

COMPETENCE, WORKLOAD, PERSONALITY TYPE, AND AUDITORS' FRAUD DETECTION ABILITY: EVIDENCE FROM THE BPK REPRESENTATIVE OFFICE OF CENTRAL SULAWESI PROVINCE

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Abstract

The purpose of this research is to examine how auditors' competence, workload, and personality types affect their fraud detection abilities in the Central Sulawesi Province Audit Board of Indonesia (BPK) Representative Office. The research was quantitative in nature and relied on a survey design. Forty auditors made up the research population, and forty auditors chosen at random using a simple random sample procedure served as responders for the analysis. Respondents' Likert-scale ratings were used in the multiple linear regression analysis conducted in IBM SPSS Statistics version 25. While characteristics such as workload and partially competent had no influence on auditors' fraud detection skills, research indicated that auditors' personality type had a favorable and statistically significant effect. On the other hand, auditors' expertise, workload, and personality type all have a big role in how well they can spot fraud. The three independent variables account for 32.4% of the variation in the auditor's ability to detect fraud, while additional factors impact it to the tune of 67.6% (adjusted r squared value of 0.324). From what we can tell, an auditor's personality type is a major component in how well they spot fraud.

Keywords: *Fraud Detection Ability; Auditor Competence; Workload; Personality Type; Public Sector Audit.*

1. INTRODUCTION

State financial management requires an oversight system capable of ensuring transparency, accountability, and compliance with laws and regulations. The Supreme Audit Agency (BPK) plays a primary role in auditing state financial management and accountability. Auditors are tasked with assessing the fairness of financial reports and identifying potential irregularities that could result in state losses. A competent auditor must be able to use their analytical abilities to discern subtle signs of fraud, in addition to doing administrative audits. Because stakeholders may make poor decisions due to a lack of information, the auditor's capacity to identify fraud early on in the audit is crucial to producing high-quality audit results.

Fraud is an intentional act to gain an advantage through manipulation or deviation that harms another party. Fraudulent practices can result in financial statements being presented unfairly and undermine public trust in government institutions. Research shows that auditors

Amal et al. (2022), as the final party in the audit process, are not yet fully capable of detecting fraud. Consequently, some financial statements still receive an unmodified opinion but contain indications of fraud. This situation demonstrates a gap between the audit's function as a monitoring tool and the reality on the ground.

The alleged corruption case involving the Rp 9.9 trillion (approximately US\$700 million) Chromebook procurement at the Ministry of Education serves as a stark example of the complexity of fraud at the national level. The Attorney General's Office (AGO) investigated changes to specifications and alleged discrepancies in technical requirements within the procurement project. The large budget and multi-layered administrative processes demonstrate that modern fraud often hides within policies and official documents that appear formally legitimate. Such schemes require auditors with advanced analytical skills to detect anomalies in the budgeting process and the realization of state spending. The sheer value of the project and the potential for state losses demonstrate the importance of early detection through effective audits. This case illustrates that fraud can occur despite formal oversight systems (CNBC Indonesia, 2025).

Violations of the auditor professional code of ethics also occur at the local government level, one example being the bribery case involving the Regent of Bogor Regency in 2022. The scandal came to light when it was revealed that auditors from the Supreme Audit Agency (BPK) had been allegedly paid to influence the audit findings of financial reports from local governments. The basic principles of audits—independence, impartiality, and honesty—were breached in this instance, exposing a breach of the auditors' professional code of conduct. This case shows that an auditor's character in doing their job professionally matters as much as their technical expertise when it comes to detecting fraud. So, this scenario is only one example of how important it is to study what makes an auditor good at spotting fraud (Imadah et al., 2025).

Additionally, this case shows that there is still a significant risk of fraud in the regional public sector, which needs to be addressed seriously. Ensuring conformity with applicable legislation in the administration of regional finances is a crucial strategic responsibility of the auditors from the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency (BPK). The auditor's skill in spotting signs of fraud is crucial for preventing state losses and improving the quality of regional financial monitoring. Delays in reporting questionable behavior due to issues with fraud detection could have serious ramifications.

There are a variety of internal and external elements that could affect an auditor's fraud-detection abilities. According to attribution theory, both internal factors and external factors in the workplace impact employee actions. Competence and personality type are internal factors originating from within the auditor, while workload is an external factor originating from the work environment. These differences in characteristics can affect how auditors process information, evaluate audit evidence, and make professional decisions regarding fraud detection.

Auditor competence reflects the knowledge, skills, and experience in conducting audits. Imadah et al. (2025) asserts that the results of an audit are indicative of the competence with which an organization handles its finances. Accountability for implementing audit recommendations, openness, and efficiency of the internal control system all play a role in determining this quality. Therefore, auditor competence is necessary for the audit process to produce accurate findings and support increased accountability in financial management. Research Saridewi et al. (2022) proves that disclosing fraud is positively and statistically associated with competence, experience, and professional skepticism. These results highlight the need for investing in high-quality auditor resources for better fraud detection.

Workload for auditors is influenced by the quantity of jobs, urgency, and difficulty of the work that has to be done. An auditor's ability to concentrate and examine audit materials thoroughly might be impacted by their workload. Research Savitri (2023) demonstrates that auditors' capacity to identify fraud is positively and significantly affected by workload. Other research has Ditya & Jaeni (2025) yielded conflicting results, indicating that auditor workload has little bearing on fraud detection capacities. These differences call for further investigation into the uneven nature of the link between auditor workload and skill.

The way an auditor thinks, acts, and makes decisions during an audit is impacted by their personality type. Those auditors who are analytical and critical by nature are likely to look for signs of fraud more thoroughly. Research Audina et al. (2026) exhibits a favorable and statistically significant relationship between auditor personality type and fraud detection capabilities. Other research Putri & Zulhaimi (2023) has shown contradictory findings, with auditors' capacity to spot fraud being unaffected by personality type. It is clear from these conflicting results that additional investigation into the impact of personality type is necessary.

Given the alarming rise in public sector fraud cases and the persistent revelation of duplicate audit results in local governments, the capacity of auditors to identify fraudulent activity is a matter that demands immediate attention. Competence, workload, and personality type are three characteristics that have been the subject of conflicting findings in previous research on what influences auditor performance. This finding points to a knowledge vacuum that requires further investigation in a new setting. The researchers used this information to launch a study named "The Effect of Competence, Workload, and Personality Type on Auditors' Ability to Detect Fraud at the Audit Board Representative Office of Central Sulawesi Province." Applying this definition to the issue, "Does the auditor's competence, workload, and personality type influence their ability to detect fraud?" is the goal of this study. The purpose of this research is to demonstrate that competency, personality type, and workload impact auditors' capacity to identify fraud at the Central Sulawesi Province Audit Board Representative Office.

Attribution Theory

Heider (1958) suggests that attribution theory explains individual behavior based on two main causes: elements both inside and beyond the organization... Situational pressure, working conditions, and social influences are examples of external factors, whereas an individual's traits, skills, and attitudes are examples of internal factors. At the same time, Utama & Rohman (2023) attribution theory places an emphasis on the act of determining what led to an action by using the idea of causal locus. Where an individual tends to attribute the origin of a behavior—to internal or external factors—is known as their "locus of control..

According to Manusov & Spitzberg (2008) By drawing links between different internal and external factors, attribution theorists attempt to explain why individuals do the things they do. Any given person's actions might be influenced by a wide range of internal and external variables. Internal variables are linked to an individual's inherent characteristics, as opposed to external elements that are linked to situations or occurrences. An auditor's skill in spotting fraud is explained by relevant attribution theory. The auditor's understanding and evaluation of audit evidence is impacted by both internal and external elements. On the one hand, the auditor's competence and personality type play a significant role, while workload, which is connected to time pressure and the quantity of assignments, is an external issue. The interplay between these internal and external elements determines an auditor's capacity to identify instances of fraud.

Fraud

Fraud is an act carried out intentionally to gain profit by deceiving or harming another party. According to Setiawan & Helmayunita (2017), In attribution theory, people look for reasons for their actions by establishing connections between various internal and external variables. Intentional misrepresentation of financial statements due to mistakes in acknowledging, measuring, classifying, presenting, or disclosing financial statement items is characterized as fraud according to Auditing Standards (SA) 200. These inaccuracies could be the result of fraud or simple human mistake. But fraud is usually disguised and done on purpose, so auditors have a harder time detecting it. According to Arthana (2019), fraud is an act of deliberate deception or deviation committed intentionally in the management or reporting of assets to gain profit for a particular individual or group. Indicators of fraud include the presence of misrepresentation , relating to past or present facts that are material, being done intentionally or with disregard for the consequences, having the aim of influencing the decisions of others, causing losses, and being an illegal *act* .

Auditors in Detecting *Fraud*

When conducting an audit, a good auditor will be able to spot, name, and assess red flags that could indicate fraud. Accuracy in evaluating audit data, spotting discrepancies, and determining if a situation has fraud elements are all indicators of this skill. Auditors who

have good *fraud detection skills* will be better able to uncover material misstatements caused by fraudulent acts, thereby improving the quality of audit results (Laitupa & Hehanussa, 2020). Factors both internal to the auditor and external to the workplace impact the auditor's fraud detection capabilities. Workload, time constraints, and the complexity of the audit assignment are external factors, whereas knowledge, competence, professionalism, skepticism, and personality traits are internal factors. The ability to detect signs of fraud depends on auditors' meticulous use of audit methods, critical thinking, and professional demeanor. (Laitupa & Hehanussa, 2020).

The Influence of Competence on Auditors' Ability to Detect *Fraud*

Arbawa et al. (2016) elucidates the concept of competence as an asset defined by one's knowledge and abilities in a certain area. Acquired expertise in auditing encompasses not only theoretical understanding but also practical know-how, practical experience, and the capacity to apply professional standards in an effective and efficient manner. Competent auditors are more likely to know what fraud is, how to spot patterns of financial statement manipulation, and how to spot the early warning signs of fraud. The capacity to examine audit evidence, analyze information objectively and critically, and implement audit processes effectively are all aspects of competence. According to Arbawa et al. (2016), competence is the ability possessed by auditors in carrying out audit tasks professionally. Auditor competence includes knowledge, specialized skills, and experience that support auditors in understanding the characteristics of fraud, evaluating audit evidence, and identifying indications of fraud accurately. In general, audit processes are better executed by auditors that possess sufficient knowledge, technical abilities, and solid audit experience.

Research conducted by Firmansyah et al. (2024) demonstrates that auditors' capacity to identify fraudulent activity in financial statements is positively impacted by competency. Based on the findings of this study, highly competent auditors are better able to detect signs of fraud through analytical means. Another study by Suciwati et al. (2022) the capacity to identify fraud in Bali's public accounting firms is positively and significantly impacted by auditor competency. These findings indicate that an auditor's ability to detect fraud is positively correlated with their level of expertise in the field. As auditors gain experience, they will be able to more precisely evaluate audit evidence and determine the probability of fraud. Based on this description, the hypothesis proposed in this study is:

H1: Competence has a significant influence on the auditor's ability to detect *fraud*.

The Effect of Workload on Auditors' Ability to Detect *Fraud*

refers Ariani et al. (2020) to the number of work obligations and work targets that must be completed, which can lead to boredom and fatigue among workers. Auditors often face tight deadlines and numerous assignments that must be handled simultaneously. These

conditions can affect focus, accuracy, and the quality of decision-making in the audit process. Excessive workloads have the potential to cause physical and mental fatigue, thereby reducing the auditor's analytical skills in evaluating audit evidence. Auditors under time pressure tend to expedite audit procedures, thereby risking overlooking indications of fraud that should be analyzed more thoroughly. On the other side, auditors' capacity to identify fraud is enhanced by a proportionate workload since it enables them to conduct audit processes more comprehensively and methodically. According to Ariani et al. (2020), The amount of work that has to be done in a certain time frame is called the workload. In this study, workload is measured through auditor performance, focus on work, amount of work, and implementation time. When auditors are not overburdened, they are able to maintain concentration and perform comprehensive audits, but when they are, the quality of their interpretation of audit data could suffer

Research conducted by Savitri (2023) demonstrates that auditors' capacity to identify fraud is positively and significantly affected by workload. Based on these findings, it appears that auditor performance can be enhanced under specific circumstances by increasing workload. Other research by Beka et al. (2025) demonstrates that the workload of government internal auditors impacts their capacity to identify instances of fraud. According to these results, auditor efficiency in performing audit tasks is affected by workload.

Workload does not always have the same effect on auditor performance. A proportional workload can increase auditor focus and productivity in performing audit procedures. If auditors are overworked, their examination of audit data may be less thorough and accurate. According to this condition, auditors' capacity to identify fraud does not necessarily follow a linear connection with workload. These results show that auditors' competence in spotting fraud is affected by their workload. We need further study to determine whether auditors' workload improves or decreases their abilities to recognize fraud:

H2: Workload has a significant effect on the auditor's ability to detect *fraud*.

The Influence of Personality Type on Auditors' Ability to Detect *Fraud*

According to Noviyanti (2008) A person's personality type is a dynamic internal structure that governs their unique approach to adjusting to their surroundings, whether it's engaging with other people or groups. Auditor personality is related to the level of caution, skepticism, analytical ability, and self-control in dealing with work pressure. Those auditors who are analytical thinkers and who have a healthy dose of professional skepticism are more likely to look for red flags and conduct thorough evaluations of audit evidence. This character allows auditors to identify patterns of deviation in more depth and not easily accept information without first verifying it .

Research conducted by Sarman et al. (2024) provides evidence that auditors' personality types impact their fraud detection abilities positively. These results align with

research Sari (2022) according to which public sector auditors' personality types significantly and positively impact their ability to identify fraud. Based on these results, auditors who have a good outlook on life are more likely to be analytical thinkers who can spot signs of fraud with more precision. According to Noviyanti (2008), personality type is a psychological characteristic that influences how a person thinks, behaves, and makes. study looked at the relationship between extroversion and introversion, sensing and intuition, thinking and emotion, and evaluating and perceiving.... It is common knowledge that auditors who exhibit qualities such as being analytical, systematic, critical, and objective are better equipped to assess audit evidence and spot signs of fraud. Using this information as a foundation, the research hypothesis is:

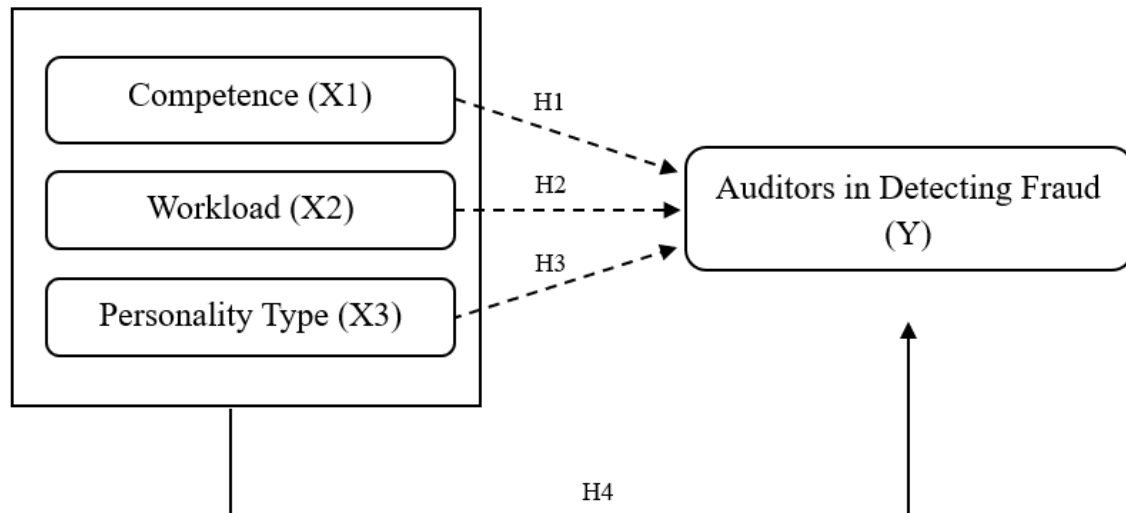
H3: Personality type has a significant influence on the auditor's ability to detect *fraud*.

The Influence of Competence, Workload, and Personality Type on Auditors' Ability to Detect *Fraud*

Research conducted by Saad (2019) reveals that auditors' capacity to spot fraud is significantly affected by a combination of variables, including workload and personality type. According to these findings, auditor ability is not determined by a single component but is instead the product of several interrelated elements. Other research Arnanda et al. (2022) further used multiple regression analysis to investigate how auditor competence, workload, and other factors impact fraud detection capabilities; this finding supports the idea that concurrent testing is essential for investigating the combined impact of several variables. According to Siregar (2021), When conducting an audit, a skilled auditor should be able to spot red flags that could indicate fraud. This factor is assessed by looking at signs of organizational fraud, processes for authorizing and documenting, the probability of unhealthy behaviors, and the auditor's capacity to analyze information that suggests anomalies. Auditors who have a good grasp of these signs will have an easier time spotting signs of fraud.

According to these results, auditors' abilities to spot fraud are affected by a combination of factors such as workload, personality type, and level of competence. Whether or not the auditor is able to spot signs of fraud depends on all three of these things working together throughout the audit. Hence, to find out how much these three variables affect an auditor's capacity to spot fraud, it's necessary to examine their combined effects. This description is used to offer the following hypothesis:

H4: Competence, workload, and personality type simultaneously have a significant effect on the auditor's ability to detect fraud.



2. RESEARCH METHOD

Auditor competence, workload, and personality type as they relate to the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency's (BPK) capacity to identify fraud are examined in this quantitative research that employs a survey technique. According to Sugiyono (2019), To test hypotheses, quantitative researchers employ research tools to gather data from particular populations or samples, and then they utilize statistical analysis to draw conclusions. This technique is founded on positivism. Research on variables impacting auditors' capacity to identify fraud was conducted at the BPK since it was a state entity entrusted and allowed to audit the administration and responsibility of public funds. This made the site relevant for the study.

For this research, forty auditors from the Supreme Audit Agency's (BPK) Central Sulawesi Provincial Representative Office served as the population. This sample approach ensures that every auditor has an equal chance to participate by using probability sampling with simple random sampling. All questionnaires received were filled out, therefore all were considered eligible for analysis; 40 auditors volunteered to participate, according to the sample method. Hence, forty auditors made up the sample for this research. In order to do multiple regression analysis, a sample size of this magnitude is required. According to Ali Memon et al. (2020), A regression analysis requires a sample size that is ten times larger than the number of variables being considered, according to the 10-times rule. Because it had a four-variable (three independent and one dependent) design, the study required at least forty participants. Consequently, it was possible to do regression analysis with the given sample size.

The data used in this study mostly came from questionnaires that were sent to auditors working at the BPK Representative Office in Central Sulawesi Province. The research instrument was designed with adjusted indicators for each variable based on past

studies in order to meet the study's aims. The auditor's proficiency in spotting fraudulent activity is the dependent variable, with workload, personality type, and competence serving as the independent factors. From 1 (strongly disagree) to 5 (strongly agree) on a five-point Likert scale, please rate each statement item. A Likert scale was used to quantify the auditors' impressions of each research indicator, allowing for quantitative analyses of the acquired data. Table 1 displays the research variables that have been operationalized.

Table 1. Operational Matrix of Variables

Variables	Indicator	Item	Scale
Competence (X1) (Hasanudin, 2023)	Knowledge, Special Skills, Experience	11	Likert (1–5)
Workload (X2) (Rizki, 2022)	Auditor Performance, Focus on Work, Amount of Work, Implementation Time	5	Likert (1–5)
Personality Type (X3) (Nurhayati, 2020)	Extroversion–Introversion, Sensing– Intuition, Thinking–Feeling, Judging– Perceiving	16	Likert (1–5)
Auditor's Ability to Detect Fraud (Y) (Siregar, 2021)	Organizational Fraud, Authorization and Recording Systems, Possibility of Unhealthy Practices	7	Likert (1–5)

Source: Processed by Researchers 2026

Our next step was to run the collected data using IBM SPSS Statistics 25. The analysis began with testing the data for validity and reliability. The reliability and accuracy of the research instrument's variable measurements were confirmed by these tests. Classical assumption tests, such as those for heteroscedasticity, multicollinearity, and normalcy, were conducted when the instrument was deemed to have fulfilled the criteria. Prior to doing multiple linear regression analysis, these checks must be completed. According to Ghazali (2018), In order to provide efficient, unbiased parameter estimates that may be used for hypothesis testing, a decent regression model must adhere to classical assumptions. In addition, multiple linear regression was used to examine how auditor competence, workload, and personality type affected fraud detection abilities. Our statistical analysis included a t-test for each independent variable, an F-test for all independent variables at once, and a coefficient of determination (R^2) for the auditor's fraud detection ability as a whole, to see how much each independent variable explained the variance. These tests allowed us to test our hypotheses. Every computation was carried out with a significance threshold of 5% ($\alpha = 0.05$).

3. RESULTS AND DISCUSSION

Descriptive Analysis

The research variables were characterized using descriptive statistics to provide a broad overview of the data. Descriptive statistics provide the following information about the study's data: the total quantity of data, the lowest and highest values, the average (mean),

and the standard deviation. The results of the descriptive statistical analysis of the competency variables (X1), workload (X2), personality type (X3), and auditor ability to detect fraud (Y) are presented in Table 2:

Table 2. Descriptive Analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
X1	40	31.00	55.00	43.6500	7.46118
X2	40	8.00	22.00	16.0250	4.26968
X3	40	40.00	79.00	62,3000	10.24119
Y1	40	24.00	35.00	29.2500	2.77119
Valid N (listwise)	40				

Source: Primary Data Processing Results, SPSS 25

Based on Table 2, all research variables were analyzed using 40 valid respondent data (valid N = 40). An average of 43.6500, a standard deviation of 7.46118, and a range of 31.00 to 55.00 are all values for the competence variable (X1). Auditors demonstrate strong competence with adequate data variation, as indicated by the relatively high average value. X2, the workload variable, ranges from 8.00 to 22.00, with 16.0250 as the average and 4.26968 as the standard deviation. These findings show that auditors have a common and generally positive impression of their task. A range of 40.00–79.00, an average of 62.3000, and a standard deviation of 10.24119 characterize the personality type variable (X3). According to these numbers, auditors have a wide range of personality types. The auditor's fraud-detection abilities (Y) variable, meanwhile, range from 24.00 to 35.00, with 29.2500 as the average and 2.77119 as the standard deviation. If the standard deviation is small and the average is high, then it's safe to say that the auditor has a decent grasp on what it takes to spot fraud. All things considered, there's enough diversity in the data to run multiple linear regressions.

Validity and Reliability Test

First, validity and reliability tests were performed on the study instrument to ensure its quality before data processing began. Finding out how well each statement item measures the research variable is the goal of the validity test, while finding out how consistently the instrument measures the research variable is the goal of the reliability test. The criteria for an item to be considered legitimate in this study are an r-value more than the table value (0.312) and an instrument reliability score greater than 0.60 according to Cronbach's Alpha. Table 3 displays the outcomes of the research instrument's validity and reliability testing:

Table 3. Validity and Reliability Test Results

Variables	Item	r-count	r-table	Information	Cronbach's Alpha
Competence (X1)	1	0.754	0.312	Valid	0.946
	2	0.792		Valid	
	3	0.820		Valid	
	4	0.768		Valid	
	5	0.889		Valid	
	6	0.755		Valid	
	7	0.776		Valid	
	8	0.804		Valid	
	9	0.854		Valid	
	10	0.835		Valid	
	11	0.787		Valid	
Workload (X2)	1	0.741	0.312	Valid	0.873
	2	0.856		Valid	
	3	0.896		Valid	
	4	0.845		Valid	
	5	0.729		Valid	
Personality Type (X3)	1	0.816	0.312	Valid	0.960
	2	0.870		Valid	
	3	0.846		Valid	
	4	0.772		Valid	
	5	0.772		Valid	
	6	0.781		Valid	
	7	0.735		Valid	
	8	0.801		Valid	
	9	0.761		Valid	
	10	0.681		Valid	
	11	0.798		Valid	
	12	0.794		Valid	
	13	0.888		Valid	
	14	0.865		Valid	
	15	0.833		Valid	
	16	0.665		Valid	
Auditor's Ability to Detect Fraud (Y)	1	0.606	0.312	Valid	0.770
	2	0.551		Valid	
	3	0.649		Valid	
	4	0.773		Valid	
	5	0.706		Valid	
	6	0.640		Valid	
	7	0.673		Valid	

Source: Primary Data Processing Results, SPSS 25 (2026)

The competence (X1), workload (X2), personality type (X3), and auditor's capacity to identify fraud (Y) statement items in Table 3 all have r-values larger than the r-table of 0.312, indicating that they are all legitimate and can assess the study variables in question. The calculated R-value on the competency variable ranges from 0.754–0.889, the workload variable 0.729–0.896, 0.551–0.773 for the auditor's capacity to identify fraud, and 0.665–0.888 for the personality type variable. All of the reliability test variables—competency (0.946), workload (0.873), personality type (0.960), and auditor's ability to identify fraud (0.770)—had Cronbach's Alpha values over 0.60. All of the research instruments were found to have a high degree of consistency, which means they may be used for data collecting and analysis. Consequently, the validity and reliability criteria have been satisfied, allowing the instrument to be utilized for hypothesis testing in this research.

Normality Test

The results of the data normality test in this study, which was carried out using the *One-Sample Kolmogorov Smirnov test* on the *unstandardized* residual values, are presented in the following table:

Table 4. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Standard Deviation	2.18949981
Most Extreme Differences	Absolute	.097
	Positive	.094
	Negative	-.097
Test Statistics		.097
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Primary Data Processing Results, SPSS 25 (2026)

Data from 40 respondents were analyzed with an Asymp. Sig. (2-tailed) value of 0.200, according to the results of the normalcy test using One-Sample Kolmogorov-Smirnov, as shown in Table 4. Since this outcome is higher than the significance threshold of 0.05 ($0.200 > 0.05$), we may infer that the residuals of the regression model follow a normal distribution. Moreover, with a Test Statistic of 0.097, we can see that the residual

distribution deviates very little from the normal distribution. Since the study data does in fact conform to the normalcy assumption, we can proceed with using the regression model. If the normalcy assumption is satisfied, it means that the residual data follows a normal distribution. This means that hypothesis testing and multiple linear regression can be done with sufficient confidence.

Multicollinearity Test

We ran a multicollinearity test to see whether our regression model's independent variables were significantly correlated with one another. To conduct this test, we looked at the tolerance and variance inflation factor (VIF) values. Looking for a Tolerance value more than 0.10 and a VIF lower than 10 helped rule out multicollinearity in a regression model. Table 5 displays the results of the multicollinearity test that was conducted in this research:

Table 5. Multicollinearity Test Results

Variables	Tolerance Value	VIF value	Information
Competence (X1)	0.610	1,639	No Multicollinearity Occurs
Workload (X2)	0.948	1,055	No Multicollinearity Occurs
Personality Type (X3)	0.619	1,616	No Multicollinearity Occurs

Source: Primary Data Processing Results, SPSS 25 (2026)

All of the independent variables in Table 5 have VIF values more than 10 and Tolerance values greater than 0.10. The competency variable (X1) is linked to a Tolerance value of 0.610 and a VIF of 1.639. Workload (X2) and personality type (X3) both have Tolerance values of 0.948 and 1.616, respectively, with a VIF of 1.055. This regression model's results demonstrate that the independent variables are not strongly related to one another. This study's regression model does not suffer from multicollinearity, thus we can look at how auditor competence, workload, and personality type affect fraud detection.

Heteroscedasticity Test

To find out if the regression model shows unequal residual variances for each predicted value, a heteroscedasticity test is run. Heteroscedasticity, defined as a non-patterning random distribution of residual points, is not present in a decent regression model. This study's heteroscedasticity test was carried out using a scatterplot graph that combined the Regression Standardized Predicted Value (ZPRED) and the Regression Studentized Residual (SRESID). See Figure 1 for the heteroscedasticity test results:

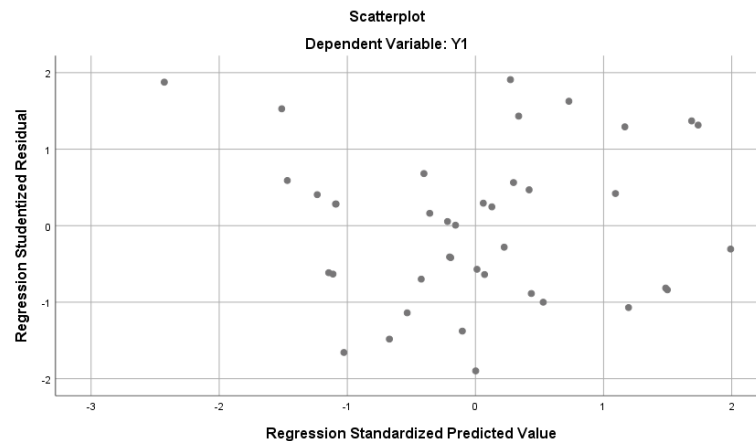


Figure 2. Heteroscedasticity Test

Source: Primary Data Processing Results, SPSS 25 (2026)

There is no discernible pattern to the residual points, as seen in Figure 1, which are dispersed arbitrarily above and below the zero line on the vertical axis. They do not exhibit any tapering, widening, or wavy behavior. The points' dispersed distribution suggests that, for most anticipated values, the residual variance is very consistent. Thus, it can be concluded that the regression model used in this research does not exhibit heteroscedasticity. Aside from proving that the assumption of homoscedasticity has been met, these results provide credence to the idea that auditors' competence, workload, and personality type affect their ability to detect fraud. Consequently, the regression model can be used for multiple linear regression analysis.

Multiple Linear Regression Analysis

Using multiple linear regression analysis, researchers looked at how auditors' workload, personality type, and expertise affected their ability to identify fraud. Solving the regression equation will allow us to learn which way the independent variables impacted the dependent variable and how much of an impact they had. In addition, the study variables were explained and the changes in auditors' fraud detection abilities as a function of changes in each independent variable were estimated using multiple linear regression analysis, assuming all other parameters remained constant. As you can see from Table 6, we ran a multiple linear regression:

Table 6. Multiple Linear Regression Analysis

Coefficients ^a								
Model		Unstandardized		Standardized	t	Sig.	Collinearity	
		Coefficients		Coefficients			Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20,763	2,874		7,224	.000		
	X1	.042	.063	.114	.674	.504	.610	1,639
	X2	-.125	.088	-.192	-1,423	.163	.948	1,055
	X3	.139	.045	.513	3,064	.004	.619	1,616

a. Dependent Variable: Y

Source: Primary Data Processing Results, SPSS 25 (2026)

This model's multiple linear regression equations are constructed using the values of the regression coefficients derived from the multiple linear regression analysis, which are shown in the table of regression results:

$$Y = \alpha + b_1 X_1 - b_2 X_2 + b_3 X_3 + e$$

So the following regression equation is obtained:

$$Y = 20.763 + 0.042X_1 - 0.125X_2 + 0.139X_3 + e$$

From Table 6, we construct the multiple linear regression equation $Y = 20.763 + 0.042X_1 - 0.125X_2 + 0.139X_3$. If competence, workload, and personality type are constant or have no value, the auditor is estimated to have a capacity to detect fraud of 20.763. According to the competence regression coefficient (X1) of 0.042, Presuming all other elements stay constant, an auditor's capacity to identify fraud will enhance by 0.042 units for every unit improvement in competence. Assuming all other parameters stay constant, the auditor's potential to detect fraud decreases by 0.125 units for every one unit increase in workload, according to the workload regression coefficient (X2), which is -0.125. Given that the regression coefficient of personality type (X3) is 0.139, it follows that, everything else being equal, an auditor's capacity to detect fraud will improve by 0.139 units for every unit rise in personality type. An auditor's capacity to detect fraud is positively correlated with competence and personality type, and negatively correlated with workload, according to the regression analysis. We will discuss the results of the t-test and the F-test in the section that follows, assuming that all variables stay constant. However, further testing is necessary to determine the statistical significance of this influence. Assuming all other parameters stay constant, the auditor's potential to detect fraud decreases by 0.125 units for every one unit increase in workload, according to the workload regression coefficient (X2), which is -0.125. Given that the regression coefficient of personality type (X3) is 0.139, it follows that, everything else being equal, an auditor's capacity to detect fraud will improve by 0.139 units for every unit rise in personality type. An auditor's capacity to detect fraud is positively correlated with competence and personality type, and negatively correlated with workload,

according to the regression analysis. The results of the t-test and the F-test will be described in the section that follows, but more testing is necessary to determine the statistical significance of this influence.

F Test (Simultaneous)

We used a simultaneous test (F-test) to see if the auditor's competence, workload, and personality type all had an effect on their fraud detection abilities. At the 0.05 level of significance, the test was run. From Table 6, we construct the multiple linear regression equation $Y = 20.763 + 0.042X_1 - 0.125X_2 + 0.139X_3$. The results of the simultaneous test are shown in Table 7

Table 7. F-Test Results (Simultaneous)

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	112,538	3	37,513	7,223	.001 ^b
	Residual	186,962	36	5,193		
	Total	299,500	39			

a. Dependent Variable: Y1

b. Predictors: (Constant), X3, X2, X1

Source: Primary Data Processing Results, SPSS 25 (2026)

Presuming all other elements stay constant, an auditor's capacity to identify fraud will enhance by 0.042 units for every unit improvement in competence. The auditor's capacity to identify fraud at the Central Sulawesi Provincial Representative Office of the Supreme Audit Agency is significantly affected by competence, workload, and personality type all at once, according to these data. That is why we accept the null hypothesis that none of the three independent factors affect the auditor's fraud detection capabilities on their own. In addition, the F-test findings demonstrate that the regression model is suitable for doing further hypothesis testing and for clarifying the link between the dependent along with independent variables.

t-test (Partial)

To determine how each independent variable affected the auditor's fraud-detecting abilities, a partial t-test was employed. Factors such as workload, personality type, and accountability were considered. The goal of this test is to isolate the independent factors that have a substantial impact on the dependent variable in the regression model, while controlling for all other variables. Therefore, the partial test may summarize how each variable explains variations in the auditor's fraud detection abilities. In order to reach a conclusion, we evaluate the Sig. value of every variable using a significance threshold of

0.05, an α level. We may accept the null hypothesis and say that the independent variable significantly affects the dependent variable since the significance threshold is less than 0.05. If the p-value is more than 0.05, we may say that the independent variable isn't significantly affecting the auditor's capacity to spot fraud and reject the null hypothesis. This investigation's t-test results are shown in Table 8:

Table 8. Results of t-Test (Partial)

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	20,763	2,874		7,224	.000		
	X1	.042	.063	.114	.674	.504	.610	1,639
	X2	-.125	.088	-.192	-1,423	.163	.948	1,055
	X3	.139	.045	.513	3,064	.004	.619	1,616

a. Dependent Variable: Y

Source: Primary Data Processing Results, IBM SPSS Statistics 25 (2026)

Table 8 shows that the competence variable (X1) had a t-value of 0.674 and a significance value of 0.504 in the partial test findings. Competence has no substantial impact on the auditor's fraud detection abilities as its significance value is greater than 0.05 ($0.504 > 0.05$). For that reason, it is not plausible that auditor competency influences fraud detection in any way. At the 0.163 level of significance, there was an association between workload (X2) and a t-value of -1.423. The auditor's ability to detect fraud is unaffected by workload, since the significance value is more than 0.05 ($0.163 > 0.05$). Hence, the argument that auditors' workload affects their fraud detection abilities is not supported. The third variable, which pertains to personality types, the p-value is 0.004 and the t-value is 3.064. The auditor's ability to detect fraud is positively and significantly affected by personality type, as the significance value is less than 0.05 ($0.004 < 0.05$). This provides further evidence that an auditor's character traits have a direct correlation to their ability to detect fraud. Therefore, it is thought that the ability of an auditor to detect fraud is influenced by their personality type.

Coefficient of Determination

By calculating the coefficient of determination (R^2), we can see how much the auditor's workload, personality type, and skill level affect the dependent variable of interest here—their ability to spot fraud. In studies involving several independent variables, the Adjusted R Square value is used to evaluate the coefficient of determination since it takes into account both the number of independent factors and the sample size. Doing so will produce more

trustworthy results. Regression models are considered to have adequately explained most of the variance in auditors' fraud detection abilities when the Adjusted R Squared value is large. Any remaining variance is likely caused by factors that were not considered in the study. The results of the coefficient of determination test were positive, as shown in Table 9:

Table 9. Coefficient of Determination

Model Summary^b				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.613 ^a	.376	.324	2.27890
a. Predictors: (Constant), X3, X2, X1				
b. Dependent Variable: Y				

Source: Primary Data Processing Results, IBM SPSS Statistics 25 (2026)

There is a substantial correlation ($R = 0.613$) between the auditor's skill, workload, and personality type and their capacity to identify fraud (Table 9). With a R Squared value of 0.376, the auditor's ability to detect fraud is influenced by competence, workload, and personality type to the tune of 37.6%. With an Adjusted R Squared value of 0.324, it is clear that factors outside the purview of this study's research model account for the remaining 67.6% of the variation in auditors' fraud-detection abilities, leaving only 32.4% of the variation explicable by the model after controlling for sample size and number of independent variables. Additionally, with a Standard Error of the Estimate value of 2.27890, we can see that the regression model made an inaccurate prediction on the dependant variable. As a result, the employed regression model adequately explains how auditor competence, workload, and personality type impact fraud detection abilities.

Discussion

The Influence of Competence on Auditors' Ability to Detect Fraud

Findings from this research indicate that auditor skill did not play a major role in predicting their ability to detect fraud. This provides further evidence that an auditor's ability to spot fraud indicators is independent of their education, training, and experience level. Competence, according to Attribution Theory, is an inwardly-focused variable that shapes actions. But unless additional elements, including professional skepticism and work environment circumstances, are present, this internal component may not always lead to the capacity to recognize fraud. As a result, an auditor's skill is not enough to guarantee that they will find signs of fraud.

The work habits of auditors at the Supreme Audit Agency's (BPK) Central Sulawesi Provincial Representative Office, which has instituted standardized audit practices, could be a contributing factor to this situation. Since all auditors adhere to the same standards, variations in competence do not materially affect their capacity to identify fraud. Experience

with fraud cases, the strength of audit evidence, and professional skepticism are further elements that impact auditors' capacity to identify signs of fraud. Consistent with Adisaputri (2024) findings, those Meidiyustiani & Lestari (2022) asserting that competent auditors are not much better able to spot fraud. These findings, however, are distinct from Firmansyah et al. (2024) individuals who discovered that auditors' capacity to identify fraud is positively impacted by expertis.

One possible explanation for the insignificant influence of competence is the relatively homogeneous competency levels of BPK auditors. Auditors have relatively similar educational backgrounds, training, and professional development and conduct audits based on the State Financial Audit Standards (SPKN) and uniform audit guidelines. This situation limits the variation in competency among auditors, making competency a non-differentiating factor in fraud detection. Furthermore, the small sample of 40 auditors is also thought to limit the ability of statistical analysis to detect the influence of competence.

The Effect of Workload on Auditors' Ability to Detect Fraud

Workload did not influence auditors' capacity to identify fraud, contrary to earlier assumptions in the study. No matter how busy or stressed the auditors were, they were still able to spot signs of fraud. So that the quality of audit findings remained a high priority, auditors were nevertheless expected to carry out each audit method in accordance with relevant standards, even when confronted with a considerable number of assignments. According to Attribution Theory, which posits that outside forces like job demands and environmental stresses may impact people's actions, this study's findings contradict this theor. In this study, workload as an external factor did not affect auditors' abilities because auditors continued to carry out their duties based on audit standards, a clear division of tasks, and quality control implemented by the organization.

This phenomenon demonstrates that auditors are able to adapt to the work demands imposed by the organization. In order for auditors to remain professional and able to identify fraud regardless of changes in workload, it is important for audit team members to coordinate, have experience performing assignments, and apply standardized audit methods. The results of this study align Gunawan & Susilandari (2023) with Budiantoro et al. (2022) found no correlation between auditors' workload and their capacity to identify fraudulent activity. On the other hand, this study's findings contradic Savitri (2023) those who discovered that auditors' capacity to identify fraud was impacted by workload. The BPK's cooperation mechanism is believed to be associated with the workload's negligible impact. Audits are conducted in groups with a structured division of tasks, supervision, and review, allowing for proportional distribution of individual workloads. Therefore, differences in workload between auditors do not directly impact their ability to detect fraud.

The Influence of Personality Type on Auditors' Ability to Detect Fraud

There is strong evidence that an auditor's personality type, rather than their competence or workload, significantly influences their capacity to identify fraudulent activity. According to Attribution Theory, a person's personality type is an intrinsic variable that impacts their actions and choices. Auditors who are meticulous, objective, disciplined, and able to think logically tend to be more careful in evaluating audit evidence and are more sensitive to recognizing irregular transactions or activities, making potential fraud easier to identify.

Personality traits also influence how auditors make decisions during the audit process. Auditors who are critical and do not readily accept information without verification will conduct more in-depth examinations before drawing conclusions. Consistent with Attribution Theory, this scenario demonstrates that auditors' enhanced capacity to identify fraud is due in part to internal variables like personality type. Research results are further bolstered by this discovery. Sarman et al. (2024) and Sari (2022) argue that auditors' capacity to spot fraud is positively affected by their personality type.

The Influence of Competence, Workload, and Personality Type on Auditors' Ability to Detect Fraud

There is strong evidence that an auditor's personality type, rather than their competence or workload, significantly influences their capacity to identify fraudulent activity. According to Attribution Theory, a person's personality type is an intrinsic variable that impacts their actions and choices. Internal factors related to the auditor's abilities and character, while workload is an external factor related to the conditions under which the task is carried out. Therefore, these three variables cannot be separated in explaining the auditor's ability to detect fraud.

When factoring in personality type, competence and workload do have an impact, albeit each alone does not have much of an impact. So, both internal and external factors impact the auditor's ability to detect fraudulent activity, as stated in Attribution Theory. The better the technical ability, individual character, and working conditions support each other, the more effective the audit process will be in identifying indications of fraud. This research finding aligns with research Saad (2019) and Arnanda et al. (2022) which states that several factors simultaneously influence the auditor's ability to detect fraud.

4. CONCLUSION

Conclusion

Investigating the impact of auditors' workload and personality type on their ability to identify fraud, researchers from the Central Sulawesi Representative Office of the Supreme Audit Agency (BPK) discovered no association between the two factors. When it comes to auditors' capacity to spot fraud, personality type actually works in their favor. The capacity

of auditors to identify fraud is also affected by factors such as workload, personality type, and level of expertise. These results show that auditor personality traits are strongly related to audit effectiveness, and that auditors' capacity to spot fraud is affected by a myriad of variables that work together.

Suggestion

Based on the research findings, the Central Sulawesi Representative Office of the Supreme Audit Agency (BPK) is expected to pay greater attention to the development of auditor character and personality through training that supports the improvement of critical thinking, objectivity, professional skepticism, and analytical skills in the audit process. This study has several limitations, namely the sample size of only 40 auditors, the scope of the study being limited to one BPK representative office, the use of data obtained through self-report questionnaires that are highly dependent on respondents' perceptions, and the cross-sectional research design that only describes conditions in one time period and therefore cannot explain causal relationships in more depth. Consequently, in order to make the findings more applicable to a broader population, future studies should recruit a bigger sample size from a more representative geographic region. To get a fuller insight, future studies might use a longitudinal design or mix survey methods with interview or observational techniques. Researchers in the future would do well to expand upon this understanding by including additional variables that may impact auditors' fraud-detection abilities, such as professional skepticism, audit experience, independence, time budget pressure, and ethical climate.

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