furthermore, research conducted by Salsabil, (2020) and Ningsih et al., (2020) states that professional skepticism has a positive influence or strengthens the independence variable in detecting fraud in financial reports, and auditors are able to handle it. On the other hand, research by Noch et al., (2022) indicates a negative influence or weakens the independence variable. Additionally, in research conducted by Salsabil, (2020), professional skepticism has a positive influence or strengthens the time pressure variable in detecting fraud in financial reports, and auditors are capable of handling it.

However, research by Ningsih et al., (2020) shows that professional skepticism has a negative influence or weakens the time pressure variable in detecting fraud in financial reports, though auditors are still able to handle it.

This research emphasizes the importance of auditors' role in maintaining the integrity of financial statements and detecting fraud. Enhancing independence, managing time pressure, and fostering professional skepticism are expected to improve auditors' improving the skills in uncovering fraud, thereby restoring public trust in financial reporting.

LITERATURE REVIEW

This research utilizes Fraud Diamond Theory and Attribution Theory as the theoretical foundation to understand the factors influencing fraud in financial statements.

The Fraud Diamond Theory

The Fraud Diamond Theory, developed by Wolfe & Hermanson (2004), expands on the Fraud Triangle by adding capability as a fourth factor influencing fraud, alongside incentive, opportunity, and rationalization. This theory explains how these factors interact to trigger fraud in financial reporting (Priambada, 2023). Incentive: Internal or external motivation that drives someone to commit fraud, such as financial pressure or financial targets. Opportunity: Situations or conditions that allow someone to commit fraud, such as weak oversight or control systems. Rationalization: Reasons or justifications used by the perpetrator to legitimize fraudulent actions. Capability: Skills or competencies possessed by the perpetrator to effectively carry out fraud (Permatasari & Laila, 2021).

Attribution Theory

Additionally, Attribution Theory, introduced by Fritz Heider (1958) and further developed by experts such as Edward Jones, Keith Davis, Harold Kelley, and Bernard Weiner, explains how individuals attribute the behavior of others to internal factors (such as personality) or external factors (such as situations). Internal Factors (Dispositional Attribution): Behavior perceived as stemming from an individual's character or traits. External Factors (Situational Attribution): Behavior perceived as influenced by the situation or environment (Ridwan et al., 2021). This theory helps in understanding how time pressure and auditor independence can affect their ability to detect financial statement fraud.

Auditors Ability Detect Financial Statement Fraud

The auditor's ability to detect financial statement fraud involves the skills to identify and prove irregularities in financial statements (Indrasti & Karlina, 2020). Auditing Standard (SA) 200 emphasizes that auditors must provide reasonable assurance that financial statements are free from material misstatements, whether due to fraud or error (Pratiwi et al., 2022). It can be measured through 4 dimensions as follows; pressure, opportunity, rationalization, and capability (Wolfe & Hermanson, 2004).

Professional Skepticism

The attitude of professional skepticism also plays a key role in detecting fraud. Professional skepticism is the auditor's attitude of constantly questioning and being alert to conditions that may indicate misstatements in financial statements. This attitude includes critical evaluation of audit evidence and objective judgment. (Wijaya, 2023). Can be measured with 5 dimensions, namely; a questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, and self-determination (Pramawastika & Primasari, 2023).

Independence

The ability of auditors to detect financial statement fraud is influenced by several factors, independence is a fundamental principle that auditors must uphold to ensure that their opinions are not influenced by personal or external interests. Independence includes independence in fact, independence in appearance, and independence in competence (Achmad & Galib, 2022); (Wulandari & Muhsin, 2021); (Sa'adah & Challen, 2022). Can be measured with 3 dimensions that will be used by the researcher, namely; independence in fact, independence in appearance, and independence in competence (Digdowiseiso et al., 2022).

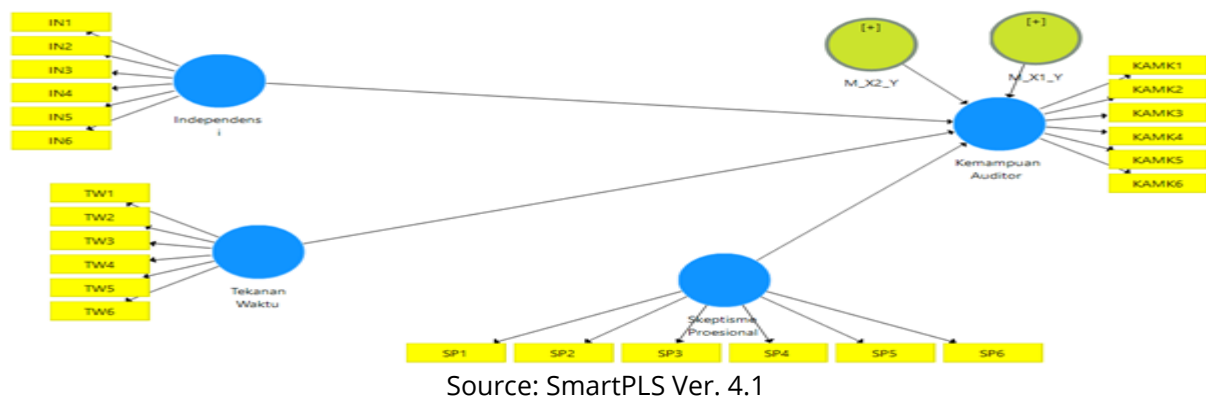
Time Pressure

Meanwhile, time pressure is a situation where auditors must complete audit tasks within tight deadlines. This pressure can affect audit quality, as auditors may not have enough time to conduct detailed examination (Pramawastika & Primasari, 2023). It can be measured in 2 dimensions; functional type and dysfunctional type (Amrulloh, 2022).

Framework Of Thought

The use of 4 main concepts of exogenous variables, namely professionalism, auditor experience, and consideration of materiality levels. The endogenous variable is the issuance of financial statement opinions. And independence as the mediating variable. The relationship between the exogenous variable and the endogenous variable with the mediating variable can be illustrated as follows:

Figure 1 Framework Of Thought



Hypotheses

- H1: Independence has a positive effect on auditors' ability detect financial statement fraud.
- H2: Time pressure has a positive effect on auditors' ability detect financial statement fraud.
- H3: Professional skepticism strengthens auditors' ability detect financial statement fraud.
- H4: Professional skepticism strengthens the effect of independence on auditors' ability detect financial statement fraud.
- H5: Professional skepticism strengthens the effect of time pressure on auditors' ability detect financial statement fraud.

METHODS

This study uses a quantitative approach with a research design aimed at testing the causal relationship between independent (free) and dependent (bound) variables. The quantitative method was chosen because it allows researchers to collect data systematically, analyze it statistically, and test the hypotheses that have been set (Fitria & Ratnaningsih, 2022).

The data used is primary data collected through surveys by distributing online (Google Forms) or physically (hardcopy) to respondents., population is 100 auditors from 111 Public Accounting Firms in the South Jakarta region (IAPI, 2024). This research was conducted in December 2024. Data analysis was carried out using Partial Least Square (PLS) with the help of Smart PLS version 4.1 software.

In this study, the Lameshow formula (1997) will be used to calculate sample sizes. As mentioned below:

$$n = \frac{z^2 \cdot P(1-P)}{d^2}$$

Explanation:

n = Minimum Sample Size

z = Confidence Level 95% = 1,96

P = Maximal Estimation = 0,5

D = Limit dari Error atau Presisi Absolut = 10%

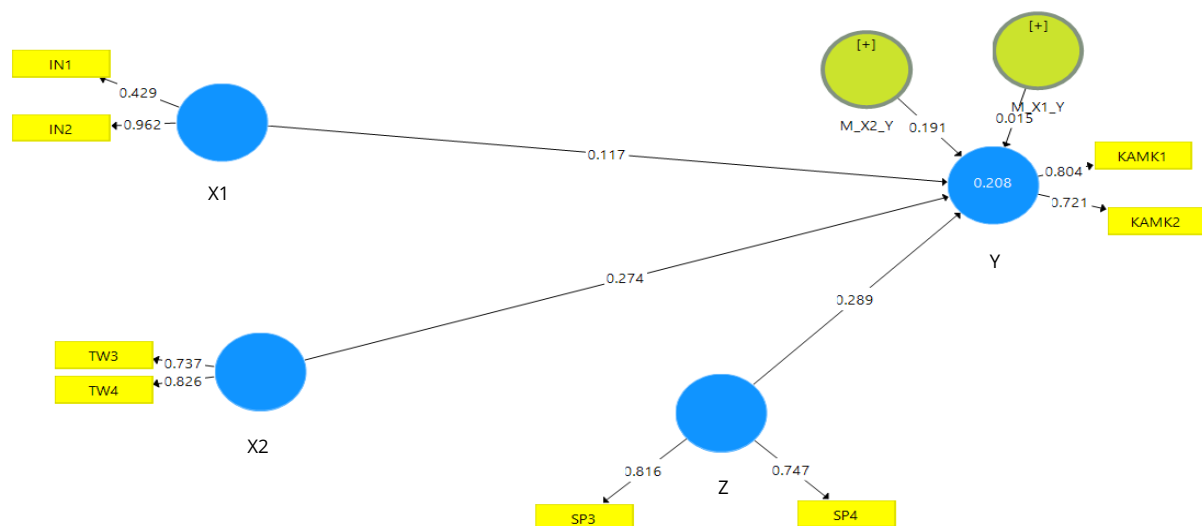
$$= \frac{1,96^2 \cdot 0,5 (1 - 0,5)}{0,1^2} = \frac{3,8416 \cdot 0,25}{0,1} = 96,04 = 100$$

RESULTS

The variable with the smallest coefficient value is removed until it meets an AVE value of more than 0.05. For the Independence variable with codes IN3, IN4, IN5, and IN6; the Time Pressure variable with codes TW1, TW2, and TW6; the Auditor's Ability to Detect Financial Statement Fraud variable with codes KAMK3, KAMK4, KAMK5, KAMK6; the Professional Skepticism variable with codes SP1, SP2, SP5, SP6. After being removed, all variables meet the requirement of an AVE value above 0.5.

The results above show that all variables have met the requirements in the construct reliability and validity test. Next, a suitable model was obtained, and the outer loading results are as follows:

Figure 2



Source: SmartPLS Ver. 4.1

Picture 1 Outer Model

The outer model analysis is conducted to ensure that the measurement (measurement model) used is suitable for being used as a measurement (valid and reliable). This outer model analysis is to determine the relationship between latent variables or it can be said that the outer model defines how each analysis is related to its latent variables. Three measurement criteria are used in data analysis using SmartPLS ver. 4.1 to evaluate the model. The three measurements used are Reability.

Reliability Test (Composite Reliability And Cronbach's Alpha)

The reliability test is conducted using the internal consistency method. The reliability of the research instrument in this study was tested using composite reliability. A construct is said to be reliable if the composite reliability or Cronbach's alpha value is above 0.70. Here are the data results from the analysis of the composite reliability and Cronbach's alpha tests:

Table 1 Reability Test

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.286	0.554	0.685	0.555
X2	0.371	0.378	0.759	0.613
Y	0.288	0.292	0.736	0.583
Z	0.369	0.373	0.759	0.612
Z_X1_Y	1.000	1.000	1.000	1.000
Z_X2_Y	1.000	1.000	1.000	1.000

Source: SmartPLS Ver. 4.1

The test results based on table 2 above show that the composite reliability results indicate satisfactory values, namely Time Pressure, Auditor's Ability to Detect Financial Statement Fraud, and Professional Skepticism, where the values of each variable are above the minimum value of 0.70, but there is one variable, namely Independence, with a value <0.70.

R-square Test

The inner model or structural model testing is conducted to examine the relationships between constructs, significance values, and R-square of the research model. The structural model is evaluated using Can and t-tests as well as the significance of the structural path coefficient parameters.

Table 2 R-square Test

Variable	R Square	R Square Adjusted
X1	0.208	0.166

Source: SmartPLS Ver. 4.1

Table 2 above shows the R-square results to assess the dependent variable influenced by all independent variables in this study. Where the R-square of the variable Auditor's Ability to Detect Financial Statement Fraud is 0.208, indicating that the variable Auditor's Ability to Detect Financial Statement Fraud is influenced by the variables Independence and Time Pressure by 20.8%, while the remaining 80.2% is influenced by other variables outside the scope of the study.

Hypotheses Test

In this hypothesis testing phase, it will be analyzed whether there is a significant influence between the independent variable and the dependent variable. The proposed hypothesis testing is conducted by examining the path coefficients that indicate the parameter coefficients and the significance value of the t-statistic.

The significance of the estimated parameters can provide information about the relationships between the research variables. The threshold for rejecting and accepting the proposed hypothesis is using a probability of < 0.05. The table below presents the output of the structural model testing estimation:

Table 3 Hypotheses Test

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)
X1 -> Y	0.117	0.133	0.119	0.982
Z_X1 -> Y	0.015	0.016	0.087	0.171
Z_X2 -> Y	0.191	0.184	0.112	1.704
Z -> Y	0.289	0.296	0.099	2.905
X2 -> Y	0.274	0.286	0.107	2.570
X1 -> Y	0.117	0.133	0.119	0.982

Source: SmartPLS Ver. 4.1

Basis for decision-making (based on significance value): a. If the Probability value (P values) < 0.05, then the hypothesis is accepted (not significant). b. If the Probability value (P values) > 0.05, then the hypothesis is rejected (not significant). Data processing description (table 4.17):

- 1) The results of the hypothesis test that the Independence variable on the Auditor's Ability to Detect Financial Statement Fraud in the table yield a p-value of 0.327 > 0.05, so it can be concluded that the hypothesis is rejected. The coefficient value (original sample column) of 0.117 means it has a negative influence, which means if Independence increases by one unit, the Auditor's Ability to Detect Financial Statement Fraud will also increase by 0.117 units.
- 2) The results of the hypothesis test that the variable Time Pressure on the Auditor's Ability to Detect Financial Statement Fraud in the table yield a p-value of 0.010 < 0.05, thus it can be concluded that the hypothesis is accepted. The coefficient value (original sample column) of 0.274 means it has a positive influence, which means if Time Pressure increases by one unit, the Auditor's Ability to Detect Financial Statement Fraud will also increase by 0.274 units.
- 3) The results of the hypothesis test that the variable Professional Skepticism towards the variable Auditor's Ability to Detect Financial Statement Fraud in the table yield a p-value of 0.004 < 0.05, thus it can be concluded that the hypothesis is accepted. The coefficient value (original sample column) of 0.289 means it has a positive influence, which means if Professional Skepticism increases by one unit, the Auditor's Ability to Detect Financial Statement Fraud will also increase by 0.537 units.
- 4) The results of the hypothesis test that the variable Professional Skepticism Moderates Independence on the Auditor's Ability to Detect Financial Statement Fraud in the table yield a p-value of 0.864 > 0.05, thus it can be concluded that the hypothesis is rejected. The coefficient value (original sample column) of 0.015 means it has a negative influence, which is that if Professional Skepticism Moderates Independence by one unit, the Auditor's Ability to Detect Financial Statement Fraud will also increase by 0.864 units.
- 5) The results of the hypothesis test that the variable Professional Skepticism Moderates Time Pressure on the variable Auditor's Ability to Detect Financial Statement Fraud in the table yield a p-value of 0.089 > 0.05, thus the hypothesis can be concluded to be rejected. The coefficient value (original sample column) of 0.191 means it has a negative influence, which means if the Auditor's Ability to Detect Financial Statement Fraud increases by one unit, the compliance of individual taxpayers will also increase by 0.191 units.

DISCUSSION

The Effect of Independence on Auditors' Ability to Detect Financial Statement Fraud

Based on the data analysis results in Table 4.17, the independence coefficient value of 0.117 indicates that the auditors' ability to detect financial statement fraud will increase by 0.117, assuming other variables remain constant. However, the T-statistic value of 0.982 \geq T-table (1.66) and P-value of 0.327 \geq 0.10 indicate that the hypothesis is rejected. Therefore, it can be

concluded that independence has a negative effect on auditors' ability to detect financial statement fraud. This finding aligns with research conducted by Sukma & Paramitha, (2020), Yessie, (2020), Payapo et al., (2021), Agustina et al., (2021), Amrulloh, (2022), Nurak & Angi, (2022), Amrulloh, (2022), Frassasti et al., (2023), dan Fadhilni et al., (2024), who stated that independence negatively affects auditors' ability to detect financial statement fraud. According to the Fraud Diamond theory, an extension of the Fraud Triangle theory with the addition of the capability element, independent auditors should be able to detect complex fraud. However, if auditors are influenced by client pressure, they may fail to uncover fraud (Achmad & Galib, 2022). Fritz Heider's Attribution Theory (1958) is also relevant in this context, stating that an individual's behavior is influenced by internal and external forces. In this study, independence as an internal force is expected to enhance auditors' ability to detect financial statement fraud (Siti Ariska et al, 2024).

The Effect of Time Pressure on Auditors' Ability to Detect Financial Statement Fraud

The data analysis results in Table 4.17 show a time pressure coefficient value of 0.274, meaning that auditors' ability to detect financial statement fraud will increase by 0.274, assuming other variables remain constant. The T-statistic value of $2.570 \geq T\text{-table (1.66)}$ and P-value of $0.010 \leq 0.10$ indicate that the hypothesis is accepted. Therefore, it can be concluded that time pressure has a positive effect on auditors' ability to detect financial statement fraud. This finding aligns with research conducted Laitupa & Hehanussa, (2020), Salsabil, (2020) Dewi et al.,(2021), Subhan, (2022) Rizki & Mahmudi, (2023), Dewi et al., (2023), Amiruddin et al., (2023), dan Fadhilni et al., (2024), who stated that time pressure positively affects auditors' ability to detect financial statement fraud. The Fraud Diamond theory is also relevant in this context, where auditors who can work under time pressure tend to have better technical skills and professionalism, enabling them to recognize fraud patterns more effectively (Permatasari & Laila, 2021). Fritz Heider's Attribution Theory (1958) also supports this finding, where time pressure as an external force can influence auditors' behavior in setting work priorities and viewing time pressure as a challenge that strengthens their professional skills (Savitri, 2023).

The Effect of Professional Skepticism on Auditors' Ability to Detect Financial Statement Fraud

Based on the data analysis results in Table 4.17, the professional skepticism coefficient value of 0.289 indicates that auditors' ability to detect financial statement fraud will increase by 0.289, assuming other variables remain constant. The T-statistic value of $2.905 \geq T\text{-table (1.66)}$ and P-value of $0.004 \leq 0.10$ indicate that the hypothesis is accepted. Therefore, it can be concluded that professional skepticism has a positive effect on auditors' ability to detect financial statement fraud. This finding aligns with research conducted by Salsabil, (2020), Pratiyaksa & Rasmini, (2020), Sukma & Paramitha, (2020), dan Sulistyawati et al., (2024), who stated that professional skepticism positively affects auditors' ability to detect financial statement fraud. The Fraud Diamond theory also supports this finding, where professional skepticism enables auditors to identify fraud indicators more accurately, use risk-based approaches, and develop more effective audit procedures (Achmad & Galib, 2022). Fritz Heider's Attribution Theory (1958) is also relevant, where professional skepticism as an internal force can influence auditors' ability to detect financial statement fraud through objective attitudes and perceptions (Muntasir & Maryasih, 2021).

The Moderating Effect of Professional Skepticism on Independence in Auditors' Ability to Detect Financial Statement Fraud

Based on the data analysis results in Table 4.17, the moderation coefficient of professional skepticism on independence is 0.015, indicating that auditors' ability to detect financial statement fraud will increase by 0.015, assuming other variables remain constant. However, the

T-statistic value of $0.171 \geq T\text{-table} (1.66)$ and P-value of $0.864 \geq 0.10$ indicate that the hypothesis is rejected. Therefore, it can be concluded that professional skepticism weakens the effect of independence on auditors' ability to detect financial statement fraud. This finding aligns with research conducted Noch et al., (2022), who stated that professional skepticism negatively affects or weakens independence in auditors' ability to detect financial statement fraud. The Fraud Diamond theory explains that pressure from client management, declining professional skepticism, and inadequate auditor capabilities can weaken auditors' ability to detect fraud (Umar et al., 2020). Fritz Heider's Attribution Theory (1958) is also relevant, where if auditors tend to attribute everything to clients' bad intentions without objectively considering other factors, audit decisions become less independent as they are based on biased assumptions rather than sufficient evidence.

The Moderating Effect of Professional Skepticism on Time Pressure in Auditors' Ability to Detect Financial Statement Fraud

Based on the data analysis results in Table 4.17, the moderation coefficient of professional skepticism on time pressure is 0.191, indicating that auditors' ability to detect financial statement fraud will increase by 0.191, assuming other variables remain constant. However, the T-statistic value of $1.704 \geq T\text{-table} (1.66)$ and P-value of $0.089 \geq 0.10$ indicate that the hypothesis is rejected. Therefore, it can be concluded that professional skepticism weakens the effect of time pressure on auditors' ability to detect financial statement fraud. This finding aligns with research conducted by Ningsih et al., (2020), who stated that professional skepticism negatively affects or weakens time pressure in auditors' ability to detect financial statement fraud. Based on the Fraud Diamond theory, an extension of the fraud triangle theory by adding a new element, namely capability, emphasizes that someone with expertise and a high position in the company is more likely to commit fraud. Auditors who possess professional skepticism will be more vigilant towards individuals with high capabilities who have the opportunity to commit fraud, thereby increasing audit effectiveness (Priambada, 2023). Additionally, a skeptical auditor maintains the quality of evaluation even under time pressure, is not easily rushed into drawing conclusions, and is more cautious in identifying the possibility of fraud (Natalia, et al., 2022). Meanwhile, according to Attribution Theory by Fritz Heider in 1958. This theory states that an individual's behavior will later be influenced by their internal and external strengths. Auditors must have a skeptical and more critical attitude in evaluating audit evidence and should not make hasty decisions, as time pressure is an external factor that should not interfere with audit quality (Nilzam, 2020).

CONCLUSION

This research aims to determine the effect of independence and time pressure on the auditor's ability to detect financial statement fraud. Based on the analysis conducted using the SmartPLS Version 4.1 application with a sample of 100 respondents, the following conclusions can be drawn:

1. Independence negatively affects the auditor's ability to detect financial statement fraud.
2. Time pressure has a positive effect on the auditor's ability to detect financial statement fraud.
3. Professional skepticism positively influences the auditor's ability to detect financial statement fraud.
4. Professional Skepticism Weakens Independence Regarding the Auditor's Ability to Detect Financial Statement Fraud.
5. Professional Skepticism Weakens Time Pressure on Auditors' Ability to Detect Financial Statement Fraud.

SUGGESTION

Based on the research results and the conclusions above, the following recommendations can be made:

1. Auditors are expected to maintain and enhance their ability to detect financial statement fraud.
2. Auditors are expected to enhance their independence in the field of auditing to improve their ability to detect financial statement fraud.
3. Auditors are also expected to increase their time pressure in the audit field to enhance their ability and understanding in detecting financial statement fraud.
4. Auditors are also expected to maintain their professional skepticism when detecting fraud in financial statements.
5. Adding additional data collection techniques besides using data from questionnaires & G-Form, namely by incorporating methods such as interviews or others to study the Auditor's Ability to Detect Financial Statement Fraud.
6. You can replace or add other variables different from this study that have an influence on the Auditor's Ability to Detect Financial Statement Fraud, such as Turnover Intention, Audit Tenure, Locus of Control, and other variables outside the variables in this study.

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