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BIG FIVE PERSONALITIES AND AUDITORS' ABILITY TO DETECT FRAUD: THE APPLICATION OF DIGITAL FORENSICS AS A MODERATION VARIABLE

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ABSTRACT

This study aims to obtain empirical evidence regarding the big five personality traits of each auditor and their ability to detect fraud, assisted by digital forensics. The study involves several auditors from the Central BPK RI. The Theory of Planned Behavior (TPB) is used as the main theoretical foundation of this research because TPB is a behavioral theory that arises from the intention to behave and reflects the individual's traits and the abilities of a profession (auditor) to make decisions based on their work results, which is a form of behavioral attitude. Additionally, digital forensics is applied in this study as a moderating variable, expected to enhance the auditors' ability to detect fraud and weaken the relationship between certain Big Five personality traits of the auditors. This quantitative research uses the Structural Equation Modelling Partial Least Square (SEM-PLS) analysis method. The independent variables in this study are openess to experience, conscientiousness, extraversion, agreeableness, and neuroticism. The dependent variable is the auditors' ability to detect fraud, and the moderating variable is the application of digital forensics. The survey method was conducted by distributing Google Form questionnaires, and 172 respondents were obtained. Data processing was done using SmartPLS 3.2.9 software. The analysis results show that openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism influence auditors' ability to detect fraud, and the application of digital forensics has an impact on strengthening auditors' personalities with high scores on the dimensions of openess to experience, extraversion, conscientiousness and neuroticism.

KEYWORDS *Big Five Personality, Theory of Planned Behavior, Auditor's Ability to Detect Fraud, Digital Forensics*

INTRODUCTION

Financial statement information is important for internal and external parties for transparency and reliability, as well as fostering trust. A competent audit process is certainly necessary to ensure that financial statements are free from material misstatements because error and fraud, especially in the era of digitalization and automation which creates new challenges for auditors. Michael (2021) stated that

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audits are increasingly complex and require more in-depth specialization. In order to ensure audit quality, auditors are expected to be able to check, detect, and report indications fraud such as corruption, money laundering, asset abuse, and financial statement fraud. Therefore, the role of forensic auditors is indispensable when there is a case of fraud. Tuanakotta (2017) argues that successful forensic auditors play an important role in detecting and investigating fraud when they have adequate knowledge, experience, and technical skills. Competencies according to Lee & Stone (1995) namely skills that are quite explicit and can be applied in conducting audits. Thus, the auditor who plays a role in examining, detecting, collecting evidence of the existence or absence of fraud is a forensic auditor who is experienced in investigative audits, investigative special skills and digital forensic expertise.

Cheating or known as fraud, Is The main goal faced by the field of forensic accounting, therefore forensic audit is a continuous breakthrough from the implementation of audit procedures that lead to the detection and collection of evidence. Forensic audits are more intensive than conventional audits, and are usually carried out through a series of steps to establish the presence of evidence and identify an act of fraud Grippo & Ibex (2003). Research Akenbor and Ironkwe (2014) shows that an auditor in a forensic audit must have an attitude of qualifications, professionalism, and adequate knowledge. Thus, the existence of auditors who have special characteristics is indispensable in its implementation.

According to the Indonesia Government Internal Audit Standards (2010), an auditor is expected to have an educational background, the necessary expertise and skills, adequate knowledge, relevant experience, and support from other competencies necessary to carry out all forms of responsibility. The ability possessed by forensic auditors is a supporting factor when uncovering and collecting evidence from financial crime cases that occur. Further Verwey and Asare (2016) believes that the expertise or ability of a forensic auditor is a combination of accounting and investigative skills of an auditor which is used in realizing the evidence needed later in the detection or disclosure of fraud that will be used in the litigation process. Bhasin (2013) He also explained that there are several components of expertise competencies that must be possessed by forensic auditors, namely critical thinking, deductive analysis, can be problem solver unstructured, expertise in analytics, educational flexibility, oral or written communication, good knowledge of the law, and composure.

In the eyes of the public, forensic auditors have a very big responsibility, so expertise in one discipline is not enough, but character is also involved in it, because the character that this auditor has is also related to his personality. Therefore, to see the competence of auditors, of course, special measurements are needed to see the extent of the level of competence and experience of auditors in conducting audits. According to Pervin (1998), the accounting profession is one of the professions that is the subject of various studies in the context of psychological assessments of personality types This opinion is also strengthened by statements from Dole & Schroeder (2011) By showing that the relevance of personality to success in the workplace over the years has been the focus of research. The literature related to the personality characteristics of accountants and auditors has also developed along with this. Research by Alim et al (2007) obtain evidence that good audit quality can be produced when the auditor has good competence. The issue of this research topic

is interesting to study because it has relevance to the auditor profession in conducting audits aimed at detecting fraud and this research is expected to provide new insights, provide a deeper and structured understanding, see the ability of auditors to detect fraud Not only from how much experience he has but also the personality aspect of the auditor himself.

Research on auditors' ability to detect fraud has been done a lot but has produced diverse findings. Research Donald (1953) found that auditors were likely affected by cognitive or psychological biases that affected their judgment. Factors such as familiarity with clients, time pressure, and high workload can affect the effectiveness of auditors in detecting fraud. Furthermore, research Cow (2005) Pointing out that digital forensics plays an important role in fraud prevention and detection, by ignoring this technology, auditors are missing out on a very useful tool for monitoring and detecting suspicious activity in real-time, as well as for following up on findings quickly and efficiently. Wiley & Sons (2010) proving that auditors who use more sophisticated audit techniques and appropriate methodologies, such as forensic accounting and the use of data analysis technology, are more effective in detecting fraud. This ability does not depend on the personality traits of the auditor, but on technical knowledge and the strict application of procedures. Some of the research results mentioned above tend to ignore the role big five personality and the application of digital forensics.

Basically, psychological assessment of this personality type known as "Big Five Personality" has the following indicators:Extraversion, Agreeableness, Conscientiousness, Neuroticism, Opennes to experience. According to McCrae et al (1997) Personality traits cannot be measured directly, so a researcher must infer them from complex patterns of clear and unclear behavior. Big Five Personality is a model of the structure of properties Extraversion, Agreeableness, Conscientiousness, Neuroticism, Opennes to experience as mentioned above. According to Costa & McCrae (2008) This Big Five Personality structure model is an effective and simple way to manage personality traits hierarchically. Researchers previously mentioned that this model is very suitable for use in research that measures a person's personality towards his profession (John & Srivastava, 1999).

The auditor's ability to detect fraud measured by using big five personality It is increasing when supported by the use of technology such as the application of digital forensics. Consequently, auditors are also required to have investigative field abilities, experience in investigative audits, investigative special skills and digital forensic expertise. The application of digital forensics is deliberately used as a moderation variable because it is believed to strengthen the relationship between independent and dependent, which explains the ability of forensic auditors to detect fraud through a psychological approach “Big Five Personality”. As stated Baron & Kenny (1986) Moderation can be used if there is a change in the direction of correlation between one study and another.

The application of digital forensics appears along with the development of technology and also affects the ability of forensic auditors because it is considered to be able to make it easier for auditors to detect the presence of fraud which is intentional through the analysis of digital evidence on computers, other digital media tools. Because the development of digital technology is more advanced, there are also more ways used by fraudsters to eliminate traces of evidence, because this evidence can be used as a tool to reveal the truth of the case fraud. Ghani et al

(2022) explained that digital forensic support refers to a methodology that protects, collects, validates, identifies, analyzes, interprets, documents, and presents digital evidence derived from digital sources with the aim of reconstructing criminal acts that can be used as evidence in court. According to the findings of previous research, the term "digital forensic support" refers to activities that involve the acquisition, testing, analysis, and presentation of electronic evidence stored digitally on digital equipment such as computers, audio players, mobile phones, facsimiles. machines, etc.

Susanto et al (2022) explained that auditor competence and digital forensic support affect the quality of investigative audits Based on the findings shown in this study, auditor competence and digital forensic support are significant factors that have the potential to influence the quality of investigative audits conducted by BPK RI. In addition, there is also the latest research conducted by Almashaqbeh et al (2023) which proves that the use of forensic accounting techniques and tools can contribute to the prevention of fraud in financial reporting, not only after the risk of fraud occurs. Some of the studies above present the same and significant results ranging from auditor competence and digital forensic support that affect the quality of investigative audits and the use of techniques, forensic accounting tools have a positive effect on fraud prevention in financial reporting. To show how this study differs from some previous studies, researchers used big five personality as an independent variable to see the competence of forensic auditors and auditor experience in conducting audits through a psychological approach because of the structural model big five personality This is an effective and suitable way to measure a person's personality towards their profession.

According to research Esther et al (2021) with the results of the study, namely the formulation of a model that provides an overview of the feasibility of the merger and has a positive effect on the components of forensic accounting, management control system and bank reputation in dealing with cases cyberfraud. Meanwhile, according to Iman et al (2019) Presenting that the most frequently handled crimes are about live forensic, network forensicand mobile forensic Therefore, digital forensics has a positive effect in efforts to investigate fraud that occurs in Indonesia. As for case handling computer forensic and database forensic There are still few people who study these two topics

This research was conducted with the aim of obtaining empirical evidence about the big five personalities in each auditor along with the auditor's ability to detect fraud. This study was carried out more specifically in investigating the ability of auditors from the perspective of a psychological approach to see the ability and experience of auditors in carrying out an audit which of course is assisted by digital forensics as a tool to detect the presence or absence of adverse fraudulent acts.

The expected benefit of this research is that it can provide information that the application of forensic accounting carried out by auditors can be a settlement tool in court that is carried out through the litigation process (litigation), out-of-court settlement (out-of-court settlement) which is carried out on a non-litigation basis (non-litigation) for cases of adverse fraud and decision-making by several interested parties.

RESEARCH METHOD

Research Design

This study uses a quantitative approach (*positivism*) with the intention of testing hypotheses (causal relationships) between *Big five personality* and the auditor's ability to detect *fraud*, including the role of digital forensics in moderating these relationships, survey methods are used during the data collection process by involving questionnaires.

This research questionnaire is designed in such a way and filled out by respondents who aim to get the information needed in this study. In its measurement, this research questionnaire uses a Likert scale with an interval score of 1 to 5. The reason the author uses the Likert scale is because it is guided by previous researchers, that this measurement is considered to be able to measure the perception, attitude and opinion of an individual or group on the phenomenon being studied.

Research Population and Sample

The Audit Board of the Republic of Indonesia (BPK RI) in the implementation unit of auditor duties consists of several structures, namely: Main Auditorate of State Finance (AKN) I; II; III; IV; V; VI; VII, Principal Auditorate of Investigation, Representative BPK. Meanwhile, the auditors who were respondents and qualified in this study were the Main Auditor of State Finance (AKN) I; II; III; IV; V; VI; VII; The Principal Auditor is investigating and has an active status with a total of 680.

Research instruments

Questionnaires are used as research instruments in this study. The questions in this questionnaire are closed, which allows respondents to provide answers more easily, and makes it easier for researchers to conduct tabulation analysis of research results.

Location and Time of Research

The research was carried out at the Central BPK RI which consisted of the Main Auditorate of State Finance (AKN) I; II; III; IV; V; VI; VII, the Principal Auditor of Investigation who is active with a total of 640 and will be the respondents in this study. Furthermore, the time of this research was carried out from April 26, 2024 to April 10, 2024.

Data Collection Methods

The method of collecting data in this study is a questionnaire given to respondents through electronic media or applications such as *Email* and *whatsapp*. Questionnaires are made in the form of *google form*, which is assembled as simply as possible to make it easier for respondents to participate and answer questions.

Data Analysis Techniques

In this study, Structure Equal Modelling Partial Least Square (SEM-PLS) with SmartPLS 3.2.9 analysis tool. The SEM-PLS approach is applied to test the predictive relationship between constructs by analyzing whether there is a relationship or influence between the constructs. In this study, SEM PLS was used

to test the relationship between *big five personality* and the auditor's ability to detect *fraud*, including digital forensics in moderating the relationship.

Descriptive Analysis

The descriptive analysis in this study aims to provide a clear description of the data obtained, so that it is easy to understand and produce useful information. In the descriptive analysis, an evaluation of the estimated minimum and maximum values is carried out, both theoretically and actually, as well as evaluating the average value and standard deviation from the data of this study.

Evaluation of Measurement Model (*Outer Model*)

Ghozali (2021) explained that the PLS (Partial Least Square) measurement method is used to determine the level and amount of validity, the reality of indicators used on latent variables. The following are some of the stages of testing the measurement model, namely Validity Test: Convergence, Validity Test: Discrimination and Reality Test.

Structural Model Evaluation (*Inner Model*)

In the Evaluation of the Structural Model (*Inner Model*) using measurement models, namely the R-Square Test, the *Goodness Of Fit Test* and the t-Statistic Test.

Research Hypothesis Testing

The statistical test used to view the results of path coefficient using test criteria with a significance level of 0.05 ($\alpha = 5\%$) was determined as follows:

1) Determining statistical hypotheses:

Hipotesis 1 : $H0 = \beta1 = 0$
: $Ha = \beta1 < 0$
Hipotesis 2 : $H0 = \beta2 = 0$
: $Ha = \beta2 > 0$
Hipotesis 3 : $H0 = \beta3 = 0$
: $Ha = \beta3 < 0$

2) Determine the following criteria:

(a) If the value of Sig. shows ≤ 0.05, it means that one independent variable has a significant effect on the dependent variable partially.
(b) If the Sig. value shows > 0.05, it means that one independent variable does not have a significant partial effect on the dependent variable.

RESULT AND DISCUSSION

Test Measurement Model (*Outer Model*)

Validity Test

The convergent validity that has been implicit in the measurement model uses reflective indicators that are assessed according to the relationship between the number of items and the score on the latent variable. Below, the researcher presents an illustration of figure 1 which is the final result of SmartPLS version 3.2.9 which shows the validity of the indicator over the latent variable in this study. The researcher refers to the opinion of Ghozali (2014) who states that an indicator can

be considered valid if the loading factor is >0.60. Thus, indicators with a charge factor of <0.60 will be removed from the model.

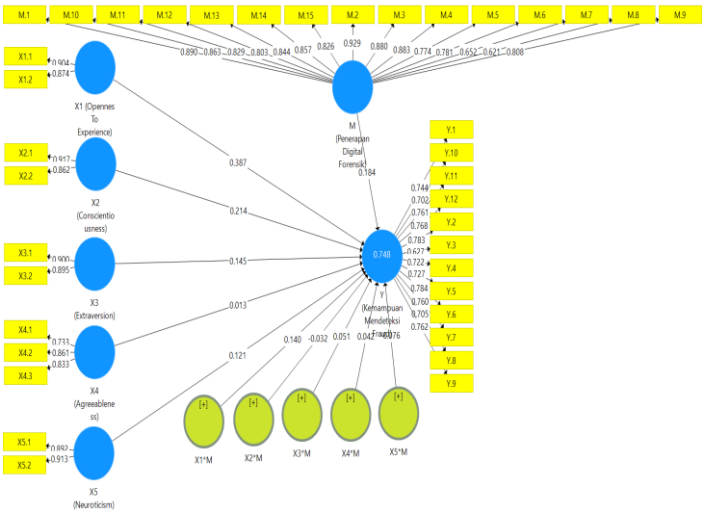

Figure 1. ***Path Diagram of Outer Loading***

Table 1. ***Outer Loading Value or Output***

Construction	Indicator	Outer Loading	Conclusion
(1)	**(2)**	**(3)**	**(4)**
Openess To Experience	OTE 1.1	0,903	Valid
(X1)	OTE 1.2	0,876	Valid
Conscientiousness (X2)	C 2.1	0,916	Valid
	C 2.2	0,863	Valid
Extraversion	E 3.1	0,905	Valid
(X3)	E 3.2	0,890	Valid
Agreeableness	A 4.1	0,728	Valid
(X4)	A 4.2	0,864	Valid
	A 4.3	0,835	Valid
Neuroticism	N 5.1	0,894	Valid
(X5)	N 5.2	0,911	Valid
Auditor's Ability to	KADMF .1	0,785	Valid
Detect *Fraud*	KADMF .2	0,755	Valid
(Y)	KADMF .3	0,620	Valid
	KADMF .4	0,715	Valid
	KADMF .5	0,717	Valid
	KADMF .6	0,756	Valid
	KADMF .7	0,740	Valid
	KADMF .8	0,693	Valid
	KADMF .9	0,725	Valid
	KADMF .10	0,717	Valid
	KADMF .11	0,762	Valid
	KADMF .12	0,784	Valid
Application of Digital	M.1	0,875	Valid
Forensics(M)	M.2	0,917	Valid
	M.3	0,874	Valid
	M.4	0,892	Valid
	M.5	0,779	Valid
	M.6	0,780	Valid
	M.7	0,669	Valid
	M.8	0,636	Valid
	M.9	0,817	Valid
	M.10	0,877	Valid
	M.11	0,846	Valid
	M.12	0,829	Valid
	M.13	0,844	Valid

	M.14	0,857	Valid
	M.15	0,826	Valid

Source: primary data processed, 2024

Based on the percentage of data in table 1, all variable items have met the validity criteria. This is evidenced by the value of the loading factor>0.60 (Ghozali, 2014). In addition to the loading factor value, the validity of the research data can also be analyzed by the Average Variance Extracted (AVE) method. The results of the validity test with AVE values are as follows:

Table 2. Ave Value Test Results

	***Average Variance Extracted* (AVE)**
M (Digital Forensic Application)	0,670
X1 (Opennes To Experience)	0,777
X2 (Conscientiousness)	0,763
X3 (Extraversion)	0,773
X4 (Agreeableness)	0,658
X5 (Neuroticism)	0,773
Y (Fraud Detection Ability)	0,541

Source: primary data processed, 2024

Based on table 2 above, all research variables were declared valid. This is in accordance with the AVE value indicator >0.50. (Ghozali, 2014). Discriminant validity uses the Fornell-Larcker test, which is by comparing the correlation between variables and AVE in these variables. The ideal model for measuring the validity of discrimination is when the AVE on that variable is higher than the relationship between other variables (Ghozali, 2014). The overall AVE score can be seen in the following table.

Tabel 3. Discriminant Validity

	M (Application of Digital Forensics)	**X1 (Opennes To Experience)**	**X2 (Conscientiousness)**	**X3 (Extraversion)**	**X4 (Agreeableness)**	**X5 (Neuroticism)**	**And (Ability to Detect Fraud)**
M (Digital Forensic Application)	0,819						
X1 (Opennes To Experience)	0,672	0,882					
X2 (Conscientiousness)	0,736	0,591	0,874				
X3 (Extraversion)	0,797	0,602	0,753	0,879			
X4 (Agreeableness)	0,762	0,599	0,594	0,652	0,811		
X5 (Neuroticism)	0,772	0,598	0,694	0,685	0,720	0,879	
Y (Fraud Detection Ability)	0,748	0,733	0,761	0,738	0,635	0,671	0,736

Source: primary data processed, 2024

Table 3 shows that overall, the question items of each variable have met the validity criteria, due to the AVE>0.5 score. Thus, the test of the validity of discrimination through the Fornell-Larcker test has been met. In addition to the Fornell-Larcker test, the validity of discrimination can also be tested through Cross

Loading values. An indicator is considered to meet the requirements for discriminatory validity if the cross loading value in its dimension is higher than the value of other variables (Ghozali, 2014). The cross *loading values* are presented in table 4.

Table 4. Results of Cross Loading Values

	M	X1	X1*M	X2	X2*M	X3	X3*M	X4	X4*M	X5	X5*M	Y
M.1	0.8900	0.5772	-0.2803	0.6452	-0.1928	0.6927	-0.2139	0.6144	-0.2179	0.6435	-0.1503	0.6263
M.10	0.8627	0.5820	-0.2576	0.6198	-0.2092	0.6940	-0.2570	0.6935	-0.2781	0.5676	-0.1828	0.5918
M.11	0.8288	0.4768	-0.1902	0.6426	-0.1544	0.6432	-0.1823	0.5573	-0.2003	0.5660	-0.1214	0.6047
M.12	0.8028	0.5260	-0.1801	0.5446	-0.1392	0.6085	-0.1799	0.5227	-0.1633	0.5188	-0.1306	0.5851
M.13	0.8443	0.5358	-0.1013	0.6215	0.0286	0.6367	0.0566	0.5603	0.0140	0.5986	0.0494	0.6572
M.14	0.8570	0.5040	-0.0888	0.6046	0.0364	0.6639	0.0381	0.6376	0.0244	0.5432	0.0323	0.6138
M.15	0.8263	0.4646	-0.0903	0.6149	0.0991	0.6519	0.0401	0.5549	-0.0213	0.5739	0.0718	0.6253
M.2	0.9290	0.6256	-0.3225	0.6697	-0.2245	0.7373	-0.2495	0.7244	-0.2646	0.6130	-0.2081	0.6469
M.3	0.8797	0.5299	-0.2688	0.6523	-0.1417	0.6972	-0.1996	0.6175	-0.2398	0.6067	-0.1429	0.6397
M.4	0.8827	0.6096	-0.2918	0.6152	-0.1955	0.6768	-0.2236	0.5936	-0.2281	0.5783	-0.1914	0.6646
M.5	0.7740	0.4725	-0.1433	0.5879	-0.0632	0.6474	-0.1491	0.5978	-0.1450	0.6640	-0.1033	0.6304
M.6	0.7808	0.5717	-0.2453	0.6023	-0.1521	0.5989	-0.1580	0.5992	-0.1642	0.6178	-0.1435	0.6321
M.7	0.6520	0.4390	-0.1608	0.4211	-0.1364	0.5507	-0.2145	0.6300	-0.2730	0.5017	-0.1669	0.5325
M.8	0.6215	0.5287	-0.3726	0.4026	-0.3290	0.5110	-0.3313	0.6306	-0.4674	0.4171	-0.2981	0.4347
M.9	0.8081	0.4859	-0.1825	0.5703	-0.1538	0.6393	-0.2112	0.5658	-0.1974	0.5819	-0.1013	0.5326
X1.1	0.5833	0.9044	-0.2507	0.5301	-0.2714	0.5384	-0.2436	0.5337	-0.3439	0.4668	-0.2971	0.6937
X1.2	0.5641	0.8740	-0.2375	0.5151	-0.1507	0.5138	-0.1507	0.5369	-0.2096	0.5453	-0.0822	0.6093
X2.1	0.6560	0.5361	-0.1378	0.9174	-0.0917	0.6633	-0.0915	0.5246	-0.1057	0.5861	-0.0606	0.7019
X2.2	0.6308	0.5103	-0.2328	0.8618	-0.1895	0.5772	-0.1889	0.4716	-0.2212	0.4809	-0.1562	0.5507
X3.1	0.6443	0.4815	-0.0461	0.5914	-0.0556	0.9000	-0.1481	0.5635	-0.1484	0.5186	-0.0947	0.6450
X3.2	0.7703	0.5821	-0.2891	0.6666	-0.2130	0.8948	-0.2517	0.6360	-0.2646	0.6061	-0.2186	0.6297
X4.1	0.4626	0.3887	-0.0719	0.4841	-0.0575	0.5147	-0.0681	0.7327	-0.1053	0.4109	-0.0529	0.4956
X4.2	0.7288	0.5470	-0.3060	0.4910	-0.1792	0.6235	-0.2782	0.8607	-0.4190	0.5859	-0.2534	0.5262
X4.3	0.5911	0.5224	-0.2359	0.3822	-0.1746	0.4751	-0.1941	0.8332	-0.2468	0.6516	-0.0504	0.4701
X5.1	0.6137	0.5220	-0.0933	0.5213	-0.0581	0.5926	-0.1238	0.6378	-0.0947	0.8916	0.0419	0.5489
X5.2	0.6523	0.5007	-0.2336	0.5681	-0.1461	0.5409	-0.1921	0.5885	-0.1853	0.9134	-0.0481	0.6104
Y.1	0.5571	0.6135	0.1281	0.4967	0.1323	0.5237	0.0990	0.5628	0.0646	0.5205	0.1552	0.7443
Y.10	0.5238	0.3949	0.0480	0.4594	0.0978	0.5844	0.0513	0.3928	0.0775	0.4388	0.0308	0.7015
Y.11	0.5591	0.5431	-0.0274	0.5625	-0.0535	0.5971	-0.0619	0.4483	-0.0634	0.4657	-0.0653	0.7611
Y.12	0.5361	0.5548	0.1081	0.5334	0.0760	0.5967	0.0853	0.4691	0.0842	0.5167	0.0666	0.7684
Y.2	0.5175	0.5892	0.0391	0.5479	0.0618	0.4639	0.0410	0.3579	-0.0020	0.3990	0.0142	0.7833
Y.3	0.5276	0.4896	-0.1798	0.5128	-0.1029	0.5435	-0.0678	0.5209	-0.1668	0.6011	-0.0178	0.6267
Y.4	0.4946	0.5130	-0.0136	0.4786	-0.0329	0.5029	0.0099	0.5335	-0.0427	0.4401	0.0460	0.7219
Y.5	0.5846	0.5076	-0.1026	0.4782	-0.1119	0.5723	-0.1344	0.5896	-0.2094	0.5180	-0.0287	0.7265
Y.6	0.5300	0.6615	-0.0820	0.5323	-0.0583	0.4603	-0.0862	0.3962	-0.1409	0.4204	-0.1006	0.7841
Y.7	0.6116	0.6077	-0.1134	0.5900	-0.1233	0.5203	-0.1168	0.4272	-0.1563	0.4578	-0.1344	0.7598
Y.8	0.5230	0.4669	-0.0921	0.5201	-0.1024	0.4400	-0.0135	0.3559	-0.0215	0.4450	-0.0213	0.7054
Y.9	0.5614	0.5284	-0.1420	0.5751	-0.0847	0.4871	-0.1020	0.3957	-0.1320	0.4756	-0.1312	0.7622

Source: primary data processed, 2024

The results of the cross loading value in table 4 mean that there is a higher relationship between indicators and constructs compared to correlations between other constructs. Therefore, the researcher concluded that the entire main construct is better at predicting indicators. The validity of discrimination can also be assessed by comparing the square root of AVE (Average Variance Extracted) of each construct with the relationship between constructs, where the value of the square root of AVE must exceed the correlation between other constructs.

Reality Test

The Reliability Test determines how consistent, accurate, and theoretical a measuring tool is in measuring (Ghozali, 2014). When the research is declared reliable, the research data has been tested for excellence and stability of the research

results. In PLS, reliability tests can be carried out through two methods, namely Cronbach's alpha and Composite reliability. Final result from SmartPLS displaying the value Cronbach's alpha and Composite reliability shown in table 5.

Table 5. *Cronbach's Alpha* And *Composite Realibility Values*

	Cronbach's Alpha	***Composite Realibility***
M (Digital Forensic Application)	0,928	0,942
X1 (Opennes To Experience	0,857	0,913
X2 (Conscientiousness)	0,845	0,906
X3 (Extraversion)	0,853	0,911
X4 (Agreeableness)	0,736	0,851
X5 (Neuroticism)	0,853	0,911
Y (Auditor's Ability to Detect *Fraud*)	0,939	0,946

Source: primary data processed, 2024

In Table 5, the Composite Reliability and Cronbach's Alpha values are qualified, indicating that all constructs are reliable or have passed reliability tests. This is due to the value of Composite Reliability and *Cronbach's Alpha* for the entire construction > 0.70 (Ghozali, 2014).

Structural Model Test (*Inner Model*)

Determination Coefficient Test (R2)

After estimating the previous model that meets the criteria for the Outer Model, the next step is for the researcher to carry out tests on the Structural Model (Inner Model). The R-Square (R^2) value in the research construct is shown as follows:

Table 6. Determination Coefficient Test

	R Square	**R Square Adjusted**
Y (Fraud Detection Ability)	0,732	0,722

Source: primary data processed, 2024

Based on the results of the coefficient test in the table above, it can be seen that the R-Square value for the arousal construct is 0.732. This means that the model has a good level of good-fit model and this also supports the variability of the auditor's ability to detect fraud which can be explained by the variables openess to experience, conscientiousness, extraversion, agreeableness and neuroticism of 73.2%.

Goodness Of Fit Test

For the estimate of goodness of ft such as SRMR and NFI in this data analysis, the researcher looks directly at the results of the PLS-SEM or PLSc-SEM model estimation (i.e. the result report) and the value of this criterion with a certain threshold (for example, SRMR < 0.08). (Ghozali, 2014).

Tabel 7. *Goodness Of Fit*

	Saturated Model	**Estimated Model**
SRMR	0,076	0,076
d_ULS	4,299	4,299
d_G	4,437	4,437
Chi-Square	2908,700	2908,700
NFI	0,591	0,591

Source: primary data processed, 2024

Table 7 above obtained an SRMR value of 0.076 where the value is less than 0.08. Therefore, it can be concluded that the SEM-PLS model that has been formed is appropriately used or fit.

Hipotesis test

The hypothesis test is carried out by means of a significance test t. Hypothesis is accepted if *the P Values* are below 0.05 and the statistical t is greater than 1.96 (Ghozali, 2014). Table 8 shows the results of the significance test t.

Table 8. T Significance Test

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
X1 (Opennes To Experience) -> Y (Auditor's Ability to Detect Fraud)	0,416	17,195	0,000*
X2 (Conscientiousness) -> Y (Auditor's Ability to Detect Fraud)	0,176	6,364	0,000*
x3 (Extraversion) -> Y (Auditor's Ability to Detect Fraud)	0,212	6,340	0,000*
x4 (agreeableness) -> y (auditor's ability to detect fraud)	0,042	1,374	0,170
X5 (Neuroticism) -> Y (Auditor's Ability to Detect Fraud)	0,095	3,898	0,000*
M (Application of Digital Forensics) * X1 (Openess To Experience) -> Y (Auditor's Ability to Detect Fraud)	0,156	7,631	0,000*
M (Digital Forensic Application) * X2 (Conscientiousness) -> Y (Auditor's Ability to Detect *Fraud*)	-0,056	2,059	0,040*
M (Digital Forensics Application) * X3 (Extraversion) -> Y (Auditor's Ability to Detect *Fraud*)	0,079	2,278	0,023*
M (Digital Forensic Application) * x4 (Agreeableness) -> Y (Auditor's Ability to Detect Fraud)	0,035	1,040	0,299
M (Application of Digital Forensics) * X5 (Neuroticism) -> Y (Auditor's Ability to Detect Fraud)	-0,071	3,231	0,001**

**Note: ***Significance at the 5 % level

1. Test the First Hypothesis

The first hypothesis is *openess to experience* has a positive influence of 0.416 and *p value* 0,000 on the auditor's ability to detect *fraud*. The results of the hypothesis test presented in table 4.12 showed a statistical t-value of 17.195 > 1.96 and was declared to have a significant impact. So that the H1 hypothesis in this study can be accepted. Conclusion *openness to experience* have a good and significant impact on the auditor's ability to detect *fraud*.

2. Second Hypothesis Test

The second hypothesis is *conscientiousness* has a positive effect of 0,176 from the original sample estimate value to the auditor's ability to detect *fraud* and *p value* as 0,000. Then it can be seen that the statistical t-value in table 4.12 is 6.364 > 1.96 and can be said to have a significant effect. Thus, the H2 hypothesis in this study was declared accepted. Conclusion *conscientiousness* have a positive and significant effect on the auditor's ability to detect *fraud*.

3. Third Hypothesis Test

The third hypothesis is *extraversion* has a positive effect on the auditor's ability to detect *fraud* by the number of values seen in the *original sample estimate* as 0,212 , *p value* of 0.000 and the t-statistic value of 6.340 > 1.96. So that it can be said to have a significant effect. Empirically *extraversion* have a positive and significant effect on the auditor's ability to detect *fraud*.

4. Fourth Hypothesis Test

The fourth-order hypothesis is *agreeableness*, table 4.12 shows that the value of *original sample estimate* as 0,042 and *p value* as 0,170, While the t-statistical value is 1.374 < 1.96, then for the acquisition of the theoretical average value of 6, the actual average is 20.38. Therefore it can be said that there is no significant effect and H4 in this study is rejected. The conclusion is that the influence of *agreeableness* on the auditor's ability to detect *fraud* not significant, although the direction of the correlation is in accordance with the predicted (*positive*).

5. Fifth Hypothesis Test

The next order of hypotheses is *neuroticism*, in table 4.12 it can be seen that the value of *original sample estimate neuroticism* on the auditor's ability to detect *fraud* as 0,095 and *p value* 0,000 While the t-statistical value is 3.898 > 1.96, then the actual average of this fifth hypothesis is 20.97 while the average theoretical range is 9. Therefore, H5 in this study was accepted and produced the finding that *neuroticism* have a positive and significant effect on the auditor's ability to detect *fraud*.

6. Sixth Hypothesis Test

The sixth hypothesis is that the application of digital forensics strengthens the *openess to experience* on the auditor's ability to detect *fraud*. This is evidenced by the data in table 4.12 of 0,156 (*positive*) and *p value* 0.000 while the statistical t value is 7.631 > 1.96 and can be said to be significant. Thus, the H6 hypothesis in this study is acceptable, and shows that the interaction of digital forensics application is able to moderate the relationship *openess to experience* on the auditor's ability to detect *fraud*, have a positive and significant effect.

7. Seventh Hypothesis Test

The seventh hypothesis is that the application of digital forensics weakens the variables *conscientiousnes*, based on table 4.12 shows that the value of *original sample estimate* - 0,056 (*negative*), *p value* 0,040 and the statistical t value is 2.059 > 1.96 which means there is a significant influence. However, the actual average of the seventh hypothesis test is at 33.90 while the theoretical average is 45. In

conclusion, the H7 hypothesis in this study is accepted, the interaction of digital forensics application and conscientiousness is influential *negative* and significant to the auditor's ability to detect *fraud*.

8. Eighth Hypothesis Test

The eighth hypothesis states that the application of digital forensics strengthens the relationship between *extraversion* and the auditor's ability to detect fraud. Table 4.12 shows that *nilai original sample estimate* from interaction *conscientiousness* and the application of digital forensics to the ability to detect *fraud* be 0,079 (positive) with *p value* 0.023. The statistical t-value is 2.278 > 1.96. Therefore, the H8 hypothesis is accepted, and it can be concluded that the application of digital forensics moderates the relationship *extraversion* positively and significantly to the auditor's ability to detect*fraud*.

9. Ninth hypothesis

The ninth hypothesis states that digital forensics weakens the relationship *agreeableness* and the auditor's ability to detect *fraud*. The data results show that the value *original sample estimate* 0,035 (positive), *p value* 0.299 and *T Statistics* 1.040 < 1.96 which means insignificant, then the theoretical average is 45 and the actual average is 33.90. The conclusion was that H9 was rejected, and showed that *neuroticism* unable to moderate digital forensics even though the effect is positive but not significant, even though the direction of the correlation is in accordance with what is predicted (*positive*).

10. Tenth hypothesis

The final hypothesis of this study is that the application of digital forensics weakens the relationship *neuroticism* on the auditor's ability to detect *fraud*. This is evidenced by the support of the data in table 4.12 that the value of *original sample estimate* - 0,071 (*negative*) with *P value* 0.001 while the statistical t-value is 3.231 > 1.96 (significant effect). Based on these tests, H10 was accepted, but the interaction *neuroticism* unable to moderate the application of digital forensics, negatively and significantly affecting the auditor's ability to detect *fraud.*

Discussion

At In this section, the researcher aims to discuss empirical evidence from the results of the study regarding the ability of auditors to detect fraud seen from the perspective of a psychological approach that aims to see the ability and experience of auditors in carrying out an audit assisted by digital forensics as a means of detecting the presence or absence of adverse fraudulent acts and their suitability with the theory of fraud (*theory planned of behaviour*). Of course, this research is carried out to find out the reality that occurs and describe the real situation regarding the auditor's ability to conduct an audit and the psychological aspect which also plays an important role in the running of the auditor in his work. Furthermore, this study also uses the application of digital forensics as a moderation variable that will affect the auditor's ability to detect fraud along with psychological or personality aspects (*big five personality*).

Next, the researcher summarized his research hypothesis as stated in table 9 below.

Table 9. Summary of Hypothesis Test Results

NO	Hypothesis	Predictions	Coefficient	Conclusion
H1	Openess to experience has a positive effect on the auditor's ability to detect *fraud*	+	0,416 (*Sig. 0.000**)	H1 supported
H2	Conscientiousness has a positive effect on the auditor's ability to detect *fraud*	+	0,176 (*Sig. 0.000**)	H2 supported
H3	Extraversion has a positive effect on the auditor's ability to detect *fraud*	+	0,212 (*Sig. 0.000**)	H3 supported
H4	Agreeableness has a negative effect on the auditor's ability to detect *fraud*	-	0,042 (*Sig. 0.170*)	H4 is not supported
H5	Neuroticism has a positive effect on the auditor's ability to detect *fraud*	+	0,095 (*Sig. 0.000**)	H5 supported
H6	The application of digital forensics strengthens *the open-ess to experience* relationship with auditors' ability to detect *fraud*	+	0,156 (*Sig. 0.000**)	H6 supported
H7	The application of digital forensics strengthens the relationship *of conscientiousness* to the auditor's ability to detect fraud	+	-0,056 (*Sig. 0.040*)	H7 supported
H8	The application of digital forensics strengthens *the extraversion* of auditors' ability to detect *fraud*	+	0,079 (*Sig. 0.023*)	H8 supported
H9	The application of digital forensics weakens *the relationship of agreeableness* to the auditor's ability to detect *fraud*	-	0,035 (*Sig. 0.299*)	H9 is not supported
H10	The application of digital forensics weakens the relationship *between neuroticism* and auditors' ability to detect *fraud*	-	-0,071 (*Sig. 0.001**)	H10 supported

The Effect of *Openess To Experience* on Auditors' Ability to Detect Fraud

Openess to experience is the first hypothesis (H1) in this study and explains whether there is a good or bad and significant impact on the auditor's ability to detect *fraud*. The results of hypothesis testing from this study produce findings that openess to experience has a good impact on the auditor's ability to detect *fraud*. *Openess to experience* It is identified with a personality with curiosity, innovation, creativity, openness to experience and easy to deal with all situations. Of course, as an auditor, you must realize that the role of this profession is an important pillar of an entity as well as curiosity and innovation towards technological and regulatory developments, easily facing any situation is also an important thing that needs to be in the auditor because if there is a problem that arises, the auditor must show integrity and resilience to achieve a constructive resolution in detecting the presence or absence of action *fraud*. Statement of characteristics of personality *openess to experience* This is in line with *theory planned of behavior* (TPB) stated by (Ajzen & Fishbein, 1988).

The results of this test have been compared by previous studies and are in line with the findings Goldberg (1990) that auditors with personality traits *openness to*

experience It is believed to have a great level of creativity, great curiosity, broad insights, rich imagination, and openness to new things and this opinion is also in line with research Denissen & Penke (2008), which explains that.

OTE personalities are able to face challenges such as limited time, limited information, and a high level of uncertainty.

The Effect of *Conscientiousness* on Auditors' Ability to Detect Fraud

Conscientiousness is the second hypothesis (H2) in this study and explains whether there is a positive or negative and significant influence on the auditor's ability to detect *fraud*. The results of hypothesis testing from this study produce findings that have a good impact on the auditor's ability to detect *fraud*. Personality *conscientiousness* It is a person's tendency to behave so that they become organized, orderly, responsible, and consistent with their obligations.

Auditors who have this personality are sure to have a sense of responsibility to interested parties, besides that auditors when carrying out an audit need to establish accounting policies and operational policies so that later they can be organized and organized. Value (2002) Explaining that auditing is a systematic process consisting of a series of steps or procedures that are structured, logical, and organized.

Auditing is done through an organized, planned, and purposeful sequence of steps. Of course, this statement is in line with *theory planned of behavior* (TPB) proposed by Fishbein and Ajzen in 1975 which states that individual attitudes are formed from the results of the behavior carried out, based on the belief in the consequences it causes.

The results of this study are in line with the findings Christiawan & Sawarjuwono (2004) who stated that the consistency of the presentation of financial statements has a positive effect on audited financial statements. Furthermore, research from Evodila et al (2020) It also explained that the auditor has a positive effect on the consistency of evidence related to the possibility of fraud that is detrimental to the entity.

The Effect *of Extraversion* on Auditors' Ability to Detect Fraud

The third hypothesis statistical test (H3) of the study is the *extraversion*. The test results of this hypothesis reveal that the *extraversion* This has a good impact on an auditor's ability to detect *fraud*. Auditors with this personality are identified as adaptable and social, dominant, have an optimistic and critical attitude.

Auditors who have this personality dimension tend to use their logic and rationality in overcoming a problem either when in a condition they get findings or *red flag*. This statement is in line with PSA 04 (230) which comprehensively explains a topic regarding auditor professional skepticism is an act and thinking optimistically and critically on the audit evidence obtained.

In addition, the auditor's "E" personality dimension also agrees with *theory planned of behavior* (TPB) and statements John & Srivastava (1999); Toegel et al (2012) that a person with an extraversion personality is adaptable and interactive, emotionally positive, tends to talk too much and has a high level of activity and is perceived as domineering, these people are usually friendly, assertive, and energetic.

Positive influence *extraversion* on the auditor's ability to detect *fraud* supported by the results of conceptual research carried out Barrick & Mount (1991) that *extraversion* considered able to be a predictor of performance in the work of an auditor in conducting performance audits and social interactions in the field. Next similar research by Anggreni & Suardhika (2015) which results in the hypothesis that *extraversion* have a positive influence on the ability or performance of auditors in Public Accounting Firms.

The Effect *of Agreeableness* on Auditors' Ability to Detect Fraud

The fourth hypothesis (H4) in this study shows that *agreeableness* Influential *negative* and rejected. In addition, the descriptive statistical assessment data generated from the study shows the numbers 12,505 (mean) and 9 (median) which means that *agreeableness* did not show a significant relationship between the variables studied, namely auditor's ability to detect *fraud*, so the results are considered invalid

Auditor with personality *agreeableness* known for being a cooperative, friendly person, and generous. Of course, the auditor when conducting an audit needs to observe and not do anything contrary because the nature of the audit varies and affects the conclusions made by the auditor when he wants to give an opinion on the audited report. Arens et al (2012) stated that "Auditing involves, collects and considers evidence regarding information in order to assess the alignment of the information with the criteria that have been set and must be carried out by independent, cooperative, and competent individuals". Explanation of personality *agreeableness* from an auditor described above in accordance with *theory planned of behavior* (TPB) submitted by Fishbein and Ajzen.

The rejection of this fourth hypothesis is in line with the findings of Syafril W & Esther (2015) that an individual who has a score of *agreeableness* are not always considered good, because they tend to care more and pay attention to the needs and feelings of others than their own lives. However, the results of this study are inversely proportional to the research carried out by Hience & Herman (2015) that auditors are trustworthy and trustworthy, there is no doubt, easy to cooperate (cooperative), trust in their professional regulations, therefore the independence of auditors has a significant influence in detecting *fraud.*

The Effect of *Neuroticism* on Auditors' Ability to Detect *Fraud*

The fifth hypothesis (H5) tests whether there is an influence of neuroticism personality on the auditor's ability to detect *fraud*, when the hypothesis of this study was tested, it turned out to show a significant relationship, so that it could increase confidence in the validity of the results obtained.

Neuroticism reflects the type of personality that is related to negative emotions, such as fear, sadness, uncertainty, anger, guilt. Based on research in the field of psychology, it is also said that a person with this personality tends to have emotional instability, depression, and lack of empathy. This personality is certainly in contrast to various professions, including auditors, because the success of auditors' work in conducting audits is certainly not far from the role of emotional intelligence and intellectual intelligence, both when they get findings that are indicated to be detrimental or not.

The acceptance of this fifth hypothesis is also in accordance with previous supporting studies and this research was carried out by Chimininge & Matumbu (2020) which explains that auditors who have a personality *neuroticism* will get pressure and the possibility of deviating from professional standards, therefore *neuroticism* has a positive effect on audit judgement and its expertise in auditing. In addition, the research that supports the acceptance of this hypothesis is different from the results of the research conducted Owen (2015) which refers to psychological research that each individual has different emotional abilities, some individuals have *emotional intelligence* which is good enough and does not mean that individuals who cannot regulate their emotions and are anxious are not worthy of getting the job done.

Application of Digital Forensics in Moderating *Openess To Experience* on Auditors' Ability to Detect *Fraud*

The sixth hypothesis (H6) of this study results in a statement that the application of digital forensics strengthens the relationship *openess to experience* on the auditor's ability to detect *fraud*. The results of the hypothesis test of this variable show that there is an interaction between the variables *openess to experience* and auditor's ability to detect *fraud* Through the application of digital forensics, it has a significant effect and is accepted. The application of digital forensics is the ability of technology to investigate incidents of fraud, money laundering (*money laundry*), corruption (*corruption*), embezzlement of financial transactions, misuse of assets, falsification of financial statements.

Auditor with personality *openess to experience* focuses on the traits that affect the auditor's performance, attitude, and ability to adapt. Openness to experience personality refers to one of the dimensions of *Big Five personality traits* and *Theory Planned Of Behavior* (TPB) which reflects the level of imagination, interest, curiosity towards intellectual development, and having a desire to try new things. Auditors who have a level *openness to experience* high tends to be more adaptable to changes in the work environment and new regulations, in addition to auditors being more flexible and open to new methods and approaches in auditing.

The application of digital forensics can moderate (strengthen or weaken) the influence of *openness to experience* on the auditor's ability to detect *fraud*. For example, auditors with a level of *openness* The high ones may be more effective in using digital forensic tools because they are more open to new technologies and have a tendency for more in-depth exploration. In contrast, without the application of digital forensics, the level of *openness* A high level may not be enough to significantly improve fraud detection capabilities due to the limitations of the tools used.

The hypothesis developed by this researcher is in line with previous studies. Syadza & Kurniawan (2023) explained that auditors who are open to experience are more proactive in learning and developing expertise in the field of digital forensics and they often attend training and seminars related to the latest technology in digital forensics to continuously improve their knowledge, then research Enofe et al (2015) Forensic audits have a positive effect and moderate the competence of internal and external auditors in detecting *fraud*, in addition to relying on their competence, efforts to detect the presence or absence of fraud are not easy, this is due to the many methods used by perpetrators.

The Application of Digital Forensics in Moderating the Relationship Between *Conscientiousness* and Auditors' Ability to Detect *Fraud*

The seventh hypothesis (H7) of this study is the application of digital forensics to moderate relationships *conscientiousness* on the auditor's ability to detect *fraud* and when tested this hypothesis meets the criteria for acceptance. The results of the hypothesis test of this variable show that there is an interaction between the relationship variables *conscientiousness* for the auditor's ability to detect *fraud* through the application of digital forensics, and has a significant influence.

By *Theory Planned Of Behavior* (TPB) The traits that influence an individual in acting or not acting in an effort to make decisions on a job, of course, are not only determined by subjective norms and attitudes, but also the perception of an individual towards the existence of such control is also necessary. Therefore, in operating this digital forensics, an auditor needs to rely on his expertise, but the auditor does not only reflect on his ability to detect *fraud*, the party responsible for and assigning this detection must know how the auditor behaves.

Auditors who have a level *conscientiousness* The tall ones are usually more thorough, systematic, and careful in their work. They tend to examine the details carefully and ensure that every aspect of the audit is considered as this trait is necessary in detecting *fraud*, because fraud is often hidden in small details and unusual patterns. The application of digital forensics can moderate the influence of *conscientiousness* on the auditor's ability to detect fraud. Highly thorough and systematic auditors (*conscientious*) who also use digital forensic tools will be more effective in detecting fraud. Digital forensics can amplify the positive effects of *conscientiousness* by providing tools that allow auditors to be more in-depth and comprehensive in their analysis. This allows auditors to make better use of their rigor and improve their ability to detect *fraud*.

In this hypothesis test, the researcher draws one of the dimensions of *Big Five Personality* that is *conscientiousness*, individuals who have a score *conscientiousness* tall tend to be perfectionists, and attach importance to small details, so it can make them forget the big picture (Toegel et al., 2012). Conversely, if that individual has a score *conscientiousness* low, will usually have difficulty working and find it difficult to follow the rules. Auditors who have this pattern of behavior are certainly in line with professional skepticism because they tend to be perfectionists, and attach importance to small details from the evidence obtained. The acceptance of this hypothesis is certainly in line with previous research developed by Biantoro et al (2022) personality *conscientiousness* with a high score provides good quality work on audit results and strengthens the auditor's opinion.

The Application of Digital Forensics in Moderating the Relationship *Between Extraversion* and Auditors' Ability to Detect *Fraud*

The eighth hypothesis (H8) test is whether the application of digital forensics is able to moderate *extraversion* on the auditor's ability to detect *fraud*, the hypothesis test of this study provides strong evidence to support the proposed variables so that the interaction of these variables has a significant influence. In addition, the interaction of the application of digital forensics to the nature of *extraversion* high category, and resulting in a strong correlation between the

variables of digital forensic application and the auditor's ability to detect *fraud*. The seventh hypothesis of the application of digital forensics is able to moderate personality *extraversion*.

The acceptance of this hypothesis is one-way with the results of the research Simms (2018) Digital forensic tools can assist workers (auditors) in investigating crimes, and it should be noted that digital also has a dark side. Similar research but positive results were also conducted by Febriyanti & Syarif (2023) Forensic accountants or auditors do not only run digital tools to search for evidence, auditors must look at numbers and see what is really happening behind those numbers and Pusch et al (2019) who researched the personality of auditors in one of the firms, his research resulted in the finding that auditors *extraverted* usually plays the role of the main driver in a team, is able to become a leader and increase interaction with his colleagues, but the auditor with *extraverted* high can trigger a conflict or distraction if not managed properly.

The Application of Digital Forensics Moderates the Relationship *of Agreeableness* to the Auditor's Ability to Detect *Fraud*

The ninth hypothesis (H9) tests whether the application of digital forensics is able to moderate *extraversion* on the auditor's ability to detect *fraud*, when the hypothesis of this study was tested, it turned out to show an insignificant relationship, thus reducing confidence in the validity of the results obtained. This is evidenced by the acquisition of descriptive statistical assessments resulting from the study showing the numbers 12,505 (mean) and 9 (median) which means *agreeableness* did not show a significant relationship between the variables studied, namely the auditor's ability to detect fraud, so the results were not considered valid.

Agreeableness In the context of the profession, an auditor is a personality that can influence how auditors carry out their duties and interactions with clients, colleagues, and other related parties ranging from the nature of empathy, trust, cooperation, and flexibility inherent in him. In practice, although *agreeableness* Having many positives, auditors must still ensure that they do not sacrifice their independence, objectivity, and professional integrity. Good training and supervision can help auditors to balance the *agreeableness* They with the need to remain critical and objective in their work. The application of digital forensics can moderate the influence of *agreeableness* on the auditor's ability to detect fraud. Auditors with low agreeableness levels when using digital forensic technology may be less effective in digging up information and identifying potential *fraud*, because they cannot balance their interpersonal skills with the technical expertise of digital forensics.

The rejection of this hypothesis is in line with the results of Hurtt & Brown's (2013) study: internal auditors with high levels of agreeableness may have difficulty maintaining the professional skepticism necessary to identify errors or fraud. An overly cooperative and less skeptical attitude can make them more susceptible to management influence and more difficult to question the information provided by clients. Meanwhile, Ames & Flynn (2007) stated that managers/*controller* With a high level of agreeableness, they have the power to make firm decisions and in leadership situations that require authority and decisiveness. Managers who are overly friendly and cooperative are more likely to face challenges and enforce discipline, making popular decisions for organizational success.

The hypothesis test conducted by this researcher is in line with the research carried out by Skyrme et al., (2005) that *neuroticism* negatively related to auditor ability. Meanwhile, Lionel's (2022) research refers to articles or scientific journals *National Forensic Sciences University* (*NFSU*) operating forensic digital tools such as *financial analysis using python*, the main perpetrator needs a good psychological and mental condition, because operating this digital tool is quite time-consuming and requires full concentration.

The Application of Digital Forensics in Moderating the Relationship *Between Neuroticism* and Auditors' Ability to Detect *Fraud*

The tenth hypothesis (H10) the researcher tests whether the application of digital forensics is able to strengthen or weaken the interaction of variables *neuroticism* on the auditor's ability to detect *fraud*. The test results showed that the variables of digital forensics application moderated the relationship *neuroticism* on the auditor's ability to detect *fraud* are acceptable and have a negative and significant effect.

Neuroticism is a personality type that is closely related to emotions, an auditor and other job professions are expected to be able to regulate their emotions and for an auditor if he wants to run this forensic detection tool, the auditor needs to ensure that he is not in a depressed state because it will affect the performance and quality of the audit results, because this fraud has a high risk.

The hypothesis test carried out by this researcher is in line with the research carried out Adam et al (2010) that neuroticism is negatively related to auditor ability. While the research Louis-Jean (2022) Referring to articles or scientific journals of the National Forensic Sciences University (NFSU) operating forensic digital tools such as financial analysis using python, the main perpetrator needs a good psychological and mental condition, because operating this digital tool is quite time-consuming and requires full concentration. After the discussion of the ten hypotheses above, the researcher attaches the image of the significance test between the variables below.

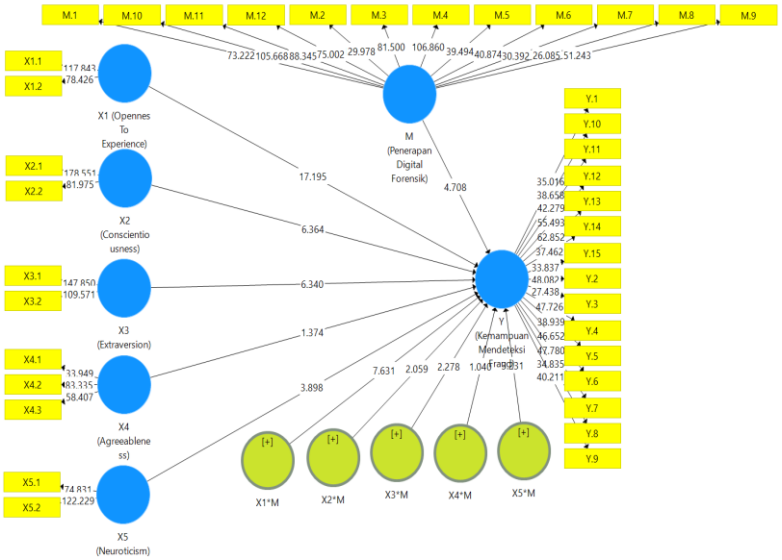

Figure 2. Significance Test Between Variables

CONCLUSION

This quantitative empirical research that applies the theory of planned behavior (TPB) aims to look at the ability of auditors to detect fraud and digital forensic tools as moderation variables that can strengthen or weaken the auditor's ability to detect, as well as the big five personality) as an approach or perspective to see the ability and experience of the auditor in carrying out an audit assisted by digital forensics as a tool to detect the presence or absence of adverse fraudulent acts.

Furthermore, this study also obtained the results that the application of digital forensics has an influence on strengthening the personality of auditors with high scores in the openess to experience, conscientiousness, extraversion and neuroticism.

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