Computer Assisted Audit Techniques as a Moderating Variable on Factors Affecting Fraud Detection

Betri Betri[1*], Ridho Hafidz[2], Gumulya Sonny Marcel Kusuma[3], M. Amien Dwi Putra[4]

[1,2,3,4] *Universitas Muhammadiyah Palembang, Indonesia*
[*] *Corresponding author. Email: betri.sirajuddin@gmail.com*

ABSTRACT
This study uses computer-assisted audit techniques as a moderating variable to investigate the impact of big data, auditor religiosity, and task-specific knowledge on fraud detection. This study was carried out at the Financial and Development Supervisory Agency's Representative Office in Sumatra and is an example of associative research. 220 questionnaires were acquired using a basic random sample technique, yielding primary data. The Structural Equation Modeling (SEM) approach was used for the analysis. According to the t test analysis, fraud detection is not significantly impacted by big data. Task-specific knowledge and auditor religiosity have a notable partial impact on fraud detection. Computer Assisted Audit Techniques do not moderate the effect of Auditor Religiosity and Task Specific Knowledge on Fraud Detection (homologizer moderator); nevertheless, they do moderate (strengthen) the effect of Big Data on Fraud Detection (pure moderator). With Computer Assisted Audit Techniques as a moderating variable, this study looks at the impact of Big Data, Auditor Religiosity, and Task Specific Knowledge on Fraud Detection. The results show a termination of 0.974 with a relatively low effect size f2 value.

Keywords: *Data, Religiousity, Computer Assisted Audit Techniques, Fraud Detection*

1. INTRODUCTIONS

Maintaining financial and operational integrity in the face of increasing administrative and economic complexity is a major challenge for government agencies in today's globalized society. Uncertainty in public policy, efficient budget management, and the need for accountability and openness are all given more weight. Governments must put in place robust managerial and financial tools to fight fraud in a volatile financial climate. According to [1], raud detection involves a series of measures aimed at recognizing early signs or strong indicators of potential fraudulent activities and minimizing opportunities for fraudsters. Religiosity, as defined by [2] and [3], refers to how deeply an individual perceives and is dedicated to their faith. Those with higher levels of religiosity often possess strict moral standards and a strong work ethic, which enhances their capacity to identify fraud. [4], [5] explains that Big Data refers to large amounts of data that are complex, requiring advanced technology to analyze. [4], [5] discuss Big Data as large volumes of complex data that necessitate advanced technologies for analysis, noting its potential to enhance forensic auditing capabilities in detecting fraud. Task Specific Knowledge, according to [6], involves information pertinent to the audit process that helps auditors comprehend the internal environment and enhances their judgment quality. CAATs, as defined by [7], are tools, technology, and software that aid auditors in conducting control tests, data analysis, and auditing tasks. Utilizing CAATs can enhance both the efficiency and effectiveness of audits, allowing auditors to perform testing and analysis more accurately and swiftly. [8] indicates that traditional methods of fraud detection are becoming inadequate, as failing to gather accurate auditing evidence can significantly impact fraud occurrence.

Research From [9], [10], [11], [12] shows that Big Data has an influence on Fraud Detection. However, research conducted by [13] demonstrates that fraud detection is unaffected by big data. [10], [14] discovered that auditors' ability to detect fraud is impacted by their level of religiosity, and studies by [15] which confirms the significant effect of religiosity on the auditor's ability to detect Fraud. Research by [17], [18], [19] shows that Task Specific Knowledge affects Fraud Detection by auditors, supported by research by [20], [21], [22], [23]. Research results by [24], [25], [26], [27] affirm that CAATs significantly influence fraud detection. Qualitative research conducted by [28] indicates that the

© The Author(s) 2025
A. Maulida et al. (eds.), *Proceedings of the 3rd International Conference on Management and Business (ICOMB 2024)*, Advances in Economics, Business and Management Research 325,
https://doi.org/10.2991/978-94-6463-698-7_34

effective implementation of CAATs is crucial in the auditing process and offers substantial benefits in fraud detection. However, findings by [29], [30] imply that auditors' capacity to identify fraud is not significantly impacted by information technology..

The importance of Big Data in improving the forensic audit function to detect fraud, provides a broad scope of information that can assist auditors in finding anomalies that occur. Auditor religiosity in the process of detecting fraud, religiosity allows auditors to have more integrity in conducting audits. In addition, the important role of Task Specific Knowledge cannot be ignored. It helps auditors plan and execute audit procedures in a more structured manner, which in turn improves the quality of their judgments. During the audit process, Task Specific Knowledge helps auditors understand and complete audit tasks, thereby improving the quality of their judgments. Furthermore, the impact of independent factors is significantly moderated by computer-assisted auditing techniques. First, CAATs give auditors easy access to pertinent data, making it possible for them to effectively monitor questionable transactions. Second, CAATs offer a framework for systematic and objective data analysis. They allow auditors to conduct analysis using a more standardized process, unaffected by personal factors such as religiosity tendencies. Finally, CAATs expand auditors' ability to analyze data efficiently, integrate task-specific knowledge in the validation process, and help identify complex anomalous patterns that are difficult to detect manually..

2. LITERATURE REVIEW

[31] Performance expectancy, effort expectancy, social influence, and facilitating conditions are the four main elements that drive technology adoption, according to the Unified Theory of Acceptance and Use of Technology (UTAUT). By examining the factors that influence technology use, this theory provides insightful information about how IT aids auditors in detecting fraud. Furthermore, the idea of cognitive dissonance theory was first presented by [32] is an important foundation in understanding the dynamics of communication and social influence. The theory highlights the incongruity between inconsistent cognitive elements, which creates psychological discomfort. [23] emphasizes that cognitive dissonance theory has an impact on changing the auditor's attitude to predict intentions, with the aim of reducing the discrepancy or dissonance that arises. This cognitive component gives auditors direction so that the conclusions they draw from audits are consistent with the information they discover during the inspection process. This hypothesis is predicated on the idea that people want consistency in their attitudes, behaviors, and beliefs. Cognitive dissonance, which results from differences between these elements, causes psychological discomfort. Therefore, this hypothesis sheds light on how Task Specific Knowledge may impact auditors' Fraud Detection procedures.

The Attribution Theory, initially introduced by [33], Attribution Theory explores how individuals interpret the causes of behaviors and events. As stated by [34], This theory looks at how different events can be causally explained using social perception. It is predicated on the idea that people frequently attribute behavior, both their own and that of others, to either situational or dispositional reasons. As a result, this theory sheds light on how auditor religiosity functions in the fraud detection process. As dispositional attributions, auditors' religious views influence how they interpret suspicious activity. As stated by [35], Fraud is described as an illegal act that can be carried out by individuals, whether from within or outside an organization, driven by the intention of personal or group benefit, ultimately causing direct harm to others. In pursuit of improved performance and reputation, organizations may engage in unlawful practices, neglecting the repercussions and the impacted parties. Detection, according to the [36], refers to the process of identifying and verifying facts, assumptions, or the presence of a particular condition. [37] describes Fraud Detection as the process of recognizing fraud incidents, identifying the perpetrators and victims, and understanding the underlying causes of the occurrences.

According to [2], Religiosity is described as the degree of understanding of religious beliefs and the level of dedication to religious practices. Likewise, [22] assert that a person's level of commitment indicates a profound understanding of religious life, whereas conception refers to their understanding of religious aspects. Thus, it follows that people express and practice their religion in different ways. People that are highly religious tend to have strong work ethics and rigid morals, which helps them spot fraudulent activity. [38] clarify that religion has a legally binding nature, with responsibilities and regulations that its followers must abide by [16] claims that an auditor's independence can be strengthened by their strong religious beliefs since they are more likely to steadfastly maintain justice and the truth.

CAATs, as defined by [7], are the utilization of a variety of tools, technology, and software to assist auditors in carrying out audit tasks like continuous auditing and monitoring, financial statement data analysis, control testing, and

confirmation. In computerized accounting information system contexts, manual testing is not practical for auditors, as stated in Auditing Standard Section 327. As a result, computer-assisted auditing techniques (CAATs) are crucial for boosting fraud detection efficacy, efficiency, and auditor performance. [39] emphasize how CAATs use technology to improve the audit process by using specialized software that enables auditors to more successfully and efficiently complete audit objectives..

According to [6], Task-Specific Knowledge is the term used to describe knowledge that has been retained in memory, such as experiences, real-world insights, and theoretical ideas related to audit activities, especially in evaluation and assessment procedures. Both basic and specialized facts pertinent to auditing are included in this knowledge. [22] explains that Task-Specific Knowledge helps auditors comprehend the audited environment and internal conditions, enabling systematic planning and execution of audit procedures. Throughout the audit process, this knowledge supports auditors in performing tasks more efficiently, thereby improving the quality of their evaluations. [40] assert that a comprehensive risk assessment and possible fraud detection throughout each audit cycle are greatly influenced by the efficiency of organizational audits in identifying fraud as well as the expertise of the auditors.

According to [41], Big Data is a large-scale compilation of information characterized by complexity and diverse structures. [4], [5] claim that there is a great deal of potential for Big Data to improve forensic auditing for fraud detection. [10] demonstrates how Big Data may assist businesses in identifying fraud concerns, which is one of its benefits. Therefore, by expanding the range of important data sources, Big Data helps internal auditors uncover fraud. This makes it easier to conduct more thorough analytical procedures, which eventually enhances the quality of audits in identifying fraudulent activity..

According to cognitive dissonance theory, psychological distress results from the contradiction between cognitive components. With the goal of reducing any resulting inconsistency or dissonance, this theory predicts intentions by influencing changes in auditor attitudes. These cognitive factors help auditors make sure that their post-audit conclusions are consistent with the information gathered during the investigation. This theory's core premise is that people aim for congruence in their attitudes, behaviors, and beliefs. Inconsistencies lead to cognitive dissonance, which is uncomfortable for the mind. Consequently, This hypothesis clarifies how auditors' Fraud Detection process is impacted by Task-Specific Knowledge.

3. CONSEPTUAL FRAMEWORK

3.1. The Effect of Big Data on Fraud Detection

Big Data, refers to the representation of data that is large, complex, and requires advanced technology for analysis. Big Data's ability to analyze data comprehensively allows extracting information from large and complex data sets. [4], [5] emphasized that big data has the potential to enhance the forensic audit function in detecting fraud. Previous research by [9], [10], [11], [12] has shown that Big Data has a significant influence on Fraud Detection. However, because they help internal auditors broaden the coverage of critical key data sources, organizations with big data are typically better equipped to identify fraud. The researcher makes the following hypothesis in light of the review mentioned above:
H1a: Big Data Has a Significant Effect on Fraud Detection

3.2. The Effect of Auditor Religiosity on Fraud Detection

According to [2], The degree of belief in one's religion and the degree of dedication to religious practice are the two main components of religiosity. In a similar vein, [3] states that a person's level of commitment is correlated with a thorough comprehension of religious life, whereas conception refers to a person's understanding of some components of his religion. Studies carried out by [10], [14] shows the results that there is an effect of religiosity on fraud detection by auditors. This research is in line with research conducted by [15] which shows the result that religiosity has a significant effect on the auditor's ability to detect fraud. However, there is research whose results are opposite to the research that has been described, namely research conducted by [16] It demonstrates the finding that internal auditors' capacity to identify fraud is unaffected by religious beliefs. The researcher makes the following hypothesis in light of the review mentioned above:
H1b: Auditor Religiousness Has a Significant Effect on Fraud Detection

3.3. The Influence of Task Specific Knowledge on the Fraud Detection

Task-Specific Knowledge, as stated by [6], refers to knowledge that has been stored in memory, such as practical facts, experience, and theoretical ideas pertaining to the execution of audit activities, especially throughout the evaluation and assessment process. Both general and more specialized knowledge pertinent to audit activities are included in this content. As stated by [22], By gaining a deeper understanding of the examined environment and internal conditions, task-specific knowledge helps auditors plan and carry out audits more methodically. This information helps auditors understand and complete audit tasks during the audit process, which eventually raises the caliber of their assessments. Research by [17], [18], [19] suggests that Task-Specific Knowledge impacts auditors' ability to detect fraud. This finding is reinforced by studies conducted by[20], [21], [22], [23], Studies show how auditors' capacity to detect fraud is influenced by task-specific knowledge. This information helps auditors become more proficient throughout the audit process, which improves their ability to spot fraud, supports a more organized approach to audit planning and execution, and makes it easier for them to comprehend and finish audit tasks, all of which raise the caliber of their assessments. The researcher develops the following hypothesis in light of this review.:

H1c: Task Specific Knowledge has a significant influence on Fraud Detect

3.4. The Effect of Big Data on Fraud Detection with Computer Assisted Audit Techniques as a Moderating Variable

Big Data, as described by [41], refers to large, structurally complex and varied data sets. [42] highlighted how data integration with Big Data may speed up fraud investigations. In the meantime, improving the efficacy and efficiency of the audit process now requires the use of computer-aided audit techniques, or CAATs. [39] states that CAATs enhance the audit process by leveraging specialized technologies that enable auditors to achieve their audit objectives. According to [43], In order to automate and analyze audit data, CAATs are essential. Furthermore, by strengthening or weakening the connection between them, CAATs can mitigate the effect of Big Data on fraud detection. First of all, CAATs give auditors broad access to pertinent data, enabling them to effectively keep an eye on questionable transactions. Investigations by [24], [25], [26], [27] The researcher makes a hypothesis in light of the review mentioned above.:

H2a: Computer Assisted Audit Techniques Moderate the Effect of Big Data on Fraud Detection

3.5. The Effect of Auditor Religiosity on Fraud Detection with Computer Assisted Audit Techniques as a Moderating Variable

Religiosity, refers to [43], illustrates how religious principles are incorporated into religious practice and understanding, which is shown in day-to-day actions. In the meantime, using Computer-Assisted Audit Techniques (CAATs) has become crucial to improving the audit process' efficacy and efficiency.. discusses how CAATs use specific technologies to enhance the audit process and give auditors the opportunity to accomplish audit goals [39]. As stated by [44], Automating and analyzing audit data is a major function of CAATs. By strengthening or weakening their bond, they can mitigate the impact of auditor religiosity on fraud detection. By providing a methodical and objective framework for data analysis, computer-assisted audit techniques allow auditors to conduct assessments in a more uniform manner that is unaffected by personal characteristics like religious inclinations. Investigations by [24], [25], [26], [27] proves that CAATs has a significant effect on Fraud Detection. This research, supported by research by [28], employed a qualitative methodology and demonstrated how the use of CAATs contributes to the audit process and enhances audit findings in terms of fraud detection. The researcher makes a hypothesis in light of the review mentioned above.:

H2b: Computer Assisted Audit Techniques Moderate the Effect of Auditor Religiosity on Fraud Detection

3.6. The Effect of Task Specific Knowledge on Fraud Detection with Computer Assisted Audit Techniques as a Moderating Variable

Task Specific Knowledge, as stated by [22] and [6], refers to specific knowledge about audit activities, especially knowing the internal environment and conditions of the company being audited. With this information, auditors may create and carry out more focused audit processes. At the same time, using Computer-Assisted Audit Techniques (CAATs) has become crucial to improving the audit process' efficacy and efficiency. [39] explains that CAATs enrich the audit process through the utilization of specialized technologies that provide auditors with the ability to achieve audit objectives. According to [44], When it comes to automating and reviewing audit data, CAATs are essential. By strengthening or weakening their link, they can mitigate the effect of Task-Specific Knowledge on fraud detection.

CAATs improve auditors' capacity to examine data effectively, apply their knowledge to the validation process, and help find complex abnormal patterns that are difficult to find by hand. Investigations by [24], [25], [26], [27] proves that CAATs has a significant effect on Fraud Detection. This research, supported by research by [28], utilized a qualitative approach and demonstrated that the adoption of CAATs plays a significant role in the audit process, contributing to improved audit outcomes in fraud detection. However, a study conducted by [29], [30] demonstrates that auditors' use of information technology has no bearing on their ability to detect fraud. The researcher makes a hypothesis in light of the review mentioned above.:

H2c: Computer Assisted Audit Technqiues Moderate the Effect of Task Specific Knowledge on Fraud Detection

4. RESEARCH METHODOLOGY

Using computer-assisted audit techniques as a moderating variable, this study used causal associative research to investigate the impact of Big Data, Auditor Religiosity, and Task Specific Knowledge on Fraud Detection. The basic data used was gathered from Sumatra's BPKP Representative offices via questionnaires. There were 876 auditors in the study's population. Probability with a basic random sample approach is the sampling strategy employed. A total of 276 auditors were sampled using the Slovin formula at a 5% alpha significance level. The respondents' completed questionnaire was first quantified to generate numerical data, which the Structural Equation Model (SEM) was then used to analyze. The Partial Least Square (PLS) method and the statistical program Smart PLS 4 were used to analyze the equation model.

5. RESULTS AND DISCUSSION

5.1. Results

5.1.1. Significance Test

Table 1: Path Coefficient, t-statistics significance, dan p-value

Konstrulk	Original Sample (O)	T Statistics	P *Values*	Result
BD -> PF	-0.003	0.248	0.402	Ha1.a rejected
RA -> PF	0.956	63.456	0.000	Ha1.b accepted
TSK -> PF	0.042	1.970	0.024	Ha1.c accepted
CAATs -> PF	0.004	0.242	0.405	-
BD_CAATs -> PF	0.016	1.925	0.027	Ha2.a accepted
RA_CAATs -> PF	-0.001	0.044	0.483	Ha2.b rejected
TSK_CAATs -> PF	-0.005	0.430	0.334	Ha2.c rejected

Source: Primary data processed, 2024

Big Data has a detrimental influence on fraud detection, according to the analysis, which shows a sample value of -0.003 (-0.3%), but this effect is not statistically significant. The p-value of 0.462 further supports this insignificance (more than 0.05), while the t-statistic of 0.248 is below the t-table value of 1.6518. Therefore, we conclude that Big Data has no discernible effect on Fraud Detection and accept H01.a while rejecting Ha1.a.

Auditor religiosity, on the other hand, has a significant beneficial impact on fraud detection, as seen by its original sample value of 0.956 (95.6%). This is corroborated by a p-value of 0.000, which indicates statistical significance (less than 0.05), and a t-statistic of 63.456, which is greater than the t-table value of 1.6518. Consequently, we affirm that Auditor Religiosity has a considerable impact on Fraud Detection by rejecting H01.b and accepting Ha1.b.

Furthermore, with an initial sample value of 0.042 (4.2%), Task Specific Knowledge also shows a favorable and significant impact on Fraud Detection. The p-value of 0.024 validates the statistical significance of the t-statistic of 1.970, which is more than the t-table value. Given that Task Specific Knowledge significantly affects Fraud Detection, we reject H01.c and accept Ha1.c.

The initial sample value of 0.016 (1.6%) for computer assisted audit techniques indicates a favorable and significant moderating effect on the association between fraud detection and big data. A t-statistic of 1.925 and a p-value of 0.027, both of which show statistical significance, support this conclusion. Therefore, we conclude that computer-assisted audit

techniques successfully limit the effect of big data on fraud detection, rejecting H02.a and accepting Ha2.a.

On the other hand, Computer Assisted Audit Techniques' original sample value for the link between Auditor Religiosity and Fraud Detection is -0.001 (-0.1%), suggesting a negative effect that is not statistically significant. The lack of significance is indicated by the p-value of 0.483 and the t-statistic of 0.044, which is less than the t-table value. Thus, we accept H02.b and reject Ha2.b, indicating that the impact of auditor religiosity on fraud detection is not mitigated by computer-assisted audit techniques.

Finally, Computer Assisted Audit Techniques have a negative (-0.005; -0.5%) influence on their association with Fraud Detection with regard to Task Specific Knowledge, although this effect is likewise not significant. The p-value of 0.334 denotes statistical insignificance, while the t-statistic of 0.430 is below the t-table value. Therefore, we accept H02.c and reject Ha2.c, demonstrating that the impact of task-specific knowledge on fraud detection is not mitigated by computer-assisted audit techniques.

6. DISCUSSION

H1a: *Big Data Has a Significant Effect on Fraud Detection*

Based on the results of data analysis, it is confirmed that Big Data has no significant effect on Fraud Detection. This is due to; first, although Big Data has great potential to improve fraud detection capabilities through in-depth data analysis, the complexity and large volume of data make processing it a significant challenge for auditors. Second, the variety of data formats available in Big Data adds a layer of complexity that requires specialized technical skills to process effectively. Third, the high velocity of data also makes it difficult for auditors to process and analyze data in a limited amount of time. Finally, while auditors have a favorable perception of the accuracy (veracity) of the data, they also realize that the cost (value) of acquiring and managing Big Data is very high, which may be a significant barrier to its implementation. UTAUT by Venkatesh et al., (2003) explains that although auditors have a positive perception of the value of Big Data in supporting fraud detection, factors such as the effort required to manage large and complex data, as well as the high cost of obtaining and utilizing Big Data, may reduce their motivation to adopt the technology. Thus, UTAUT explains that auditors' acceptance and use of Big Data is not only influenced by their perceived benefits in fraud detection, but also by factors such as ease of use, social support, and associated costs. Therefore, although Big Data has the potential to improve fraud detection, its effect may not be significant if auditors face these barriers to its adoption. This finding is consistent with previous research by [13], meskipun penelitian sebelumnya oleh [9], [10], [11], [12] suggest otherwise.

H1b: The Significant Effect of Auditor Religiosity on Fraud Detection

The data analysis results confirm that Auditor Religiosity has a significant impact on Fraud Detection. This finding aligns with Attribution Theory, which explains how individuals attribute behaviors and events either to internal (dispositional) or external (situational) factors. In this context, auditors with higher levels of religiosity are more inclined to form positive dispositional attributions toward ethical conduct and perceive unethical behavior as unacceptable, making them more vigilant in detecting fraud. Attribution Theory suggests that auditor religiosity shapes both dispositional and situational attributions in evaluating accounting fraud-related behaviors and events. Auditors with strong religious values are more likely to maintain ethical behavior in any situation, leading to heightened sensitivity to fraudulent activities. Consequently, religiosity not only influences auditors' intrinsic motivation but also affects how they assess and respond to circumstances that may involve fraud.

H1c: The Significant Effect of Task-Specific Knowledge on Fraud Detection

The analysis confirms that Task-Specific Knowledge significantly influences Fraud Detection. This relationship can be explained through two key aspects: first, auditors with specialized knowledge in auditing are better equipped to identify and analyze potential fraud indicators. Second, their in-depth understanding of audit procedures and fraud detection techniques enables them to assess and interpret suspicious data more accurately. Cognitive Dissonance Theory provides further insight into this relationship. The theory suggests that individuals strive for consistency between their beliefs, attitudes, and behaviors, and when inconsistencies arise, they seek to resolve them. Auditors with extensive task-specific knowledge possess a strong cognitive foundation for detecting fraud. When they encounter discrepancies between financial data and their expectations of proper financial processes, they experience cognitive dissonance. To resolve this, they are more likely to conduct deeper investigations and more rigorous analyses, ultimately enhancing

their ability to detect fraudulent activities.

H2.a: Computer Assisted Audit Techniques Moderate the Effect of Big Data on Fraud Detection

Based on the results of the analysis, it is confirmed that Computer Assisted Audit Techniques moderate the effect of Big Data on Fraud Detection. This is due to; first, CAATs, as an audit technology tool, can improve auditors' ability to manage, analyze, and understand Big Data more efficiently and effectively. By using CAATs, auditors can gain deeper insights from the complex and diverse data typically contained in Big Data. Secondly, CAATs provide advanced analytical functions, such as predictive analysis and anomaly detection, which can assist auditors in identifying suspicious patterns or behaviors in the data. Thus, the integration between CAATs and Big Data can generate synergies that enhance auditors' ability to detect fraud. UTAUT First, performance expectancy refers to auditors' belief that using CAATs together with Big Data will increase their effectiveness in detecting fraud. With the advanced analytic features in CAATs, auditors can better utilize Big Data to identify hidden fraud patterns. Second, effort expectancy describes the auditor's perception of the ease of use of CAATs and Big Data. If auditors feel that the integration between these two technologies is relatively easy to do and requires reasonable effort, they are likely to be more motivated to adopt them. Third, social influence refers to support from coworkers and superiors for the use of CAATs and Big Data. If auditors get strong support from their work environment, they will be more motivated to develop skills and use these technologies in their audit practice. Fourth, facilitating conditions include the infrastructure and support available to use CAATs and Big Data. With adequate training and access to necessary resources, auditors can optimize the use of these technologies in detecting fraud.

H2.b: *Computer Assisted Audit Techniques Moderate the Effect of Auditor Religiosity on Fraud Detection*

Based on the results of the analysis, it is confirmed that Computer Assisted Audit Techniques do not moderate the effect of Auditor Religiosity on Fraud Detection. This is due to; first, CAATs, although a very useful tool in supporting the audit process, are not directly related to the values or religious beliefs of auditors. As a technical tool, CAATs are more focused on data analysis capabilities and the overall audit process, which may not directly influence auditors' perceptions of fraud based on religiosity factors. Attribution theory considers how individuals explain behaviors and events, both through dispositional attributions (related to the individual) and situational attributions (related to the situation). In this case, the influence of CAATs as a situational factor in the audit process does not moderate or influence auditors' dispositional attributions towards fraud detection influenced by religiosity factors. While CAATs may enhance auditors' abilities in the audit process, their influence is not directly related to auditors' religiosity values or beliefs.

H2.c: Computer Assisted Audit Techniques Moderate the Effect of Task Specific Knowledge on Fraud Detection

Based on the results of data analysis, it is confirmed that Computer Assisted Audit Techniques do not moderate the effect of Task Specific Knowledge on fraud detection. The reason for this research result lies in the different focus between CAATs and Task Specific Knowledge. CAATs are technical tools used by auditors to assist in the process of analyzing and auditing data, while Task Specific Knowledge is more related to an in-depth understanding of audit procedures, policies, and best practices specific to a particular audit field. cognitive dissonance theory considers how individuals explain behaviors and events, both through dispositional attributions (related to the individual) and situational attributions (related to the situation). In this case, the influence of CAATs as a situational factor in the audit process may not moderate or influence auditors' dispositional attributions towards fraud detection which may be influenced by Task Specific Knowledge. While CAATs may enhance auditors' abilities in the audit process, their influence is not directly related to Task Specific Knowledge.

7. CONCLUSIONS

The findings of this study indicate that Big Data does not have a significant impact on Fraud Detection. However, the implementation of Computer Assisted Audit Techniques (CAATs) plays a crucial role, demonstrating a significant effect on Fraud Detection. Additionally, Task-Specific Knowledge is identified as a key factor that significantly enhances the detection of fraudulent activities. Furthermore, CAATs serve as a pure moderator, strengthening the relationship between Big Data and Fraud Detection. In contrast, CAATs do not moderate the influence of Auditor Religiosity or Task-Specific Knowledge on Fraud Detection, functioning as a homologizer moderator in both cases. These findings highlight the selective moderating role of CAATs in fraud detection processes.

8. LIMITATIONS

For the limitations is: (1) Although the questionnaire was distributed online and through paper forms, access constraints outside of South Sumatra Province limited direct distribution. (2) Although the research model included three exogenous variables (Big Data, Computer Assisted Audit Techniques, Task Specific Knowledge) and moderating exogenous variables, it explained 97.4% of the explainable variability. Therefore, there may be other factors outside the research model that could affect the Fraud Detection variable that were not considered. (3) The research permit acquisition process took significant time, so the questionnaire data collection only began in October 2023 until January 2024. This limitation, along with auditor location and busyness, could potentially affect sample representativeness and the relevance of the research results to actual conditions.

9. SUGGESTIONS

For the suggestions is: (1) Increase the sample size of auditors from the State Development Audit Agenc across Indonesia for a more comprehensive study, allowing for inter- provincial and inter-island comparisons. (2) Conduct further research to explore other potential variables influencing Fraud Detection, such as whistleblowing systems, whistleblower protections, workload, and personality types. (3) Consider raising the significance level of future research within the range of 0.1% to 1% to enhance generalizability and minimize errors, especially given the small sample sizes in certain provinces.

REFERENCES

[1] V. G. Kumaat, *Audit Internal*. Jakarta: Penerbit Erlangga, 2011.

[2] C. Y. Glock and R. Stark, *Religion and Society in Social Tension.* USA: Rand McNally and Company, 1965.

[3] Y. Sari, Rd. A. Fajri S, and T. Syuriansyah, 'Religiusitas pada Hijabers Community Bandung', *Prosiding SNaPP2012: Sosial, Ekonomi, dan Humaniora*, vol. 3, pp. 311–318, 2012.

[4] C. L. P. Chen and C.-Y. Zhang, 'Data-intensive applications, challenges, techniques and technologies: A survey on Big Data', *Inf Sci (N Y)*, pp. 314–347, 2014.

[5] K. Govindan, T. C. E. Cheng, N. Mishra, and N. Shukla, 'Big data analytics and application for logistics and supply chain management', *Transp Res E Logist Transp Rev*, pp. 343–349, 2018.

[6] R. Libby, *The role of knowledge and memory in audit judgment*. New York: Cambridge University Press, 1995.

[7] C. Lin and C. Wang, 'A selection model for auditing', *Industrial Management & Data*, vol. 111, no. 5, pp. 776–790, 2011.

[8] S. Lala, M. Gupta, and R. Sharman, 'Fraud Detection through Routine Use of CAATTs', 2014.

[9] B. E. Syahputra and A. Afnan, 'Pendeteksian Fraud: Peran Big Data dan Audit Forensik', *Jurnal Aset (Akuntansi Riset)*, vol. 12, no. 2, pp. 301–316, 2020.

[10] A. Bandiyono, 'Fraud Detection: Religion In The Workplace Big Data Analytics', *Jurnal Akuntansi*, Jun. 2023.

[11] B. L. Handoko, A. Rosita, N. Ayuanda, and A. Y. Budiarto, 'The Impact of Big Data Analytics and Forensic Audit in Fraud Detection', *International Workshop on Computer Science and Engineering*, vol. 12, 2022.

[12] Surono, 'Dampak Pemanfaatan Big Data dan Audit Forensik dalam Pendeteksian Fraud', *Jurnal Ilmiah Multidisiplin*, vol. 1, no. 9, pp. 103–111, Oct. 2023.

[13] F. N. B. Sembiring and R. Widuri, 'The Effect of Auditor Experience, Big Data and Forensic Audit as Mediating Variables on Fraud Detection', *J Theor Appl Inf Technol*, vol. 101, no. 6, 2023.

[14] N. Fadilah, I. K. Patra, and Rahmawati, 'Pengaruh Religiusitas dan Rasionalisasi Terhadap Pendeteksian Kecurangan pada PT. PLN (Persero) ULP Kota Palopo', 2020.

[15] C. F. Suci, R. S. Putra, and R. Syaf, 'The Effect of Red Flags, Auditor's Competence, Religiusity and Professional

Skepticism on The Ability of Internal Auditors in Detecting Fraud', *Digital Business Journal*, vol. 1, no. 1, Jul. 2022.

[16] Afriana, 'Pengaruh Pengalaman Kerja, Religiusitas dan Skeptisme Profesional Terhadap Kemampuan Auditor Internal dalam Mendeteksi Kecurangan (Studi Pada Kantor Inspektorat Kabupaten Buton Tengah dan Kabupaten Buton Selatan)', *Jurnal Akademik Pendidikan Ekonomi*, vol. 6, Nov. 2019.

[17] H. Yusrianti, 'Pengaruh Pengalaman Audit, Beban Kerja, Task Specifi Knowledge Terhadap Pendeteksian Kecurangan Laporan Keuangan (Studi pada KAP di Sumater Bagian Selatan)', *Jurnal Manajemen dan Bisnis Sriwijaya*, vol. 13, 2015.

[18] Betri and M. Kusumawaty, 'Pengaruh Pengalaman Audit, Beban Kerja, Task Specific Knowledge, Tipe Kepribadian Terhadap Pendeteksian Kecurangan Laporan Keuangan', 2019.

[19] H. D. Lembayung and Y. Chomsatu, 'Determinan Pendeteksian Fraud Pada KAP di Surakarta', *Jurnal Manajemen, Ekonomi, Keuangan dan Akuntansi (MEKA)*, pp. 253–260, 2021.

[20] P. E. Johnson, S. Grazioli, and Jamal. Karim, 'Fraud Detection: Intentionality and Deception in Cognition', *Accounting, Organizations and Society*, vol. 18, no. 5, pp. 467–488, Jul. 1993.

[21] R. Tirta and M. Sholihin, 'The Effects of Experience and Task-Specific Knowledge on Auditors' Performance in Assesing a Fraud Case', *Jurnal Akuntansi dan Auditing Indonesia*, vol. 8, no. 1, Jun. 2004.

[22] Sari, 'The Effect of Task Specific Knowledge in Fraud Detection Skill: Internal Audit Effectiveness as A Intervening Variable On BPK Representative of Riau and Kepri Province', *Jurnal Riset dan Pengembangan Ekonomi Islam*, vol. 3, no. 2, 2019.

[23] Muzdalifah and N. Syamsu, 'Red Flags, Task Specific Knowledge dan Kemampuan Auditor dalam Mendeteksi Kecurangan', *Jurnal Ekonomi Pembangunan*, vol. 6, no. 2, pp. 92–101, 2020.

[24] O. O. Olasanmi, 'Computer Aided Audit Techniques and Fraud Detection', vol. 4, 2013.

[25] D. Atmaja, 'Pengaruh Kompetensi, Profesionalisme, dan Pengalaman Audit Terhadap Kemampuan Auditor Badan Pemeriksa Keuangan (BPK) dalam Mendeteksi Fraud dengan Teknik Audit Berbantuan Komputer (TABK) Sebagai Variabel Moderasi', *Media Riset Akuntansi, Auditing & Informasi*, vol. 16, Apr. 2016.

[26] M. R. Fauzi, C. Anwar, and I. G. K. A. Ulupui, 'Pengaruh Independensi, Pengalaman, dan Penerapan Teknik Audit Berbantuan Komputer (TABK) terhadap Efektivitas Pelaksanaan Audit Investigatif dalam Mendeteksi Kecurangan', *Jurnal Akuntansi, Perpajakan dan Auditing*, vol. 1, pp. 1–15, Jun. 2020.

[27] A. Samagaio and T. A. Diogo, 'Effect of Computer Assisted Audit Tools on Corporate Sustainability', 2022.

[28] R. Widuri and Y. Gautama, 'Computer-Assisted Audit Techniques (CAATs) for Financial Fraud Detection: A Qualitative Approach', 2020.

[29] A. Kamal, 'Teknologi Informasi dan Skeptisme Profesional terhadap Fraud Detection Skills Auditor Internal Pemerintah', *YUME : Journal of Management*, pp. 295–313, 2022.

[30] R. Choirunnisa and Y. Rufaedah, 'Pengaruh Kompetensi Auditor dan Pemanfaatan Teknologi Informasi Terhadap Pendeteksian Fraud', *Jurnal Akuntansi Trisakti*, vol. 9, no. 1, Feb. 2022.

[31] V. Venkatesh, M. G. Morris, and F. D. Davis, 'User Acceptance of Information Technology: Toward a Unified View', *MIS QUARTERLY*, vol. 27, no. 3, pp. 425–478, Sep. 2003.

[32] L. Festinger, *A theory of cognitive dissonance*. Stanford University Press, 1957.

[33] F. Heider, *The psychology of interpersonal relations.* Hoboken: John Wiley & Sons Inc, 1958. doi: 10.1037/10628-000.

[34] S. T. Fiske and S. E. Taylor, *Social Cognition*, 2nd ed. Newyork: Mcgraw-Hill Book Company., 1991.

[35] Betri, *Akuntansi Forensik dan Audit Investigatif*, 1st ed. Palembang: NoerFikri, 2022.

[36] KBBI Daring, '"Deteksi"', Badan Pengembangan dan Pembinaan Bahasa, Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi Republik Indonesia.

[37] Karyono, *Forensic Fraud*. Yogjakarta: CV. Andi, 2013.

[38] M. N. Ghufron and Risnawati, *Teori-teori Psikologi*. Yogjakarta: Ar-Ruzz Media, 2012.

[39] R. L. Braun and H. E. Davis, 'Computer-assisted audit tools and techniques: analysis and perspectives', *Managerial Auditing Journal*, vol. 18, no. 9, pp. 725–731, 2003.

[40] G. D. Moyes and I. Hasan, 'An empirical analysis of fraud detection likelihood', *Managerial Auditing Journal*, vol. 11, no. 3, 1996.

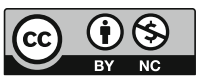
[41] Ş. Sağiroğlu and D. Sinanc, 'Big data: A review', 2013.

[42] S. Hipgrave, 'Smarter fraud investigations with big data analytics', *Network Security*, vol. 2013, no. 12, Dec. 2013.

[43] D. Lestari and E. S. Indrawati, 'Hubungan antara Religiusitas dengan Penyesuaian Diri pada Siswa dan Siswi Kelas VII Yayasan Pondok Pesantren Futuhiyyah Mranggen Kabupaten Demak', *Jurnal empati*, vol. 6, no. 14, pp. 307–312, 2017.

[44] F. Zamzami, N. Duta Nusa, and F. I. Arifin, *Sistem Informasi Akuntansi*. UGM Press, 2021.

[45] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, 'User Acceptance of Information Technology: Toward a Unified View', *MIS Quarterly*, vol. 27, no. 3, p. 425, 2003, doi: 10.2307/30036540.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (http://creativecommons.org/licenses/by-nc/4.0/), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.