Jurnal Sistem Informasi, Manajemen, dan Akuntansi (SIMAK)
Volume 23 Issue 02, November 2025
P-ISSN: 1693-5047, E-ISSN: 2621-0320

The Influence of Professional Ethics and Time Pressure on Auditors' Ability to Detect Fraud with Experience as a Moderating Variable

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Abstract: This study aims to analyze the influence of professional ethics and time pressure on auditors' ability to detect fraud, with experience as a moderating variable. The background of this study is based on the high number of corruption cases in the public sector, particularly in the Maminasata region, South Sulawesi Province, as well as the important role of auditors in creating clean and transparent financial governance. This study uses a quantitative approach with data collection techniques through questionnaires distributed to auditors at the Inspectorates of Maros, Gowa, Takalar, and Makassar City Regencies. The data analysis technique was carried out using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method. The results of the study indicate that professional ethics has a significant positive effect on auditors' ability to detect fraud, while time pressure has no significant effect. Furthermore, experience is proven to moderate the relationship between professional ethics and the ability to detect fraud, as well as moderating the effect of time pressure on that ability. These findings provide practical implications for strengthening the capacity of public sector auditors, particularly in developing ethical competencies and time management through work experience.
Keywords: **Professional Ethics, Time pressure, Experience, Auditor Ability, Fraud Detection.**

Article Info:
Received: July 08th, 2025 | Revised: September 30th, 2025 | Accepted: November 09th, 2025
DOI:

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1. INTRODUCTION

Economic and technological developments in the era of globalization have not only had a positive impact on financial management in a country, but can also become a stumbling block for some parties to commit fraud for personal or group gain. Fraudulent acts occur not only in companies but also in government agencies. The people have entrusted the government with the use of state resources, such as taxes, to run its affairs. It is fitting that the government create a clean governance environment free from corruption, collusion, and nepotism. However, this has yet to be realized due to several fraud cases that have surfaced in recent years..

The government, as one of its organizations, has issued Government Regulation Number 60 of 2008 concerning the Internal Control System. The purpose of this government regulation is to provide a supervisory structure and internal control system in the implementation of government duties and the management of state finances. This aims to ensure that policies and plans implemented by the government are implemented economically, effectively, and efficiently. The Government Internal Supervisory Apparatus (APIP), as an integral part of the Internal Control System, plays a crucial role in supervising all Regional Government entities. The Inspectorate is responsible for carrying out this supervisory task. Although the Inspectorate has conducted various supervisory activities to ensure the smooth running of regional government, the possibility of regional financial losses due to errors or fraud in financial management cannot be ignored..

In Indonesia, there are various problems in the public sector, especially in government institutions, one of which is the rampant corruption cases. This phenomenon has increased in recent years, especially in the South Sulawesi region. Among them, in 2023 the Case of Dozens of Village Heads in Gowa Regency, South Sulawesi Province was identified as having committed a criminal act of corruption, namely accepting gratuities, and dozens of village heads eventually returned the gratuity funds they received, while what was returned to the Prosecutor's Office amounted to Rp. 580 million, and there are still dozens of village heads who have not returned the funds to the Gowa District Attorney. In this alleged corruption case of the procurement of garbage trucks, the prosecutor named a suspect with a total state loss of Rp. 9 billion. (Dok.Jejakfakta.com/int).

Corruption has caused significant state losses in recent years. According to Indonesia Corruption Watch (ICW), there were 533 corruption cases prosecuted by law enforcement officers (APH) throughout 2021. The total potential state loss from these cases reached Rp29.4 trillion. Fraud in Indonesia remains a very high level, as evidenced by the Corruption Perception Index (CPI) survey, a global corruption perception index and barometer for corruption from 2018 to 2023, in 180 countries worldwide.

Based on Law No. 7 of 2003 concerning state finances and Law No. 1 of 2004 concerning state treasury, the auditing body appointed to audit state finances is the Supreme Audit Agency of the Republic of Indonesia (BPK RI). The BPK RI is responsible for auditing state financial management independently and independently, and is responsible for providing assurance to interested parties regarding audited financial reports. In the financial reporting mechanism, an audit is designed to provide assurance that the financial reports do not contain material misstatements, whether caused by errors or fraud.

The reasons for conducting this research are first, because fraud is an intentional act that harms many parties and weak internal controls, so fraud detection requires serious attention because by increasing an auditor's ability to detect fraud, it can reduce the occurrence of fraud in the presentation of financial statements. Second, to obtain empirical evidence regarding factors that can influence an auditor's ability to detect fraud.

From the background above, the next formulation of the problem to be studied is (1) Does professional ethics influence the auditor's ability to detect fraud? (2) Does time pressure influence the auditor's ability to detect fraud? (3) Does experience moderate the influence of professional ethics on the auditor's ability to detect fraud? (4) Does experience moderate the influence of time pressure on the auditor's ability to detect fraud? The purpose of this study is to test and analyze the influence of professional ethics, time pressure on the auditor's ability to detect fraud and to determine the role of experience in moderating the influence of professional ethics, time pressure on the auditor's ability to detect fraud.

2. LITERATURE REVIEW

Attribution Theory

Heider (1958) stated that individual behavior can be explained using attribution theory. Heider developed this theory by arguing that a combination of internal and external forces determines an individual's behavior. A person's performance and behavior can be influenced by their personal abilities, which stem from internal strengths such as traits, character, attitudes, abilities, skills, and effort. Meanwhile, factors outside an individual's control are external forces, such as situational pressure, difficulties, or luck in their work.

Legitimacy Theory

Legitimacy theory explains that companies need to ensure that their values, norms, and operational actions align with societal expectations to gain and maintain social legitimacy (Ghozali & Chariri, 2019). In the context of corporate value, legitimacy is a crucial element because positive public perception strengthens the company's reputation and increases investor confidence. When a company loses legitimacy due to violations of social values, such as environmental damage, the impact is not only on its reputation but also potentially lowers the company's stock price and overall market value. Therefore, maintaining legitimacy in the public eye is a crucial strategy for supporting a company's long-term value.

Cognitive Dissonance Theory

Cognitive Dissonance Theory was developed by Leon Festinger in 1957. This theory states that humans inherently prefer consistency. Therefore, they tend to adopt attitudes that do not contradict each other and avoid actions inconsistent with their attitudes. Dissonance refers to the presence of an inconsistency. Cognitive dissonance is an unpleasant psychological state that arises when a person experiences a conflict between two cognitions, or between behavior and attitudes. In this theory, cognitive elements are defined as any knowledge, opinion, or belief a person holds about an object, the environment, themselves, or their behavior. Cognitive dissonance can occur in any cognitive element that is relevant or related to one another (Festinger, 1957).

The Fraud Triangle

The fraud triangle theory is a model that explains the factors that cause someone to commit fraud. This model was first proposed by Cressey (1953), who stated that there are three components present in every fraud situation: pressure, opportunity, and rationalization. Auditing standards such as SAS No. 99 and International Standard on Auditing (ISA) 240 use the fraud triangle as a basis for determining reasonable reliability in detecting and identifying fraud risks for auditors in assessing fraud risk in financial statement audits (Boyle et al. (2015) & Ramamoorti (2008).

The fraud triangle theory is a theory that must be incorporated into fraud audit plans. This theory states that fraud occurs due to the presence of three elements: pressure, opportunity, and justification. These three elements coexist at different levels within an organization and affect each individual differently. The audit process must identify and understand how these fraudulent conditions lead to the possibility of actual fraud. Therefore, competent auditors are required to detect and prove the occurrence of fraud. This theory also serves as a basis for auditors in their investigations to prove fraud has occurred. Auditors must have adequate skills to uncover fraud. Based on this, the researcher used the fraud triangle theory as the grand theory in this study.

Fraud Detection Ability

Fraud detection ability refers to the auditor's competence in identifying irregularities or irregularities in financial statements by discovering evidence of fraud. Fraud detection is the process of discovering planned or intentional actions by individuals, groups, or third parties that involve user manipulation to obtain unlawful benefits (Schafer & Schafer, 2019). The auditor's ability to detect fraud is the auditor's ability to identify irregularities in financial statements by discovering evidence of fraud..

Time Pressure

Time pressure is a deadline given by a client to an auditor to complete their audit assignment. Auditors, in their duties of auditing financial statements, are naturally given a deadline by the client to complete their assignments according to the agreed deadline. If the deadline is exceeded, the auditor is considered to have committed a breach of contract (Fransisco et al., 2019). According to Larasati (2022), time pressure is a condition in which an auditor faces time constraints in completing an audit assignment, which can impact the effectiveness and accuracy of the audit process. In practice, time pressure often arises due to tight deadlines, heavy workloads, and efficiency demands from both the client and internal audit management**.**

Experience Over Time

Experience can be understood as a learning process that helps shape and enhance an individual's behavioral potential, whether through formal or non-formal education. This process leads an individual toward more advanced and adaptive behavioral patterns. Learning in this context also includes relatively permanent behavioral changes that emerge as a result of the interaction of experience, understanding, and actual practice (Kumalasari et al., 2020). Meanwhile, the Great Indonesian Dictionary defines experience as anything a person has experienced, felt, or undergone.

According to Agoes (2012), auditor experience is the auditor's understanding of errors in financial statements based on audit objectives and the structure of the underlying information system. Auditor experience can also be defined as the expertise or knowledge acquired by the auditor through direct participation in activities (Rafnes & Primasari, 2020)..

Hypothesis

Ethics are regulations designed to uphold the dignity of a profession and guide members to maintain a high level of performance (Sunyoto, 2014). When a public accountant applies professional ethics, they can detect fraud appropriately. Auditors are required to continue performing their duties ethically, even amidst the numerous limitations imposed by the pandemic. By embracing ethics, auditors can reject various offers that could influence their ability to detect fraud. The ethics applied by auditors in their work will influence their ability to detect fraud (Larasati & Puspitasari, 2019). This attribution theory refers to how a person explains the causes of another person's or their own behavior, which can be determined by internal factors such as nature, character, attitude, etc., or external factors such as situational pressure or certain circumstances that influence individual behavior. The Influence of Professional Ethics on Experience. According to research by Tandijono et al. (2018), ethical perceptions have no effect on auditors' ability to detect fraud. However, research by Hassan (2019) shows that ethics have a positive effect on auditors' ability to detect fraud**.**

H_1: Professional ethics has a positive influence on the auditor's ability to detect fraud.

Time pressure is a deadline given to auditors to complete their audit tasks. Wulandari & Muhsin, (2019) stated that time pressure will make auditors busy because they have to adjust the tasks to be completed with the available time. Using the fraud triangle as a basis for determining reasonable reliability in detecting and identifying fraud risks for auditors in assessing fraud risks in financial statement audits (Boyle et al., 2015 and Ramamoorti, 2008). Time pressure comes from outside the auditor and can affect the auditor's ability to detect fraud. An unrealistic time budget or an assignment time that exceeds the budgeted time limit will make it difficult for the auditor to detect fraud. Therefore, from the results of several studies above, it can be concluded that time pressure has an influence on the auditor's ability to detect fraud. This conclusion indicates that the more the auditor is able to estimate time with the task accurately, the more professional the auditor's attitude will be in carrying out his duties, so that he will look for even the smallest evidence to avoid all forms of fraud.

H_2: Time pressure affects the auditor's ability to detect fraud.

Auditors must adhere to their professional ethics to avoid violating the rules in completing their audit activities (Raviana, 2019). Professional ethics serve as the foundation for auditors in carrying out their duties to detect fraud. By moderating the influence of these ethics, auditors can remain objective and independent, and maintain integrity and high audit quality. Professional ethics is not only about complying with the rules, but also about making the right decisions in challenging situations. Cognitive Dissonance Theory helps explain how auditor experience influences fraud detection when cognitive dissonance occurs within them. With experience, auditors as humans with a basic nature that likes consistency can take

the right attitude when faced with the opposite situation. Research by Agustina, et.al (Agustina et al., 2021; Biksa & Wiratmaja, 2016) shows that auditor experience has a positive effect on fraud detection. Different results were presented (Sofyan, A., Andreas, A., & Novita, U. (2015), with research at the BPKP Representative Office of Riau Province which found that experience did not affect the ability to detect fraud..

H_3: Experience strengthens the influence of professional ethics on the auditor's ability to detect fraud.

Research by Susanto et al. (2020) shows that auditor experience strengthens the influence of time pressure on the ability to detect fraud. This indicates that the more experienced an auditor is, the better they can manage the time pressure they face, thereby improving their ability to detect fraud. Anggriawan (2014) explains that time pressure can reduce auditors' accuracy in detecting fraud, but experience can moderate this negative effect. Attribution theory supports this view by highlighting time pressure as an external factor and experience as an internal factor influencing fraud detection. Thus, this study supports the hypothesis that auditor experience moderates the effect of time pressure on fraud detection. Zaidan & Manaf (2017) state that auditor experience can mitigate the negative impact of time pressure on the quality of fraud detection in audits. Meanwhile, Mihret & Yismaw (2007) found that more experienced auditors can better manage time pressure, which contributes to their ability to conduct more accurate audits.

H_4: Experience strengthens the influence of time pressure on the auditor's ability to detect fraud.

3. RESEARCH METHODS

Data

The data used in this study is primary data. This primary data was obtained from auditors working at the Maminasata Regional Inspectorate in South Sulawesi Province, namely the Maros Regency Inspectorate, the Gowa Regency Inspectorate, the Takalar Regency Inspectorate, and the Makassar City Inspectorate. The data collection method used in this study was a questionnaire distributed using Google Forms and an explanation of the research objectives.

Data Processing Method

Data processing in this study used smartPLS SEM (Partial Least Squares – Structural Equation Modeling) software. PLS is a powerful analysis method because it does not assume data must be measured on a specific scale or require a small sample size. This study has a complex model and a limited sample size, so SmartPLS software was used for data analysis. SmartPLS uses the bootstrapping method, or random duplication. Therefore, the assumption of normality is not problematic. Furthermore, with bootstrapping, SmartPLS does not require a minimum sample size, making it applicable to studies with small sample sizes. PLS-SEM analysis consists of two sub-models: the measurement model, or outer model, and the structural model, or inner model.

The purpose of PLS is to help researchers confirm theories and explain the existence or absence of relationships between latent variables. According to Imam Ghozali (2016), the PLS method is capable of describing latent variables (not directly measurable) and is measured using indicators. The researcher used

Partial Least Square because this research is a latent variable that can be measured based on its indicators so that the author can analyze it with clear and detailed calculations.

Statistical Data Analysis

Outer Model Analysis

According to (J. Hair et al., 2022), outer model analysis is conducted to ensure that the indicators used truly reflect the latent variables being measured. Several calculations are used in this analysis:

a. Average Variance Extracted (AVE) is the average variance of at least 0.5.
b. Cronbach's alpha is a calculation to prove composite reliability results, with a minimum value of 0.6.

Inner Model Analysis

This model analysis examines the relationships between latent constructs.
Several calculations are used in this analysis:

a. R-square is the coefficient of determination for the endogenous construct. Chin (1998) in Sarwono (2015) explains that "the criteria for limiting the R-square value are classified into three categories: 0.67 as substantial; 0.33 as moderate; and 0.19 as weak."
b. Prediction Relevance (Q-square), also known as Stone-Geisser's. This test is conducted to determine the predictive capability of the resulting values. If the values obtained are 0.02 (small), 0.15 (medium), and 0.35 (large), it can only be performed for endogenous constructs with reflective indicators.

4. RESULTS AND DISCUSSION

Table 1. Descriptive Statistics Results of Professional Ethics (X1)

Indicator	Response Distribution					Mean	Category
	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree		
X1.1	1	0	14	47	63	4.37	Very high
X1.2	1	4	21	43	56	4.19	high
X1.3	1	2	12	47	63	4.35	Very high
X1.4	1	0	4	48	72	4.52	Very high
X1.5	2	4	19	46	54	4.17	high
Mean Professional Ethics						4.32	Very high

Source: Processed data, 2025

The results of the descriptive analysis of the Professional Ethics variable (X1) show that the overall average value of 4.32 is included in the very high category, which reflects that employees of the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate have a very good understanding and application of professional ethics in carrying out their duties. The highest value was recorded in indicator X1.4 ("I have professional skills that enable me to carry out audit tasks efficiently and responsibly") with a score of 4.52, indicating that most respondents feel they have high technical competence and moral responsibility in audit practice. Conversely, the lowest value was found in indicator X1.5 ("I am able to adjust the interpretation of the code of ethics to complex and dynamic audit conditions") with a score of 4.17, which although considered high, indicates that there is still room for improvement in terms of flexibility and ethical adaptability to challenging audit situations..

Table 2. Description of Respondents' Answers to Time Pressure (X2)

Indicator	Response Distribution					Mean	Category
	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree		
X2.1	1	1	11	47	65	4.39	Very high
X2.2	1	2	7	31	84	4.56	Very high
X2.3	1	3	7	44	70	4.43	Very high
X2.4	1	1	11	40	72	4.45	Very high
X2.5	1	0	5	39	80	4.58	Very high
Mean Time Pressure						4.48	Very high

Source: Processed data, 2025

The results of the descriptive analysis of the Time Pressure variable (X2) show that the overall average value of 4.48 is in the very high category, indicating that employees of the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate generally feel significant time pressure in carrying out audit tasks. The highest value was found in indicator X2.5 ("Time pressure affects my stress level, but also spurs increased focus and speed of analysis") with a score of 4.58, which indicates that most respondents are aware of the ambivalent effects of time pressure, namely increasing stress while encouraging work efficiency. Meanwhile, the lowest value was found in indicator X2.1 ("I am often faced with tight deadlines when completing the audit process") with a score of 4.39, which despite being the lowest value, is still classified as very high. This indicates that all dimensions in the time pressure variable are perceived consistently high.

Table 3. Respondent's Answer Description Experience (Z)

Indicator	Response Distribution					Mean	Category
	Strongly disagree	Don't agree	Neutral	Agree	Strongly agree		
Z1	1	0	14	47	63	4.37	Very high
Z2	1	4	21	43	56	4.19	high
Z3	1	1	11	47	65	4.39	Very high
Z4	2	1	16	48	58	4.27	Very high
Z5	0	2	4	41	78	4.56	Very high
Mean Experience						4.36	Very high

Source: Processed data, 2025

The results of the descriptive analysis of the Experience (Z) variable show that the overall average value of 4.36 is in the very high category, indicating that employees of the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate have a sufficient level of professional experience in carrying out supervisory duties. The highest value was recorded in indicator Z5 ("I have a better ability to detect indications of fraud due to previous experience") with a score of 4.56, reflecting that auditors' work experience significantly increases their sensitivity in recognizing potential fraud. In contrast, indicator Z2 ("I am able to be objective and not influenced by other parties in the audit process") obtained the lowest score of 4.19, although it is still in the high category, indicating that there is room for strengthening in the aspect of auditor objectivity as part of a more mature and independent professional experience

Table 4. Respondent's Answer Description Auditor Ability (Y)

Indicator	Response Distribution					Mean	Category
	strongly disagree	don't agree	Neutral	Agree	Strongly agree		
Y1	1	2	12	47	63	4.35	Very high
Y2	1	0	4	48	72	4.52	Very high
Y3	1	2	7	31	84	4.56	Very high
Y4	3	1	12	46	63	4.32	Very high
Y5	6	9	14	29	67	4.14	high
Mean Auditor Ability						4.38	Very high

Source: Processed data, 2025

The results of the descriptive analysis of the Auditor's Ability to Detect Fraud (Y) variable showed an average value of 4.38, which is in the very high category, reflecting that auditors at the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate have strong competence in identifying indications of fraud. The highest value was found in indicator Y3 ("I am able to identify internal and external factors that trigger fraud") with a score of 4.56, indicating the auditor's analytical acumen in recognizing the causes of fraud comprehensively. Meanwhile, indicator Y5 ("I know the procedures and stages that must be taken in detecting and proving fraud") recorded the lowest score of 4.14, which, although still in the high category, indicates that there is room for improvement in technical procedural understanding.

Evaluation of Measurement Model (Outer Model)

The quantitative data used in this study represent the initial data for each variable studied. The data were analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method. Data analysis in this study was conducted using SmartPLS version 4 software for Windows. The analysis process involved two main stages. The first stage is the analysis of the measurement model (outer model), which includes the evaluation of reliability and construct validity. The second stage is the analysis of the structural model (inner model), which includes the measurement of the coefficient of determination (R-square) and hypothesis testing. This approach aims to ensure the research model has adequate validity and reliability, while producing findings relevant to the research objectives (J. F. Hair et al., 2017). The following is the form of the measurement model for each indicator to be tested:

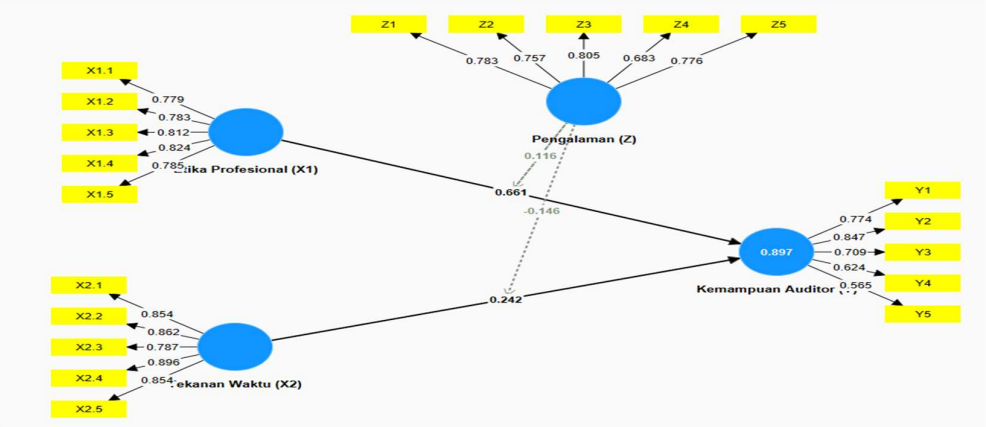

Figure 1. Image of Measurement Model Algorithm I

Table 5. Loading Factor

No	X1	X2	Y	Z
X1.1	0.779			
X1.2	0.783			
X1.3	0.812			
X1.4	0.824			
X1.5	0.785			
X2.1		0.854		
X2.2		0.862		
X2.3		0.787		
X2.4		0.896		
X2.5		0.854		
Y1			0.774	
Y2			0.847	
Y3			0.709	
Y4			0.624	
Y5			0.565	
Z1				0.783
Z2				0.757
Z3				0.805
Z4				0.683
Z5				0.776

Source: Processed primary data (2025)

The table 5 displays the loading factor values for indicators representing various research variables, namely Professional Ethics (X1), Time Pressure (X2), Auditor Ability (Y1), and Experience (Z). The loading factor values indicate the level of contribution of each indicator to the measured variable. These values are the result of data processing in Algorithm I, which is used to evaluate the construct validity of each indicator.

Some important findings from the table above :

a. Most of the indicators show a loading factor value of ≥ 0.7, which indicates good validity and can be used.
b. There are three indicators, namely Y4, Y5 and Z4, which have loading factor values of 0.624, 0.565 and 0.683, which are below the threshold of 0.7.

Indicators Y4, Y5, and Z4, which have loading factor values below 0.7, require further evaluation because they do not meet the construct validity criteria in Structural Equation Modeling (SEM)-based analysis.

To improve the validity and reliability of the Auditor Capability variable, the appropriate step is to remove indicators Y4, Y5, and Z4 from the model and re-analyze using Algorithm II. By removing these indicators, the model is expected to produce more accurate estimates while ensuring that the remaining indicators have a strong relationship with their latent variables. This approach is consistent with the principle of SEM analysis, where only indicators with significant contributions are included in the final model. The results of this indicator removal can be seen in the following figure:

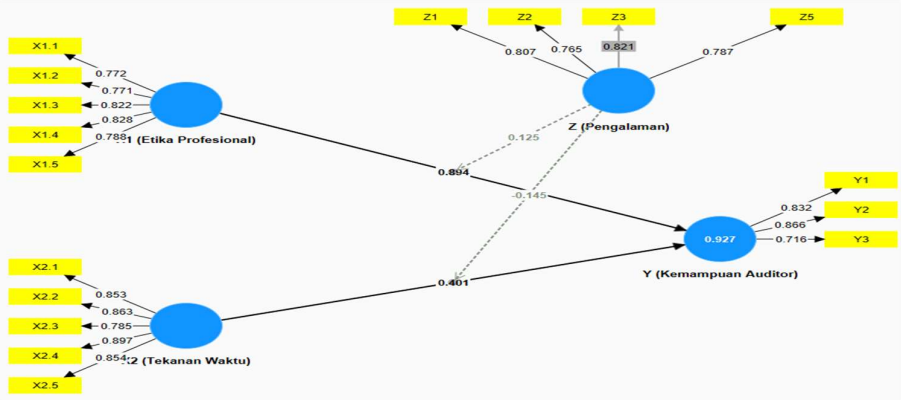

Figure 2. Algorithm II Measurement Model Image

The results of Algorithm 2 test showed an increase in the validity of the measurement model after indicators Y4, Y5, and Z4 were removed because they previously did not meet the loading factor threshold of ≥ 0.7. This revision resulted in all indicators in the variable having a loading factor value of ≥ 0.7, indicating a significant contribution to the construct.

Table 6. The measurement model

No.	X1	X2	Y	Z
X1.1	0.772			
X1.2	0.771			
X1.3	0.822			
X1.4	0.828			
X1.5	0.788			
X2.1		0.853		
X2.2		0.863		
X2.3		0.785		
X2.4		0.897		
X2.5		0.854		
Y1			0.832	
Y2			0.866	
Y3			0.716	
Z1				0.807
Z2				0.765
Z3				0.821
Z5				0.787

Source: Processed primary data (2025)

The results of the Algorithm 2 test showed an increase in the validity of the measurement model after the Y4, Y5, and Z4 indicators were removed, as they previously did not meet the loading factor threshold of ≥ 0.7. This revision resulted in all indicators in the Auditor Experience and Ability variable having a loading factor value of ≥ 0.7, indicating a significant contribution to the construct. In addition, other variables, such as Auditor Ability (Y) and Experience (Z), continued to demonstrate reliability with consistent and valid loading factor values. With these improvements, the measurement model became more valid and ready for use in further analysis, improving the overall quality of the research results.

Discriminant Validity

Table 7. Cross Loading Value

Variable	X1	X2	Y	Z
X1.1	**0.772**	0.534	0.635	0.807
X1.2	**0.771**	0.541	0.629	0.765
X1.3	**0.822**	0.498	0.832	0.574
X1.4	**0.828**	0.585	0.866	0.662
X1.5	**0.788**	0.489	0.639	0.623
X2.1	0.597	**0.853**	0.666	0.821
X2.2	0.554	**0.863**	0.716	0.741
X2.3	0.494	**0.785**	0.563	0.579
X2.4	0.569	**0.897**	0.686	0.696
X2.5	0.607	**0.854**	0.697	0.664
Y1	0.822	0.498	**0.832**	0.574
Y2	0.828	0.585	**0.866**	0.662
Y3	0.554	0.863	**0.716**	0.741
Z1	0.772	0.534	0.635	**0.807**
Z2	0.771	0.541	0.629	**0.765**
Z3	0.597	0.853	0.666	**0.821**
Z5	0.564	0.690	0.640	**0.787**

Source: Processed primary data (2025)

The analysis results show that each indicator has the highest loading factor value on its main construct compared to other constructs. Indicators in variables X1, X2, Y, and Z consistently have loading factor values above 0.7, indicating good construct validity. This indicates that all indicators are able to represent their respective constructs validly and meet the criteria for discriminant validity in this study.

Table 8. Average Variance Extracted (AVE)

Variable	Average variance extracted (AVE)	Rule of Thumb	Conclusion
X1	0.616	0.5	Valid
X2	0.578	0.5	Valid
Y	0.591	0.5	Valid
Z	0.590	0.5	Valid

Source: Processed primary data (2025)

The results of the Average Variance Extracted (AVE) analysis indicate that all variables in this study meet construct validity criteria based on the rule of thumb, with AVE values above 0.5. These values indicate that more than 50% of the construct's variance is explained by its indicators, thus the measured construct can be considered valid. Therefore, all variables used in this study have adequate validity to describe the intended concept, in accordance with validity testing standards in quantitative research models.

Furthermore, one traditional metric used to assess discriminant validity is the Fornell-Larcker Criterion. This metric suggests that the Average Variance Extracted (AVE) of each construct should be compared with the squared inter-construct correlation (as a measure of variance) between that construct and all other reflective constructs in the model. The shared variance between a construct

and other constructs should not exceed the AVE value for that construct (Fornell & Larcker, 1981).

AVE Root and Correlation between Latent Constructs (Fornell-Locker)

Table 9. Fornell-Larcker Criterion Value

Variable	X1	X2	Y	Z
Professional Ethics	0.797			
Time Pressure	0.664	0.851		
Auditor Ability	0.720	0.785	0.807	
Experience	0.748	0.826	0.806	0.795

Source: Processed primary data (2025)

Based on the analysis results using the Fornell-Larcker Criterion, the diagonal values (in the table) indicate the square root of the Average Variance Extracted (AVE) for each construct. While the non-diagonal values indicate the correlation between constructs. The AVE root value (diagonal) for each variable is greater than the correlation between constructs (non-diagonal), namely X1 (0.797), X2 (0.851), Y (0.807), and Z (0.795). This indicates that each construct has good discriminant validity, where the construct is more able to explain the variance of its own indicators compared to the variance shared with other constructs. Thus, this research model meets the discriminant validity criteria based on the Fornell-Larcker Criterion.

Table 10. Internal Consistency Reliability

Variable	*Rule of thumb*	*Cronbach's alpha*	*Composite reliability*	Conclusion
X1	0.6	0.857	0.897	Reliabel
X2	0.6	0.905	0.929	Reliabel
Y	0.6	0.730	0.848	Reliabel
Z	0.6	0.806	0.873	Reliabel

Source: Processed primary data (2025)

The results of the reliability test indicate that all variables in this study have excellent internal consistency, with Cronbach's Alpha and Composite Reliability values above the rule of thumb of 0.6. Variables X1, X2, Y, and Z each show high Cronbach's Alpha and Composite Reliability values, ranging from 0.905 to 0.929. This indicates that all variables are reliable and able to measure their constructs consistently, so they can be used validly in further analysis.

Structural Model

Table 11. Coefficient of Determination (R2)

Variable	R-square	R-square adjusted
Y	0.927	0.924

Source: SEM-PLS output, 2025

Based on the table 11, the R-square value for the Auditor Capability variable (Y) is 0.927, while the adjusted R-square value is 0.924. This indicates that 92.7% of the variability in the Auditor Capability variable can be explained by the independent variables in the model, namely Professional Ethics (X1), Time Pressure (X2), and Experience (Z). The remaining 7.3% is explained by other

factors outside this research model. This very high R-square value indicates that the model has very strong explanatory power in explaining the dependent variable.

Table 12. Estimate For Path Coefficients

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 => Y	0,894	0,911	0,09	9,977	0
X2 => Y	0,401	0,394	0,068	5,889	0
Z x X1 => Y	0,125	0,117	0,052	2,42	0,016
Z x X2 => Y	0,145	0,146	0,049	2,979	0,003

Source: SEM-PLS output, 2025

The Influence of Professional Ethics (X1) on Auditor Ability (Y)

The results of the hypothesis test on the influence of Professional Ethics on Auditor Ability (H1) show a path coefficient value of 0.894 with a sample mean of 0.911. The p-value of 0.000 <0.05 indicates a significant correlation, and the t-statistic value of 9.977 is greater than the t-table of 1.98, so that the H1 hypothesis is accepted. Thus, it can be concluded that Professional Ethics has a positive and significant influence on Auditor Ability.

The Effect of Time Pressure (X2) on Auditor Ability (Y)

The results of the hypothesis test on the effect of Time Pressure on Auditor Ability (H2) show a path coefficient value of 0.401 with a sample average of 0.394. A p-value of 0.000 <0.05 indicates a significant correlation and a t-statistic of 5.889, which is greater than the t-table of 1.980, so the H2 hypothesis is accepted. Thus, it can be concluded that Time Pressure has a positive and significant effect on Auditor Ability.

The Effect of Experience (Z) in Moderating Professional Ethics (X2) on Auditor Ability (Y)

The results of the hypothesis test on the effect of the interaction between Professional Ethics and Experience on Auditor Ability (H3) show a path coefficient value of 0.125 with a sample average of 0.117. The p-value of 0.016 < 0.05 indicates a significant correlation, and the t-statistic value of 2.420, which is greater than the t-table of 1.98, so that the H3 hypothesis is accepted. Thus, it can be concluded that Experience positively and significantly moderates the effect of Professional Ethics on Auditor Ability.

The Effect of Experience (Z) in Moderating Time Pressure (X2) on Auditor Ability (Y)

The results of the hypothesis test on the effect of the interaction between Time Pressure and Experience on Auditor Ability (H4) show a path coefficient value of 0.145 with a sample average of 0.146. The p-value of 0.003 < 0.05 indicates a significant correlation, and the t-statistic value of 2.979, which is greater than the t-table of 1.980, so that the H4 hypothesis is accepted. Thus, it can be concluded that Experience positively and significantly moderates the effect of Time Pressure on Auditor Ability.

5. CONCLUSION

The conclusions that can be put forward based on the results of this study are Professional ethics has a positive and significant influence on auditors' ability to detect fraud. This indicates that professional ethics is one of the main factors determining the level of auditors' ability to uncover fraudulent practices among employees of the Maminasata Regional Inspectorate, especially in the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate. Time Pressure has a positive and significant influence on Auditor's Ability to Detect Fraud. This indicates that Time Pressure is one of the main factors determining the level of Auditor's Ability to uncover fraudulent practices among employees of the Maminasata Regional Inspectorate, especially in the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate. Experience moderates the influence of Professional Ethics on Auditors' Ability to Detect Fraud. This indicates that Experience plays a role in strengthening the relationship between Professional Ethics and Auditors' Ability to uncover fraudulent practices among employees of the Maminasata Regional Inspectorate, especially in the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate. Experience moderates the effect of time pressure on auditors' ability to detect fraud. This indicates that experience plays a role in strengthening the relationship between time pressure and auditors' ability to uncover fraudulent practices among employees of the Maminasata Regional Inspectorate, especially in the Maros Regency Inspectorate, Gowa Regency Inspectorate, Takalar Regency Inspectorate, and Makassar City Inspectorate.

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