THE EFFECT OF COMPETENCE AND EXPERIENCE ON AUDIT JUDGMENT THROUGH SELF EFFICACY

Sevita Sari Dewi[1]*, Eko Suyono[2]

[1] Master of Science in Accounting, Universitas Jenderal Soedirman,Indonesia
[2] Faculty of Economics & Business, Universitas Jenderal Soedirman,Indonesia
*Email corresponding author: sari.dewi@mhs.unsoed.ac.id

Abstract

In the context of the Government Internal Supervisory Apparatus (APIP), audit judgement is not only influenced by technical ability, but also by psychological factors such as self efficacy. This study aims to examine the effect of competence and experience on audit judgement with self efficacy as a mediating variable. This study uses a quantitative approach with a survey method through distributing questionnaires to 62 APIP respondents at the Regional Inspectorate of Banyumas Regency. Data were analysed using Partial Least Square-based Structural Equation Modeling (SEM-PLS) techniques. The results showed that competence has no direct effect on audit judgement, but has a significant positive effect on self efficacy. Conversely, experience has no effect on audit judgement or self efficacy. In addition, self efficacy also has no significant effect on audit judgement, and is unable to mediate the relationship between competence and experience on audit judgement. These findings indicate that auditor competence plays an important role in shaping self efficacy, but does not necessarily guarantee the accuracy of audit decision making without the support of an adequate work environment and supervisory system.

Keywords: audit judgement, competence, experience, self efficacy, Internal Auditor

INTRODUCTION

Local governments in Indonesia receive their main f.unding from the State Budget (APBN) through the General Allocation Fund (DAU) and Special Allocation Fund (DAK). These funds are used to finance various development programmes and public services. In accordance with the mandate of Law Number 32 of 2004 concerning Regional Government and Government Regulation Number 12 of 2019 concerning Regional Financial Management, each local government is required to prepare and submit financial reports as a form of accountability for the implementation of the APBD (Jayanti, 2020). Local government financial reports must be prepared based on Government Accounting Standards (SAP) in order to reflect the accountability and transparency of public financial management. The reports include budget realisation reports, balance sheets, cash flow statements, operational reports, and notes to the financial statements. However, the conformity of financial statements with SAP must be ensured through an audit process by an independent auditor or internal auditor. Audit is a key tool in maintaining the integrity of public finances and preventing irregular practices.

In the audit process, one important aspect that determines the quality of the results is audit judgement, which is the auditor's ability to assess and make professional decisions based on the audit evidence obtained. Audit judgement becomes very important when auditors are faced with complex conditions, uncertainty, limited information, and potential pressure from certain parties. The quality of audit judgement is what distinguishes professional auditors from auditors who only work based on technical checklists (Ramadhani *et al.*, 2024; Saputra & Mulya, 2021).

Audit judgement itself is inseparable from the competence and experience of auditors. Competence includes technical knowledge, professional skills, and attitudes and values needed to perform tasks ethically and effectively. Meanwhile, experience refers to the number of cases and the level of difficulty of audit tasks that auditors have handled. Competent and experienced auditors generally have a deeper understanding of audit procedures, potential risks, and financial reporting standards (Muchtar & Utama, 2020; Noviranza & Haq, 2024; Irwanda & Kuntadi, 2024). However, despite competence and experience, not all auditors are able to provide quality audit judgement. This suggests that there are other psychological factors that mediate the relationship. One factor that has been widely discussed in recent research is self-efficacy, which is a person's belief in their ability to complete certain tasks effectively (Bandura, 1977; Muterera, 2024).

Auditors with high self-efficacy have strong self-confidence, are able to control pressure, think objectively, and have intrinsic motivation to complete audit tasks thoroughly. They are also more resilient in the face of complex and high-risk tasks. In contrast, auditors with low self-efficacy tend to be hesitant, easily influenced by external pressures, and make decisions without a strong basis (Cassia & Magno, 2021; Amlayasa & Riasning, 2022). Empirical research has shown that self efficacy not only affects performance directly, but also mediates the relationship between individual characteristics (such as competence and experience) and decision-making performance, including in the audit context (Baatwah *et al.*, 2023;Al Natour *et al.*, 2023). That is, competence and experience will improve audit judgement if auditors have a high level of self-efficacy.

Facts in the field also reinforce the urgency of this topic. Cases such as the recognition of fictitious revenue in the 2018 financial statements of PT Garuda Indonesia by the auditors of KAP Tanubrata, Sutanto, Fahmi, and Partners show weaknesses in audit judgement that allegedly stem from external pressure and weak professional confidence in rejecting false practices (Abadi, 2023). Similarly, the involvement of BPK auditors in WTP opinion bribery, such as in the case of the Meranti Regent and Achsanul Qosasi, shows that despite competence and experience, audit judgement can be impaired when selfefficacy and integrity are inadequate (Sukma, 2024). Therefore, it is important to examine how auditor competence and experience affect audit judgement, either directly or through the mediating role of self efficacy. This research is expected to expand academic and practical understanding of the importance of internal factors in shaping the quality of auditor decisions. The findings are also expected to contribute to the development of training, selection, and human resource development policies for auditors, especially in the public sector, which is increasingly demanding high integrity and professionalism in overseeing state financial management.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

1. Audit Judgement

Audit judgement is the professional assessment process of auditors in formulating opinions on financial statements based on the evidence collected. This process includes the collection of information, evaluation of alternative actions, and systematic decision-making (Muchtar & Utama, 2020). Audit judgement is very important because it affects the quality and credibility of audit results. According to Jamilah *et al.* (2007), audit judgement is influenced by several factors such as available information, risk assessment, professional judgement, and the auditor's ethical responsibilities. Good quality audit judgement reflects the auditor's ability to think critically, objectively, and independently. Several studies indicate that audit judgement is influenced by internal factors such as competence and experience (Hapsari *et al.*, 2024 ; Sumartono *et al.,* 2023) as well as psychological factors such as self-efficacy (Muterera, 2024b).

2. Competence

Auditor competence reflects a set of knowledge, skills, and professional attitudes required to conduct an audit effectively. Competence includes an understanding of audit standards and regulations, as well as the ability to manage information objectively and independently. Tuanakotta (2013) states that competence is crucial to the quality of the audit process because auditors must be able to assess evidence, evaluate risks, and draw conclusions. Research by Wahidahwati & Asyik

(2022) and Rahayu & Gudono (2016) shows that competence significantly influences auditors' ability to detect fraud and make appropriate audit judgements.

3. Experience

Auditor experience is the accumulation of knowledge and skills gained through involvement in various audit tasks. Experience enables auditors to recognise patterns, understand the complexity of entities, and improve professional intuition (Jamilah *et al.,* 2007). According to Sumarni & Baso (2020), experienced auditors have higher sensitivity to audit risks and are more careful in identifying deviations. Shaleh *et al.,* (2024) add that experience also strengthens decision-making abilities in uncertain situations. However, several studies, such as Noviranza & Haq (2024), show that experience is not always directly proportional to audit judgement, especially if it is not accompanied by critical reflection or further training.

4. Self-efficacy

Self-efficacy is an individual's belief in their ability to organise and execute the actions necessary to achieve a specific goal (Bandura, 1997). In the context of auditing, self-efficacy reflects an auditor's belief in their ability to complete an audit effectively despite facing high levels of pressure or complexity. (Muterera, 2024c) states that auditors with high self-efficacy will be more courageous in making decisions, sceptical, and thorough in completing audits. Self-efficacy also acts as a mediator between competence and audit judgement (Baatwah *et al.,* 2023; Al Natour et al., 2023). Cassia & Magno (2021) add that high self-efficacy is correlated with motivation, resilience, and better performance, particularly in professional contexts that demand accuracy and high responsibility.

5. Hypothesis Formulation

This study aims to analyse the effect of competence and experience on audit judgement, as well as the mediating role of self efficacy in the relationship. The basis for hypothesis development refers to behavioural theories as well as relevant previous research findings.

A. The Effect of Competence on Audit Judgement

The Theory of Attitude and Behavior by Ajzen & Fishbein (1980) explains that individual behaviour is influenced by attitudes, beliefs about consequences, and inherent social norms. In the context of auditing, auditors who have high competence will find it easier to carry out tasks objectively, honestly and accurately because they have the knowledge, skills and professional attitudes. Previous research supports this. Wahidahwati & Asyik (2022) found that auditor ethics (including integrity and independence) have a positive effect on fraud detection. Meanwhile, Salsabila & Afriyenti (2023) show that the competence of government internal auditors has a significant effect on the effectiveness of fraud detection. Rahayu & Gudono, (2016) also state that competence is the main determinant in producing quality audit judgement.

H1: Competence has a positive effect on Audit Judgement.

B. The Effect of Competence on Self Efficacy

Still based on the Theory of Attitude and Behaviour, positive professional attitudes encourage individuals to form self-beliefs in the face of difficult situations. High competence gives auditors a strong foundation to believe in their ability to complete audits effectively, thereby increasing self-efficacy.

Fipiariny (2019) explains that auditor independence forms a professional mindset that is not easily influenced, encouraging the growth of self-efficacy. Putri (2024) and Wowor *et al.* (2021) emphasise that auditors who have high knowledge and skills show greater confidence when carrying out audits. This is also reinforced by Muterera (2024b), who states that competence is a strong predictor of auditor self efficacy.

H2: Competence has a positive effect on Self Efficacy.

C. The Effect of Experience on Audit Judgement

Attribution Theory by Heider (1958) explains that a person's behaviour and decisions can be influenced by internal factors such as experience. Experienced auditors have empirical references from various audit cases, so they are better able to recognise fraud patterns (red flags), assess risks, and form opinions objectively. Research by Zakaria & Setyahuni (2023) emphasises that experience is important for detecting symptoms of financial irregularities. Edy (2021) states that auditor work experience has a significant effect on fraud detection ability, which is an important part of audit judgement. Sumarni & Baso (2020) also show that experience allows auditors to adapt procedures to complex situations.

H3: Experience has a positive effect on Audit Judgement.

D. The Effect of Experience on Self Efficacy

Auditors who often face various task complexities tend to have high self-efficacy. Within the framework of Attribution Theory, experience acts as an internal attribution shaper that strengthens perceptions of self-efficacy. Al Natour *et al.* (2023) showed that experience has a strong relationship with self-efficacy because it teaches effective problem-solving strategies. Amlayasa & Riasning, (2022) also concluded that experienced auditors are more confident when identifying audit risks. This is supported by Muterera (2024b) who explained that experience is key in the formation of self efficacy in the audit profession.

H4: Experience has a positive effect on Self Efficacy.

E. The Effect of Self Efficacy on Audit Judgement

Theory of Planned Behaviour (Ajzen, 1991) explains that perceived behavioural control or belief in self-efficacy affects intentions and actual behaviour. Auditors with high self-efficacy are more focused, sceptical, and thorough in assessing complex audit information, resulting in stronger and more accurate audit judgements. Kamal *et al.* (2022) emphasises that professional scepticism influenced by self-efficacy is important for detecting fraud. Nazri *et al.* (2023) found that auditors with high self efficacy show stronger audit performance, especially in fraud detection. Similar findings were presented by Wahidahwati & Asyik (2022), and Indriyani (2021), who concluded that self efficacy plays an important role in improving the quality of audit decisions.

H5: Self Efficacy has a positive effect on Audit Judgement.

F. The Effect of Competence on Audit Judgement Mediated by Self Efficacy

Competence forms the basis of the auditor's knowledge and skills which then contribute to forming self-efficacy. Competent auditors will feel more confident in their abilities, so they are better able to make audit decisions objectively and appropriately. Baatwah *et al.* (2023) stated that self efficacy mediates the relationship between competence and auditor performance. Muterera (2024a) also confirms that auditors who have high competence, indirectly produce stronger audit judgements through confidence that develops from self efficacy.

H6: Competence has a positive effect on Audit Judgement which is mediated by Self Efficacy.

G. The Effect of Experience on Audit Judgement Mediated by Self Efficacy

Experience shapes auditors' professional beliefs that strengthen self-efficacy. When auditors feel capable of dealing with audit pressure due to experience, they tend to make better audit decisions. In other words, self efficacy acts as a link between experience and audit judgement. Rahim *et al.* (2019) states that experience affects professional scepticism which is a form of self-efficacy in the audit context. Gizta (2020) added that work experience and training increase fraud detection indirectly through self efficacy and professional scepticism.

H7: Experience has a positive effect on Audit Judgement which is mediated by Self Efficacy.

Based on the literature review and previous research, the conceptual framework is depicted as in Figure 1

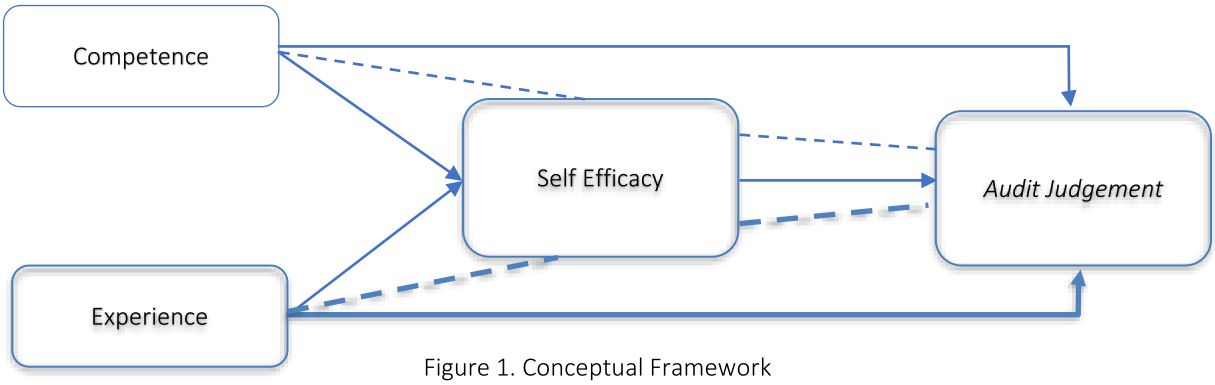


Figure 1. Conceptual Framework

RESEARCH METHODS

1. Research Approach and Type

   This research uses a quantitative approach with descriptive, causal, and explanatory analysis methods. The purpose of this approach is to determine the direct and indirect effects between the independent variables (competence and experience) on the dependent variable (audit judgement), with self efficacy as the mediating variable.Data analysis was conducted using the Structural Equation Modelling - Partial Least Square (SEM-PLS) method. This method was chosen because it is able to analyse the relationship between latent constructs simultaneously, both the measurement model (outer model) and the structural model (inner model). The analysis was carried out with the help of SmartPLS 4.0 software.
2. Population and Sample

   The population in this study were all Government Internal Supervisory Apparatus (APIP) within the Regional Inspectorate of Banyumas Regency. The sampling technique used was purposive sampling, with criteria:
   a. Serving as APIP auditor
   b. At least one year of experience
   c. Have attended formal training or education in auditing

   The number of respondents collected was 62 people.
3. Data Collection

   Primary data was collected using a questionnaire structured in the form of a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). The questionnaire was distributed via Google Form which was distributed directly to respondents via the WhatsApp application. To maintain validity, the researcher contacted the respondents personally and provided a brief explanation of the research objectives. The following is part of the operational definition of variables for *Audit Judgement* and *Auditor Experience* which is clarified, simplified, and arranged in a systematic format in accordance with academic writing standards. I also added a description of the indicators in the form of a concise table so that it is easy to understand and use in the preparation of research instruments:

Table 1. Respondent Criteria

Respondent Criteria		Total	Percentage
Gender	Male	23	37%
	Women	39	63%

Respondent Criteria		Total	Percentage
	Total	62	100%
Age	< 30	17	27%
	30 - 35	13	21%
	36 - 40	7	11%
	> 40	25	41%
	Total	62	100%
Last Education	HIGH SCHOOL	0	0%
	Diploma	2	3%
	S1	50	81%
	S2	10	16%
	S3	0	0
	Total	62	100%
Work experience	1 - 5 years	29	47%
	6 - 10 years	8	13%
	11 - 15 years	8	13%
	> 15 years	17	27%
	Total	62	100%

4. Operational Definition of Variables

a. Audit Judgement (Y)

Audit judgement is a policy or professional judgement made by the auditor in formulating an opinion on financial statements based on available audit information and evidence. This process includes collecting, evaluating, and interpreting data and making decisions in conditions of uncertainty, complexity, and limited information (Jamilah et al., 2007). Audit judgement is influenced by the auditor's technical knowledge, experience, audit conditions, and professional responsibility in maintaining objectivity and integrity.

Indicators	Explanation
1. Decisions based on available information	Auditor's ability to use existing audit data systematically and optimally
2. Assessment of a particular situation	Evaluation of audit risk and entity context
3. Auditor's opinion or perception	Assessment of materiality and results of audit procedures
4. Auditor's professional responsibility	Consideration of internal control systems and personal competence

Source: Jamilah et al. (2007)

b. Competence (X1)

Auditor competence is a set of knowledge, skills, and professional attitudes that must be possessed by auditors in order to be able to carry out audit tasks effectively, efficiently, and in accordance with audit standards. Competence plays an important role in ensuring that auditors are able to assess risks, understand systems, and draw appropriate conclusions (BPKP, 2010; Tuanakotta, 2013).

Indicators	Explanation
1. Technical audit knowledge	Mastery of auditing, accounting, and related regulatory standards
2. Audit skills	Ability to perform procedures, analyse evidence, and compile reports
3. Understanding of professional standards	Understanding of SPAP, government regulations, and professional code of ethics
4. Objectivity and integrity	Ability to maintain independence and be professional in all situations
5. Critical thinking skills	Proficiency in logically and deeply assessing audit information

Source: BPKP (2010); Tuanakotta (2013); Hartan & Waluyo (2016)

c. Auditor Experience (X2)

Auditor experience is an accumulation of auditor exposure to various audit assignments, both in terms of duration, variety of cases, and complexity of problems handled. Experience increases the auditor's ability to recognise risks, evaluate audit findings, and make the right decisions (Jamilah et al., 2007; Sumarni & Baso, 2020).

Indicators	Explanation
1. Length of time working as an auditor	Years or tenure in audit
2. Number of assignments that have been handled	Number and type of audit cases handled
3. Ability to detect errors	Ability to recognise errors or anomalies in financial reporting
4. Awareness of the potential for error	Be alert to the risk of misstatement or non-conformity
5. Experience improves auditability	Perception that experience impacts audit acumen and efficiency

Source: Jamilah et al. (2007)

d. Self Efficacy (Z)

Self efficacy is the auditor's belief in his or her ability to complete audit tasks effectively, accurately, and according to standards despite complex and stressful conditions. Self efficacy is an important psychological factor that encourages auditors to remain confident, resilient, and professional in making audit decisions (Bandura, 1997; Muterera, 2024b). Self-efficacy in this study was adapted from the indicators used by Hurtt (2010), Cassia & Magno (2021), and Al Natour et al. (2023), and adjusted to the context of the auditor profession.

Indicators	Explanation
1. Confidence in completing audit tasks thoroughly	Auditors are confident that they can complete the audit in a timely and accurate manner
2. Confidence in making audit decisions	Auditors feel confident that they are able to make independent and informed decisions

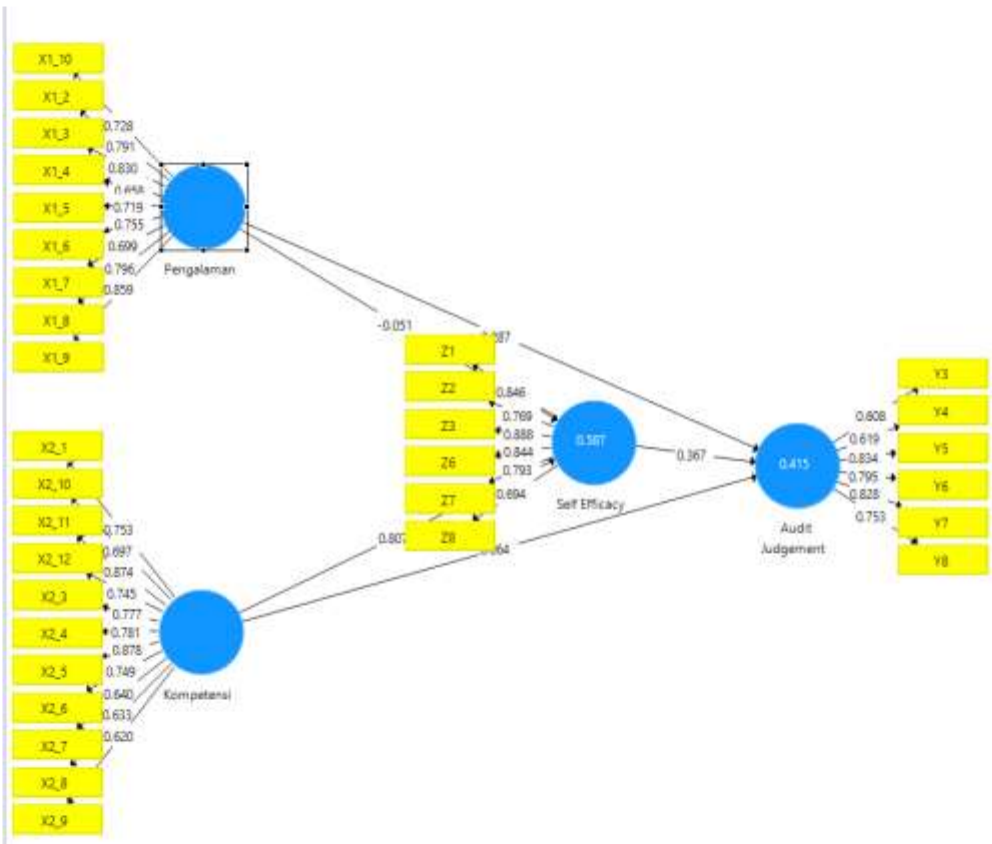
Indicators	Explanation
3. Ability to deal with pressure	Auditors can work effectively under pressure or complex conditions
4. Self-control when dealing with audit issues	Auditors are not easily panicked or affected when faced with findings or problems
5. Motivation and commitment to the audit	Auditors have a strong drive to complete the audit optimally

Source: Hurtt (2010); Muterera (2024b); Al Natour et al. (2023); Cassia & Magno (2021)

RESULTS AND DISCUSSION

1. Convergent Validity Test

Convergent validity is used to measure the extent to which indicators in a construct correlate with each other and truly represent the variable being measured. This validity is assessed through the outer loading value, where an indicator is considered valid if it has a value above 0.70. However, values between 0.50 to 0.70 are still acceptable in exploratory conditions (Rahadi, 2023). In this study, the outer loading values of the indicators for the Competence, Experience, Self Efficacy, and Audit Judgement variables show numbers that are mostly above 0.70, which indicates that each indicator has a strong contribution in explaining the latent variable it represents. This means that all constructs in the model meet the requirements of convergent validity and can be used for further model testing.



2. Discriminant Validity Test

Discriminant validity aims to assess whether a construct has distinctiveness and does not overlap with other constructs. In this study, discriminant validity was tested through two approaches:

a) Fornell-Larcker Criteria

Constructs are considered discriminantly valid if the root value of the Average Variance Extracted (AVE) for each construct is greater than the correlation value between other constructs. Based on Table 2, the root value of the AVE of each construct (Competence, Experience, Self Efficacy, and Audit Judgement) is shown to be higher than the correlation between constructs, which indicates that each construct has adequate discrimination.

	Audit Judgemenet	Independence	Red Flags	Scepticism
Audit Judgement	0.745			
Competence	0.562	0.814		
Experience	0.579	0.746	0.762	
Self Efficacy	0.590	0.766	0.606	0.808

b) Average Variance Extracted (AVE)

Discriminant validity is also confirmed through the AVE value, where the minimum accepted value is 0.50. The AVE values of the four constructs in this study are above 0.50 (see Table 3), which confirms that most of the indicator variance can be explained by their respective constructs.

	AVE
Audit Judgement	0.555
Competence	0.556
Experience	0.581
Self Efficacy	0.653

c) Reliability Test

Construct reliability is measured through three main indicators, namely Composite Reliability (CR), Cronbach's Alpha, and Rho A. Each is considered adequate if it has a value of more than 0.70. Based on the results of data processing (Table 3), all constructs in this study-Competence, Experience, Self Efficacy, and Audit Judgement-have a CR, Cronbach's Alpha, and Rho A value above 0.70. This indicates that this research instrument is consistent and reliable in accurately measuring each construct (Rahadi, 2023).

	Cronbach's Alpha	Rho_A	Composite Reliability
Audit Judgement	0.838	0.862	0.881
Competence	0.918	0.924	0.931
Experience	0.909	0.916	0.925

Self Efficacy	0.892	0.899	0.918

d) Inner Model Evaluation (Structural Model)

Evaluation of the inner model aims to determine the predictive power between constructs through the R-Square (R^2) value. The R^2 value used as an interpretation guide is:

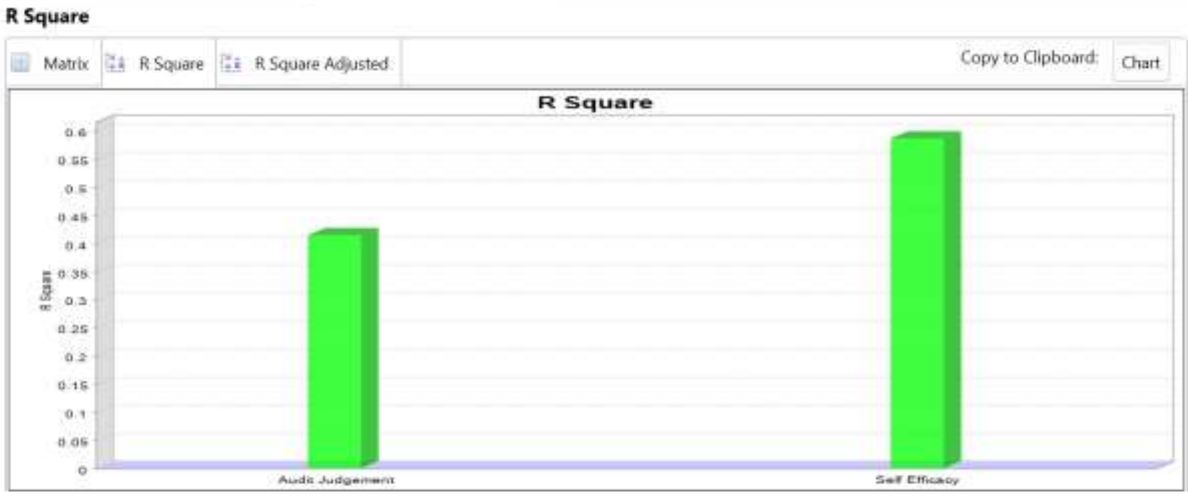
1) 0.67 (strong),
2) 0.33 (medium/moderate), and
3) 0.19 (weak) (Rahadi, 2023).

Data processing results show:

1) The R^2 value for Self Efficacy is 0.398, which means that about 39.8% of the variability in Self Efficacy can be explained by the Competence and Experience variables. This value is included in the medium category.
2) The R^2 value for Audit Judgement is 0.511, meaning that 51.1% of the variance in Audit Judgement can be explained by Competence, Experience, and Self Efficacy. This value indicates the strength of the model is quite strong.

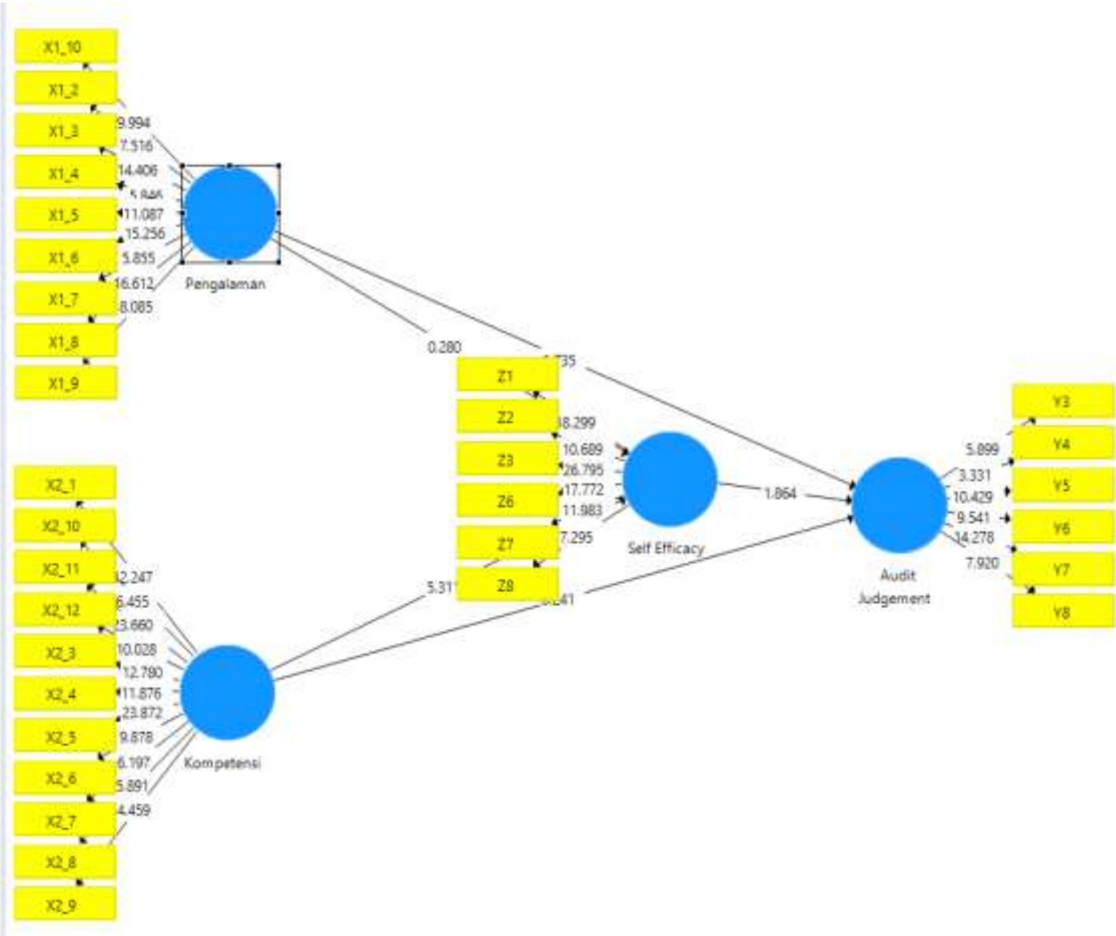
   Thus, the structural model in this study has good predictive ability and is suitable for hypothesis testing.

	R Square	R Square Adjusted
Audit Judgement	0.415	0.385
Self Efficacy	0.587	0.573



e) Hypothesis Test (Path Coefficient)

Hypothesis testing in this study uses the bootstrapping method with the help of the SmartPLS application. Testing is carried out on direct effects and indirect effects between constructs, based on the t-statistic value and p-value. Significance is determined based on the p-value limit ≤ 0.05. Hypothesis testing is conducted to determine whether the relationship between variables in the model is statistically significant. This test uses the t-statistic value from the bootstrapping results by considering direct effects and indirect effects.



1) Direct Effects

The results of testing the direct relationship show that:

Path		*TV Value*	*Pvalues*
H1	Competence -> Audit Judgement	0.064	0.810
H2	Competence -> Self Efficacy	0.807	0.000
H3	Experience -> Audit Judgement	0.287	0.083
H4	Experience -> Self Efficacy	-0.051	0.779
H5	Self Efficacy -> Audit Judgement	0.367	0.063

Path		*TV Value*	*Pvalues*
H6	Competence -> Self efficacy -> Audit Judgement	0.297	0.073
H7	Experience -> Self efficacy -> Audit Judgement	-0.019	0.800

a) **The Effect of Competence on Audit Judgement (H1)**

Result: t-statistic = 0.241; p-value = 0.810 → Not Significant

Conclusion: H1 is rejected

This finding indicates that competence does not have a significant direct effect on audit judgement. Although the Theory of Planned Behavior and Theory of Attitude and Behavior theoretically explain that competent individuals will have good professional behaviour, this result does not support this theory. Wahidahwati & Asyik (2022) found that competence has a significant effect on audit judgement on external auditors. However, this result is in line with Andriana *et al.* (2023) which states that competence does not directly affect audit judgement because it is influenced by structural pressures and organisational factors. A possible reason for this result is that government internal auditors (APIP) are under high structural pressure, such as being subordinate to the regional head, so technical competence alone is not enough to influence their audit judgement.

b) The Effect of Competence on Self Efficacy (H2)
Result: t-statistic = 5.311; p-value = 0.000 → Significant
Conclusion: H2 accepted
These results prove that competence has a significant positive effect on self-efficacy. Auditors who have a deep understanding of auditing standards, regional financial systems, and technical skills will feel more confident in completing their duties. Muterera (2024a) stated that technical competence is the main determinant in the formation of self-efficacy in the accounting profession. Cassia & Magno (2021) add that self efficacy increases when a person feels cognitively able to complete the task.

c) The Effect of Experience on Audit Judgement (H3)
Result: t-statistic = 1.735; p-value = 0.083 → Not Significant
Conclusion: H3 is rejected
Although the p-value is close to the significance limit, experience has not proven significant to audit judgement. This means that the number of audit assignments or length of service does not necessarily guarantee the quality of auditor judgement in decision making. Sumarni & Baso (2020) stated that repeated experience can actually become routine and reduce sensitivity to audit risk. Shaleh et al. (2024) also found that experience affects audit judgement only when combined with continuous training.

d) The Effect of Experience on Self Efficacy (H4)
Result: t-statistic = 0.280; p-value = 0.779 → Not Significant
Conclusion: H4 is rejected
This result implies that the auditor's experience has not been able to increase confidence in completing the audit. This may be because the experience is not reflective enough or because it is not accompanied by results that build self efficacy. Al Natour *et al*. (2023) state that positive experiences will strengthen self efficacy, but if the experience is only administrative or routine, this effect does not appear. Amlayasa & Riasning (2022) emphasised the importance of varied and challenging experiences in shaping self-efficacy.

e) The Effect of Self Efficacy on Audit Judgement (H5)
Result: t-statistic = 1.864; p-value = 0.063 → Not Significant
Conclusion: H5 is rejected
Although almost significant, this result shows that self efficacy has no real effect on audit judgement. This suggests that self-belief alone is not enough, if it is not balanced with a supportive work system or minimal external pressure.Nazri *et al.* (2023) showed that the self efficacy of auditors in Malaysia is very influential on judgement accuracy, but this study was conducted in the private sector environment. Rahayu & Gudono (2016) found similar results in public sector auditors, but suggested the need for moderation of organisational factors.

2. Indirect Effects

f) Competence → Self Efficacy → Audit Judgement (H6)
Result: t-statistic = 1.796; p-value = 0.073 → Not Significant
Conclusion: H6 is rejected
Although there is a positive relationship direction, the mediating effect of self efficacy is not strong enough. Auditor competence does increase self efficacy, but this increase has not fully translated into an influence on audit judgement. Baatwah et al. (2023*)* found that self efficacy mediates the effect of competence on fraud detection in internal auditors. However, Putri (2021) states that mediation does not occur if self efficacy is not supported by a work environment that encourages independent decision making.b. Experience → Self Efficacy → Audit Judgement *(H7)*.

g) Experience → Self Efficacy → Audit Judgement (H7)
Result: t-statistic = 0.254; p-value = 0.800 → Not Significant
Conclusion: H7 is rejected
This result reinforces that experience is unable to increase self efficacy and has no impact on audit judgement. That is, there is no mediating effect in this path. Gizta et al. (2020) state that experience and training only have an effect if accompanied by increased professional scepticism. Asbi Amin (2019) supports the importance of meaningful experiences that shape reflective and critical behaviour in audit decision-making.Here is the Conclusion and Practical Implications section of your research, which has been adapted to the title: "The Effect of Competence and Experience on Audit Judgement with Self Efficacy as a Mediating Variable"

CONCLUSION

This study aims to analyse the effect of competence and experience on audit judgement with self-efficacy as a mediating variable in Government Internal Supervisory Apparatus (APIP) at the Regional Inspectorate of Banyumas Regency. Based on the results of data analysis using SEM-PLS on 62 respondents, the following conclusions were obtained:

1. Competence has no direct effect on audit judgement.
   Although in theory competence is expected to improve the quality of auditor decision making, this result shows that technical competence alone is not enough to produce optimal audit judgement. This indicates the role of other factors, such as organisational pressures or limited independence of government internal auditors.
2. Competence has a significant positive effect on self-efficacy.
   Auditors who have technical mastery and a good understanding of auditing tend to have higher confidence in completing their duties. This shows that competence is an important foundation in shaping auditor self efficacy.
3. Experience has no effect on audit judgement or self-efficacy.
   This result shows that the length of service or the number of assignments that have been undertaken does not guarantee an increase in the auditor's ability to judge or confidence. Experience will only be effective if it is reflective, diverse, and challenging.
4. Self efficacy has no significant effect on audit judgement.
   Although self efficacy is theoretically an important psychological factor in shaping professional behaviour, this study has not found a significant effect of self efficacy on audit judgement. This may be influenced by structural pressures or internal control imbalances in the organisation.
5. Self efficacy does not mediate the effect of competence or experience on audit judgement.
   The results of testing the mediation effect show that self efficacy is not strong enough to be a link between competence/experience and audit judgement. This indicates that self efficacy needs to be strengthened internally and through organisational systems in order to make a real contribution to the quality of auditor decision making.

BIBLIOGRAPHY

Abadi, M. P. (2023). Effectiveness of MCP in Overseeing Government's Internal Supervision: A Case Study of Riau's Local Governments. *APTISI Transactions on Technopreneurship*, *5*(2), 190–204. https://doi.org/10.34306/att.v5i2.305

Al Natour, A. R., Al-Mawali, H., Zaidan, H., & Said, Y. H. Z. (2023). The Role of Forensic Accounting

Skills in Fraud Detection and The Moderating Effect of CAATTs Application: evidence from Egypt. *Journal of Financial Reporting and Accounting*. https://doi.org/10.1108/JFRA-05-2023-0279

Amlayasa, A. A. B., & Riasning, N. P. (2022). The Role of Emotional Intelligence in Moderating the Relationship of Self Efficacy and Professional Skepticism towards the Auditor's Responsibility in Detecting Fraud. *International Journal of Scientific and Management Research*, *05*(11), 01–04. https://doi.org/10.37502/ijsmr.2022.51101

Ananda Salsabila, Mayar Afriyenti, H. N. H. (2023). Pengaruh Indepedensi, Kompetensi dan Professional Skepticism terhadap Kemampuan Auditor Internal Pemerintah dalam Mendeteksi Fraud. *Jurnal Nuansa Karya Akuntansi*, *1*(1), 27–35.

Andriana, G., Setiawan, A., Wirawan, S., & Djajadikerta, H. (2023). The Influence of Independence, Experience, Gender, and Internal Control Auditor's Understanding of Audit Judgment in the Big Four Public Accounting Firms in Indonesia. *Jurnal Disrupsi Bisnis*, *6*(5), 493.

Arman Kamal, Mediaty, Arifuddin, S. (2022). The Effect of Competence and Professional Skepticism on Fraud Detection Skills. *International Journal Of All Research Writings*, *4*(2), 1–9.

Asbi Amin, S. R. M. M. (2019). Red Flag And Auditor Experience Toward Criminal Detection Trough Profesional Skepticism. *Jurnal Akuntansi*, *23*(1), 46. https://doi.org/10.24912/ja.v23i1.459

Baatwah, S. R., Al-Ansi, A. A., Almoataz, E. S., & Salleh, Z. (2023). Self efficacy, Remote Audit Proficiency, Effort, And Performance in the COVID-19 Crisis: an Auditor's Perspective. *Managerial Auditing Journal*, *38*(6), 832–862. https://doi.org/10.1108/MAJ-05-2022-3570

Baatwah, S. R., Ali Al-Ansi, A., Almoataz, E. S., & Salleh, Z. (2023). Toward understanding the self-efficacy of external auditors during COVID-19: empirical testing of traditional sources and virtual audit proficiency. *Journal of Financial Reporting and Accounting*, *21*(4), 867–894. https://doi.org/10.1108/JFRA-06-2022-0223

Bandura, A. (1977). Self Efficacy: Toward a Unifying Theory of Behavioral Change. *Psychological Review*, *84*(2), 191–215.

Bandura, A. (1997). Self-Efficacy: The Exercise of Control. In *W.H Freeman and Company New York* (Vol. 43, Issue 9).

Cassia, F., & Magno, F. (2021). Antecedents of professionals' self-efficacy in professional service firms: effects of external source credibility and content quality. *Journal of Business and Industrial Marketing*, *36*(13), 187–198. https://doi.org/10.1108/JBIM-11-2019-0485

Edy, S. A. (2021). The Effect of Red Flags, Competence, and Brainstorming on Fraud Detection with Auditor Professional Skepticism as Moderating Variable. *International Journal of Innovative Science and Research Technology*, *6*(3), 646–652. www.ijisrt.com646

Fipiariny. (2019). Persepsi Pemahaman Peranan Auditor, Etika Auditor Dan Independensi Auditor Internal Dalam Mewujudkan Good University Governance Dengan Gaya Kepemimpinan Sebagai Variabel Moderasi. *Jurnal Akuntansi Dan Bisnis*, *4*(1), 474. https://doi.org/10.32502/jab.v4i1.1884

Gizta, A. D. (2020). Pengaruh Red Flag dan Pelatihan terhadap Kemampuan Auditor Mendeteksi Fraud dengan Skeptisisme Profesional sebagai Variabel Intervening. *Journal Economic, Accounting, Scientific (CASH)*, *1*(2), 11–22.

Hapsari, A. U., Saraswati, E., & Kristianto, G. B. (2024). Pengaruh Pengalaman, Tekanan Ketaatan, Independensi, Dan Self Efficacy Terhadap Audit Judgement. *Jurnal Ekonomika Dan Bisnis (JEBS)*, *4*(5), 972–982.

Heider, F. (1958). The physcology of interpersonal relations. *In Social Forces*, *37*(3).

Irwanda, Y., & Kuntadi, C. (2024). Pengaruh pengalaman, pengetahuan dan skeptisisme profesional terhadap audit judgement 1). *Jurnal Ilmiah Ekonomi Dan Manajemen*, *2*(6), 149–161.

Jamilah, S., Fanani, Z., & Chandr, G. (2007). Pengaruh Gender, Tekanan Ketaatan, dan Kompleksitas Tugas terhadap Audit Judgment. *Simposium Nasional Akuntansi 10*, 1–30.

Jayanti, F. D. (2020). Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum, Dan Dana Alokasi Khusus Terhadap Belanja Modal Di Kabupaten/Kota Provinsi Jawa Tengah Periode 2016-2018.

Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi, *8*(3), 335–341. https://doi.org/10.35794/emba.v8i3.30045

Muchtar, M., & Utama, P. (2020). Urgensi Audit Judgement Pada Post Clearance Audit. *Jurnal Perspektif Bea Dan Cukai*, *4*(1), 1–19. https://doi.org/10.31092/jpbc.v4i1.760

Muterera, J. (2024a). Developing a Measurement Instrument for Technical and Analytical Skills in Auditing for Enhanced Fraud Detection. *Finance & Accounting Research Journal*, *6*(2), 226–240. https://doi.org/10.51594/farj.v6i2.821

Muterera, J. (2024b). the Auditor Self-Efficacy Scale: Measuring Confidence in Technical Skills, Technological Adaptation, and Interpersonal Communication. *Finance & Accounting Research Journal*, *6*(3), 331–346. https://doi.org/10.51594/farj.v6i3.873

Muterera, J. (2024c). Validation of the Auditor's Self-Efficacy Scale. *Journal of Finance and Accounting*, *12*(1), 43–51. https://doi.org/10.12691/jfa-12-1-3

Nazri, S. N. F. S. M., Zahba, I. H., Zolkaflil, S., & Zainuddin, N. (2023). The Influence of Professional Skepticism on Fraud Detection: The Case of Malaysian Non – Big 4 Auditors. *Management and Accounting Review*, *22*(1), 201–228. https://doi.org/10.24191/mar.v22i01-09

Noviranza, R., & Haq, A. (2024). Pengaruh Audit Knowledge, Audit Experience, Self Efficacy Terhadap Audit Judgement: Peran Kompleksitas Tugas Sebagai Variabel Moderating. *Ebid: Ekonomi Bisnis Digital*, *2*, 27–38.

Putri, N. H. (2024). Pengaruh Big Data Analytics, Self Efficacy, Kompetensi Auditor, Dan Pelatihan Audit Terhadap Fraud Detection Dengan Skeptisisme Profesional Sebagai Variabel Intervening. In *Universitas Islam Negeri Syarif Hidayatullah* (Vol. 15, Issue 1).

Rahayu, S., & Gudono, gudono. (2016). Faktor-Faktor yang Mempengaruhi Kemampuan Auditor dalam Pendeteksian Kecurangan : Sebuah Riset Campuran dengan Pendekatan Sekuensial Eksplanatif. *Simposium Nasional Akuntansi XIX Lampung*, 1–31.

Rahim, S., Muslim, M., Larasati, I. S., & Amin, A. (2019). Red Flag And Auditor Experience Toward Criminal Detection Trough Profesional Skepticism. *Jurnal Akuntansi*, *23*(1), 46. https://doi.org/10.24912/ja.v23i1.459

Ramadhani, M. I. N., Suryanawa, I. K., & Sudirga, I. G. A. D. S. (2024). The Influence Of Independence , Integrity , And Professionalism On Audit Judgement (Study At BPK RI Representative Of Bali Province). *Jurnal Ekonom*, *13*(03), 204–218. https://doi.org/10.54209/ekonomi.v13i03

Safira Indriyani, L. H. (2021). Pengaruh Pengalaman Audit, Skeptisme Profesional Dan Time Pressure Terhadap Kemampuan Auditor Mendeteksi Fraud. *Jurnal Akuntansi Dan Governance*, *1*(2), 113. https://doi.org/10.24853/jago.1.2.113-120

Saputra, W., & Mulya, A. S. (2021). The Influence Of Accountability, Self Efficacy, And Task Complexity On The Performance Of Audit Judgement Variables Intervening Effort. *Jurnal Akuntansi Dan Keuangan Universitas Jambi*, *6*(4), 211–223.

Shaleh, M., Subhan, S., & Fahira, A. N. (2024). Pengaruh Kompleksitas Tugas, Time Budget Pressure dan Pengalaman Auditor Terhadap Audit Judgement. *Jurnal Ilmiah Akuntansi Peradaban*, *X*(1), 1–13.

Sukma, A. M. (2024). *Anggota BPK Achsanul Qosasi Didakwa Terima Suap Rp40 Miliar!* Kabar 24 Bisnis. https://kabar24.bisnis.com/read/20240307/16/1747427/anggota-bpk-achsanul-qosasi-didakwa-terima-suap-rp40-miliar

Sumarni, R., & Baso, S. (2020). Pengaruh Akuntabilitas, Pengetahuan, Dan Pengalaman Terhadap Kualitas Hasil Kerja Auditor Pada Inspektorat Kabupaten Mamasa Provinsi Sulawesi Barat. *Tangible Journal*, *5*(1), 111–130. https://doi.org/10.47221/tangible.v5i1.102

Sumartono, S., Yana Ermawati, & Rorong, T. M. (2023). Influence of Experience and Professional Skepticism on Audit Judgement of Government External Auditors. *Jurnal Akuntansi & Auditing Indonesia*, *26*(15), 211–223. https://doi.org/10.20885/jaai.vol26.iss2.art10

Wahidahwati, W., & Asyik, N. F. (2022). Determinants of Auditors Ability in Fraud Detection. *Cogent Business and Management*, *9*(1). https://doi.org/10.1080/23311975.2022.2130165

Wowor, P. E., Nangoi, G., & Kalangi, L. (2021). Analisis Pengaruh Pengalaman, Independensi, Keahlian

Dan Situasi Audit Terhadap Skeptisme Profesional Auditor (Studi Pada BPK RI Perwakilan Provinsi Sulawesi Utara Dan BPK RI Perwakilan Provinsi Gorontalo). *Jurnal Riset Akuntansi Dan Auditing "GOODWILL,"* *12*(1), 99–111. https://ejournal.unsrat.ac.id/v3/index.php/goodwill/article/view/34926

Zakaria, F., & Setyahuni, S. W. (2023). What Factors Affect The Fraud Detection ? The Role of Red Flags and Auditor Experience. *Jurnal Akuntansi Dan Perpajakan*, *9*(1), 82–92.