

Determinants of Regional Audit Quality: Big Five Personality Traits, Time Pressure, and the Mediating Role of Fraud Detection Capability in Indonesia's Audit Board.

Supono¹, Dinar Purwidiyanto², Galih Jaya Kusumah³

¹²³Master's Program in Accounting, Business and Information Institute – Kesatuan, Indonesia

*Email corresponding author: magisterakuntansi@ibik.ac.id

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Abstract

This study examines the effects of Big Five Personality and time pressure on local government financial audit quality, with fraud detection ability as a mediating variable among auditors of BPK-RI Regional Offices. A quantitative survey approach was employed, involving 174 auditors, and the data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that Big Five Personality has a positive and significant effect on audit quality and fraud detection ability, while fraud detection ability also has a positive and significant effect on audit quality. In contrast, time pressure does not significantly affect either audit quality or fraud detection ability. Mediation analysis confirms that fraud detection ability partially mediates the relationship between Big Five Personality and audit quality, whereas no mediation effect is found for time pressure. These findings suggest that variations in local government audit quality are primarily explained by auditors' personality characteristics and fraud detection capabilities rather than time pressure. This study highlights the importance of strengthening fraud detection competencies and personality-aligned human resource development to enhance audit quality in the public sector.

Keywords: Big Five Personality; Time Pressure; Fraud Detection; Audit Quality

INTRODUCTION

The extensive authority granted to local governments in overseeing public financial resources necessitates a fundamental commitment to accountability and transparency as inseparable components of regional governance. In this context, financial audits conducted by the Regional Offices of the Indonesia's Audit Board (BPK-RI) function as an essential assurance mechanism, ensuring that the management of regional finances aligns with established regulatory frameworks while mitigating the risks of irregularities and fraudulent activities. Nevertheless, upholding the quality of these audits remains a persistent challenge for BPK auditors, who must navigate intricate legal landscapes, limited auditing resources, and the rigorous demand to complete assignments within specific timeframes.

Within the sphere of regional financial auditing, the audit quality is determined not only by the precision of procedural selection and analytical depth but is also profoundly shaped by the

auditor's individual personality. Research within accounting and auditing literature frequently utilizes the Big Five Personality framework to categorize individual traits into five distinct dimensions: openness to experience, conscientiousness, extraversion, agreeableness, and emotional stability. This framework is particularly pertinent as it elucidates variations in work-related behaviors and professional judgment during audit assignments. Personality traits influence how auditors perceive and manage professional stress, their analytical rigor, and the overall quality of their professional judgment. For instance, auditors exhibiting high levels of conscientiousness tend to demonstrate greater discipline and meticulousness in their analysis, whereas those with higher neuroticism may experience increased anxiety under significant time pressure. Consequently, personality traits serve as a critical factor in explaining performance disparities among auditors, even when operating within identical audit engagements. In addition, a considerable body of prior empirical literature has demonstrated a compelling correlation between an auditor's inherent personality characteristics and the ultimate standard of audit quality (Cameran et al., 2022; Samagaio & Felício, 2022).

Conversely, time pressure emerges as a pervasive factor in auditing practice, where auditors often operate under predetermined schedules, condensed reporting timelines, and substantial workloads. Such pressure can potentially compromise the auditing process by leading to the curtailment of certain procedures, diminished analytical precision, or accelerated decision-making that lacks sufficient depth. While moderate time pressure may occasionally foster focus and efficiency, excessive levels are likely to impair the quality of an auditor's professional judgment. Similarly, distinct empirical inquiries have meticulously scrutinized the ramifications of budgetary and time-related constraints on the standard of audit quality within the public sector (Aswar et al., 2021; Meidawati & Assidiqi, 2019).

Beyond time pressure and personality, the capacity for fraud detection significantly influences both the audit process and its subsequent outcomes. In the context of local government financial audits, fraud indicators are discernible through the systematic review of documents, financial transaction patterns, and the conduct of government officials and employees. Auditors possessing advanced fraud detection ability are expected to identify "red flags" effectively and design appropriate audit procedures, thereby enhancing the overall quality of audit results. Accordingly, this research positions fraud detection as a mediating variable in the relationship between the Big Five Personality traits, time pressure, and regional financial audit quality. Previous studies have established links between personality dimensions, professional judgment, and work-related stress concerning fraud detection abilities within the public sector audit environment (Balboula & Elfar, 2024; Wahidahwati & Asyik, 2022; Yusnaini et al., 2025).

Building upon these considerations, this study aims to analyze how the Big Five Personality traits and time pressure influence the quality of regional financial audits, specifically exploring whether these effects are mediated through the auditor's fraud detection ability. This research focuses on regional financial auditing due to its unique characteristics centered on public accountability, which differs fundamentally from private sector auditing that prioritizes profitability, thus requiring a more specific investigation.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Regional Financial Audit Quality

In the context of this study, regional financial audit quality is interpreted as the excellence inherent in both the audit execution and its resultant outputs. This quality is manifested through the precise application of audit procedures, a high degree of compliance with prevailing auditing standards, and the auditor's proficiency in evaluating issues and articulating them as reliable and accountable audit findings. Extant literature concerning judgment and audit quality indicates that audit outcomes are shaped by a confluence of factors, including individual auditor characteristics, specific task attributes, and the governance conditions of the audited entity (Friska & Agustia, 2025; Gerged et al., 2020; Samagaio & Felício, 2022). Consequently, the standard of audit quality in the regional public sector is determined not only by an auditor's internal attributes but is also significantly influenced by situational engagement conditions, including the presence of time pressure during the audit's execution.

Big Five Personality as an Auditor's Personal Characteristic

The Big Five Personality framework is extensively utilized to represent individual personality through five core dimensions: openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (emotional stability). In the context of regional financial auditing, these personality characteristics are highly relevant as they potentially influence work styles, disciplinary levels, responses to assignment-related stress, and the cognitive processes through which auditors evaluate data and information during an engagement.

Diverse empirical studies have demonstrated that an auditor's personality dimensions are intrinsically linked to audit quality (Samagaio & Felício, 2022). Moreover, prior research emphasizes that personality traits play a pivotal role in explaining variances in audit quality beyond the factors inherent to the audited entity itself (Cameran et al., 2022). Other studies utilizing auditor personality data have also identified a significant relationship between individual characteristics and audit quality, even when the Big Five framework is not explicitly employed (Aobdia et al., 2025; Kallunki et al., 2019). These collective findings provide a robust theoretical

foundation for testing the Big Five Personality as a primary determinant of regional financial audit quality.

Time Pressure in Regional Financial Auditing

Time pressure, which encompasses both time budget pressure and time deadline pressure, refers to the conditions wherein auditors face limited time allocations for executing audit procedures through to the finalization of the Audit Result Report. Such constraints have the potential to alter an auditor's professional behavior, influence the prioritization of audit procedures, and affect the breadth and depth of the testing performed.

Multiple studies indicate that time budget pressure is a variable frequently associated with audit quality (Aswar et al., 2021; Meidawati & Assidiqi, 2019). Nevertheless, existing empirical evidence remains somewhat inconsistent; some findings prove that time pressure significantly impacts audit quality, while in other contexts, this influence appears weak or statistically insignificant (Calocha & Herwiyanti, 2020; Yustina et al., 2023). In light of this, the time pressure variable remains essential to test within the public sector audit environment, specifically at BPK Regional Offices, to obtain empirical evidence regarding the extent to which it affects audit quality in practice.

Auditor Fraud Detection Ability

Fraud detection ability reflects an auditor's capacity to identify fraudulent indicators, understand the characteristics and patterns of fraud, recognize the existence of "red flags," and design as well as direct appropriate audit procedures to investigate such indications. In the domain of regional financial auditing, fraud detection ability is a critical factor, given that potential misstatements and irregularities may arise in specific transactions or activities; thus, a limited capacity to detect fraud could potentially diminish the quality of both the audit process and its results.

An auditor's proficiency in detecting fraud is influenced by various determinants, including audit experience, professional ethics and integrity, levels of professional skepticism, and inherent personality traits (Wahidahwati & Asyik, 2022). Correspondingly, quantitative research suggests that personality characteristics and professional skepticism are related to the quality of an auditor's judgment in evaluating evidence, which is directly relevant to the fraud detection process (Chen et al., 2023). Additionally, other studies indicate that work pressure, time constraints, and the control environment of an assignment are linked to fraud detection ability (Khairunnisa et al., 2025; Yusnaini et al., 2025). These findings support the perspective that fraud detection ability does not function in isolation but is instead influenced by both the auditor's personality characteristics and the situational conditions of the audit engagement.

Based on the aforementioned literature review, this study has developed six (6) hypotheses to be tested:

H1: Big Five Personality influences regional financial audit quality.

H2: Time pressure influences regional financial audit quality.

H3: Big Five Personality influences the fraud detection ability of regional financial auditors.

H4: Time pressure influences the fraud detection ability of regional financial auditors.

H5: The fraud detection ability of regional financial auditors influences regional financial audit quality.

H6: Fraud detection ability mediates the influence of Big Five Personality and time pressure on regional financial audit quality

RESEARCH METHODS

Research Design and Approach

This study adopts a quantitative approach utilizing a survey method, executed through the distribution of questionnaires to respondents. Data processing and analysis are performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM), operated via SmartPLS version 4 software. PLS-SEM was selected due to its superior capability in simultaneously testing research models involving multiple latent constructs, including higher-order constructs (HOC) within the Big Five Personality variable, while facilitating robust mediation analysis through bootstrapping procedures.

Population dan Sample

The population for this research comprises auditors assigned to the Regional Offices of the BPK-RI, whose primary responsibility is the financial audit of regional government management. The sampling technique employed is non-probability sampling with an availability sampling approach, wherein respondents are selected based on their availability and willingness to participate in the survey. Initially, 175 completed questionnaires were collected; however, following a data verification process, one respondent with a duplicate identity was excluded from the dataset. Consequently, the final analytical dataset consists of 174 respondents.

Data Source and Collection Technique

The data utilized in this study are primary data obtained through questionnaires employing a seven-point Likert scale (1–7). All items were formulated as positive statements without the use of reverse items. Data verification confirmed the absence of missing values within the dataset. The respondent screening process was conducted based on the "Unit Kerja" column, specifically

targeting those containing the phrase "BPK Perwakilan," and only data meeting this criterion were used for further analysis.

Operational Definitions of Variables and Indicators

The final structural model (stage 2) in this study encompasses four primary variables: (1) Big Five Personality (BFP), treated as a higher-order construct; (2) Time Pressure (TP), reflecting the temporal constraints during audit execution; (3) Fraud Detection (FD), positioned as the mediating variable; and (4) Audit Quality (AQ), representing the standard of regional financial audit processes and outcomes.

The operational definitions for each variable and their respective indicators are presented in the following table.

Table 1. Operational Definitions of Variables and Indicators

Variable	Operational Definition	Primary Dimensions / Indicators
Big Five Personality (BFP)	Auditor personality traits describing behavioral tendencies, attitudes, and work patterns in executing regional financial audits, measured through five core personality dimensions.	1. Openness to Experience: Openness to new ideas, cognitive flexibility, and analytical capacity. 2. Conscientiousness: Discipline, meticulousness, responsibility, and achievement orientation. 3. Extraversion: Tendency for active interaction, assertiveness, and communication within the audit team. 4. Agreeableness: Cooperative attitude, empathy, and collaborative ability. 5. Emotional Stability: Capacity to regulate emotions and maintain composure under assignment pressure.
Time Pressure (TP)	The level of temporal constraint perceived by auditors due to limited time allocations and deadlines for completing regional financial audits, which may influence procedural execution and professional judgment.	1. Time Budget Pressure: Time sufficiency relative to the audit workload. 2. Time Deadline Pressure: Pressure to finalize audits and reporting according to schedule. 3. Perception of Time Limitations: Auditor's perception regarding time adequacy for performing sufficient testing.

Variable	Operational Definition	Primary Dimensions / Indicators
Fraud Detection Ability (FD)	The auditor's proficiency in identifying, understanding, and following up on fraudulent indicators in regional financial audits through appropriate audit procedures.	1. Identification of Fraud Indicators: Ability to recognize potential misstatements and irregularities. 2. Understanding Fraud Characteristics and Patterns: Comprehension of fraud modes and characteristics. 3. Recognition of Red Flags: Ability to detect early signs of fraud. 4. Design of Audit Follow-up: Ability to determine relevant subsequent procedures.
Audit Quality (AQ)	The degree of excellence in the process and results of regional financial audits, reflected in compliance with standards, procedural precision, and the reliability of findings and conclusions.	1. Precision in the execution of audit procedures. 2. Compliance with auditing standards. 3. Quality of Audit Findings: Relevance, evidentiary sufficiency, and clarity of findings. 4. Reliability of Conclusions and Recommendations: Professional accountability.

Source: compiled from various academic literature and the theoretical framework

All dimensions in this study are modeled using a reflective approach. Specifically for the BFP variable, the first stage involves a reflective model to estimate scores for each first-order construct (SCORE_O, SCORE_C, SCORE_E, SCORE_A, and SCORE_ES). Subsequently, in the second stage, these first-order scores serve as reflective indicators for the formation of the BFP higher-order construct via a two-stage approach.

Data Processing Stages

Data analysis in this study was conducted through the following sequential stages:

1. Data Preparation

The initial phase involved data cleaning and preparation, including respondent filtering based on work unit suitability, removal of duplicate data, elimination of identity columns irrelevant to the analysis, and verification of scale and indicator label consistency. All indicators were measured using a seven-point Likert scale, structured as positive statements with no missing values. The final dataset for analysis consists of 174 respondents.

2. Research Model Construction

Measurement models were constructed using SmartPLS version 4 by applying reflective constructs as defined. For the Big Five Personality variable, five first-order constructs representing its dimensions (O, C, E, A, and ES) were initially formed. Upon running the PLS algorithm, scores for each first-order construct were extracted and utilized as indicators to form the BFP higher-order construct in the second stage through a two-stage approach.

3. Measurement Model Evaluation

Reflective measurement models were evaluated based on standard PLS-SEM assessment criteria:

First, outer loadings were assessed, with an ideal criterion of ≥ 0.70 ; indicators between 0.40 and 0.70 were considered for retention based on overall construct reliability and validity.

Second, internal consistency reliability was evaluated using Cronbach's alpha and Composite Reliability (ρ_c) with a threshold of ≥ 0.70 .

Third, convergent validity was assessed via Average Variance Extracted (AVE), with a target of ≥ 0.50 .

Fourth, discriminant validity was tested using the Heterotrait–Monotrait (HTMT) ratio as the primary criterion, as it is more sensitive than the classical Fornell–Larcker criterion in detecting discriminant validity issues in PLS-SEM (Henseler et al., 2015; Ab Hamid et al., 2017).

4. Structural Model Evaluation

The structural model was evaluated to assess the direction and strength of relationships between constructs, specifically focusing on the path coefficients between Big Five Personality, Time Pressure, Fraud Detection, and Audit Quality. Additionally, the coefficient of determination (R^2) for endogenous constructs (FD and AQ) was analyzed to determine the proportion of variance explained by exogenous constructs.

5. Hypothesis and Mediation Testing

To assess the statistical significance of the proposed relationships, this study utilizes the bootstrapping procedure in SmartPLS version 4, with specific evaluative focus on:

- a. The t-statistics and p-values associated with direct effects; and
- b. The indirect effects, particularly regarding the mediation sequences of BFP $\rightarrow$ FD $\rightarrow$ AQ and TP $\rightarrow$ FD $\rightarrow$ AQ.

Such a bootstrapping approach is adopted as it corresponds with the inherent nature of PLS-SEM and bypasses the necessity for rigorous data normality assumptions (Hair et al., 2019). Integral to the interpretation of these mediation results is the meticulous accounting for uncertainty in effect estimations (Sarstedt & Moisescu, 2024). Building upon this analytical requirement, the reporting of mediation findings must encompass not only the significance of indirect pathways but also the relevant mediation effect sizes to ensure that the analysis remains comprehensive and highly informative within the PLS-SEM framework (Hair et al., 2019; Sabol et al., 2025).

6. Research Model Summary

Based on the conceptual framework, this study tests:

- a. Direct Effects: **H1: BFP → AQ; H2: TP → AQ; H3: BFP → FD; H4: TP → FD; and H5: FD → AQ;** and
- b. Indirect Effects: The role of fraud detection ability as a mediator, specifically **H6a: BFP → FD → AQ** and **H6b: TP → FD → AQ.**

The visual representation of the research model is as follows.

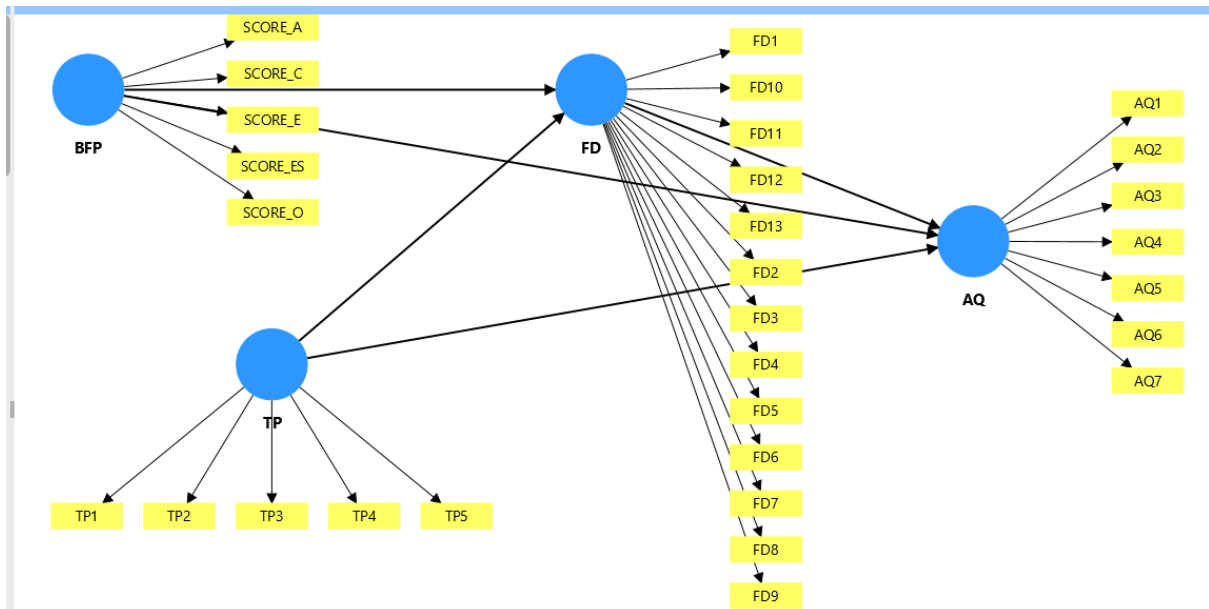


Figure 1. Research Model

RESULTS AND DISCUSSION

Descriptive Statistics of Respondents and Variables

In general, descriptive findings indicate that the respondents' fraud detection ability is at a high level (mean FD = 5.54 on a scale of 1–7), although substantial variation remains (SD = 0.84). This suggests that the capacity for fraud detection is not uniformly distributed among auditors. Notably, several indicators exhibit a relatively higher proportion of low scores (≤ 4), specifically concerning the identification of fraud indicators for follow-up (FD2), the comprehension of auditing standards related to fraud (FD4), and the technical formulation of detection procedures (FD6–FD8). Consequently, while the average ability is commendable, there remains a pressing need for technical and applied reinforcement of fraud detection ability to ensure its consistent implementation.

Regarding time pressure, the variable recorded a moderate average value (mean TP = 4.82; SD = 0.69). Nevertheless, significant proportions of low-level responses were observed in items related to difficulties in schedule adherence and discomfort regarding deadlines (TP2–TP4), indicating that time-related constraints are still perceived by a segment of respondents. These descriptive insights elucidate the structural model results, where moderate time pressure

managed through organizational mechanisms tends to result in statistically weak influences on both fraud detection ability and audit quality. This is consistent with the public sector audit environment, characterized by established Standard Operating Procedures (SOPs), team-based task distribution, and multi-layered reviews/supervision, which collectively prevent time pressure from immediately compromising audit outputs.

Evaluation of the Measurement Model

Outer Loadings

The evaluation of outer loadings was conducted to assess indicator reliability for reflectively modeled constructs, with results generally showing that indicators across all constructs met the recommended threshold of ≥ 0.70 . However, certain indicators with loadings slightly below this threshold were retained to preserve content validity, as the respective constructs had already fulfilled the overall criteria for internal reliability and convergent validity.

Based on the final model (Stage 2) estimations, all indicators demonstrated significant t-statistics with p-values < 0.05 , confirming that each contributes significantly to reflecting its latent construct. A comprehensive summary of the outer loading values within the final model is provided in the following table.

Table 2. Outer Loadings – Final Model

<i>Item</i>	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
AQ1 <- AQ	0.733	0.733	0.048	15.412	0.000
AQ2 <- AQ	0.780	0.778	0.052	15.137	0.000
AQ3 <- AQ	0.872	0.873	0.022	39.124	0.000
AQ4 <- AQ	0.874	0.875	0.028	31.270	0.000
AQ5 <- AQ	0.743	0.745	0.047	15.842	0.000
AQ6 <- AQ	0.765	0.766	0.040	18.891	0.000
AQ7 <- AQ	0.845	0.846	0.035	23.861	0.000
FD1 <- FD	0.671	0.672	0.044	15.206	0.000
FD10 <- FD	0.869	0.870	0.027	31.732	0.000
FD11 <- FD	0.795	0.794	0.037	21.474	0.000
FD12 <- FD	0.633	0.634	0.063	10.095	0.000
FD13 <- FD	0.773	0.773	0.038	20.609	0.000
FD2 <- FD	0.823	0.823	0.034	24.452	0.000
FD3 <- FD	0.899	0.900	0.015	60.650	0.000
FD4 <- FD	0.883	0.882	0.019	47.551	0.000
FD5 <- FD	0.757	0.758	0.035	21.458	0.000
FD6 <- FD	0.867	0.868	0.034	25.665	0.000
FD7 <- FD	0.892	0.892	0.018	49.628	0.000
FD8 <- FD	0.911	0.911	0.015	61.505	0.000
FD9 <- FD	0.918	0.918	0.013	69.338	0.000
SCORE_A <- BFP	0.853	0.852	0.026	33.374	0.000
SCORE_C <- BFP	0.884	0.883	0.020	45.178	0.000
SCORE_E <- BFP	0.882	0.881	0.022	40.788	0.000

<i>Item</i>	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>Standard deviation (STDEV)</i>	<i>T statistics (O/STDEV)</i>	<i>P values</i>
SCORE_ES <- BFP	0.839	0.838	0.029	29.166	0.000
SCORE_O <- BFP	0.844	0.843	0.026	33.060	0.000
TP1 <- TP	0.795	0.796	0.038	20.702	0.000
TP2 <- TP	0.699	0.678	0.100	7.020	0.000
TP3 <- TP	0.707	0.685	0.097	7.265	0.000
TP4 <- TP	0.744	0.727	0.083	9.004	0.000
TP5 <- TP	0.708	0.711	0.067	10.615	0.000

Source: processed research data

The audit quality (AQ) construct demonstrated outer loading values ranging from 0.733 to 0.874. Similarly, the Big Five Personality (BFP) higher-order construct exhibited robust dimensional loadings, with a range between 0.839 and 0.884. For the time pressure (TP) variable, loadings were recorded between 0.699 and 0.795, while the fraud detection (FD) construct showed values between 0.633 and 0.918, with two specific indicators situated below the 0.70 threshold. Collectively, these outcomes indicate that the measurement model has fulfilled the benchmarks for sufficient indicator reliability, thereby warranting its progression to the structural model evaluation phase.

Internal Reliability and Convergent Validity (CR and AVE)

Internal reliability was assessed via Cronbach's alpha and Composite Reliability (ρ_c), while convergent validity was evaluated using Average Variance Extracted (AVE). Results indicate that all latent constructs met the recommended criteria, with Composite Reliability exceeding 0.70 and AVE greater than 0.50. These findings indicate that the indicators employed demonstrate an adequate level of internal consistency and effectively represent the constructs under measurement. The comprehensive results of the reliability and validity assessments are presented in the following table.

Table 3. Construct Reliability and Validity

<i>Item</i>	<i>Cronbach's alpha</i>	<i>Composite reliability (rho_a)</i>	<i>Composite reliability (rho_c)</i>	<i>Average variance extracted (AVE)</i>
AQ	0.908	0.910	0.927	0.646
BFP	0.912	0.913	0.935	0.741
FD	0.960	0.961	0.965	0.684
TP	0.813	0.833	0.852	0.535

Source: processed research data

Based on the reliability and validity metrics provided in the table, the audit quality (AQ) construct exhibits robust levels of reliability and convergent validity, evidenced by a Cronbach's alpha of 0.908, a Composite Reliability of 0.927, and an AVE of 0.646. The Big Five Personality (BFP) higher-order construct likewise displays high values, recording a Cronbach's alpha of 0.912, a Composite Reliability of 0.935, and an AVE of 0.741. The fraud detection (FD) construct

demonstrates exceptional internal consistency, as reflected by a Cronbach's alpha of 0.960, a Composite Reliability of 0.965, and an AVE of 0.684. Additionally, the time pressure (TP) construct adheres to the established criteria, achieving a Cronbach's alpha of 0.813, a Composite Reliability of 0.852, and an AVE of 0.535. Overall, these outcomes confirm that the measurement model has fulfilled the requirements for both reliability and convergent validity, thereby establishing its suitability for the subsequent structural model evaluation phase.

Discriminant Validity (HTMT)

Discriminant validity in this study was assessed using the Heterotrait–Monotrait (HTMT) ratio. The analytical results reveal that all HTMT values between constructs remain below the 0.90 threshold, indicating that each construct within the research model possesses an adequate degree of empirical distinctness (Henseler et al., 2015). These findings further suggest that every construct measures a unique concept, effectively precluding issues related to measurement overlap between constructs. The specific outcomes of the discriminant validity test are detailed in the table below.

Table 4. HTMT Ratio Results

<i>Item</i>	<i>Original sample (O)</i>	<i>Sample mean (M)</i>	<i>2.5%</i>	<i>97.5%</i>
BFP <-> AQ	0.802	0.801	0.721	0.868
FD <-> AQ	0.820	0.821	0.750	0.882
FD <-> BFP	0.869	0.869	0.806	0.923
TP <-> AQ	0.379	0.395	0.291	0.510
TP <-> BFP	0.553	0.550	0.410	0.677
TP <-> FD	0.453	0.454	0.324	0.575

Source: processed research data

Based on the data presented in the table above, the HTMT ratio between audit quality (AQ) and Big Five Personality (BFP) is 0.802, while the ratio between AQ and fraud detection (FD) stands at 0.820, and the value between audit quality and time pressure (TP) is 0.379. Regarding the other variable relationships, the HTMT ratio between BFP and FD is documented at 0.869, whereas the ratios for BFP–TP and FD–TP stand at 0.553 and 0.453, respectively. Given that all these values fall within the recommended limits, it can be concluded that the measurement model successfully fulfills the criteria for discriminant validity. The attainment of discriminant validity, coupled with the previously established internal reliability and convergent validity results, confirms the measurement model's suitability for progression to the structural model evaluation and hypothesis testing phase.

Evaluation of the Structural Model

Collinearity (Variance Inflation Factor/VIF)

Collinearity testing was executed to verify the absence of multicollinearity concerns among predictor variables within the structural model. Established criteria stipulate that Variance

Inflation Factor (VIF) values should reside below 5, or more strictly, below 3.3. The assessment results indicate that all VIF values for the structural pathways are situated below these critical limits. Therefore, it is concluded that no multicollinearity exists which might compromise the estimation of construct relationships within the research framework. A detailed summary of the collinearity test results is provided in the table below.

Table 5. Inner Model Collinearity Statistics (VIF)

Item	Original sample (O)	Sample mean (M)	2.5%	97.5%
BFP -> AQ	3.252	3.360	2.583	4.424
BFP -> FD	1.403	1.440	1.214	1.756
FD -> AQ	2.959	3.064	2.347	4.052
TP -> AQ	1.408	1.457	1.227	1.777
TP -> FD	1.403	1.440	1.214	1.756

Source: processed research data

In light of the table above, the most prominent VIF value pertains to the Big Five Personality (BFP) to audit quality (AQ) pathway, recorded at 3.252, while other relationships display comparatively lower values. Collectively, these results confirm that the structural model adheres to collinearity assumptions and is eligible for the subsequent stage of evaluation.

Model Explanatory Power (Coefficient of Determination/ R^2)

The explanatory power of the model is evaluated through the coefficient of determination (R^2) of the endogenous constructs. Analytical results reveal that the R^2 values are at a relatively robust level for studies within the social and organizational fields. The specific outcomes of the coefficient of determination assessment are provided below.

Table 6. R-square

Item	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
AQ	0.624	0.635	0.048	12.970	0.000
FD	0.662	0.667	0.046	14.388	0.000

Source: processed research data

Specifically, the R^2 value for the fraud detection (FD) construct is 0.662 (Adjusted R^2 = 0.658), demonstrating that Big Five Personality and time pressure are capable of explaining approximately 66.2% of the variation in fraud detection ability. Concurrently, the R^2 value for the audit quality (AQ) construct stands at 0.624 (Adjusted R^2 = 0.618), which signifies that Big Five Personality, time pressure, and fraud detection ability jointly account for about 62.4% of the variance in regional financial audit quality. These results collectively demonstrate that the research model maintains a sufficient level of explanatory power.

Effect Size (f^2)

Effect sizes (f^2) are utilized to evaluate the magnitude of each predictor variable's contribution to the endogenous constructs within the model. Based on established benchmarks, f^2

values of 0.02, 0.15, and 0.35 are categorized as small, medium, and large, respectively. The results of the f^2 assessment are presented in the following table.

Table 7. Effect Size (f^2)

Item	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BFP -> AQ	0.086	0.097	0.059	1.461	0.144
BFP -> FD	1.317	1.346	0.338	3.897	0.000
FD -> AQ	0.228	0.246	0.096	2.381	0.017
TP -> AQ	0.000	0.008	0.012	0.001	0.999
TP -> FD	0.004	0.012	0.015	0.243	0.808

Source: processed research data

The assessment results reveal that the influence of Big Five Personality (BFP) on fraud detection ability (FD) yields an f^2 value of 1.317, which is categorized as very large. This finding underscores the dominant role of an auditor's personality characteristics in enhancing their capacity for fraud detection. Specifically, the effect of fraud detection ability (FD) on audit quality (AQ) demonstrates an f^2 value of 0.228, falling within the medium category.

In contrast, the direct influence of Big Five Personality (BFP) on audit quality (AQ) exhibits a small effect size, while time pressure (TP) contributes negligibly or insignificantly to both FD and AQ. Collectively, these findings provide a comprehensive overview of the relative strength of each relational pathway within the structural model being tested.

Hypothesis Testing (Bootstrapping)

Hypothesis testing in this study is executed utilizing a bootstrapping procedure to obtain estimations for path coefficients (β), t-statistics, and p-values. The significance threshold established for these tests is a p-value < 0.05. The results for the direct effects estimations are presented in the table below.

Table 8. Path Coefficients (Direct Effects)

Item	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
BFP -> AQ	0.324	0.320	0.093	3.494	0.000
BFP -> FD	0.790	0.786	0.045	17.725	0.000
FD -> AQ	0.503	0.507	0.089	5.661	0.000
TP -> AQ	0.002	0.008	0.063	0.036	0.971
TP -> FD	0.042	0.051	0.055	0.757	0.449

Source: processed research data

Based on the statistical data provided in the table, it is evident that not all inter-construct relationships within the research model are statistically significant. The detailed outcomes of these tests are as follows:

1. Big Five Personality (BFP) exerts a significant positive influence on audit quality, evidenced by a path coefficient of 0.324 and a t-statistic of 3.494 ($p < 0.05$).

2. Big Five Personality (BFP) is also proven to have a significant positive effect on fraud detection ability, recording a path coefficient of 0.790 and a t-statistic of 17.725 ($p < 0.05$).
3. Fraud detection ability demonstrates a significant positive influence on audit quality, with a path coefficient of 0.503 and a t-statistic of 5.661 ($p < 0.05$).
4. Conversely, time pressure fails to show a significant impact on either audit quality or fraud detection ability, as indicated by p-values that exceed the established significance threshold. These findings suggest that the influence of time pressure within regional financial auditing does not directly alter the standard of audit quality or the auditor's capacity for fraud detection.

Mediation Analysis (Indirect Effects)

Mediation analysis was conducted to evaluate the functional role of fraud detection ability (FD) in bridging the influence of Big Five Personality (BFP) and time pressure (TP) on audit quality (AQ). The significance of these indirect effects was determined based on a p-value < 0.05 , derived through the bootstrapping procedure. The results of the mediation analysis are detailed below:

Table 9. Indirect Effects (Mediation)

Item	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
TP -> FD -> AQ	0.021	0.026	0.029	0.725	0.469
BFP -> FD -> AQ	0.398	0.399	0.075	5.278	0.000

Source: processed research data

The data in the table indicate that not every mediation pathway in the research model attained statistical significance.

Empirically, the indirect pathway between Big Five Personality and audit quality via fraud detection yields a coefficient of 0.398 with a t-statistic of 5.278 and a p-value < 0.05 , thereby confirming the significance of this mediation effect. This finding signifies that fraud detection ability functions as a mediating variable in the relationship between an auditor's personality characteristics and the resultant audit quality. Given that the direct influence of Big Five Personality on audit quality is also significant, the mediation type is classified as partial mediation.

In contrast, the mediation pathway for time pressure on audit quality through fraud detection shows no statistically significant influence; thus, the mediating role of fraud detection ability in that specific relationship cannot be substantiated in this study.

Summary of Hypothesis Decisions

Drawing from the hypothesis testing results obtained through the bootstrapping procedure, the formal decisions regarding the research hypotheses are summarized in the following table:

Table 10. Hypothesis Decisions

<i>Hypothesis and Path Relationship</i>	<i>β Coefficient</i>	<i>t-value</i>	<i>p-value</i>	<i>Decision</i>
H1: BFP → AQ	$\beta=0,324$	$t=3,494$	$p=0,000$	Accepted
H2: TP → AQ	$\beta=0,002$	$t=0,036$	$p=0,971$	Rejected
H3: BFP → FD	$\beta=0,790$	$t=17,725$	$p=0,000$	Accepted
H4: TP → FD	$\beta=0,042$	$t=0,757$	$p=0,449$	Rejected
H5: FD → AQ	$\beta=0,503$	$t=5,661$	$p=0,000$	Accepted
H6a (Mediasi): BFP → FD → AQ	$\beta=0,398$	$t=5,278$	$p=0,000$	Accepted (Partial Mediation)
H6b (Mediasi): TP → FD → AQ	$\beta=0,021$	$t=0,725$	$p=0,469$	Rejected

Source: processed research data

The analytical findings demonstrate that not all proposed hypotheses received empirical support. Specifically, the hypothesis decisions are explained as follows:

1. **Hypothesis 1 (H1)**, which posits that Big Five Personality influences audit quality, is accepted with a path coefficient of 0.324 and an adequate significance level ($p < 0.001$).
2. Conversely, **Hypothesis 2 (H2)**, testing the influence of time pressure on audit quality, fails to gain empirical support, as the test results yielded a p-value of 0.971.
3. **Hypothesis 3 (H3)**, evaluating the impact of Big Five Personality on fraud detection ability, is statistically significant with a path coefficient of 0.790 ($p < 0.001$), leading to its acceptance.
4. **Hypothesis 4 (H4)**, asserting an influence of time pressure on fraud detection ability, is rejected due to a lack of statistical significance ($p = 0.449$).
5. **Hypothesis 5 (H5)**, testing the influence of fraud detection ability on audit quality, is accepted with a path coefficient of 0.503 and a high level of significance ($p < 0.001$).
6. The mediation **hypothesis H6a**, indicating that fraud detection ability significantly mediates the influence of Big Five Personality on audit quality, is accepted under a partial mediation pattern.
7. In contrast, the mediation **hypothesis H6b**, which examines the relationship between time pressure and audit quality, did not prove significant, resulting in its rejection. Consequently, fraud detection ability only serves as a mediator for the influence of an auditor's personality characteristics on audit quality, without mediating the impact of time constraints in this particular study.

Discussion

Influence of Big Five Personality on Fraud Detection and Audit Quality

Empirical results suggest that Big Five Personality (BFP) serves as a potent determinant of fraud detection ability (FD), evidenced by a substantial positive path coefficient ($\beta = 0.790$; $p < 0.001$). This finding indicates that variations in an auditor's personality traits are intrinsically linked to their proficiency in identifying fraud indicators, evaluating assignment conditions, and formulating investigative procedures to follow up on potential irregularities. These outcomes align with established literature which positions an auditor's personal traits as critical factors in fraud

detection, alongside experience and professional attitudes (Wahidahwati & Asyik, 2022). Furthermore, prior research underscores that both personality dimensions and working conditions play pivotal roles in the fraud detection process, making the auditor's personal characteristics a crucial element in investigative activities (Balboula & Elfar, 2024; Yusnaini et al., 2025).

Moreover, fraud detection ability (FD) is proven to exert a significant positive influence on audit quality (AQ) ($\beta = 0.503$; $p < 0.001$). This suggests that auditors with superior detection capacities are more likely to deliver higher-quality audits, as such proficiency heightens their sensitivity to red flags, improves risk assessment accuracy, and ensures the precision of follow-up procedures. In the context of regional financial auditing, quality is determined not merely by procedural compliance but also by the professional capacity to pinpoint areas vulnerable to misstatement and fraud. This remains consistent with studies emphasizing the role of fraud detection and auditor characteristics in bolstering the quality of audit outcomes (Wahidahwati & Asyik, 2022; Yusnaini et al., 2025).

Beyond this indirect pathway, Big Five Personality also demonstrates a significant direct impact on audit quality ($\beta = 0.324$; $p < 0.001$), despite its contribution being relatively smaller than the BFP $\rightarrow$ FD pathway. This finding indicates that an auditor's personality can influence audit quality directly through work behaviors, such as discipline, perseverance, meticulousness, and consistency in performing procedures. This aligns with prior studies identifying a connection between auditor personality and audit quality (Cameran et al., 2022; Samagaio & Felício, 2022). For auditors at BPK-RI Regional Offices, this implies that those possessing a personality profile characterized by stable and structured work behaviors are better equipped to adhere to standards and produce more accountable outputs even under pressure.

Influence of Time Pressure on Fraud Detection and Audit Quality

The empirical evidence concerning time pressure indicates that this variable exerts no statistically significant influence on either fraud detection ability ($\beta = 0.042$; $p = 0.449$) or audit quality ($\beta = 0.002$; $p = 0.971$). These findings suggest that the perception of time-related constraints felt by respondents does not serve as a differentiating factor in determining their investigative capacity or the standard of their audit results.

Theoretically, time pressure is often hypothesized to negatively impact audit quality as it may force auditors to accelerate procedures and reduce testing depth. Several studies have found that unmanaged time budget pressure can indeed diminish audit quality (Aswar et al., 2021; Meidawati & Assidiqi, 2019). However, other empirical evidence remains inconsistent, showing instances where time pressure yields no significant impact depending on the specific context (Calocha & Herwiyanti, 2020; Kurniawan et al., 2019; Yustina et al., 2023). Regarding fraud

detection specifically, some research indicates that time-related factors do not necessarily impair detection skills if other dominant factors or adequate control mechanisms are in place (Khairunnisa et al., 2025).

Regarding the operational context of auditors at BPK-RI Regional Offices, several factors support these findings. *First*, public sector auditing is governed by rigorous standard operating procedures (SOPs) and multi-layered supervision, which prevent time pressure from directly compromising quality. *Second*, the team-based nature of these assignments allows for effective workload distribution and coordinated management of deadlines. *Third*, the relatively homogenous perception of time pressure among respondents may lack the variance needed to explain differences in detection or quality. *Finally*, general perception-based measurements of time pressure might capture a feeling of being "rushed" without necessarily reflecting an operational reality that forces a reduction in audit procedures. Consequently, while time management remains important, the results indicate that for this sample, time pressure is not a primary determinant of quality compared to personality traits and technical abilities.

Mediating Role of Fraud Detection

The mediation analysis results demonstrate that fraud detection ability mediates the influence of Big Five Personality on audit quality (BFP → FD → AQ is significant; $\beta = 0.398$; $p < 0.001$). Concurrently, the direct effect of BFP on audit quality remains statistically significant. This outcome indicates the occurrence of partial mediation, where a portion of the influence of an auditor's personality characteristics on audit quality is channeled through the enhancement of fraud detection ability. Meanwhile, another portion operates directly through personality-related work behaviors, such as meticulousness, consistency, discipline, and responses to assignment situations.

These findings align with literature positioning auditor characteristics as factors that influence professional aspects, including skepticism and fraud detection processes, which ultimately have implications for audit quality (Chen et al., 2023; Nouraldeem, 2025; Wahidahwati & Asyik, 2022; Yusnaini et al., 2025). The results also substantiate the view that an auditor's personality characteristics influence quality through multiple pathways—both directly and indirectly—consistent with existing investigations into the personality–audit quality and auditor characteristics–audit quality nexuses (Cameran et al., 2022; Samagaio & Felício, 2022).

Conversely, the mediation pathway for fraud detection in the relationship between time pressure and audit quality was not proven significant, which is consistent with the non-significance of the direct influence of time pressure on both fraud detection and audit quality. The practical implication of these findings is that efforts to enhance audit quality are more effective when

conducted through the strengthening of fraud detection ability, especially by considering the differences in auditors' personality characteristics. This reinforcement can be realized through case-based training, increased awareness of red flags, and the development of analytical audit techniques. While the management of time pressure remains important from a managerial perspective, the results of this study indicate that an increase in audit quality is not automatically achieved solely through time pressure adjustments, but is instead more fundamentally determined by human factors and technical detection capabilities within this research framework.

CONCLUSION

This study establishes that Big Five Personality and fraud detection ability constitute empirical determinants of regional financial audit quality. These influences manifest both directly through the relationship between personality and quality and indirectly through the mediating role of fraud detection capacity. Conversely, time pressure demonstrated no significant impact on either fraud detection or audit quality among auditors at BPK-RI Regional Offices.

The research findings, highlighting the pivotal role of fraud detection as a mediator for personality-driven influences, yield several actionable implications for BPK-RI Regional Offices.

1. Strengthening fraud detection must become a core priority. Training should emphasize applied learning, including case-based scenarios, the identification of fraud indicators for follow-up, and the formulation of effective detection procedures.
2. Human resource development should adopt a competency-based framework. Professional behaviors such as meticulousness, procedural compliance, and documentation consistency should be fostered through active coaching, mentoring, and supervision during assignments.
3. Recruitment and placement processes should prioritize job-person alignment. Beyond mere personality selection, emphasis should be placed on matching auditors to specific assignment characteristics and reinforcing relevant technical skills.
4. Workload and deadline management remain necessary. Although time pressure was statistically insignificant, auditors still perceive scheduling stress; however, quality enhancement is more effectively achieved through technical competence and professional character development rather than merely adjusting time-related perceptions.

Based on the aforementioned limitations, several avenues for further inquiry are proposed.

1. Future researchs should incorporate moderating variables—such as experience, workload metrics, and task complexity—to identify specific conditions under which time pressure might become significant.
2. Integrating additional psychological or professional constructs, particularly professional skepticism, could further elucidate the drivers of fraud detection and professional judgment.

3. The role of audit technology should be explored as a potential predictor or moderator in bolstering detection skills or mitigating time-related stressors.
4. Adopting diverse data collection methods, including multi-source or longitudinal approaches, is recommended to strengthen result validity and minimize self-reporting bias.

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