



Fraud Detection: Work Pressure With Personality Auditor?

¹Meylisa Febriani Rohyana, ²Ronald Wangdra

^{1,2}Universitas Putera Batam, Indonesia.

¹pb230810005@gmailupbatam.ac.id, ²ronald@upbatam.ac.id

*Correspondence Email: pb230810005@gmailupbatam.ac.id

Abstract: *The purpose of this study is to analyze and test empirical evidence regarding the influence of job pressure, auditor competence, and risk culture on fraud detection, as well as to test the role of auditor personality as a moderation variable that can weaken, strengthen, or reverse the direction of influence between independent variables and dependent variables. The phenomenon of the research problems studied includes external pressure on auditors, limited auditor competence, where there are still few BPK auditors who have forensic audit certification in dealing with more complex fraud (especially in the field of IT and forensic audit), and organizational culture that does not always support fraud detection efforts. This study aims to explore how these factors affect the auditor's ability to detect fraud, as well as how the auditor's personality can play an important role in improving or decreasing the effectiveness of such detection. This study uses a descriptive and causal approach with primary data. This study makes a new contribution by adding auditor personality variables using five personality types that refer to the Big Five Theory. The population studied was auditor at BPK RI Riau Islands Representative, and data collection was carried out through the distribution of questionnaires via Google Form. Hypothesis testing is carried out using the Smart PLS application. The results showed that work pressure did not have a significant effect on fraud detection. However, auditor competence, auditor personality, and risk culture have a significant influence on fraud detection. In addition, this study found that auditor personality plays a moderation variable that affects the relationship between job pressure and fraud detection. Research shows the importance of synergy between various parties in detecting and handling fraud. Therefore, the government can encourage closer collaboration between auditors and investigators to strengthen efforts to eradicate corruption, both through policies that support cooperation between institutions and provide space for further coordination between supervisory and law enforcement agencies.*

Keywords: *Job Pressure, Competence Auditor, Risk Culture, Personality Auditor, Fraud Detection*

INTRODUCTION

In Indonesia, the highest audit institution responsible for supervising and auditing state financial management is the Financial Audit Agency of the Republic of Indonesia (BPK RI). According to Law No. 15 of 2006 concerning the Financial Audit Board (2006) Article 2, BPK is a free and independent state institution in examining the management and responsibility for state finances. Furthermore, Article 6 paragraph (1) of the Law also explains that BPK is given the authority to carry out audits on state financial management managed by the Central Government, Regional Governments, Bank Indonesia, State-Owned Enterprises (BUMN), Public Service



Agencies, Regional-Owned Enterprises (BUMD), and other institutions that receive or use state funds.

In carrying out its duties, BPK is assisted by auditors who are professional State Civil Apparatus (ASN) who work under BPK. BPK auditors play a role in conducting financial audits, performance audits, and audits with specific objectives, then providing opinions or conclusions on the results of the audit. The results of the audit are then outlined in the Audit Results Report (LHP) which is submitted to the DPR, DPD, and DPRD for follow-up, as stated in articles 7 and 8 Law Number 15 of 2006 (2006).

However, in practice, the professionalism and independence of BPK auditors are not always in line with expectations. This is reflected in several cases of Operation Capture Hand (OTT) involving BPK auditors (CK2, n.d.). One of the cases that occurred in the April 2023 was where the Corruption Eradication Commission (KPK) conducted an OTT against the Regent of the Meranti Islands, Riau, Muhammad Adil and a BPK auditor representing Riau. The auditor allegedly received bribes to influence the audit opinion so that the results of the audit of the Regional Government Financial Statements (LKPD) of Meranti Regency, Riau, received the title of Reasonable Without Exception (WTP).

In addition to this case, the issue of the credibility of the Reasonable Opinion Without Exception (WTP) from the BPK auditor also arose in the case of the Ministry of Agriculture (Kementan) (Sjofjan Rassat, n.d.). Although the Ministry of Agriculture received WTP opinions from the BPK in 2022 and 2023, this does not necessarily guarantee the absence of corrupt practices. In the same year, in 2023, the Corruption Eradication Commission (KPK) revealed the existence of corrupt practices within the ministry. In the trial, a BPK auditor asked for money so that the WTP opinion was given, even though there was fraud with a large value in the Food Estate project budget. This shows that there are still loopholes in the audit process, where BPK auditors are unable to detect indications of fraud when examining financial statements that appear to be in accordance with standards.

The Audit Board (BPK) continues to strive to maintain the integrity and professionalism of its auditors, one of which is through the implementation of the Zero Tolerance policy against every violation of the code of ethics (BPK, n.d.a). BPK also encourages its auditors to use the Risk-Based Audit and Solution-Based Thinking approach in examining financial statements (BPK,



n.d.b), in order to focus on the most at risk of fraud or irregularities when examining government financial statements, as well as provide solutions to existing problems for the improvement of the country's financial governance in the future. This policy aims to ensure that BPK auditors not only have qualified competence, but also personalities that reflect professional ethical values.

The next element that supports the role of auditors in state financial management is the risk culture, which is the way auditors think, assess, and behave when recognizing and dealing with the risk of fraud or irregularities. Although BPK has implemented a risk-based audit approach, there are still weaknesses in the implementation of risk culture within auditors. This is evidenced by one of the cases of bribery of BPK auditors in Sorong Regency (Ernes, n.d.). Three BPK auditors received bribes in the form of money and expensive hours on the grounds of "deposits" from Sorong Regency, Yan Piet Mosso, to condition the audit findings of the problematic Local Government Financial Statements (LKPD) to non-existent. Auditors should be sensitive to risks that would undermine public trust and go against the code of conduct. However, due to a weak risk culture, they ignore the risk of fraud and make decisions without careful consideration.

Weak Risk Culture It is inseparable from the lack of comprehensive mastery of competencies by auditors. Peraturan Badan Pengawasan Keuangan dan Pembangunan Nomor 5 Tahun 2023 tentang Pembinaan Kompetensi dan Uji Kompetensi Jabatan Fungsional Auditor (2023) Article 1 paragraph (5) states that auditor competence is not only limited to technical competence in processing and analyzing audit data, but also has managerial competence in making ethical decisions, as well as socio-cultural competence in interacting and maintaining auditor integrity in the midst of external pressure. These three aspects can provide a solid basis for the development of BPK auditor competencies in practice.

METHOD

Research Design

This study employs a quantitative research approach with descriptive and causal explanatory design. The descriptive approach is used to describe the characteristics of auditors and the conditions related to job pressure, auditor competence, risk culture, personality traits, and fraud detection practices. Meanwhile, the causal approach aims to examine the causal relationships



between independent variables and fraud detection, as well as to test the moderating role of auditor personality in these relationships.

Population and Sample

The population of this study consists of auditors working at the BPK RI Representative Office of the Riau Islands Province. A purposive sampling technique was applied, with selection criteria including auditors who have been directly involved in financial audits and have sufficient experience in audit assignments. This approach ensures that respondents possess adequate knowledge and exposure to fraud detection processes. Data were collected from auditors who met these criteria and were willing to participate voluntarily.

Data Collection Technique

Primary data were collected using a structured questionnaire distributed through Google Forms. The questionnaire was designed to measure perceptions related to job pressure, auditor competence, risk culture, auditor personality, and fraud detection ability. Responses were measured using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to distribution, the questionnaire items were adapted from relevant previous studies and adjusted to the context of public-sector auditing in Indonesia.

Research Variables and Measurement

The dependent variable in this study is fraud detection, which reflects the auditor's ability to identify indications of fraud during the audit process. The independent variables include job pressure, auditor competence, and risk culture. The moderating variable is auditor personality, measured using the Big Five Personality Traits, namely extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience. Each construct was operationalized through multiple indicators to ensure adequate construct representation.

Data Analysis Technique

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with the SmartPLS software. This technique was chosen because it is suitable for complex models involving moderation effects and does not require strict assumptions of data normality. The analysis process consisted of two main stages:

1. Measurement model evaluation, including validity testing (outer loading and Average Variance Extracted) and reliability testing (Cronbach's Alpha and Composite Reliability).



2. Structural model evaluation, which involved hypothesis testing through bootstrapping to examine path coefficients, t-statistics, and significance levels. A hypothesis was accepted if the t-statistic value exceeded 1.96 at a 5% significance level.

Moderation Analysis

Moderation analysis was performed to examine whether auditor personality moderates the relationship between job pressure, auditor competence, and risk culture on fraud detection. Interaction terms between the independent variables and auditor personality were constructed within the PLS model. The moderation effect was assessed based on the significance of the interaction paths.

RESULTS AND DISCUSSION

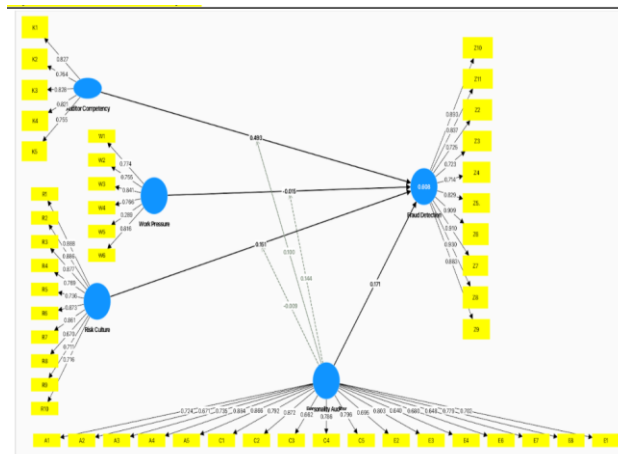


Figure 1. Validity Test Results based on Outer Loading

Reliability Testing

The reliability test of the construct in PLS can use two methods, namely *Cronbach's Alpha* and *Composite Reliability*. A latent variable has high reliability if the value of *Cronbach's Alpha* and *Composite Reliability* above 0.70.



	Auditor Competency	Work Pressure	Risk Culture	Personality Auditor	Fraud Detection
Cronbach's Alpha	0,859	0,952	0,952	0,942	0,882
rho_A	0,864	0,962	0,958	0,966	0,883
Composite Reliability	0,899	0,959	0,957	0,947	0,866

Source: PLS processed (2025)

Table 1. *Construct Reliability and Validity*

Based on the results of data processing as presented in the Cronbach's Alpha and composite reliability Each variable above 0.7 means that all latent variables are reliable.

Moderation Testing

Moderation testing was conducted to test whether organizational support was significant in moderating the influence of auditor personality (extraversion, agreeableness, conscientiousness, neuroticism and openness to experience), understanding of forensic accounting on audit quality.

	Original sample (O)	Standard deviation (STDEV)	T statistics	P Value	Conclusion
Personality Auditor X Risk Culture -> Fraud Detection	-0,066	-0,123	0,094	0,698	Rejected
Personality Auditor X Work Pressure -> Fraud Detection	0,391	0,078	5,031	0,000	Accepted
Personality Auditor X Auditor Competency -> Fraud Detection	0,035	0,099	0,354	0,362	Rejected

Source: PLS processed (2025)

Table 2. *Value of t-statistics moderating variable*

The results of this study show that the personality auditor is variable which moderates work pressure on fraud. Client pressure is variable which does not moderate the quality control system and professional audits of audit quality.



Hypothesis Testing

Hypothesis testing is carried out by looking at the *t-statistics* values generated from the *bootstrapping process*. The hypothesis is accepted (supported) if *the t-statistics* value is greater than 1.96 with a significance level of 5% (*one tailed*) (Abdillah *et al.*, 2015).

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics	P Values	Conclusion
Auditor Competency -> Fraud Detection	0,251	0,085	2,959	0,002	Accepted
Personality Auditor-> Fraud Detection	0,435	0,445	5,411	0,000	Accepted
Risk Culture -> Fraud Detection	0,248	0,131	1,897	0,000	Accepted
Work Pressure -> Fraud Detection	0,063	0,075	0,838	0,402	Rejected

Source: PLS processed (2025)

Table 3. *t-Statistics value*

The results of the study show that work pressure have no effect on fraud detection. Auditor competency, personality auditor and risk culture have a significant effect on fraud detection. The author may also be able to discuss the implications of research findings for research benefits. What is the contribution or impact on the knowledge or topic discussed? (4) Limitations and suggestions for further research.

CONCLUSION

The results of the study show that work pressure has no significant effect on fraud detection. Meanwhile, auditor competency, auditor personality, and risk culture have a significant effect on fraud detection. These findings indicate that the ability of auditors to detect fraud is not influenced by the level of pressure they face at work, but rather by their competence, personality traits, and the organizational culture related to risk awareness. The finding that work pressure has no effect on fraud detection suggests that auditors are capable of maintaining their professional skepticism and judgment even under stressful working conditions. This may be due to established audit standards, supervision mechanisms, and ethical codes that guide auditors to remain objective regardless of workload or pressure.

On the other hand, the significant influence of auditor competency on fraud detection aligns with prior research emphasizing that skilled auditors are better at recognizing red flags and irregularities in financial statements. High levels of knowledge, experience, and technical expertise enable auditors to analyze transactions critically and identify signs of potential fraud more



effectively. Auditor personality also plays a vital role in fraud detection. Personality traits such as conscientiousness, openness, and integrity enhance auditors' ability to question anomalies and maintain independence during the audit process. This finding supports the psychological perspective that personality influences judgment quality and ethical decision-making in auditing. Furthermore, the strong relationship between risk culture and fraud detection highlights the importance of an organizational environment that supports transparency, ethical behavior, and proactive risk management. A positive risk culture encourages auditors to speak up, report suspicious findings, and collaborate effectively to prevent fraud.

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