THE EFFECT OF PROFESSIONAL SKEPTICISM, CLIENT PRESSURE, AUDITOR EXPERIENCE, AND AUDIT REGULATION ON AUDIT FRAUD

(Empirical Study in Headquarter Office of Badan Pemeriksa Keuangan RI)

Warsidi*, Siti Maghfiroh, & Larasati Nanda
Faculty of Economics and Business, Universitas Jenderal Soedirman, Purwokerto, Indonesia
*Email of corresponding author: warsidi@hotmil.com

Abstract

Badan Pemeriksa Keuangan is a state institution authorized to audit reports on the management and accountability of state finances to the Central Government, Regional Government, Bank Indonesia, State-Owned Enterprises, Public Service Bodies, and Regional-Owned Enterprises. In carrying out its duties, BPK has several authorities that are BPK examine the object of examination, plan and conduct an inspection, determine the time and method of examination, and compile and present the report of the examination result. Based on the 1945 Constitution, BPK is an independent state institution so that in carrying out its duties, BPK perform independently and freely without any parties that can interfere or influence the examination report. But in fact, there are still many phenomena in which auditors conduct audit fraud by selling buying audit opinions and bribes to change the contents of the examination report. There are several factors that lead to audit fraud, such as professional skepticism, client pressure, auditor experience, and audit regulation. This study aims to examine the effects of professional skepticism, client pressure, auditor experience, and audit regulation on audit fraud. This research is a quantitative study with primary data from questionnaires distributed to BPK with respondents AKN II, III and IV. Sampling technique uses a convenience sampling method. Data analysis technique used is multiple regression analysis. The results of this study indicate that professional skepticism and audit regulation have a significant negative effect on audit fraud, the auditor's experience has a negative insignificant effect on audit fraud, while client pressure has an insignificant positive effect on audit fraud.

Keywords: professional skepticism, client pressure, auditor experience, audit regulations, audit fraud.

Abstrak

Badan Pemeriksa Keuangan merupakan lembaga negara yang berwenang untuk memeriksa laporan pengelolaan dan pertanggungjawaban keuangan negara pada Pemerintah Pusat, Pemerintah Daerah, Bank Indonesia, Badan Usaha Milik Negara, Badan Layanan Umum, dan Badan Usaha Milik Daerah. Dalam menjalankan tugasnya, BPK memiliki beberapa kewenangan, yaitu menentuka objek pemeriksaan, merencanakan dan melaksanakan pemeriksaan, menentuka waktu dan metode pemeriksaan, dan menyusun dan menyajikan laporan hasil pemeriksaan. Berdasarkan Undang-Undang Dasar 1945, BPK merupakan lembaga negara yang independen sehingga dalam menjalankan tugasnya BPK melakukan secara mandiri dan bebas tanpa ada satupun pihak yang dapat mengintervensi maupun mempengaruhi laporan pemeriksaan. Namun nyatanya, masih banyak fenomena dimana auditor melakukan kecurangan audit dengan cara menjual beli opini audit dan suap untuk merubah isi laporan pemeriksaan. Ada beberapa faktor yang menyebabkan terjadinya kecurangan audit, antara lain skeptisme profesional, tekanan klien, pengalaman auditor, dan regulasi audit.Penelitian ini bertujuan untuk menguji pengaruh skeptisme profesional, tekanan klien, pengalaman auditor, dan regulasi audit terhadap kecurangan audit. Penelitian ini merupakan penelitian kuantitatif dengan data primer yang berasal dari kuesioner yang disebar di Kantor Badan Pemeriksa Keuangan Pusat dengan responden AKN II,III dan IV.Teknik pengambilan sampel dengan convenience sampling. Teknik analisis data yang digunakan adalah analisis regresi berganda.Hasil dari penelitian ini menunjukkan bahwa skeptisme profesional dan regulasi audit memiliki pengaruh negatif signifikan terhadap kecurangan audit, pengalaman auditor memiliki hubungan negatif tidak signifikan terhadap kecurangan audit, sedangkan tekanan klien memiliki hubungan positif tidak signifikan terhadap kecurangan audit.

Kata kunci: *skeptisme profesional, tekanan klien, pengalaman auditor, regulasi audit, kecurangan audit.*

INTRODUCTION

Nowadays there are many cases of fraud occurred in public and private sector entities. Cases of fraud committed are corruption, money laundering, abuse of authority and so forth. Many institutions are

formed to cope with it. To prevent this from happening in the government sector, the government assigns BPK to audit the finances of all government institutions in order to know the accountability of the use of funds. Badan Pemeriksa Keuangan as a government-run inspector institution is an institution authorized in auditing state financial management and responsibilities. In carrying out its duties, BPK has the authority that are, determine the object of the examination, plan and carry out the examination, determine the time and method of inspection and prepares and presents the inspection report ask any information and documents required by any person, Central Government, Local Government, Bank Indonesia, State-Owned Enterprise, Public Service Board, Regional Government-Owned Enterprise, and other institutions or bodies managing state finances.

The tight selection and inauguration of BPK's auditors do not guarantee the success of an audit process. Success or failure of an audit process depends on the auditor. There are several examples of fraud committed by BPK auditors. Most cases of fraud committed by BPK auditors are buying and selling opinions. Based on the duty of Badan Pemeriksa Keuangan to examine the management and financial responsibility of the state, BPK has the authority to issue output in the form of opinions or statements on its audit results. Some examples of fraud in audits conducted by Badan Pemeriksa Keuangan are bribe audit briefcases on Bekasi government (2010) – Badan Pemeriksa Keuangan auditors arrested by the Komisi Pemberantasan Korupsi allegedly accepting bribes from Bekasi government officials, unqualified opinion bribe cases of Tomohon local government finance report (2007), Mulyana W Kusuma's bribery case against Badan Pemeriksa Keuangan (BPK) auditor (2004), Badan Pemeriksa Keuangan dan Pembangunan auditor bribery case in joint control audit in Kemendikbud (2009), bribery case of Inspektur Jenderal Kemendes PDTT against BPK's auditor (2016).There are four things that encourage the occurrence of a fraud effort based on fraud diamond theory, the drive that causes a person to do fraud (pressure), opportunities that allow fraud occurs (opportunity), and an important element in the occurrence of fraud, where the perpetrator seeks justification for his actions (rationalization) and also the perpetrator position in that company can encourage him to commit fraud (cability).The capability in question is the nature of individuals committing fraud, which encourages them to seek opportunities and make use of them. So, opportunities, pressure, and rationalization can attract a person to commit fraud if the person have capability to recognize. To prevent fraud, an auditor should be a professional auditor. To be a professional auditor, an auditor should be a skeptic. Skepticism of auditor professionals is the attitude of auditors who always doubt and question everything, and critically assess the audit evidence and take an audit decision based on auditing expertise it has. The other factor that can influence audit result is client's pressure. Accountants are constantly experiencing an ethical dilemma that involves a choice between conflicting values, so the client may influence the auditor's auditing process by pressing the auditor to take actions that violate inspection standards. In addition to professional skepticism and client pressure, the auditor's experience also effect the audit fraud. The more often the auditor handles large cases with credible results, the better the auditor's experience. Beside that, regulation also effect the audit fraud. Regulation is defined as way to control people or society with a certain rule or restriction. Implementation of the regulation can be done with various forms, namely the legal restrictions provided by the government, regulations imposed in a company, and so forth. The more stringent the rules, the smaller the tendency of auditors to commit audit fraud and vice versa.

Based on the facts of phenomena that have been described, researcher is interested to conduct a research with title "The Effect of Professional Skepticism, Client Pressure, Auditor Experience, and Audit Regulation on Audit Fraud".

LITERATURE REVIEW

Fraud diamond theory

According to Wolfe and Hermanson (2004: 38) "Opportunity opens the doorway to fraud, and incentive (i.e. pressure) and rationalization can draw a person toward it. However, the person must have the

capability to recognize the open doorway as an opportunity and to take advantage of it by walking through, not just once, but repeatedly". With the additional element presented in the FDT affecting individuals' decision to commit fraud, the organization and auditors need to understand employees' individual traits and abilities in order to assess the risk of fraudulent behaviors in the public sector. The elements of FDT are interrelated to the extent that an employee cannot commit fraud until all of the elements are present. The theory proposes that pressure can cause someone to seek opportunity, and pressure and opportunity can encourage rationalization. At the same time, none of these two factors, alone or together, necessarily cause an individual to engage in activities that could lead to fraud until the fraudster has the capability to do so (Hooper and Pornelli, 2010). The additional element, i.e., capability is what differentiates the FDT of Wolfe and Hermanson (2004) from the FTT of Cressey (1950).

Planned behavior theory

Theory of Planned Behavior (TPB) is the development of Theory of Reasoned Action (TRA). In theory of reasoned action it is explained that one's intention toward behavior is formed by two main factors: attitude toward the behavior and subjective norms (Ajzen and Fishbein, 1975), whereas in theory of planned behavior is added one more factor perceived behavioral control (Ajzen,1991). Theory of Planned Behavior aims to predict and understand the impact of behavioral intent, identify strategies to change behavior and explain real human behavior. In this connection Theory of Planned Behavior is assumed that a rational human being will use the existing information systematically then understand the effects of his behavior before deciding to manifest the behavior.

Theory of planned behavior (TPB) explicitly recognizes possibilities that many behaviors are not all under the full control of the individual. In Theory of Planned Behavior, the behaviors that individuals display arise because of the intention to behave. The individual's intention to display a behavior is a combination of attitudes to display such behavior and subjective norms. The attitudes of individuals to behavior include beliefs about a behavior, evaluation of behavioral outcomes, subjective norms, beliefs, normative and motivated to obey.

Fraud

Fraud consists of various forms and ways, as well as the many experts who define fraud. Here is a definition of fraud according to experts.Fraud definition based on Tuanakotta (2013: 28) :"Any illegal act characterized by deceit, concealment or violation of trust. These acts are not dependent upon the application of threats of violence or physical force. Fraud are perpetrated by individuals, and organization to obtain money, property or service;to avoid payment or loss of services; or to secure personal of business advantage"

Based on that statement explains that fraud is any illegal act characterized by deception, concealment or breach of trust.Beside the definition from Arens *et al*. (2012: 336) also give opinion about the definition of fraud :"Fraud is defined as an intentional misstatement of financial statements."That statement states that fraud is defined as a misstatement of deliberate financial statements.

Financial statement

Many experts provide their opinions on the definition of financial statements. According to Kashmir (2008: 7), the financial statements are reports that indicate the company's financial condition at this time or in a certain period, the financial statements describes the company's financial posts obtained in a period. It means that financial statement used for draw the current condition of the company and for forecast probabilities financial condition of the company.

In addition to these definitions, the financial statements describe the financial condition and results of a company's business at a particular time or a certain period of time. The types of financial statements

that are commonly known are the balance sheet, income statement, cash flow statement and statement of changes in financial position.

According to PSAK No. 1 Year 2015, the Financial Statement is a structured presentation of the financial position and financial performance of an entity. This report displays the history of quantified entities in monetary value. The financial statements are part of the financial reporting process. PSAK stands for Pernyataan Standar Akuntansi Keuangan (Statement of Financial Accounting Standards) which constitutes a framework of accounting procedures which contains rules concerning the recording, compilation, treatment and presentation of financial statements prepared by the Indonesian Institute of Accountants (IAI) conditions that are underway and have been agreed and have been approved by the institute or official institutions in Indonesia.

Not only experts in the country who gave his opinion about the financial statement. Experts from abroad also provide opinions on the definition of financial statements. According to Kieso, *et al*. (2007: 2), the Financial Statement is a means by which an entity may communicate the circumstances related to its financial condition to interested parties from both internal entities and external entities.

Audit opinion

The authority of an auditor is to check the financial statements of a company whether it is appropriate in the process of using the applicable accounting standards and whether the financial statements are done in accordance with the applicable format as well. At the end of his work in checking the financial statements, an auditor will issue an opinion on the financial statements called financial statement audit opinion. Audit opinion is the statement of the auditor to the fairness of the financial statements of the audited entity. This fairness is about materiality, financial position, and cash flow. This audit opinion is the "translation" of financial statements used by users of financial statements in making decisions for the survival of the company.

HYPOTHESIS DEVELOPMENT

The effect of professional skepticism on audit fraud

Professional skepticism is required in the important assessment of audit evidence. This includes the questioning attitude of contradictory audit evidence, document reliability and response to inquiries, and other information gained from management and those responsible for governance. This also includes consideration of the adequacy and accuracy of audit evidence obtained under the conditions of the engagement. For example: in cases where there is a fraud risk factor and a single document, which is vulnerable to fraud, is the only supporting evidence for a material number in the financial statements.

The auditor may assume the records and documents received are authentic unless the auditor has reason to believe otherwise. However, the auditor is still required to consider the reliability of the information to be used as audit evidence. As stated in the SAP section 230 (IAPI, 2011), professional skepticism is an element contained in the Third Common Standard regarding the use of professional proficiency meticulously and thoroughly the implementation of the auditor's work (due professional care). Due professional care is an important component in the audit process. Many discussions have been conducted on the work practices undertaken by audit management, supervisors, and staff to emphasize the importance of due professional care (Gallegos, 2003). This opinion is reinforced by research conducted by Rahman (in Bawono and Singgih, 2010) and Louwers et al (2008) who concluded that due professional care is the most influential factor on audit quality, and audit failure is likely due to a lack of professional skepticism of auditors and professional due care. Therefore, professional skepticism and due professional care are fundamental principles in all actions performed by external auditors (Center for Audit Quality, 2010, and Kopp et al., 2003).

In International Standards on Auditing 200 (IAASB, 2009) also emphasized the importance of professional skepticism. It is mentioned that the auditor should plan and implement the audit process based on professional skepticism by realizing the possibility of material mistakes in the financial

statements. The work of auditors is always related to the proof and truth-seeking evidence of documents and papers, and of their standard procedures, but this does not mean that auditors work only to meet existing standard procedures, especially when important evidence is found (Peursem, 2010), because without the courage to argue about the management assertion, the auditor will not be able to perform its function as a deterrent and detector of fraud (Financial Reporting Council, 2010). So, the professional skepticism level of the auditor influences the audit fraud.
H_1: Professional skepticism negatively affects audit fraud.

The effect of client pressure on audit fraud
Accountants are constantly experiencing ethical dilemmas that involve choice between conflicting values, so the client may affect auditor's auditing process by pressing the auditor to take actions that violate inspection standards. If the auditor meets the client's demands the auditor violates the professional ethical standards, but by not satisfying the client's demands the auditor may lose the client. Client pressure is a matter of risk to the public accounting profession, so the professional judgment of an auditor based on individual values and beliefs and moral awareness plays an important role in every auditor's decision in the face of client pressure. The auditor must have a commitment to conduct appropiate behavior for the honor of the profession in any way, even by discouraging personal interests. According to that research, client pressure influences tendency of fraud doing by auditor.

In Happy Triana (2010) research, the client pressure has an effect on auditor independence, while auditor independence has an effect on the quality of audit to Anna Pratiwi (2014). Thus the better the auditor in the face of pressure from the client it will be the better the quality of audits generated and the tendency of fraud that will be done auditor smaller when finding fault in accounting system client auditor will still report it. But with so much pressure from the client will encourage someone to do fraud.
H_2: Client pressure positively affects audit fraud.

The effect of auditor experience on audit fraud
In Ajeng (2016) The experience of the auditor is a learning process and the potential developments of auditors behave during interaction with tasks performed over a given time span. The more an auditor's work experience the better the resulting audit quality. So it can be concluded that the longer the service life of the auditor, it will produce a quality audit more quality. This can happen because the experience formed an auditor who is an expert in technical and psychological audits. With more experience during the work, an auditor will be more careful and not make the same mistakes as the past.

Herliansyah and Meifida (2006), revealed that experienced accountant auditors make better judgment in professional duties rather than inexperienced auditors. This is confirmed by Haynes et al. (1998) in Herliansyah and Meifida (2006) who found that audit experience that the auditor has has a role in determining the considerations taken.

From a previous research statement that work experience will affect the quality of audit and judgment to be provided. The more auditor experience, the resulting audit quality will be better and the judgment given will be more appropriate. With good quality and proper judgment will minimize the possibility of an auditor to commit fraud.
H_3: Auditor experience negatively affects audit fraud.

The effect of regulation on audit fraud
The tendency of accounting fraud is influenced by the presence or absence of opportunities to do so. Great opportunities make the tendency of accounting cheating more frequent. These opportunities can be reduced by a good internal control system by establishing a straightforward and firm regulation. Good internal control can reduce or even close the opportunity to engage in the tendency of accounting fraud (Fawzi, 2011). Internal control as a process undertaken by board of commissioners, management and other personnel entities designed to provide reasonable assurance about achievement of the

following three classes of objectives reliability of financial reporting, effectiveness and efficiency of operations and compliance with applicable laws of law.

Research conducted by Thoyibatun (2009) and Puspasari and Suwardi (2012) which shows that the effectiveness of internal controls has a significant effect on the tendency of accounting fraud. Based on previous theories and research related to the effectiveness of internal control and its effect on the tendency of accounting fraud, it can be arranged hypothesis as follows:

H_4: Regulation negatively effect audit fraud.

RESEARCH METHOD

Research type

This type of research used in this study is quantitative research by processing data from the results of the questionnaire.

Research object

The object of this research are auditors in headquarter office of BPK RI.

Population and research sample

Data used in this research is primary data that is data obtained directly from research object. Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics set by the researchers to be studied and then drawn conclusions (Sugiyono,2006). The population in this study is all auditors in headquarter office of BPK RI. b. Sample This research used convenience sampling method. According to Margono (2004: 27), states that in this technique, the sampling is not defined first. The researchers directly collected data from the sampling unit encountered.

Source and data type

The type of data used in this study is the primary data and secondary data. For the primary data, it is in the form of questionnaires that are distributed to auditors in headquarter office of BPK RI. For the secondary data it's in form of literature related to the research. The data used in this study comes from a questionnaire filled by auditors in headquarter office of BPK RI for the primary data. For the secondary data comes from some website and previous research.

Data collection method

Data collection is a systematic and standard procedure for obtaining necessary data. The data used in this study consist of primary data and secondary data. Primary data is a source of data obtained directly from the original source or the first party. Primary data are specifically collected by researchers to answer research or research questions. Primary data may be the opinion of the research subject (person) or in groups, the observation of an object (physical), event, or activity, and test results. Collecting primary data in this study by distributing questionnaires to auditors in headquarter office of BPK RI. Secondary data is a source of data obtained by researchers indirectly through intermediary media. Secondary data in general are evidence, records, or historical reports that have been compiled in both published and unpublished archives. This secondary data is needed as a theoretical basis that is collected by reading literature, auditing accounting books and other sources that support the preparation of this thesis.

OPERATIONAL VARIABLE

Dependent variable

Audit fraud may be influenced by several factors. In this study, the fraud tendency performed by the auditor becomes a dependent variable that is influenced by professional skepticism, client pressure and auditor reputation as an independent variable. Audit Fraud in this study is measured by asking

participants to give their opinions in questions that represent audit fraud. The 1-5 Likert Scale is used to measure responses from participants regarding questions about fraud audit.

Independent variable

Professional skepticism as a multidimensional individual characteristics with the attitude of always questioning and judging audit evidence critically (Hurtt, 2010). The indicator of professional skepticism in this research are: search for knowledge, suspension of judgment, self-confidence, and questioning mind. Measurements were made using 1-5 Likert Scale.

Client Pressure is an attempt to influence auditors to take actions that violate professional standards is likely to succeed because in conflict conditions there is an unbalanced power between the auditor and his client. The pressure from the client is a risk to the public accounting profession, so an auditor's professional judgment based on individual values and beliefs and moral awareness plays an important role in every auditor's decision in the face of client pressure. The indicators used to measure client pressure are: ability to control work situation, the auditor adheres to professional ethics. In this research, client pressure measured by using 1-5 Likert Scale.

The experience of the auditor is a learning process and the potential development of auditor behavior during interaction with tasks performed over a certain time span. The more an auditor's work experience the better audit quality. The better the quality of audits produced, the less likely it is commit to audit fraud. So it can be concluded that the longer the service life of the auditor, the auditor will have a small chance to commit fraud. This can happen because the experience formed an auditor who is an expert in technical and psychological audits. In this research, auditor experience measured by using 1-5 Likert Scale.

Regulation is an abstract concept of management of complex systems according to a set of rules and trends. Regulation in this research is audit regulation in BPK RI environment. This study will see whether the regulation on BPK RI is straightforward and decisive or not by using 1-5 Likert Scale.

DATA ANALYSIS TECHNIQUE

Descriptive statistics analysis

The descriptive statistical test is performed to find out and obtain descriptions of the data used in the study of mean, standard deviation, variance, minimum value, maximum value 5, range, etc. (Ghozali,2016). Descriptive statistics provide clearer and easier to understand data interpretations.

Multicollinearity test

The classical assumption test in this research will use Multicollinearity test. Multicollinearity test is useful to test whether or not there is deviation of classical assumption of multicollinearity that is existence of linear relationship between independent variable in regression model (Ghozali, 2011). In addition, a good regression model should also have no correlation between independent variables with other independent variables. The method to test whether or not multicollinearity is present among variables is to look at tolerance and variance inflammatory factor. Common cutoff values used to indicate the presence of multicollinearity are tolerance values ≤ 0.10 or equal to VIF ≥ 10 (Ghozali, 2011).

Normality test

The purpose of this normality test is to test in a regression model, the disruptive or residual variable has a normal distribution or not. To test this normality can be done with one sample Kolmogorov-Smirnov test, which if significant value> 0.05 then said normal distribution.

Heteroscedasticity test

The heteroscedasticity test aims to test whether in a regression model there is a variance inequality of the residual over one observation to the observation another. If the variance of a residual observation to another observation remains, then it is called homoscedasticity and if different it is called heteroscedasticity. To detect the presence of heteroscedasticity in this study using the Glejser test. This test compares significantly from this test if the result is sig > 0.05 or 5%. If significant above 5% then concluded the regression model is not contains the presence of heteroscedasticity.

Data quality test

A study that measures the variables using the questionnaire instrument should be tested for the quality of the data obtained. This test aims to determine whether the instrument used is valid and reliable because the truth of the data processed will determine the quality of research results.

Validity test

Validity test is used to measure the validity of a questionnaire. A questionnaire is said to be valid if the question on the questionnaire has to reveal something to be measured by the questionnaire. Testing this validity using Pearson Correlation is by calculating the correlation between the score of each item with the total score. If the correlation between the score of each item with the total score has a significance level below 0.05 then the item is declared valid and vice versa (Ghozali, 2009: 49).

Reliability test

Test data reliability is a test conducted to measure a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable if one's answers in the questionnaire are consistent or stable over time. A questionnaire is said to reliable if it gives a Cronbach Alpha value above 0.6 (Ghozali, 2009: 45).

Hypothesis test

In this study the authors used four independent variables and one dependent variable. The method of analysis used to test the hypothesis is multiple regression method, that is regression used to know how big influence of independent variable to dependent variable used to test H1, H2, H3, and H4 with interaction approach which aim to fulfill the researcher's expectation to measure The Effect of Professional Skepticism, Client Pressure, Auditor's Reputation, and Regulation Toward Audit Fraud.

The regression equation is as follows :

$$Y= a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Explanation:

Y	= Audit Fraud
a	= Constants
b_1, b_2, b_3	= Regression coefficient
X_1	= Professional Skepticism
X_2	= Client Pressure
X_3	= Auditor experience
X_4	= Regulation
e	= Error

Coefficient determination test (adjusted R square)

This test aims to determine the proportion or percentage of total variation in the dependent variable explained by the independent variable. If the analysis used is a simple regression, then used is the value

of R Square. However, if the analysis used is a crossed regression, then used is Adjusted R Square. Adjusted R2 calculation results can be seen in the output of Summary Model. In the Adjusted R2 column can be seen what percentage can be explained by the independent variables to the dependent variable. The adjusted R^2 value is between zero and up to one. The value of R^2 which is close to one means the ability of the independent variables gives almost all the information needed to predict the variables dependent (Ghozali,2005).

t-test

The t test is known as the partial test, used to test how the influence of each independent variable individually to the dependent variable. Tests were performed using a 0.05 significance level (α = 5%). Acceptance or rejection of the hypothesis is done by the following to p-value criteria: (1) If the p-value ≥ 0.05, then the decision is to accept the null hypothesis (Ho) or Ha rejected, meaning there is no significant influence between independent variables to the dependent variable. (2) If p-value ≤ 0.05, then the decision is to reject the null hypothesis (Ho) or Ha accepted, meaning there is a significant influence between independent variables to the dependent variable.

RESULT

Descriptive statistic

Based on the calculation, professional skepticism variables have the lowest value of 2.40 and the highest value of 4.80 with a average value of 4.18 and the standard deviation (level of data distribution) of 0.51. Client pressure variable has the lowest value of 2.40 and the highest value of 4.80 with the average value of 3.83 and the data distribution level of 0.57. Auditor experience variable has the lowest value of 2.40 and the highest value of 5.00 with a mean value of 4.37 and the level of data distribution of 0.70. Regulation variables have the lowest value of 3.20 and the highest value of 4.80 with a mean value of 3.94 and the level of data distribution of 0.38. The audit fraud variable has the lowest value of 2.20 and the highest score of 4.60 with the average value of 3.07 and the data distribution rate of 0.65.

Validity test

$r_{statistic}$ values of professional skepticism, client pressure, auditor experience, audit regulation, and audit fraud variable are greater than the value of r_{table} with degree of freedom (df) = (n-2) is 0.553. Therefore, all items of professional skepticism variable are valid and these items can be used as data collection instrument of this research.

Reliability test

The reliability coefficient (r_{total}) of professional skepticism, client pressure, auditor experience, audit regulation and audit fraud variables are greater than the cut of value (0.600). Therefore, all of the questions for each research variable within study are reliable, and it can be used as data collection instrument.

Normality test

Based on the result, it known that the asymptotic significant value of 0.466 is greater than 0.05. Therefore, data of research variables within study is revealed a normal distribution.

Multicollinearity test

According to the result summary of multicollinearity test above, it is obtained that VIF value of professional skepticism variable, client pressure, auditor experience as well as VIF value of regulation variable each is less than 10. Hence, it can be stated that there is no multicollinearity in regression model.

Heteroscedasticity test

Refers to the result summary of heteroscedasticity test above, it is obtained that significance value of professional skepticism variable, client pressure, auditor experience as well as the significance value of regulation variable each is less than α (0.05). Hence, it can be stated that there is no heteroscedasticity in multiple regression model.

Multiple regression analysis

The equation of multiple regression model is as follows:

$$Y = 8.030 - 0.571X_1 + 0.056X_2 - 0.083X_3 - 0.615X_4$$

Statistically, the multiple regression equation above can be explained that: (1) Constant value of multiple regression model within study is 8.030. It means that if professional skepticism, client pressure, auditor experience and regulation variables are assumed have value of zero, so audit fraud will be equal to 8.030. (2) Regression coefficient of professional skepticism variable shows a negative value of 0.571. It means that professional skepticism has a negative effect on audit fraud, or functionally it can be explained that if professional skepticism increases, then it will be able to decreases audit fraud. (3) Regression coefficient of client pressure variable shows a positive value of 0.056. It means that client pressure has a positive effect on audit fraud, or functionally it can be explained that if client pressure increases, then it will be able to increases audit fraud. (4) Regression coefficient of auditor experience variable within study is -0.083. It shows that auditor experience has a negative effect on audit fraud, or functionally it can be explained that if auditor experience increases, then it will be able to decreases audit fraud. (5) Regression coefficient of regulation variable is -0.615. It shows that regulation has a negative effect on audit fraud, or functionally it can be explained that if regulation increases, then it will be able to decreases audit fraud.

Coefficient of determination

Coefficient of determination shows the ability of regression model in the series of variable changes in the next variation. From the results of multiple regression analysis, it is obtained the coefficient of determination of 0.347. It means that audit fraud within study can be explained by professional skepticism, client pressure, auditor experience and regulation variables of 34.70 percent, while the remaining of 65.30 percent can be explained by the others variables are not examined within study.

F-test

Based on the calculation with significance level (α) = 0.05, it is obtained the $F_{statistic}$ value of 3.983, while the F_{table} value is 2.69. Because of $F_{statistic}$ value is greater than value of $F_{table,}$ so it can be state that professional skepticism, client pressure, auditor experience and regulation variables have the simultaneously effect on audit fraud, or it can be stated that multiple regression model within study formed in compliance or fit with the research data (goodness of fit).

DISCUSSION

The results of this study indicate that the level of professional skepticism of auditors at the headquarter office of BPK is high, because based on answers on the questionnaire, BPK auditors comply the indicators, that are search for knowledge, suspension of judgment, self-confidence, and questioning mind. This study proves that professional skepticism has a negative and significant influence toward audit fraud. This evidence shows that the higher level of auditors' professional skepticism, so the lower level of audit fraud in headquarter office of BPK RI. Result of this study relevance with Fraud Diamond Theory. Professional skepticism variables represent element rationalization in fraud diamond theory, indicates that the higher the level of an auditor's professional skepticism, the auditor will not justify the

fraud. The result also relevance with Planned Behavior Theory. In regard to attitude with the tendency of a person to do fraud, the attitude that represent by professional skepticism can be a reason for someone to rationalize the fraud committed. The higher level of professional skepticism, the lower tendency of auditor to commit fraud. Finding of this research supports the result of previous study was conducted by Louwers et al., (2008) who proved that due professional care is the most influential factor on audit quality, and audit failure is likely due to a lack of professional skepticism of auditors. Additionally, this result is in line with the study by Okpianti (2015) who found that professional skepticism has positive significant effect directly toward auditor's capability on fraud detection. The better auditor's capability on fraud detection, the lower tendency of auditor to commit fraud.

There are two indicators of the auditor's attitude in dealing with client pressures represented by five questions on the questionnaire, namely the ability to control the work situation and the auditor adheres to professional ethics. Based on the questionnaires, the result of this study shows that client pressure has a positive but no significant influence toward audit fraud. This causal relationship indicates the higher level of client pressure is not always followed by the higher level of audit fraud in headquarter office of BPK RI. This means that when the auditor works under a lot of client pressure, the auditor will not always commit the fraud that the client wants. Auditors work in headquarter office of BPK have good ability to control the work situation and still adheres to professional ethics although when work under pressure. This result relevant with Fraud Diamond Theory. Client pressure that represent pressure element, has probability to effect auditor to commit fraud. This result also relevant with Planned Behavior Theory that auditors perceived behavior control when work under pressure, so they do not effect by client pressure to commit fraud.This study result is in line with finding of previous study by Umar et al., (2017) who revealed that pressure is the condition that makes both positive and negative effect on individual behavior. Pressure can make individuals behave dysfunctional or motivate them to give their best shot even though their work uses a lot of energy and mind to solve the problems. Raising dysfunctional audit behavior will reduce auditor's ability to identify material misstatement in the financial statement. This study result consistent with the study was conducted by Desai (2015) who concluded that there were no significant differences in assessments of fraud risk and audit effort in the presence of high pressures or high opportunities.

In this study, researcher indicate that auditors with many experiences tend not to do fraud, because the more audit experience, the auditor will be more trusted and have a good reputation. Result of current study shows that auditor experience has a negative but no significant influence toward audit fraud. This causal relationship can be explained that the higher level of auditor experience is not always followed by the lower level of audit fraud in headquarter office of BPK RI. The longer the auditor works and the more training auditor gets does not guarantee an auditor not to commit fraud. Auditors who have many experience has possibility to commit fraud, because they already know the regulation gap and tend to be more daring because they have capability. This result relevant with Fraud Diamond Theory. Auditor experience in this research represent the capability element. Auditor with many experiences more capable to recognize the opportunity to commit fraud. The effect of the auditor's experience on audit fraud was not significant due to the varied respondents' responses. Result within study is consistent with the previous study by Okpianti (2015) who proved that auditor's experience did not have a significant effect toward auditor's capability on fraud detection.

This study showed that audit regulation has a negative and significant effect on audit fraud. This causal relationship means that the more stringent the audit regulation, the less likely the auditors commit fraud. The auditors will be less likely to commit fraud if severe sanctions will be imposed. This result relevant to Fraud Diamond Theory, in which, audit regulation represent opportunity element. Weak regulation can lead to weak internal control, because regulation is a part that support the running internal control. Theoretically, this result in according to the opinion by Fawzi (2011) who stated that good internal control can reduce or even close the opportunity to engage in the tendency of accounting fraud.

Empirically, this study result is in line with previous study by Thoyibatun (2009) as well as Puspasari and Suwardi (2012) who found that the effectiveness of internal controls has a significant effect on the tendency of accounting fraud. Furthermore, result within study is consistent with the previous study by Salehi and Mansoury (2009) who concluded that audit regulation has a significant effect on fraud detection.

CONCLUSION

Based on the results of research about the effect of professional skepticism, client pressure, auditing experience, and regulation toward audit fraud can be summarized as follows: (1) Based on the result of multiple regression analysis, professional skepticism has got the p value less than significance level. Thus, Ho is rejected and Ha is accepted, so it is revealed that professional skepticism has a negative and significant effect on audit fraud. Finding of this research supports the result of previous study was conducted by Louwers et al., (2008) and in line with the study by Okpianti (2015). (2) Refers to the result of multiple regression analysis, it has got the p value greater than significance level. Thus, Ho is accepted and Ha is rejected, so it known that client pressure has a positive but no significant effect on audit fraud. This study result is in line with finding of previous study by Umar et al., (2017). (3) Following the result of multiple regression analysis above, it known that p value greater than value of significance level. Thus, Ho is accepted and Ha is rejected, so it can be seen that auditor experience has a negative but no significant effect on audit fraud. Result within study is consistent with the previous study by Okpianti (2015). (4) From the result of multiple regression analysis, it has got p value less than significance level. Thus, the Ho is rejected and Ha is accepted, so it is revealed that regulation has a negative and significant effect on audit fraud. Theoretically, this result in according to the opinion by Fawzi (2011), Thoyibatun (2009), Puspasari and Suwardi (2012), Salehi and Mansoury (2009) who concluded that audit regulation has a significant effect on fraud detection.

REFERENCE

Ajzen, I. and Fishbein, M. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Reading, MA: Addison-Wesley.

Ajzen, I. (1991). *The theory of planned behavior, organizational behavior, and human decision processes*.

Arens, A.A. *et al*. (2012). *Audit and assurance service* (fourteenth edition). Jakarta: Salemba Empat.

Badan Pemeriksa Keuangan Republik Indonesia. bpk.go.id (accessed on 19 February 2018).

Bawono, I.R. and Singgih, E.M. (2010). Factors in the auditor and audit quality: Study on 'Big Four' KAP in Indonesia.

Ghozali, I. (2009). *Application of multivariate analysis with SPSS program*. Semarang: Badan Penerbit Universitas Diponegoro.

_____. (2011). *Application of multivariate analysis with SPSS program*. Semarang: Badan Penerbit Universitas Diponegoro.

_____. (2016). *Multivariate analysis application with IBM SPSS 23 program*. Semarang: Badan Penerbit Universitas Diponegoro.

Herliansyah, Y. and Meifida, I. (2006). Effect of auditor experience on the use of evidence not relevant in auditor judgment. *National Accounting Symposium IX*. Padang.

Hooper, M.J. and Pornelli, C.M. (2010). Determining and detecting financial fraud: A platform for action. http://www.thecaq.org/docs/reports-and-publications/deterring-and-detecting financial reporting fraud-a-platform-for- action.pdf? (retrieved on 15 March 2018).

Hurtt, R.K. (2010). Development of a scale to measure professional skepticism. *Auditing: A Journal of Practice and Theory*, *29*(1), 149-171.

Kieso, D.E., Weygandt, J.J., and Warfield, T.D. (2007). *Intermediate accountin* (translation of Emil Salim, book 1, tenth edition). Jakarta: Penerbit Erlangga.

Margono. (2004). *Educational research methodology*. Jakarta: PT Rineka Cipta.

Okpianti, C. (2015). Effect of auditor experience, professional ethics, and personality type on auditor's professional skepticism and auditor's ability to detect fraud. *Thesis*. Universitas Muhammadiyah Yogyakarta.

Pratiwi, A. (2014). Effect of auditor's independence and accountability on audit quality empirical studies in public accountants in DIY. *Thesis*. Universitas Negeri Yogyakarta.

Puspasari, N. and Suwardi, E. (2012). The influence of individual morality and internal control against the trend of accounting fraud.

Sugiyono. (2006). *Quantitative, qualitative, and R&D research methods*. Bandung: Alfabeta.

Thoyibatun, S. (2009). Factors that influence unethical behavior and trends in accounting fraud. *STIESIA Journal of Economics and Finance*, *16*(2).

Triana, H. (2010). Effect of client pressure and role pressure on the independence of auditors with spiritual intelligence as moderating variables. *Thesis*. Universitas Islam Negeri Hidayatullah.

Tuanakotta, T.M. (2013). *ISA-based audit.* Jakarta: Salemba Empat.

Wolfe, D. and Hermanson, D.R. (2004). The fraud diamond: Considering four elements of fraud. *The CPA Journal*, *74*(12), 38.

Appendix 1. Professional skepticism variable (X_1) validity

Correlations

		Item 1	Item 2	Item 3	Item 4	Item 5	Total
Item 1	Pearson Correlation	1	.783**	.511*	.807**	.775**	.866**
	Sig. (1-tailed)		.000	.026	.000	.000	.000
	N	15	15	15	15	15	15
Item 2	Pearson Correlation	.783**	1	.648**	.866**	.866**	.947**
	Sig. (1-tailed)	.000		.004	.000	.000	.000
	N	15	15	15	15	15	15
Item 3	Pearson Correlation	.511*	.648**	1	.594**	.660**	.755**
	Sig. (1-tailed)	.026	.004		.010	.004	.001
	N	15	15	15	15	15	15
Item 4	Pearson Correlation	.807**	.866**	.594**	1	.875**	.932**
	Sig. (1-tailed)	.000	.000	.010		.000	.000
	N	15	15	15	15	15	15
Item 5	Pearson Correlation	.775**	.866**	.660**	.875**	1	.944**
	Sig. (1-tailed)	.000	.000	.004	.000		.000
	N	15	15	15	15	15	15
Total	Pearson Correlation	.866**	.947**	.755**	.932**	.944**	1
	Sig. (1-tailed)	.000	.000	.001	.000	.000	
	N	15	15	15	15	15	15

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

Appendix 2. Client pressure variable (X_2) validity

Correlations

		Item 1	Item 2	Item 3	Item 4	Item 5	Total
Item 1	Pearson Correlation	1	.808**	.719**	.866**	.847**	.950**
	Sig. (1-tailed)		.000	.001	.000	.000	.000
	N	15	15	15	15	15	15
Item 2	Pearson Correlation	.808**	1	.350	.891**	.818**	.875**
	Sig. (1-tailed)	.000		.100	.000	.000	.000
	N	15	15	15	15	15	15
Item 3	Pearson Correlation	.719**	.350	1	.496*	.674**	.727**
	Sig. (1-tailed)	.001	.100		.030	.003	.001
	N	15	15	15	15	15	15
Item 4	Pearson Correlation	.866**	.891**	.496*	1	.868**	.929**
	Sig. (1-tailed)	.000	.000	.030		.000	.000
	N	15	15	15	15	15	15
Item 5	Pearson Correlation	.847**	.818**	.674**	.868**	1	.954**
	Sig. (1-tailed)	.000	.000	.003	.000		.000
	N	15	15	15	15	15	15
Total	Pearson Correlation	.950**	.875**	.727**	.929**	.954**	1
	Sig. (1-tailed)	.000	.000	.001	.000	.000	
	N	15	15	15	15	15	15

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

Appendix 3. Auditor experience variable (X_3) validity

Correlations

		Item 1	Item 2	Item 3	Item 4	Item 5	Total
Item 1	Pearson Correlation	1	.575*	.514*	.742**	.524*	.802**
	Sig. (1-tailed)		.012	.025	.001	.023	.000
	N	15	15	15	15	15	15
Item 2	Pearson Correlation	.575*	1	.391	.821**	.863**	.886**
	Sig. (1-tailed)	.012		.075	.000	.000	.000
	N	15	15	15	15	15	15
Item 3	Pearson Correlation	.514*	.391	1	.485*	.456*	.666**
	Sig. (1-tailed)	.025	.075		.033	.044	.003
	N	15	15	15	15	15	15
Item 4	Pearson Correlation	.742**	.821**	.485*	1	.747**	.926**
	Sig. (1-tailed)	.001	.000	.033		.001	.000
	N	15	15	15	15	15	15
Item 5	Pearson Correlation	.524*	.863**	.456*	.747**	1	.869**
	Sig. (1-tailed)	.023	.000	.044	.001		.000
	N	15	15	15	15	15	15
Total	Pearson Correlation	.802**	.886**	.666**	.926**	.869**	1
	Sig. (1-tailed)	.000	.000	.003	.000	.000	
	N	15	15	15	15	15	15

*. Correlation is significant at the 0.05 level (1-tailed).

**. Correlation is significant at the 0.01 level (1-tailed).

Appendix 4. Regulation variable (X_4) validity

Correlations

		Item 1	Item 2	Item 3	Item 4	Item 5	Total
Item 1	Pearson Correlation	1	.518*	.431	.637*	.431	.784**
	Sig. (2-tailed)		.048	.109	.011	.109	.001
	N	15	15	15	15	15	15
Item 2	Pearson Correlation	.518*	1	.162	.670**	.162	.721**
	Sig. (2-tailed)	.048		.565	.006	.565	.002
	N	15	15	15	15	15	15
Item 3	Pearson Correlation	.431	.162	1	.518*	1.000**	.703**
	Sig. (2-tailed)	.109	.565		.048	.000	.003
	N	15	15	15	15	15	15
Item 4	Pearson Correlation	.637*	.670**	.518*	1	.518*	.921**
	Sig. (2-tailed)	.011	.006	.048		.048	.000
	N	15	15	15	15	15	15
Item 5	Pearson Correlation	.431	.162	1.000**	.518*	1	.703**
	Sig. (2-tailed)	.109	.565	.000	.048		.003
	N	15	15	15	15	15	15
Total	Pearson Correlation	.784**	.721**	.703**	.921**	.703**	1
	Sig. (2-tailed)	.001	.002	.003	.000	.003	
	N	15	15	15	15	15	15

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix 5. Audit fraud variable (Y) validity

Correlations

		Item 1	Item 2	Item 3	Item 4	Item 5	Total
Item 1	Pearson Correlation	1	.630**	.683**	.707**	.743**	.892**
	Sig. (1-tailed)		.006	.003	.002	.001	.000
	N	15	15	15	15	15	15
Item 2	Pearson Correlation	.630**	1	.524*	.572*	.704**	.826**
	Sig. (1-tailed)	.006		.022	.013	.002	.000
	N	15	15	15	15	15	15
Item 3	Pearson Correlation	.683**	.524*	1	.443*	.778**	.807**
	Sig. (1-tailed)	.003	.022		.049	.000	.000
	N	15	15	15	15	15	15
Item 4	Pearson Correlation	.707**	.572*	.443*	1	.565*	.765**
	Sig. (1-tailed)	.002	.013	.049		.014	.000
	N	15	15	15	15	15	15
Item 5	Pearson Correlation	.743**	.704**	.778**	.565*	1	.913**
	Sig. (1-tailed)	.001	.002	.000	.014		.000
	N	15	15	15	15	15	15
Total	Pearson Correlation	.892**	.826**	.807**	.765**	.913**	1
	Sig. (1-tailed)	.000	.000	.000	.000	.000	
	N	15	15	15	15	15	15

**. Correlation is significant at the 0.01 level (1-tailed).

*. Correlation is significant at the 0.05 level (1-tailed).

Appendix 6. Professional skepticism variable (X_1) reliability

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded[a]	0	.0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.930	5

Appendix 7. Client pressure variable (X_2) reliability

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded[a]	0	.0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.927	5

Appendix 8. Auditor experience variable (X_3) reliability

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded[a]	0	.0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.888	5

Appendix 9. Regulation variable (X_4) reliability

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded[a]	0	.0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.803	5

Appendix 10. Audit fraud variable (Y) reliability

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded[a]	0	.0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.894	5

Appendix 11. Normality test

One-Sample Kolmogorov-Smirnov Test

		Standardized Residual
N		35
Normal Parameters [a,b]	Mean	.0000000
	Std. Deviation	.93933644
Most Extreme Differences	Absolute	.144
	Positive	.104
	Negative	-.144
Kolmogorov-Smirnov Z		.849
Asymp. Sig. (2-tailed)		.466

a. Test distribution is Normal.

b. Calculated from data.

Appendix 12. Multicollinearity test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	8.030	1.640			
	Professional Skepticism (X1)	-.571	.193	-.449	.947	1.056
	Client Pressure (X2)	.056	.188	.049	.799	1.252
	Auditor Experience (X3)	-.083	.165	-.090	.685	1.460
	Regulation (X4)	-.615	.280	-.357	.824	1.213

a. Dependent Variable: Audit Fraud (Y)

Appendix 13. Heteroscedasticity test

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Abresid

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435[a]	.189	.081	.24866

a. Predictors: (Constant), Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.432	4	.108	1.748	.166[a]
	Residual	1.855	30	.062		
	Total	2.287	34			

a. Predictors: (Constant), Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)

b. Dependent Variable: Abresid

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.108	.729		-.148	.883
	Professional Skepticism (X1)	.143	.086	.283	1.673	.105
	Client Pressure (X2)	.070	.084	.154	.840	.408
	Auditor Experience (X3)	.099	.073	.268	1.348	.188
	Regulation (X4)	-.188	.124	-.273	-1.508	.142

a. Dependent Variable: Abresid

Appendix 14. Output of multiple regression analysis

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Audit Fraud (Y)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589[a]	.347	.260	.55983

a. Predictors: (Constant), Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.993	4	1.248	3.983	.010[a]
	Residual	9.402	30	.313		
	Total	14.395	34			

a. Predictors: (Constant), Regulation (X4), Client Pressure (X2), Professional Skepticism (X1), Auditor Experience (X3)

b. Dependent Variable: Audit Fraud (Y)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	8.030	1.640		4.895	.000
	Professional Skepticism (X1)	-.571	.193	-.449	-2.964	.006
	Client Pressure (X2)	.056	.188	.049	.295	.770
	Auditor Experience (X3)	-.083	.165	-.090	-.504	.618
	Regulation (X4)	-.615	.280	-.357	-2.194	.036

a. Dependent Variable: Audit Fraud (Y)