

## **SUMMARY**

*Badan Pemeriksa Keuangan is a state institution authorized to audit reports on the management and accountability of state finances to the Central Government, Regional Government, Bank Indonesia, State-Owned Enterprises, Public Service Bodies, and Regional-Owned Enterprises. In carrying out its duties, BPK has several authorities, that are, BPK examine the object of examination, plan and conduct an inspection, determine the time and method of examination, and compile and present the report of the examination result. Based on the 1945 Constitution, BPK is an independent state institution so that in carrying out its duties, BPK perform independently and freely without any parties that can interfere or influence the examination report. But in fact, there are still many phenomena in which auditors conduct audit fraud by selling buying audit opinions and bribes to change the contents of the examination report. There are several factors that lead to audit fraud, such as professional skepticism, client pressure, auditor experience, and audit regulation.*

*This study aims to examine the effects of professional skepticism, client pressure, auditor experience, and audit regulation on audit fraud. This research is a quantitative study with primary data from questionnaires distributed to BPK with respondents AKN II, III and IV. Sampling technique uses a convenience sampling method. Data analysis technique used is multiple regression analysis.*

*The results of this study indicate that professional skepticism and audit regulation have a significant negative effect on audit fraud, the auditor's experience has a negativeinsignificant effect on audit fraud, while client pressure has an insignificant positive effect on audit fraud.*

*Keyword : Professional Skepticism, Client Pressure,Auditor Experience, Audit Regulation, Audit Fraud.*

## ACKNOWLEDGEMENT

All praises and gratitude due to Allah SWT, the lord of the World, the Beneficent, and the Merciful, for all of strength, godsend, so the writer can arrange the thesis entitled, “The Effect of Professional Skepticism, Client Pressure, Auditor Experience, and Audit Regulation on Audit Fraud”.

This thesis is intended to fulfill a requirement in order to complete the study and obtain the Bachelor Degree from the Economics and Business Faculty, Jenderal Soedirman University. Behind the author, there are a lot of people who helped and supported in the process of completing this thesis. Therefore, the author would give a lot of grateful and say big thanks to:

1. Yudha Aryo S, SE.,M.Sc.,Ph.D,Ak,CA, as the Head of Accounting Department, Faculty of Economics and Business, Jenderal Soedirman University.
2. Dr. Siti Maghfiroh,S.E., M.Si., Ak, as the 1<sup>st</sup> Advisor and Warsidi, SE., M.Si., Ak, as the 2<sup>nd</sup> Advisor, who have been patiently providing guidance, knowledge, advice, motivation, time and input which is very useful in the preparation of this thesis.
3. Dr. Negina Kencono Putri, M.Si, Ak, as thesis examiner who gave all of the suggestions, critics, and support for completion and perfection of this thesis.
4. Christina Tri Setyorini, S.E., M.Si., Ak. CA., Ph.D, as my interviewer on outline selection, thankyou for all supports as the beginner on my thesis journey.
5. Dra. Triani Arofah, MSi, Ak, as my academic’s supervisor who gave guidance and useful suggestions since beginning until the end of my study.
6. All lecturers and the entire academic community at Economics and Business Faculty, Jenderal Soedirman University who taught and always encourage all scholars to create me a bright future with wide knowledge.
7. The International Program staff of the Economics and Business Faculty of Jenderal Soedirman University, Pak Pras, Pak Heru, Pak Bambang, who