
THE INFLUENCE OF INDIVIDUAL AUDITOR FACTORS ON AUDITOR'S ABILITY TO DETECT FRAUD WITH WHISTLEBLOWING AS A MODERATING VARIABLE

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ABSTRACT

The role of the auditor is crucial in analyzing the occurrence of fraud. The objective of this study is to analyze the effect of professional skepticism, independence, and the auditor's competence on the auditor's ability to detect fraud, with whistleblowing as a moderating variable. The study population was composed of junior and senior auditors at BPK RI. The data in this study were collected through questionnaires. This type of study is hypothesis testing research. The number of samples collected was 157. The samples were determined by convenience sampling method. The results of the study show that professional skepticism has no positive effect on the auditor's ability to detect fraud, independence has a positive effect on the auditor's ability to detect fraud, the auditor's competence has no positive effect on the auditor's ability to detect fraud, whistleblowing does not moderate the effect of professional skepticism on the auditor's ability to detect fraud, whistleblowing does not moderate the effect of independence on the auditor's ability to detect fraud, and whistleblowing does not moderate the effect of the auditor's competence in detecting fraud.

Keywords: professional skepticism, independence, auditor's competence, whistleblowing, fraud, the audit board of the republic of Indonesia.

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INTRODUCTION

The term fraud has long been known and recognized among auditors. Fraud is a deliberate and planned behavior from a position of trust and power (Kuntadi, 2017). Based on a survey conducted by ACFE (Association of Certified Fraud Examiners) in 2019, it shows that every organization throughout the world experiences losses due to fraud amounting to 5% of the organization's income. In 2022, ACFE Indonesia's Fraud Risk Survey shows that almost 80% of organizations in Indonesia will be victims of fraud. Apart from that, ACFE Indonesia also found that 39% of Indonesian organizations experienced an increase in fraud due to the Covid-19 pandemic. Almost every community affair cannot be free from the trap of fraudulent practices. Of the many problems in Indonesia, fraud is a social disease that has spread in every aspect of society's life.

Efforts to eradicate fraud in Indonesia have become the agenda of every government regime, various regulations have been issued and various anti-corruption bodies have been formed to prevent and detect fraud. Based on the search results, it is known that there were several fraud scandals that occurred in Indonesia during 2017-2023, such as the PT Pension Fund corruption case. Pertamina during 2014-2015 which caused losses to the state of IDR 599.29 billion (BPK report, 2017), the case of manipulation of PT Garuda Indonesia's financial reports in 2018, the case of PT Waskita Karya during 2009-2015 which caused losses to the state of IDR 202 billion (KPK report, in

2020), the PT Asuransi Jiwasraya case during 2013-2018 which cost the state Rp. 16.8 trillion (BPK report, 2020), the PT Asabri case during 2012-2019 which cost the state Rp. 22.778 trillion (BPK report, 2021) and the case of the Artemis Avanti Satellite Procurement at the Ministry of Defense during 2013-2016 which cost the state IDR 453 billion (BPKP Report, 2023). Fraud scandals that occur within the government and the world of State-Owned Enterprises (BUMN) have raised awareness that fraud continues to increase and is widespread in Indonesia.

Previous research explains that audits are carried out to provide confidence that financial reports are free from the risk of misstatement, where the scandals that occur are evidence of the auditor or examiner's failure to detect fraud (Dwita, 2019). The role of the auditor is very important in analyzing fraud. If the auditor carries out his audit duties properly, including detecting fraud, these scandals can be detected quickly.

Auditors are responsible for designing adequate audit procedures to detect fraud and obtain sufficient evidence when the audit is carried out (Hamshari et al., 2021). The auditor's ability to detect fraud is the process by which the auditor finds violations that are intentionally committed and result in errors in financial reports (Suryandari & Yuesti, 2017). The ability to detect fraud is a necessity that must be possessed by auditors because it shows the quality possessed by the auditor. In the Auditing Standards it is explained that there are several requirements that must be present in an auditor when carrying out audit duties, namely expertise in auditing, independence and professional skills. This is supported by previous research which argues that fraud detection carried out by auditors requires professional skepticism, competence and independence (Digdowiseiso et al., 2022). Other research states that individual auditor factors consist of competence, independence, ethics and audit experience (Arrizqy & Suryarini, 2016). This research examines three individual auditor factors consisting of professional skepticism, independence and auditor expertise.

Professional skepticism is not only one of the fundamental requirements that an auditor must have but is also an important element to improve high-quality audits (Ta et al., 2022). SPKN (State Financial Audit Standards) published by the BPK (Financial Audit Agency) in 2017 revealed that professional skepticism is related to questioning mind behavior and carrying out critical evaluation of audit evidence. The reason for the high risk of audit failure in finding fraud is because auditors have low professional skepticism so that auditors cannot consider fraud in audits (Suryandari & Yuesti, 2017). According to previous research, one example of the failure of external auditors in finding fraud is the case of fraudulent manipulation of PT's financial statements. Sun Prima Nusantara, auditors do not apply the principle of professional skepticism in carrying out audits (Koroy, 2008). Therefore, examiners are needed who have expertise and high professional skepticism to detect fraud. The results of research conducted (Idawati, 2019) show that professional skepticism has an influence on fraud detection, but this is contradictory to the results found by previous research which shows that professional skepticism has no effect on fraud detection (Ningtyas et al., 2018).

Independence is an attitude where auditors must be able to act objectively and not be influenced by conflicts of interest that can affect their professional responsibilities (Achmad, 2012). According to (Fakhruddin et al., 2017), an examiner who has high independence is difficult to be influenced and controlled by certain parties when analyzing the evidence found during the

examination. (Hamilah, 2019) believes that independence has an influence on fraud detection, where examiners who have high independence can reveal fraud that occurs. This is contradictory to (Sukma & Paramitha, 2020) who believes that auditor independence has no influence on the auditor's ability to discover fraud.

Auditor expertise is related to individual experience, education, professional examinations which produce proficiency combined with the auditor's skills in carrying out specific audits (Wirasari et al., 2019). In carrying out audit assignments, examiners are required to have skills or competence in the fields of accounting and auditing so that they can provide appropriate judgment. (Ikbal et al., 2020) argue that fraud can be detected by expert and experienced auditors, especially those who have special certification in the field of fraud. Based on research results from (Amrih et al., 2018) it was found that auditor expertise influences fraud detection. However, (Fakhrudin et al., 2017) stated that auditor expertise does not have a significant influence on fraud detection.

Based on survey results by ACFE Indonesia, it shows that the whistleblower system method is still considered an effective fraud prevention medium for sources with a percentage of 22.6%, followed by stability in implementing policies against fraud in organizations at 13.8%. In 2019, a survey conducted by ACFE Indonesia showed that the source of fraud disclosure came from information from company employees with a percentage of 50.2%, anonymous parties 23.4%, customers 6.7%, share owners 3.4% and others 16.3%. Furthermore, in 2022, the ACFE Indonesia Fraud Risk Survey reported that 62% of fraud was detected through the Whistleblowing system (WBS). This shows that the whistleblowing system plays an important role in detecting fraud in an organization.

Whistleblowing to detect and reveal errors in an organization (Astika & Dwirandra, 2017). The effectiveness of whistleblowing in finding fraud in financial reports is not only trusted by accountants and policy makers on the American continent but also on other continents (Astika & Dwirandra, 2017). Guidelines for the whistleblowing system in Indonesia were established by the KNKG (National Commission on Governance Policy) in 2008 in order to improve the implementation of governance in companies in Indonesia. Other research concludes that whistleblowing has no effect on auditors' skills in finding fraud (Sari, 2019). Meanwhile, (Widyawati et al., 2019) found that whistle blowing has an influence on fraud prevention. The results of previous research found that whistleblowing strengthens the influence of professional skepticism on fraud detection.

Because previous research has produced mixed results, research into the influence of individual auditor factors in the form of professional skepticism, independence and auditor expertise on the auditor's ability to detect fraud needs to be carried out to see whether the factors mentioned above have a consistent influence. The difference between this research and previous research is the addition of auditor independence and expertise as independent variables, whereas previous research only tested the moderating effect of whistleblowing on the relationship between skepticism and fraud detection (Permana & Eftarina, 2020). Apart from that, this research chose BPK RI and State Financial Auditorate (AKN) as the research object.

Based on the background above, the aim of this research is to determine and analyze the influence of individual auditor factors on the auditor's ability to detect fraud with whistleblowing as a moderating variable.

METHOD

Research Design

This research uses quantitative methods by conducting hypothesis testing. The aim of this research is to determine the influence of professional skepticism, independence and auditor expertise on fraud detection with whistleblowing as a moderating variable. The respondents in this study were young expert examiners and the first expert examiners at AKN I BPK RI. The population in this study were young expert examiners and the first expert examiners at BPK RI.

Variables and Measurements

This research uses *independent variables* (free), *dependent variables* (bound) and moderating variables. Independent variables or independent variables are variables that influence the dependent variable. Meanwhile, the dependent variable or dependent variable is a variable that is influenced by the independent variable. The independent variables in this research are professional skepticism (X_1), independence (X_2), and auditor expertise (X_3). Meanwhile, the dependent variable used in this research is *fraud detection* (Y). The moderating variable is a variable that can strengthen or weaken the influence of the independent variable on the dependent variable (Ulfa, 2021). The moderating variable used is *whistleblowing* (Z). The variables of professional skepticism, independence, auditor expertise, *fraud detection* and *whistleblowing* are measured in the form of a questionnaire using an ordinal scale.

The variable measurements used in this research are primary data through the distribution of questionnaires.

Table 1. Measurement of Research Variables

Variable	Indicator	Scale
Professional Skepticism Yanti and Herlin (2019)	1. Audit evidence testing 2. Understanding audit evidence 3. Initiative for skepticism	Ordinal
Independence Efendy (2010) in Perdany and Suranta (2013)	1. Personal Disorders 2. External Disturbances	Ordinal
Auditor Skills Efendy (2010) in Perdany and Suranta (2013)	1. Mastery of Accounting and Auditing Standards 2. Insights into Government 3. Skill Improvement	Ordinal
<i>Fraud Detection</i> Yanti and Herlin (2019)	1. Financial Statement Fraud 2. Misuse of assets 3. Corruption	Ordinal
<i>Whistleblowing</i> KNKG (2008)	1. Structural Aspects 2. Operational Aspects 3. Maintenance Aspects	Ordinal

Hypothesis Testing Model

After the validity test and classical assumption test were made, an MRA test was carried out to determine the influence of individual auditor factors on the auditor's ability to detect *fraud* by including *whistleblowing* as a moderating variable.

The MRA equation can be seen in the following regression equation model (1):

Information:

DF = *fraud detection*

Skept = professional skepticism

<i>Indep</i>	= independence
<i>Compt</i>	= auditor expertise
α	= constant
β_1, β_2	= regression coefficient of each independent variable
<i>WBS</i>	= <i>whistleblowing</i>
<i>e</i>	= <i>standard error</i>

RESULTS AND DISCUSSION

Description of Research Data

Data collection in this research was carried out for approximately four weeks with the data collection technique used in this research, namely through a questionnaire distributed online using *Google Form*. Respondents in this research were First Examiners and Junior Examiners at BPK RI. The selection test in this research was carried out using a *convenience sampling method* to facilitate access to respondents due to the *Covid-19 pandemic*. Direct sampling collects data from sampling units found using the following criteria:

1. Auditor with the position of First Examiner and Junior Examiner at AKN I BPK RI;
2. The auditor who carries out the inspection and is willing to fill out the questionnaire.

The number of examiners who hold the positions of First Examiner and Junior Examiner at AKN I is 207 people. In accordance with the sample determination developed by Roscoe in Sugiyono (2020) who recommends the sample size that can be used in research that uses *multiple regression analysis*, the number of sample members must be at least 10 times the number of variables in the research. Due to this, the minimum number of samples in this study was 50 samples. The total number of questionnaires received and filled out on *Google Form* was 157 questionnaires with details can be seen in table 2.

Table 2. Characteristics of Respondents

Characteristics	Description	Frequency	Percentage
Gender	Man	103	65.61%
	Woman	54	34.39%
	Total	157	100.00%
Age	21-30 years old	16	10.19%
	31-40 years old	86	54.78%
	41-50 years old	45	28.66%
	>51 years	10	6.37%
	Total	157	100.00%
Length of work	<5 years	5	3.18%
	5-10 years	32	20.38%
	10-15 years	80	50.96%
	>15 years	40	25.48%
	Total	157	100.00%
Education	D4/S1	85	54.14%
	S2	71	45.22%
	S3	1	0.64%
	Total	157	100.00%
Examiner's Role	First Examiner	53	33.76%
	Young Examiner	104	66.24%

Characteristics	Description	Frequency	Percentage
	Total	157	100.00%

Source: Research Questionnaire, data processed in 2023

Based on table 2, the characteristics of respondents observed in this study are gender, age, length of work, education, and examiner role. The results of the frequency distribution of each characteristic are that the number of male respondents is more than female, namely 103 people (65.61%), the age of most respondents is in the range of 31-40 years, namely 86 people (54.78%), the respondents' work experience 80 people had the most work experience of 10-15 years (50.96%), the majority of respondents' education was at the D4/S1 level, namely 85 people (54.14%), and there were more respondents with junior examiner positions than inspectors. first, namely 104 people (66.24%).

Descriptive statistics

Descriptive statistics provide an overview or description of data so that the information is clearer and easier to understand, as seen from the average (*mean*), median, standard deviation, maximum value and minimum value (Ghozali & Latan, 2015) . In this research, descriptive statistics will explain the description of the independent, moderating and dependent variables.

The professional skepticism variable was measured using 12 items with complete statements filled in by 157 respondents. The results of the descriptive analysis of the professional skepticism variable show that the highest standard deviation value for statement number 11 is 0.874, meaning that the distribution of respondents' answers varies greatly, starting from 1 (lowest) to 5 (highest). Meanwhile, the lowest standard deviation is in statement number 5, which is 0.532, meaning that the distribution of respondents' answers tends to be less varied, starting from 3 to 5. The average answer to statement number 11 is below 4, namely 3.533 for the statement "I rarely accept other people's explanations without thinking." Furthermore.

The independence variable was measured using 6 items with complete statements filled in by 157 respondents. The results of the descriptive analysis of the independence variable show that the highest standard deviation value in statement number 5 is 0.618, meaning that the distribution of respondents' answers varies greatly, starting from 2 (lowest) to 5 (highest). Meanwhile, the lowest standard deviation is in statement number 6, valued at 0.528, meaning that the distribution of respondents' answers tends to be less varied, starting from 3 to 5. The average respondent's answer is above 4, this shows that BPK auditors state that independence is a basic thing needed in inspection.

The auditor expertise variable uses 6 indicators with complete statements filled in by 157 respondents. The results of the descriptive analysis of the auditor skill variable show that the highest standard deviation value for statement number 1 is 0.751, meaning that the distribution of respondents' answers varies greatly, starting from 1 (lowest) to 5 (highest). Meanwhile, the lowest standard deviation is in statement number 5, worth 0.531, meaning that the distribution of respondents' answers tends to be less varied, starting from 3 to 5. The average answer to statement number 1 is below 4, namely 3.99 for the statement "In college (formal education).) I gained very useful knowledge in the audit process. This is because 25 respondents or 15% said they strongly disagree to neutral.

Whistleblowing variable was measured using 11 indicators with complete statements filled in by 157 respondents. The results of the descriptive analysis of the professional skepticism variable show that the highest standard deviation value for statement number 10 is 0.917, meaning that the distribution of respondents' answers varies greatly, starting from 2 (lowest) to 5 (highest). Meanwhile, the lowest standard deviation is in statement number 1, which is 0.623, meaning that the distribution of respondents' answers tends to be less varied, starting from 1 to 5. The average answer to statement number 10 is below 4, namely 3.66 for the statement "there is communication between the office and employees regarding the results of implementing *the whistleblowing system*".

fraud detection variable was measured using 12 indicators with complete statements filled in by 157 respondents. The results of the descriptive analysis of the professional skepticism variable show that the highest standard deviation value for statement number 5 is 0.815, meaning that the distribution of respondents' answers varies greatly, starting from 2 (lowest) to 5 (highest). Meanwhile, the lowest standard deviation is in statement number 8, which is 0.523, meaning that the distribution of respondents' answers tends to be less varied, starting from 2 to 5. The average answer to statement number 6 is below 4, namely 3.52 for the statement "I can detect fraud with analysis." ratio. For example, *the current ratio*, embezzlement of money or cash theft can cause a decrease in the ratio calculation."

Data analysis results

Coefficient of Determination (R^2)

Based on Table 3, it can be seen that the R^2 value is 0.619, indicating that the variables professional skepticism, independence, auditor expertise contribute to *fraud detection* which is moderated by whistleblowing at 61.9% while the other 38.1% comes from other variables not examined in this research.

Table 3. MRA Test Results

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	R Square Change
MRA	0.786	0.619	0.601	3,588	0.033

Source: Processed data, 2023

F Statistical Test (Simultaneous)

Based on table 4 it shows that all H_a are accepted because they have $F > 4$, $F_{count} > F_{table}$ and $Sig. < 0.05$. Based on this, the testing model can be accepted and proceed to partial testing.

Table 4. F Test Results

Model	F_{count}	F_{table}	Sig.
MRA	34,511	2.07	,000

Source: Processed data, 2023

Hypothesis Testing (Partial Test)

To measure how much influence the independent variable has on the dependent variable which is moderated by the moderator variable, the MRA model is used.

Table 5. MRA Hypothesis Test Results

Description	Direction	Unstandardized Coefficients		Sig. (1-tailed)	Conclusion
		B			
Constant	-	52,367			
SP	+	-1,180		0.490	H ₁ is rejected
Ind	+	3,161		0.020	H ₂ is accepted
KA	+	-1,097		0.156	H ₃ is rejected
Whist		-1,289		0.021	
SP_W	+	0.032		0.017	H ₄ is rejected
Eng_W	+	-0.052		0.060	H ₅ is rejected
KA_W	+	0.041		0.0475	H ₆ is rejected

Source: Processed data, 2023

From table 5, it shows that the regression model that can be formed is:

$$DF = 52,367 - 1,180 \text{ Skept} + 3,161 \text{ Indep} - 1,097 \text{ Compt} - 1,289 \text{ Whist} + 0.032 \text{ Skept}_- \text{ Whist} - 0.052 \text{ Indep}_- \text{ Whist} + 0.041 \text{ Compt}_- \text{ Whist} (2)$$

Hypothesis testing results are based on the regression coefficient and *sig. (1-tailed)* is as follows.

The influence of professional skepticism (X₁) on the auditor's ability to detect fraud (Y).

Based on the results of the regression model in table 4.4, it can be seen that the professional skepticism coefficient value is 1.180 and the *sig.(1-tailed)* is $0.980/2 = 0.490 > 0.05$. This shows that professional skepticism has no effect on the auditor's ability to detect *fraud*. Thus, it can be concluded that professional skepticism does not have a positive effect on the auditor's ability to detect *fraud*, so **Hypothesis 1 is rejected**.

The effect of independence (X₂) on the auditor's ability to detect fraud (Y).

Based on the results of the regression model in table 4.4, it can be seen that the independence coefficient value is 3.161 and the *sig.(1-tailed)* is $0.040/2 = 0.020 < 0.05$. Thus, it can be concluded that independence has a positive and significant effect on the auditor's ability to detect *fraud*, so that **Hypothesis 2 is accepted**.

The influence of auditor expertise (X₃) on the auditor's ability to detect fraud (Y).

Based on the results of the regression model in table 4.13, it can be seen that the auditor skill coefficient value is 1.097 and the *sig.(1-tailed)* is $0.313/2 = 0.156 > 0.05$. This shows that the auditor's expertise has no effect on *fraud detection*. Thus, it can be concluded that the auditor's expertise has no effect on the auditor's ability to detect *fraud*, so **Hypothesis 3 is rejected**.

The influence of whistleblowing (M) moderates the influence of professional skepticism (X₁) on the auditor's ability to detect fraud (Y).

The regression coefficient value of professional skepticism in the MRA model is -1.180 with *sig. (1-tailed)* of 0.49. Meanwhile, the interaction between the professional skepticism variable and *whistleblowing* has a regression coefficient of 0.032 and *sig. (1-tailed)* of $0.034/2 = 0.017 < 0.05$. Thus, it can be concluded that *whistleblowing* is a moderating variable and does not strengthen the positive influence of professional skepticism on the auditor's ability to detect *fraud* so that **Hypothesis 4 is rejected**.

The influence of whistleblowing (M) moderates the influence of independence (X₂) on the auditor's ability to detect fraud (Y).

The independence regression coefficient value in the MRA model is 3.161 with a *sig.(1-tailed)* of 0.02. Meanwhile, the interaction between the independence variable and *whistleblowing* has a regression coefficient value of -0.052 with a *sig.(1-tailed)* of $0.120/2 = 0.060 > 0.05$. Thus, it can be concluded that *whistleblowing* is not a moderating variable and does not strengthen the positive influence of independence on the auditor's ability to detect *fraud* so that **Hypothesis 5 is rejected**. **The influence of *whistleblowing* (M) moderates the influence of auditor expertise (X_3) on the auditor's ability to detect *fraud* (Y).**

The regression coefficient value of auditor expertise on MRA is -1.097 with a *sig.(1-tailed)* of 0.156. Meanwhile, the interaction between the auditor skill variable and *whistleblowing* has a coefficient value of 0.041 with a *sig. (1-tailed)* of $0.095/2 = 0.0475 < 0.05$. Thus, it can be concluded that *whistleblowing* is a moderating variable and does not strengthen the positive influence of auditor expertise on the auditor's ability to detect fraud so that **Hypothesis 6 is rejected**.

Research Discussion

Professional skepticism (X_1) has no positive effect on the auditor's ability to detect *fraud* (Y).

Based on the test results, it is known that H_1 is rejected, namely professional skepticism has no positive effect on the auditor's ability to detect *fraud*. This shows that the professional skepticism possessed by BPK auditors does not have a positive influence on the auditor's ability to detect *fraud*. Professional skepticism is an individual auditor factor that is related to logical reasoning and critical attitudes that emerge from within the auditor. In attribution theory, it is explained that professional skepticism is one of the internal attribution factors that influences auditor behavior. Professional skepticism triggers auditors to collect adequate evidence and will not easily believe the information provided by *the auditee* as a basis for detecting *fraud*. BPK auditors are required to carry out inspections professionally and always collect all audit evidence completely. The presence or absence of professional skepticism has no influence on the BPK auditor's ability to detect *fraud*. In this case, BPK auditors are responsible for always carrying out inspections carefully and carefully in accordance with inspection standards.

The results of this research are supported by previous research conducted (Pramawastika & Primasari, 2023) which stated that professional skepticism has no effect on the auditor's ability to detect *fraud*. Auditors try to fulfill their responsibilities as independent auditors, so that auditors tend to carry out audit tasks in accordance with audit standards rather than using professional skepticism to detect *fraud* (La Ode et al., 2020).

Independence (X_2) has a positive effect on the auditor's ability to detect *fraud* (Y).

Based on the test results, it is known that H_2 is accepted, namely that independence has a positive effect on the auditor's ability to detect *fraud*. This shows that when the independence of BPK examiners is high, their ability to detect *fraud will increase*. Independence is a basic value that must be adhered to by all BPK examiners. Auditors with high independence will provide objective assessments in accordance with the findings and facts in the field. In accordance with cognitive theory, it is explained that cognitive abilities are influenced by motivation that arises from within humans (Zagoto, 2019). Independence is one of the factors that motivates auditors to carry out audits objectively and free from the influence of other parties, making it easier for auditors to assess signs of fraud.

The results of this research are in line and consistent with previous research conducted by (Hamilah, 2019) , (Muntasir & Maryasih, 2021) and (Putra et al., 2021) which states that independence has a positive effect on the auditor's ability to detect *fraud* . (Pramawastika & Primasari, 2023) revealed that the more independent an auditor is, the more capable he will be of detecting *fraud*.

Auditor expertise (X_3) does not have a positive effect on the auditor's ability to detect *fraud* (Y).

Based on the test results, it is known that H_3 is rejected, namely that auditor expertise does not have a positive effect on the auditor's ability to detect *fraud*. This shows that the expertise of BPK RI auditors does not affect the auditor's ability to detect *fraud*. Auditor expertise is the skills and abilities possessed by an examiner in carrying out audit tasks. Based on attribution theory, it is explained that auditor expertise is an attribution that comes from within the auditor. Auditors' expertise increases through education, certification, experience and training related to audits. The auditor's expertise does not guarantee the auditor's ability to detect *fraud* , where in practice it is known that audits are often carried out by auditors who do not have an educational background appropriate to the assigned audit field. One example is the inspection of building infrastructure carried out by auditors who graduated with a Bachelor of Accounting degree who do not have certification in the construction field. Auditors are required to always be able to carry out audits professionally even if they do not have expertise in the assigned audit field.

The results of this research are in line with previous research conducted by (Prameswari et al., 2022) and (Harahap & Pulungan, 2019) which stated that auditor expertise does not have a positive effect on the auditor's ability to detect *fraud* .

Whistleblowing (M) does not strengthen the influence of professional skepticism (X_1) on the auditor's ability to detect *fraud* (Y).

Based on the test results, it is known that H_4 is rejected, namely that *whistleblowing* does not strengthen the influence of professional skepticism on the auditor's ability to detect *fraud*. The results of this research show that *whistleblowing* does not affect professional skepticism towards the auditor's ability to detect *fraud*. This means that the *Whistleblowing system* implemented at BPK cannot strengthen the professional skepticism of BPK auditors in detecting *fraud*. There is a consequence of using a *whistleblowing report* , namely the possibility that the report does not prove that there was an act of fraud so that *whistleblowing* can interfere with the auditor's justification in detecting *fraud* . Therefore, auditors avoid using *whistleblowing reports* as a reference for looking for signals of fraud.

This research is not in line with previous research which states that *the whistleblowing system* moderates the influence of professional skepticism on auditors' ability to detect fraud (Permana & Eftarina, 2020) . The results of this research expand research *on whistleblowing* as a moderating variable where *whistleblowing* weakens the influence of professional skepticism on the auditor's ability to detect *fraud*.

Whistleblowing (M) does not strengthen the influence of independence (X_2) on the auditor's ability to detect *fraud* (Y).

Based on the test results, it is known that H_5 is rejected, namely that *whistleblowing* strengthens the influence of independence on the auditor's ability to detect *fraud*. The results of this

research show that *whistleblowing* is not proven to strengthen the influence of independence on the auditor's ability to detect *fraud*. Basically, BPK auditors are required to be able to recognize indications of fraud in each assignment. The presence or absence of *whistleblowing* will not have an influence on *fraud detection* where auditors with high independence will try to provide objective assessments in producing quality audits. Even though there is information from *the whistleblower*, the auditor does not have independence, so *fraud* cannot be disclosed according to the existing facts.

Previous research stated that *whistleblowing* had no effect on the auditor's ability to detect *fraud* (Pratama et al., 2019) ; (Sari, 2019) . The results of this research expand research on *whistleblowing* as a moderating variable where *whistleblowing* is not proven to strengthen the influence of independence on the auditor's ability to detect *fraud* .

Whistleblowing (M) does not strengthen the influence of auditor expertise (X₃) on the auditor's ability to detect fraud (Y).

Based on the test results, it is known that H₆ is rejected, namely that *whistleblowing* does not strengthen the influence of auditor expertise on the auditor's ability to detect *fraud*. The results of this study show that *whistleblowing* weakens the influence of auditor expertise on *fraud detection* . Expertise is an internal attribution variable that can influence auditor behavior to detect fraud, while *the whistleblowing system* is part of external attribution that originates from outside the auditor. Auditors tend to rely on their expertise rather than using information from external parties to spot *fraud signals* .

Previous research found that *whistleblowing* moderates the influence of auditor competence on *fraud prevention* (Mutmainah, 2022) . This research revealed that *the whistleblowing system* is a strategy used by banks in Central Java to prevent *fraud*. The results of this research expand research on *whistleblowing* as a moderating variable where *whistleblowing* is not proven to strengthen the influence of auditor expertise on *fraud detection*.

CONCLUSION

In this research, an analysis has been carried out on the influence of professional skepticism, independence and auditor expertise on fraud detection, with whistleblowing as a moderating variable. Based on the research results, there are several conclusions that can be drawn: 1) Professional Skepticism. This research finds that professional skepticism does not have a positive influence on the auditor's ability to detect fraud. Although professional skepticism is an important aspect of audit practice, these results indicate that auditors are expected to adhere to established audit standards, and professional skepticism does not significantly affect their ability to detect fraud. 2. Independence. The research results show that independence has a positive influence on the auditor's ability to detect fraud. Independence is a fundamental principle in the audit profession, and auditors who maintain their independence tend to provide a more objective assessment of the findings and facts discovered during the audit. 3. Auditor Skills. This research finds that auditor expertise does not have a positive influence on fraud detection. This shows that, although expertise is an important attribute for an auditor, BPK auditors are still able to carry out audit duties with professionalism even though they may not have special expertise in their assigned field. 4. Whistleblowing. Whistleblowing apparently does not strengthen the influence of professional

skepticism, independence, or auditor expertise on their ability to detect fraud. These results indicate that auditors tend to continue to try to carry out their duties independently without relying too much on whistleblowing reports. Whistleblowing can also influence the auditor's justification in some cases. This research provides important insight into the factors that influence auditors' ability to detect fraud, as well as the role of whistleblowing as a moderating variable. However, the results of this study also show differences with previous research in the literature, so it is important to continue to consider the context and characteristics that may influence the relationship between these variables. The practical implications of these findings can help organizations and regulators understand the factors that influence audit quality in detecting fraud.

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