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Professional Skepticism as an Intervening Variable in the Relationship Between Auditor Competence, Time Budget Pressure and Forensic Expertise with the Auditor's Ability to Detect Fraud

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Abstract: Study This aim for analyze influence auditor competence, time budget pressure and expertise forensics to auditor's ability in detect cheating, with skepticism professional as intervening variables. Background study This based on the number of case fraud in report finances that are not detected by auditors, as happened at PT Asuransi Adisarana Wanaartha Life, NMC Health, as well various case abuse financial situation in the Village Credit Institution (LPD) environment in Bali, shows existence weakness in function auditor supervision. This cause question critical about factors that influence auditor effectiveness in identify fraudulent actions. Study This use approach quantitative with type study associative causal. Sample in study This is all auditors at 20 Public Accounting Firms in the Bali region, totaling 136 respondents, were determined through technique sample saturated. Data collected use questionnaire and analyzed with technique SEM-PLS statistics. Variables free in study This consists of from auditor competence, pressure budget time *(time budget pressure*) and expertise forensics; variables mediation is skepticism professional and variables dependent is auditor's ability in detect cheating. Research result show that auditor competency and expertise forensics own influence positive and significant to auditor's ability in detect cheating. On the contrary, pressure budget time own influence negative to ability In addition, skepticism professional proven capable mediate influence competence, pressure time and expertise forensics to ability detect fraud. This means that the higher the professional auditors' skepticism, increasingly big his abilities in disclose cheating, even though confronted with limitations audit time and complexity. Findings This give contribution theoretical in development of auditor behavior models based on theory attribution and theory dissonance cognitive. In terms of practical, results study This can become input important for Public Accounting Firms in increase audit quality with notice aspect competence, management pressure time and training skill forensics to grow attitude skeptical high professionalism in auditor self. With Thus, it is hoped the role of the auditor as guard reliability report finance can walk more optimal.

Keywords: auditor competence, time budget pressure**,** expertise forensics, skepticism professional, detection cheating.

INTRODUCTION

Report finance is representation important about finance something company. Relevance from report finance the that is for taking decisions and levels the belief that makes factor important in business. Level of trust can measured from no existence reports containing material misstatements (Paramita & Damayanti, 2017). Misstatements report finance can happen as consequence from error or fraud. Mistake or fraud in the audit process is intentional action For mislead auditors and result in audit opinion that is not appropriate (Elisabeth & Simanjuntak, 2020) . The purpose of fraud is for get profit personal or group and can harm various parties, such as investors, creditors and the government. Fraud can cause audit failure, which can resulting in a crisis finance and collapse company. Therefore, there is a need for auditors who have ability adequate for disclose fraud with the auditor's duties are give belief and collecting proof competent as runway opinion they. The audit opinion is highly dependent on the adequacy of close audit evidence relation with auditor's ability in detect fraud which is capacity or evaluation on auditor activities in detect *fraud.*

Activity detect fraud Can understood through signs, signals and *red flags* with method understand fraud patterns and methods happen as well as identify factor risk possibility occurrence fraud (Febri et al., 2020) . One of them case manipulation report finances involving party performance management accountant public namely PT Asuransi Adisarana Wanaartha Life. Impact from manipulation report finances that are not can detected by accountants public on duty that is The Financial Services Authority (OJK) revoked permission Public Accounting Firm's business involved in giving audit services on report PT Asuransi Jiwa Adisarana's finances Wanaartha (WAL) for period 2014 to 2019. The results contained in Financial Services Authority Press Release state existence difference between liabilities and assets owned company. Difference the is accumulation losses that come from from sale product insurance similar *saving plan*. Sales the No balanced with ability company in get profit from management investments owned in other words PT WAL does not can fulfil ratio solvency *(risk-based capital)* as determined by the OJK. Thus, the audit opinion given on audit report finance the period 2014 to 2019 is Fair Without Exceptions.

Phenomenon other occurred in 2020, namely NMC Health audit failure. In 2020 the company This fall into in scandal finance after revealed that they has hide debt worth $4 billion (around Rp. 58 trillion) from investors and the public. The scandal This causing NMC Health to go bankrupt and become one of the scandal finance the largest accounting firm in the UK. Ernst & Young (EY) is located in the UK. is an auditor for NMC Health from 2012 to 2019. EY criticized Because fail detect fraud accounting conducted by NMC Health. In 2023 , EY was fined $2.5 billion by the court English on negligence they in auditing NMC Health (bsabh.com, 2020).

Phenomenon case suspicion embezzlement of funds from the Dhyana Pura Bali Foundation involving Chairman of the Foundation and Treasurer. In case the has An investigative audit was conducted by KAP I Wayan Ramantha. In his statement, Dr. Mahsun assessed that that the results of the audit No fulfil professional standards of investigative accountants if no supported by four the evidence in question. Responding audit results of KAP Ramantha, the party defendant requesting a re-audit by KAP Sodikin Budhananda Wandestarido. From the audit, it was found fact new that shows that there is recording expenditure in the form of check worth Rp. 46,021,638,389 which is not recorded by KAP Ramantha. Expenditure the known is expenditure routine operations of Dhyana Pura University and PPLP which should be No considered as losses of the Foundation. With existence findings

new said, the value previous losses stated amounting to Rp. 25.5 billion precisely reduce to minus IDR 20.4 billion (nusabali.com, 2024).

Phenomenon case other that is corruption of donation funds Development Institution (SPI) of Udayana University which dragged ex-Rector Prof. Dr. Ir. I Nyoman Gede Antara, M.ENG. Auditor appointed by the Public Prosecutor (JPU) to auditing Unud 's SPI funds Finally presented at the trial. From the auditor's statement at the trial, it was revealed that audit results carried out No show adequate audit quality. It is Because from the information provided, the auditor 's answer convoluted and not in accordance with the results poured out in report audit results. Even interestingly of the 7-person team that conducted the investigative audit there are 6 of them No own permission in its capacity as an investigative auditor (baliprawara.com, 2024).

The number of case fraud of course the auditor has role important in detect existence fraud committed by individuals. Conditions This show that importance for auditors to have ability in detect good cheating For identify information financial standards Professional Public Accountant explains that professional skepticism between attitude that always question and do evaluation audit evidence in critical (Francisco et al., 2019) .

Auditor competence shows level the knowledge and experience possessed by the auditor. The experience referred to here is the length and quantity audit assignments ever carried out and examined report financial. The auditor's knowledge is knowledge about issue issue accountancy latest, auditing general and settlement cases or problem. For to produce a good audit, auditors need knowledge gained from level formal education (Fransisco et al., 2019) . In detecting *fraud*, the auditor will referring to the time budget pressure applied. In a stressed condition in a way time, auditors tend to behave dysfunctional, for example do premature sign off, too believe in the explanation clients, as well as fail investigate issues relevant.

There is a time budget tight pressure cause pressure against the auditor who sued him produce quality audit reports with the time that has passed budgeted, thing This is challenge alone for auditors (Arsendy et al., 2017) . In addition to competence and time budget pressure of course the auditor must own skill in field forensics for browse existing fraud. Accounting forensics get closer proof accountancy become evidence that can be used in court or known with proof law. Forensic expertise in general simple Can interpreted as auditor's ability in field forensics that helps auditors detect existence action fraud (Prasetya et al., 2023) . The role of accountants forensics is very much needed in the take action continue corruption in order to be able to dismantle many happen fraud that originates from corruption.

Auditing Standard 200 affirms importance skepticism professional for auditors. This is means the auditor must alert and critical in plan and carry out the audit because can cause material error in the report finance. Implementation skepticism professional covering identification and assessment risk which means the auditor must understand entity and its environment, including internal control, to identify and assess risk existence error presentation of material, both Because fraud and errors. More auditors skeptical own ability more big for find cheating. Standard professional state that the auditor does not only No may consider management No honest, but also not may consider honest management (Ayu et al., 2024) .

Based on phenomena that occur related many case fraud so importance auditor's ability in detect existence cheating, so that can give correct opinion on fraud that occurred. Research This will develop study previously, with do investigation influence No direct skepticism professionalism, auditor competence, auditor experience, expertise forensics and auditor capabilities in detect cheating.

METHODS

Study This use approach quantitative with type study associative causal, which aims for know connection cause and effect between variables independent and dependent and test role

variables mediation. Research This focused for study influence auditor competence, pressure budget time and expertise forensics to auditor's ability in detect cheating, with skepticism professional as intervening variables.

Population in study This is All auditors working in 20 Public Accounting Firms (KAP) registered in the IAPI directory and operating in the Bali Province. Total population totaling 136 auditors and all of them made into as sample through census sampling technique, where all element population made into respondents Because the amount Still within the limits that can be reachable. Data used is primary data, which is collected in a way direct from respondents through distribution questionnaire. Questionnaire arranged use five- point Likert scale (1= very much agree up to 5 = strongly agree) to measure perception respondents to every indicator in variables study.

Definition Operational Variables that is Auditor competency is measured through indicators: knowledge, skills, and attitudes professional. Time Budget Pressure is measured through: tightness time, achievement of time targets, and perception on pressure time. Expertise Forensics includes: understanding on investigative audit techniques, capabilities follow cash flow and ability compile proof law. Skepticism Professional includes: attitude critical, careful, curious know and believe in evaluate audit evidence. Ability Detecting Fraud measured through: knowledge about cheating, ability detecting and accuracy in identify indication of fraud.

Data analysis was performed with Structural Equation Modeling (SEM) approach using Partial Least Square (PLS) with help device soft SmartPLS. SEM-PLS selected Because capable test connection causal complex as well as can used in the model with variables mediation and non-normal data. Model testing was carried out through two stages main, namely: (1) Testing the Measurement Model (Outer Model) for evaluate validity and reliability instrument (through loading factor value, AVE, composite reliability). (2)Structural Model Testing (Inner Model) for test connection between variables through mark coefficient path coefficient, significance statistics (t -value) and R-square value.

Study This develop nine hypothesis, as for the proposed hypothesis is (1)Hypothesis Direct Effects include H1: Auditor competence has an effect positive significant to professional skepticism, H2: Auditor competence has an effect positive significant to auditor's ability in detect fraud, H3: Time budget pressure has an effect negative significant to professional skepticism, H4: Time budget pressure has an effect negative significant to auditor's ability in detect cheating, H5: Expertise forensics influential positive significant to professional skepticism, H6: Expertise forensics influential positive significant to auditor's ability in detect cheating, H7: Auditor competence influences the auditor's ability to detect fraud through professional skepticism. (2) Hypothesis Mediation (Indirect Effects via Skepticism) Professional includes H8: Time budget pressure influences the auditor's ability to detect fraud through professional skepticism and H9: forensic expertise influences the auditor's ability to detect fraud through professional skepticism.

RESULTS AND DISCUSSION

Respondents in the study This is an auditor at a KAP in Bali, can know that of 136 copies questionnaires distributed, only as many as 101 copies were returned and can be analyzed that majority respondents is man namely as many as 61 people or by 60.4 percent of the total sample, the remainder as many as 40 people or by 39.6 percent is women. Next For majority respondents aged between 20–30 years as many as 46 people or by 45.5 percent. Then group age 31–40 years as many as 29 people or by 28.7 percent. Furthermore group age 41-50 years a total of 15 people or by 14.9 percent and finally with group age more from 50 years as many as 11 people or by 10.9 percent from overall sample study This.

Classification respondents based on education final can seen that majority respondents own education the last Bachelor's degree, namely as many as 61 people or by 60.4 percent from overall respondents. Then Master's education as many as 25 people or by 24.8 percent and position final with Diploma education, namely as many as 15 people or by 14.9 percent from sample research. Meanwhile classification respondents based on position can seen that majority respondents own position as member team namely as many as 59 people or by 58.4 percent. Then as many as 25 people became chairman team, 10 people become supervisors and the rest become an audit manager, namely as much as 7 people or by 6.9 percent.

Before do data analysis, especially formerly done testing statistics descriptive For describe the data that has been collected. Test results statistics descriptive presented in Table 1 as following.

Tabel 1. Descriptive Statistics Test Results

	N	*Min*	*Max*	*Mean*	*Std. Deviation*
Auditor competency (X_1)	101	9	16	13,58	1,824
Time budget pressure (X_2)	101	8	16	13,08	1,901
Forensic expertise (X_3)	101	10	16	13,25	1,763
Professional skepticism (Y_1)	101	8	16	12,49	2,279
Fraud Detection Ability (Y_2)	101	9	16	13,15	1,676
Valid N (listwise)	101				

Source: Processed Data (2025)

As explained the table can seen that variables auditor competency has minimum value of 9, value maximum of 16, the average value is 13.58 with standard deviation of 1.824. The average value is more approach mark maximum show that auditor competency at KAP in Bali tends to be high. Variable time budget pressure own minimum value of 8, value maximum of 16, the average value is 13.08 with standard deviation of 1.901. The average value is more approach mark maximum show that *time budget pressure* on KAP auditors in Bali tends to tall.

Variables skill forensics own minimum value of 10, value maximum of 16, the average value is 13.25 with standard deviation of 1.763. The average value is more approach mark maximum show that skill forensic auditors of KAP in Bali tend to high. Variable professional skepticism has minimum value of 8, value maximum of 16, the average value is 12.49 with standard deviation of 2.279. The average value is more approach mark maximum show that professional skepticism of KAP auditors in Bali tends to high. Variable ability detect fraud own minimum value of 9, value maximum of 16, the average value is 13.15 with standard deviation of 1.679. The average value is more approach mark maximum show that ability detect fraud by KAP auditors in Bali tends to tall

The results of the data analysis are measured with measurement Outer Model, Where Evaluation of measurement models This evaluation to connection between construct with the indicator.

Convergent Validity

Convergent validity is measurement correlation between score indicator with score construct latent. Indicator can is said to be valid if own mark *outer loading* above 0.70. *Outer loading* test results presented in Table 2 as follows:

Tabel 2. Outer Loading Test Results

	X_1	X_2	X_3	Y_1	Y_2
$X_{1.1}$	0,921				
$X_{1.2}$	0,904				
$X_{1.3}$	0,960				
$X_{1.4}$	0,940				
$X_{2.1}$		0,814			
$X_{2.2}$		0,770			
$X_{2.3}$		0,883			
$X_{2.4}$		0,876			
$X_{3.1}$			0,830		
$X_{3.2}$			0,915		
$X_{3.3}$			0,950		
$X_{3.4}$			0,930		
$Y_{1.1}$				0,917	
$Y_{1.2}$				0,709	
$Y_{1.3}$				0,800	
$Y_{1.4}$				0,869	
$Y_{2.1}$					0,710
$Y_{2.2}$					0,879
$Y_{2.3}$					0,937
$Y_{2.4}$					0,923

Source: Processed Data (2025) PLS 4.0 Output

Table 2 shows that each indicator variables study own mark *outer loading* > 0.7, so that all indicator stated worthy or valid for used in research and can analyzed more carry on.

Discriminant Validity

Measurement discriminant validity is carried out with method compare mark square root average variance extracted (AVE root) each construct with correlation between construct the to construct other in the model. Recommended mark AVE measurement must be more big of 0.5. The results of the AVE test are in Table 3 below:

Tabel 3. Average Variance Extracted (AVE) Test Results

Variabel	*Average Variance Extracted* (AVE)
Auditor competency (X_1)	0,868
Time budget pressure (X_2)	0,701
Forensic expertise (X_3)	0,823
Professional skepticism (Y_1)	0,685
Fraud Detection Ability (Y_2)	0,752

Source: Processed Data (2025) PLS 4.0 Output

Based on Table 4.8, it can be known that in the research This all over variables own AVE value > 0.5. This result state that every variables has own good *discriminant* validity.

Composite Reliability

Variables it is said own reliability good composite If own mark *composite reliability* above 0.70. The results of the composite *reliability test* in the study This presented in Table 4 below:

Tabel 4. Composite Reliability Test Results

Variabel	*Composite Reliability*
Auditor competency (X_1)	0,949
Time budget pressure (X_2)	0,861
Forensic expertise (X_3)	0,932
Professional skepticism (Y_1)	0,878
Fraud Detection Ability (Y_2)	0,894

Source: Processed Data (2025) PLS 4.0 Output

Based on Table 4 it can be known that mark *composite reliability* all variables research>0.7. This result show that each variable has fulfil *composite reliability* so can concluded that overall variables own level high reliability.

Cronbach's Alpha

A variables can stated reliable or fulfil *Cronbach's Alpha* when own mark *Cronbach's Alpha* > 0.70. Following is mark *Cronbach's Alpha* of each variable presented in Table 5

Tabel 5. Cronbach's Alpha Test Results

Variabel	*Cronbach's Alpha*
Auditor competency (X_1)	0,949
Time budget pressure (X_2)	0,857
Forensic expertise (X_3)	0,928
Professional skepticism (Y_1)	0,846
Fraud Detection Ability (Y_2)	0,885

Source: Processed Data (2025) PLS 4.0 Output

Based on Table 4.10, it can be known that mark Cronbach's Alpha of each variable study > 0.70. The results show that each variable study has fulfil condition mark Cronbach's Alpha, so that can concluded that overall variables own level high reliability.

Analysis Results Structural Model Measurement (Inner Model) in evaluation of the inner structural model This will done through a number of approaches, including a) R-Square (R^2), b) Q-Square Predictive Relevance (Q^2) and c) Goodness of fit (GoF)

Structural Model Evaluation Test Through *R-Square* (R^2)

Based on data processing that has been done with using the smartPLS 4.0 program, obtained mark *R-Square* as following:

Tabel 6. Structural Model Evaluation (R2)

Variabel	*R Square*
Professional skepticism (Y_1)	0,563
Fraud Detection Ability (Y_2)	0,655

Source: Processed Data (2025) PLS 4.0 Output

Based on the data in Table 4.11 it can be known that mark *R-Square* For variables skepticism professional (Y_1) is of 0.563 explains that combination variables auditor competence, time budget pressure and expertise forensics only capable explains 56.3 percent variables skepticism professional, the rest by 43.7 percent explained by other variables that are not studied in research This.

Then mark *R-Square* for variables ability detect fraud (Y_2) is of 0.655 explains that combination variables auditor competence, time budget pressure and expertise forensics through professional skepticism only capable explains 65.5 percent variables ability detect cheating, the rest by 34.5 percent explained by other variables that are not examined in research this.

Bootstrapping Test

Evaluation bootstrapping aim for show how much big the influence of each variable independent to variables dependent in a way direct and no direct through variables moderation. Bootstrapping test results presented in Table 7 as following:

Table 7. Bootstrapping Test Results

	Original Sample	*Sample Mean*	*Standard Deviation*	*T Statistic*	*P-Value*
X_1 -> Y_1	0,345	0,338	0,093	3,701	0,000
X_1 -> Y_2	0,237	0,246	0,103	2,301	0,021
X_2 -> Y_1	-0,035	-0,019	0,139	0,254	0,800
X_2 -> Y_2	0,203	0,208	0,148	1,366	0,172
X_3 -> Y_1	0,570	0,567	0,114	5,023	0,000
X_3 -> Y_2	0,083	0,074	0,156	0,533	0,594
X_1 -> Y_1 -> Y_2	0,149	0,143	0,055	2,692	0,007
X_2 -> Y_1 -> Y_2	-0,015	-0,011	0,061	0,251	0,802
X_3 -> Y_1 -> Y_2	0,246	0,247	0,096	2,579	0,010

Source: Processed Data (2025) PLS 4.0

Based on the equation model above, it can be explained as following: (1) Influence direct auditor competence (X_1) towards skepticism professional (Y_1) is of 0.345 which means if auditor competence increases every 100% then auditor skepticism will increase by 34.5% with assumptions other variables are constant. (2) Influence direct *time budget pressure* (X_2) against skepticism professional (Y_1) is of -0.035 which means if *time budget pressure* increases every 100% then professional skepticism decreases by 3.5% with assumptions other variables are constant. (3) Influence direct skill forensics (X_3) against skepticism professional (Y_1) is of 0.570 which means if skill forensics increase every 100% then professional skepticism is increasing by 57% with assumptions other variables are constant. (4) Influence direct auditor competence (X_1) towards ability detect fraud (Y_2) is of 0.237 which means if auditor competence increases every 100% then ability detect fraud will increase by 23.7% with assumptions other variables are constant. (5) Influence direct *time budget pressure* (X_2) against ability detect fraud (Y_2) is of 0.203 which means if *time budget pressure* increases every 100% then ability detect fraud increase by 20.3% with assumptions other variables are constant.

(6) Influence direct skill forensics (X_3) against ability detect fraud (Y_2) is of 0.083 which means if skill forensics increase every 100% then ability detect fraud increase by 8.3% with assumptions other variables are constant. (7) Influence No direct auditor competence regarding ability detect fraud through professional skepticism is of 0.149 which means if auditor competence increases every 100% then ability detect fraud increase by 14.9% through professional skepticism. (8) Influence No direct *time budget pressure* on ability detect fraud through professional skepticism is of -0.015 which means if *time budget pressure* increase every 100% then ability detect fraud decrease by 1.5% through professional skepticism. (9) Influence No direct skill forensics to ability detect fraud through professional skepticism is of -0.246 which means if skill forensics increase every 100% then ability detect fraud increase by 24.6% through professional skepticism.

Hypothesis Testing

The hypothesis can be stated as accepted if mark *T-Statistics* > 1.96 and *P-Values* < 0.05. The following the results of the hypothesis test are presented in Table 8 as following:

Table 8. Hypothesis Testing Results

Hipotesis	Pengaruh	*Original Sample*	*T Statistic*	*P-Value*	Hasil
H_1	X_1 -> Y_1	0,345	3,701	0,000	Diterima
H_2	X_1 -> Y_2	0,237	2,301	0,021	Diterima
H_3	X_2 -> Y_1	-0,035	0,254	0,800	Ditolak
H_4	X_2 -> Y_2	0,203	1,366	0,172	Ditolak
H_5	X_3 -> Y_1	0,570	5,023	0,000	Diterima
H_6	X_3 -> Y_2	0,083	0,533	0,594	Ditolak
H_7	X_1 -> Y_1 -> Y_2	0,149	2,692	0,007	Diterima
H_8	X_2 -> Y_1 -> Y_2	-0,015	0,251	0,802	Ditolak
H_9	X_3 -> Y_1 -> Y_2	0,246	2,579	0,010	Diterima

Source: Processed Data (2025) PLS 4.0

Test results hypothesis explained as following: (1) Testing Hypothesis H_1, Original sample value of 0.345 with significance of 0.000 < 0.05 and the t- statistic value of 3.701 > 1.96. Based on results regression can concluded that hypothesis First accepted. (2) Testing Hypothesis H_2, Original sample value of 0.237 with significance of 0.021<0.05 and the t-statistic value of 2.301>1.96. Based on results regression can concluded that hypothesis second accepted. (3) Testing Hypothesis H_3, Original sample value of -0.035 with significance of 0.800>0.05 and the t- statistic value of 0.254 <1.96. Based on results regression can concluded that hypothesis third rejected. (4) Testing Hypothesis H_4, Original sample value of 0.203 with significance of 0.172 > 0.05 and the t- statistic value of 1.366<1.96. Based on results regression can concluded that hypothesis fourth rejected. (5) Testing Hypothesis H_5, Original sample value of 0.507 with significance of 0.000<0.05 and the t- statistic value of 5.023>1.96. Based on results regression can concluded that hypothesis fifth accepted. (6) Testing Hypothesis H_6, Original sample value of 0.083 with significance of 0.594 >0.05 and the t- statistic value of 0.533<1.96. Based on results regression can concluded that hypothesis sixth rejected. (7) Testing Hypothesis H_7, Original sample value of 0.149 with significance of 0.007 < 0.05 and the t-statistic value of 2.692 > 1.96.

Based on results regression can concluded that hypothesis seventh accepted. (8) Testing Hypothesis H_8, Original sample value of -0.015 with significance of 0.802>0.05 and the t-statistic value of 0.251<1.96. Based on results regression can concluded that hypothesis eighth rejected. (9) Testing Hypothesis H_9, Original sample value of 0.246 with significance of 0.010<0.05 and the t- statistic value of 2.579>1.96. The original sample value positive and significant below 0.05 indicates that skill forensics influential positive significant to auditor's ability to detect fraud through professional skepticism. Based on results regression can concluded that hypothesis ninth accepted.

CONCLUSION

Study This aim for analyze influence auditor competence, time budget pressure and expertise forensics to auditor's ability in detect cheating, with skepticism professional as variables mediation. Based on results Data analysis using SEM-PLS on 136 auditors at Public Accounting Firms in the Bali region, obtained a number of conclusion as following: (1) Auditor competence has an influence positive significant to skepticism professional. Auditors who have knowledge and skills adequate technical tend show attitude high skepticism in evaluate audit evidence and in identify potential fraud. (2) Auditor competence has an influence positive significant to ability detect cheating. Strong competence allows auditors to more accurate in analyze report finance, recognizing red flags and uncovering indication of fraud. (3) Time budget pressure is not influential significant to skepticism professional and ability detect cheating. Pressure the time experienced by the auditor is not in a way direct lower quality skepticism or ability fraud detection that indicates that the auditor remains capable guard performance in condition limited time. (4) Expertise forensics influential positive significant to skepticism professional, but no influential direct to ability detect cheating. (5) Skepticism professional influential positive significant to auditor's ability in detect fraud. Auditors who have attitude skeptical tall more capable For No accept information so only and can more effective in find hidden fraud. (6) Skepticism professional mediate influence auditor competency and expertise forensics to ability detect cheating. This means that competence and expertise forensics can increase auditor's ability in detect fraud No direct through improvement skepticism professional. However, skepticism no mediate the influence of time budget pressure.

Suggestion

Based on results research and conclusions obtained, as follows some suggestions that can given to various party related (1) For Public Accounting Firms (KAP), namely recommended For Keep going increase auditor competence through training technical, education sustainable and certification professionals to strengthen auditor's ability in detect fraud. KAP also needs build culture skepticism strong professional in the environment work, for example through supervision, study fraud audit cases and internal discussions between auditors, as well as need done management more audit time realistic so that the auditor does not is at in pressure extreme times that have the potential bother audit quality. (2) For auditors, auditors need to grow and maintain attitude skepticism professional in every audit stages, especially moment find information that is not consistent or suspicious. The auditor who has own skill forensics recommended for integrate his skills in regular audits, no only in investigative audits, as well as auditors should be more active follow supportive training skills fraud detection, including data-based audit technology and techniques analysis forensics. (3) for Regulators and Organizations Professions (IAPI, OJK, BPK, etc.) namely recommended for set minimum training standards forensics for public auditors, considering skill forensics proven increase skepticism important professionals in detect fraud and encourage improvement supervision to audit practices, especially in matter allocation reasonable audit time and auditor independence. (4) For Researchers Furthermore that is Study This only carried out in the Bali region with auditor population in KAP, so that recommended for researchers next for expand coverage area or use other objects such as internal auditors or BPK auditors and it is also recommended to add other possible variables influential to ability detect cheating, such as ethics professionalism, independence, or experience auditor work.

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