Traces of Professionalism in State Loss Reports: When Experience Speaks, Perception Responds

Indonesian Journal of Auditing and Accounting (IJAA)
2026, Vol. 3 (2) 73-90
e-ISSN: 3032-6273
www.jurnal.iapi.or.id

Daenah[1*] and Dewi Susilowati[2]

[1] Kantor Konsultan Pajak Muhamad Wisnu Kusuma Wiguna, Cirebon 45171, Indonesia

[2] Fakultas Ekonomi dan Bisnis, Universitas Jenderal Soedirman, Purwokerto 53121, Indonesia

[*] daenah270603@gmail.com; dewi.susilowati@unsoed.ac.id

Abstract

This study examines the relationships of auditor experience and auditor perception with the accuracy of state financial loss calculation methods, with professional judgment as a mediator. Drawing on attribution theory and the theory of planned behavior, we analyze questionnaire responses from 52 purposively selected auditors from a population of 281 auditors at the Financial and Development Supervisory Agency (BPKP) representative offices in Yogyakarta and Central Java. The data are analyzed using partial least squares structural equation modeling in SmartPLS 4. Auditor experience is positively associated with method accuracy but is not significantly associated with professional judgment. Auditor perception is positively associated with professional judgment, whereas its direct association with method accuracy is not significant. Professional judgment is positively associated with method accuracy and mediates the association between auditor perception and method accuracy, but not the association between experience and method accuracy. These findings suggest that relevant experience and evidence-based professional judgment deserve attention in auditor development and the documentation of calculation decisions. The results reflect auditors' questionnaire-based assessments rather than independently verified calculation accuracy. The small regional sample and limitations in discriminant validity and model fit warrant cautious interpretation.

Keywords: Auditor experience; auditor perception; professional judgment; state financial losses; calculation method accuracy.

Introduction

The calculation of state financial losses is an important component of corruption investigations because the resulting estimates must be supported by evidence and a defensible calculation method. Indonesia's Anti-Corruption Behavior Index was 3.85 in 2024, down by 0.07 points from 3.92 in 2023. The index ranges from zero to five, with lower scores indicating greater tolerance of corrupt practices (Badan Pusat Statistik, 2024). Figure 1 presents the variation in corruption prosecutions recorded by the

Corruption Eradication Commission (Komisi Pemberantasan Korupsi, KPK) between 2004 and September 2024. These figures describe enforcement activity rather than the prevalence of all corruption.

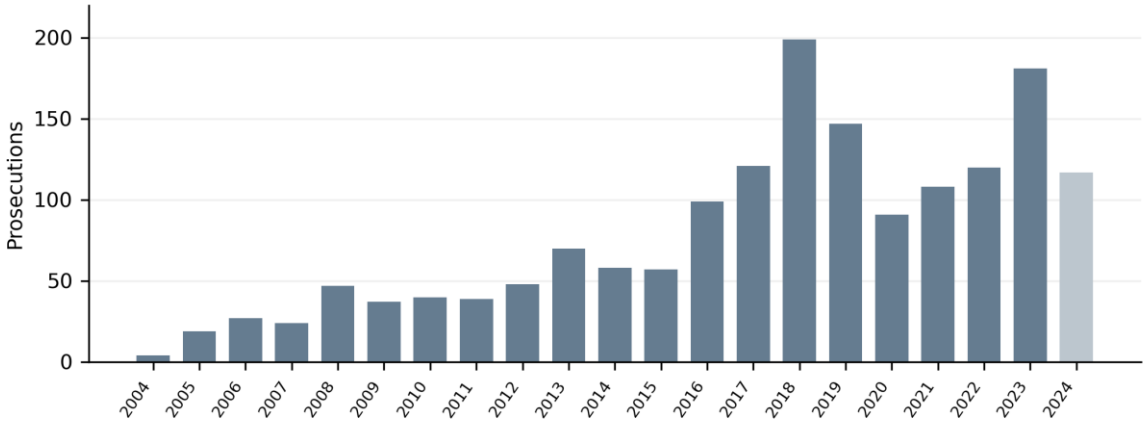


Figure 1. Corruption prosecutions recorded by KPK from 2004 to September 2024

Source: Komisi Pemberantasan Korupsi (2024), data snapshot as of September 11, 2024. The 2024 value covers only part of the year.

Indonesia Corruption Watch (ICW, 2024) reported 791 corruption cases in its monitoring of 2023, with potential state financial losses of approximately IDR 28.4 trillion. These findings underscore the importance of reliable loss calculations. The elucidation of Article 32(1) of Law No. 31 of 1999 refers to losses whose amounts can be determined from calculations by an authorized institution or an appointed public accountant (Republik Indonesia, 1999). Within the institutional framework relevant to this study, Presidential Regulation No. 20 of 2023 identifies the calculation of state financial losses as one of BPKP's functions (Republik Indonesia, 2023).

Selecting a calculation method involves more than applying a formula. Auditors must identify the relevant transactions, evaluate evidence, determine which benefits or recoveries should be considered, and explain why the chosen method fits the circumstances. Previous research documents differences in the interpretation of state financial losses and the factors underlying method selection (Sianturi et al., 2015; Sumarto & Rahadian, 2020; Syahawaluna & Arsyfi, 2024). Such differences make the role of the individual auditor particularly relevant.

International auditing research shows that experience-related performance depends partly on task-specific knowledge rather than length of service alone (Bonner, 1990). In Indonesia, studies of audit judgment report differing findings concerning experience, while research on state financial loss calculations identifies auditor perception as a relevant factor (Pangesti & Prihastiwi, 2022; Rahim & Erinos, 2024; Surtikanti et al., 2023). However, these strands of research provide limited evidence on whether professional judgment connects auditors' experience and perceptions with the appropriateness of their chosen calculation methods.

We address this gap by examining professional judgment as a mediator in a model linking auditor experience and auditor perception to method accuracy. The study focuses on BPKP representative offices in the Special Region of Yogyakarta and Central Java. Both

offices undertake assignments involving state financial losses, making their auditors relevant respondents for this investigation. We use the term method accuracy to describe the questionnaire-based construct concerning the appropriateness of the calculation method; it does not represent an independently verified error rate or a judicial determination of the correct loss amount.

The study contributes to the literature by distinguishing the direct association of experience with method accuracy from the indirect association of perception through professional judgment. It also offers practical insights into the development of auditors' judgment and the documentation of decisions in state financial loss assignments. Attribution theory and the theory of planned behavior provide complementary explanations for these relationships, although the study does not test all components of either theory.

Literature Review and Hypothesis Development

Theoretical foundations

Attribution theory explains behavior in terms of internal and external influences. In the auditing context, experience and the interpretation of information can shape how auditors assess evidence and make decisions, while institutional conditions may also affect those decisions (Nabila et al., 2021). We use this perspective to explain why auditors facing similar assignments may arrive at different assessments despite working within the same organization.

The theory of planned behavior links attitudes, subjective norms, and perceived behavioral control to intentions and behavior (Ajzen, 1991). Its underlying behavioral, normative, and control beliefs offer a useful perspective on professional decision-making (Purwanto et al., 2022). Auditors' interpretations of evidence may inform their assessment of available methods, professional expectations may encourage defensible decisions, and relevant experience may strengthen their perceived ability to perform an assignment. These connections motivate our hypotheses; attitudes, subjective norms, intentions, and perceived behavioral control are not separately measured in our model.

State financial loss calculation methods

Law No. 1 of 2004 defines state or regional losses by reference to shortages of money, securities, or goods that are real and definite in amount and arise from unlawful acts, whether intentional or negligent (Republik Indonesia, 2004). A calculation method should therefore fit the facts and the relevant legal criteria. The availability of a numerical estimate alone does not establish that the method is appropriate.

Tuanakotta (2018) discusses several approaches, including total loss, adjusted total loss, net loss, fair value, cost price, opportunity cost, and interest as an element of loss. These approaches differ in the costs, benefits, receipts, or time-related elements they recognize. Their relevance must be assessed in relation to the circumstances and evidence of the case rather than assumed to be interchangeable.

BPKP's investigative framework has historically addressed assignment acceptance, planning, evidence collection and evaluation, and reporting. Regulation No. 17 of 2017 described these stages, including the need to develop calculation approaches

appropriate to the assignment (Badan Pengawasan Keuangan dan Pembangunan, 2017). That regulation was revoked by BPKP Regulation No. 1 of 2024 and is discussed here as historical background rather than a continuing legal requirement (Badan Pengawasan Keuangan dan Pembangunan, 2024). The substantive challenge remains the justification of a method that is appropriate to the case and supported by evidence.

Following Sumarto and Rahadian (2020), the method accuracy construct in this study concerns conformity with legal criteria and with the relevant pattern of state financial loss calculation. It captures respondents' assessments of method appropriateness rather than an external evaluation of completed audit reports.

Professional judgment

Professional judgment involves applying relevant knowledge, experience, and training to make informed decisions in an audit. We refer to the concept in Standar Audit 200 (Revisi 2021), issued by Institut Akuntan Publik Indonesia (2021), while recognizing that this financial statement auditing standard is a conceptual reference rather than the governing standard for BPKP investigative assignments. In state financial loss calculations, professional judgment helps connect the available evidence with the choice of method (Syahawaluna & Arsyfi, 2024).

The six indicators used for professional judgment draw on Pardede et al. (2015): objectivity, trust in the profession, independence, relationships with fellow professionals, integrity, and competence. These indicators emphasize professional attributes associated with judgment. They should therefore be distinguished from a direct test of the correctness of an auditor's decision in a specific case.

Auditor experience and auditor perception

Auditor experience reflects exposure to audit work through length of service and the number of assignments. The measurement draws on Suyono (2012), while Pangesti and Prihastiwi (2022) discuss experience in relation to audit judgment. Repeated exposure may help auditors recognize relevant information, but its benefits depend on the knowledge acquired and its relevance to the task (Bonner, 1990).

Auditor perception refers to how auditors receive, understand, and evaluate information about an audit object. Sukanto (2009) discusses perceptions in fraud audit assignments. The measurement dimensions in this study draw on the general perception framework used by Wardana et al. (2018), covering information absorption, understanding, and evaluation. Because that framework originates outside auditing, its application here requires particular attention to whether the indicators adequately distinguish perception from professional judgment.

Auditor experience and professional judgment

From an attribution perspective, experience provides an internal resource that may shape judgment. Exposure to different assignments can help auditors identify relevant facts and assess competing explanations. Septiaji and Hasymi (2021) and Pangesti and Prihastiwi (2022) report an association between experience and audit judgment. Nevertheless, experience accumulated through routine work may differ from the task-

specific knowledge needed for complex decisions. We therefore examine the following relationship:

H1: Auditor experience is associated with professional judgment.

Auditor perception and professional judgment

Auditors interpret evidence through their existing understanding of the audit object and applicable professional expectations. Such interpretations can influence the considerations underlying a judgment. Muslim et al. (2023) find that ethical perceptions are associated with audit judgment, providing related evidence that auditors' evaluative perspectives matter. Although ethical perception is narrower than the perception construct used here, the finding supports examining the relationship between perception and professional judgment.

H2: Auditor perception is associated with professional judgment.

Professional judgment and method accuracy

Choosing an appropriate method requires auditors to evaluate its suitability for the facts and the evidence. Professional judgment can help explain which loss elements should be recognized and how the resulting calculation can be justified. Syahawaluna and Arsyfi (2024) identify case-related factors underlying method selection. The normative perspective of the theory of planned behavior further suggests that professional expectations can inform how auditors justify these decisions.

H3: Professional judgment is associated with the accuracy of state financial loss calculation methods.

Auditor experience and method accuracy

Experience may help auditors recognize transaction patterns, identify relevant loss elements, and select procedures suited to the assignment. Research on audit expertise and the accuracy of audit opinions provides a related, although distinct, setting for examining auditor decision outcomes (Septianingsih et al., 2021). State financial loss calculations concern the appropriateness of a calculation method rather than an opinion on financial statement fairness. We examine whether experience is also associated with this specific outcome.

H4: Auditor experience is associated with the accuracy of state financial loss calculation methods.

Auditor perception and method accuracy

Different understandings of the audit object and the nature of a loss may lead auditors to evaluate calculation alternatives differently. Sianturi et al. (2015) document differing perspectives on state financial losses, while Surtikanti et al. (2023) report an association between auditor perception and calculation methods. These findings support

examining the direct relationship between perception and method accuracy in the two regional offices.

H5: Auditor perception is associated with the accuracy of state financial loss calculation methods.

The mediating role of professional judgment

Experience may contribute to an appropriate calculation method through the professional judgment used to interpret evidence and evaluate alternatives. Research linking experience to judgment and judgment-related considerations to audit decisions provides a basis for this proposed mechanism (Pangesti & Prihastiwi, 2022; Vincent & Osesoga, 2019). The hypothesis concerns whether the indirect association through professional judgment is statistically supported.

H6: Professional judgment mediates the association between auditor experience and the accuracy of state financial loss calculation methods.

Perception may likewise be connected to method accuracy through professional judgment. An auditor's initial understanding of a case needs to be evaluated against evidence and professional considerations before it informs a defensible calculation decision. This mechanism connects the internal interpretation emphasized by attribution theory with the professional expectations considered in the theory of planned behavior.

H7: Professional judgment mediates the association between auditor perception and the accuracy of state financial loss calculation methods.

Research Methods

Research design and sample

We use a quantitative survey design to examine the proposed direct and indirect relationships. The study population consists of 281 auditors working at the BPKP representative offices in Yogyakarta and Central Java in 2024. Purposive sampling identifies auditors with knowledge of state financial loss audits, including the mechanisms and methods used to calculate losses. The analysis includes 52 respondents who meet this criterion.

Questionnaire responses provide the primary data, while documentary sources provide institutional and conceptual background. The unit of analysis is the individual auditor. Because the constructs are examined using survey responses collected within one study, the path estimates are interpreted as associations and do not establish temporal or causal ordering.

Variable measurement

The model includes auditor experience (PGL) and auditor perception (PRS) as predictors, professional judgment (PJ) as the mediator, and method accuracy (KMP) as the outcome. The questionnaire contains 20 indicators: four for experience, seven for perception, six for professional judgment, and three for method accuracy. Responses are recorded on a five-point scale. Table 1 summarizes the conceptual dimensions and indicator codes so that the measurement structure can be followed throughout the analysis.

Table 1. Operational definitions and measurement structure

Construct and codes	Measurement dimensions and conceptual source	Items
Auditor experience PGL1–PGL4	Exposure through length of service and audit assignments (Suyono, 2012).	4
Auditor perception PRS1–PRS7	Information absorption, understanding, and evaluation; general perception dimensions from Wardana et al. (2018).	7
Professional judgment PJ1–PJ6	Objectivity, trust in the profession, independence, professional relationships, integrity, and competence (Pardede et al., 2015).	6
Method accuracy KMP1–KMP3	Conformity with legal criteria and the state financial loss calculation pattern (Sumarto & Rahadian, 2020).	3

Note. The 20 questionnaire indicators use a five-point response scale. The dimensions summarize the constructs; they are not verbatim questionnaire statements.

The experience indicators concern exposure to audit work; they are not equivalent to an objective count of years or assignments. The perception indicators concern the reception and evaluation of information, whereas the professional judgment indicators emphasize professional attributes applied in decision-making. The method accuracy indicators concern conformity with legal criteria and calculation patterns. These distinctions guide our interpretation, but the empirical separability of the constructs is assessed through the measurement model.

Data analysis

We analyze the data using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. The analysis begins with respondent characteristics and descriptive statistics. The measurement model is then assessed using outer loadings, average variance extracted (AVE), the Fornell–Larcker criterion, Cronbach's alpha, and composite reliability. Structural model assessment considers R^2, adjusted R^2, f^2, and the available model fit statistics. This sequence follows the distinction between measurement and structural assessment discussed by Hair et al. (2019).

Direct hypotheses concern the relevant path coefficient, and mediation hypotheses concern the specific indirect effect through professional judgment. We use a two-tailed significance level of 5%. A relationship is treated as statistically significant when $p < .05$, corresponding approximately to an absolute t statistic greater than 1.96. A nonsignificant estimate indicates insufficient evidence to support the hypothesized relationship in this sample. It does not demonstrate that the relationship is absent in the wider population.

Results and Discussion

Respondent characteristics

Figure 2 summarizes the characteristics of the 52 respondents. Most are aged 31 years or older, 32 are women, and 35 hold a bachelor's degree. Twenty-six respondents work in the investigation division, and 38 have more than ten years of service. The sample therefore includes substantial professional experience, although the purposive selection and regional scope limit its representativeness.

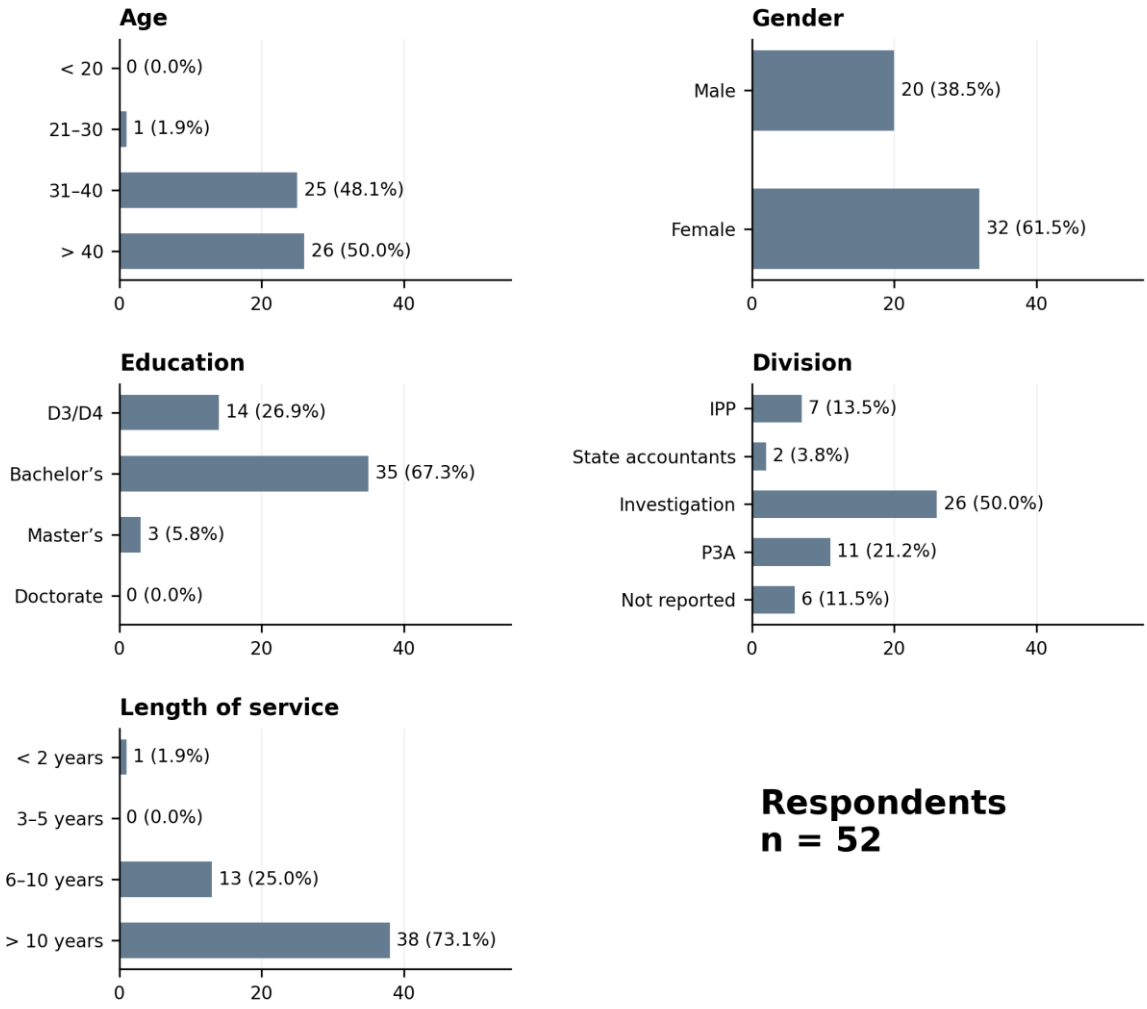


Figure 2. Respondent characteristics

Source: Primary data (n = 52). Values show counts and percentages; division abbreviations follow the questionnaire categories.

Descriptive statistics

Table 2 presents the descriptive statistics for the questionnaire indicators. The reported construct means are 4.106 for auditor experience, 4.278 for auditor perception, 4.333 for professional judgment, and 3.949 for method accuracy. These values indicate generally favorable assessments, with method accuracy receiving the lowest mean among the four constructs. The concentration of responses near the upper end of the scale should be considered when interpreting differences between respondents.

Measurement model

Convergent validity

Table 3 reports outer loadings ranging from .586 to .866. Most exceed .70, but PRS3, PJ3, and PJ4 fall below that level. Table 3 also shows AVE values between .558 and .666, all above .50. These values support convergent validity at the construct level, while the weaker indicator loadings warrant attention in subsequent refinement of the measures. Indicator retention should consider substantive content as well as reliability and AVE (Hair et al., 2019).

Table 2. Descriptive statistics for the questionnaire indicators

Indicator	N	Median	Observed minimum	Observed maximum	Standard deviation	Mean
PGL 1	52	4.000	2.000	5.000	0.509	4.077
PGL 2	52	4.000	3.000	5.000	0.329	4.250
PGL 3	52	4.000	4.000	5.000	0.283	4.212
PGL 4	52	4.000	2.000	5.000	0.444	3.885
Auditor experience mean						4.106
PRS 1	52	4.000	3.000	5.000	0.356	4.250
PRS 2	52	4.000	3.000	5.000	0.368	4.212
PRS 3	52	4.000	1.000	5.000	0.552	3.981
PRS 4	52	4.000	2.000	5.000	0.381	4.250
PRS 5	52	4.000	3.000	5.000	0.397	4.308
PRS 6	52	4.000	4.000	5.000	0.346	4.462
PRS 7	52	4.000	4.000	5.000	0.347	4.481
Auditor perception mean						4.278
PJ 1	52	4.000	3.000	5.000	0.364	4.385
PJ 2	52	4.000	4.000	5.000	0.340	4.404
PJ 3	52	4.000	3.000	5.000	0.356	4.250
PJ 4	52	4.000	2.000	5.000	0.419	4.019
PJ 5	52	5.000	4.000	5.000	0.340	4.596
PJ 6	52	4.000	4.000	5.000	0.330	4.346
Professional judgment mean						4.333
KMP 1	52	4.000	1.000	5.000	0.527	4.000
KMP 2	52	4.000	3.000	5.000	0.372	4.019
KMP 3	52	4.000	2.000	5.000	0.556	3.827
Method accuracy mean						3.949

Source: Primary data (n = 52). PGL = auditor experience; PRS = auditor perception; PJ = professional judgment; KMP = method accuracy.

Discriminant validity

The Fornell–Larcker matrix in Table 4 does not fully support discriminant validity. The correlation between auditor perception and professional judgment is .887, exceeding both corresponding square roots of AVE, .747 and .765. The correlation between professional judgment and method accuracy is .766, marginally above the professional judgment diagonal value of .765. The strongest concern is therefore the overlap between perception and professional judgment.

These results mean that the constructs cannot be assumed to be empirically distinct on the basis of the reported matrix. The problem is particularly relevant to the mediation interpretation because professional judgment and perception share substantial variance. Further assessment using the heterotrait–monotrait ratio and closer examination of indicator content would help evaluate their distinctiveness (Henseler et al., 2015).

Table 3. Outer loading and average variance extracted

Indicator	Outer loading	AVE
KMP 1	0.791	0.558
KMP 2	0.854	
KMP 3	0.736	
PGL 1	0.846	0.585
PGL 2	0.833	
PGL 3	0.762	
PGL 4	0.821	
PJ 1	0.858	0.666
PJ 2	0.866	
PJ 3	0.666	
PJ 4	0.606	
PJ 5	0.743	
PJ 6	0.813	
PRS 1	0.785	0.633
PRS 2	0.711	
PRS 3	0.586	
PRS 4	0.703	
PRS 5	0.802	
PRS 6	0.828	
PRS 7	0.785	

Source: Primary data analyzed in SmartPLS 4 (n = 52). PGL = auditor experience; PRS = auditor perception; PJ = professional judgment; KMP = method accuracy.

Table 4. Fornell–Larcker matrix

Construct	KMP	PGL	PJ	PRS
KMP	0.795			
PGL	0.741	0.816		
PJ	0.766	0.648	0.765	
PRS	0.726	0.682	0.887	0.747

Source: Primary data analyzed in SmartPLS 4 (n = 52). Diagonal values are the square roots of AVE; off-diagonal values are correlations.

Reliability

Cronbach's alpha ranges from .707 to .865, and composite reliability ranges from .837 to .897 (Table 5). All exceed .70, indicating acceptable internal consistency. Reliability, however, does not resolve the discriminant validity concerns identified above.

Table 5. Internal consistency reliability

Construct	Cronbach's alpha	Composite reliability
KMP	0.707	0.837
PGL	0.832	0.888
PJ	0.853	0.893
PRS	0.865	0.897

Source: Primary data analyzed in SmartPLS 4 (n = 52).

Structural model

Explained variance and effect sizes

The R^2 values are .690 for method accuracy and .791 for professional judgment, with adjusted values of .671 and .782, respectively (Table 6). The predictors account for 69.0% of the variance in the method accuracy construct and 79.1% of the variance in professional judgment within the estimated model. These percentages describe explained variance; they are not measures of the percentage of correct loss calculations.

Table 6. Explained variance

Endogenous construct	R^2	Adjusted R^2
KMP	0.690	0.671
PJ	0.791	0.782

Source: Primary data analyzed in SmartPLS 4 (n = 52).

Table 7 reports f^2 values. Using conventional reference values of .02, .15, and .35 for small, medium, and large effects, respectively, the contributions of experience and professional judgment to method accuracy are medium (.302 and .159). The contribution of perception to professional judgment is large (1.775). Experience contributes little additional explanatory power to professional judgment (.016), and perception contributes virtually none directly to method accuracy (.000; Hair et al., 2019).

Table 7. Effect sizes

Predictor	**KMP**	**PJ**
PGL	0.302	0.016
PJ	0.159	
PRS	0.000	1.775

Source: Primary data analyzed in SmartPLS 4 (n = 52). Blank cells indicate paths not included in the model.

Model fit

The reported standardized root mean square residual (SRMR) is .117, and the normed fit index (NFI) is .516 (Table 8). SRMR exceeds .08 and NFI falls below .90, the reference values described in the SmartPLS documentation (SmartPLS, n.d.). Accordingly, these statistics do not support a claim of good model fit. Although fit indices have a limited role in PLS-SEM, their values, together with the measurement overlap, call for caution in interpreting the structural relationships.

Table 8. Reported model fit statistics

Statistic	Value	Reference value
SRMR	.117	< .08
NFI	.516	> .90

Source: Model fit values reported in the study; reference values from SmartPLS.

Direct relationships and indirect effects

Figure 3 summarizes the estimated structural relationships. Tables 10 and 11 report the direct and specific indirect effects, respectively. At the 5% significance level, H2, H3, H4, and H7 are supported, whereas H1, H5, and H6 are not supported.

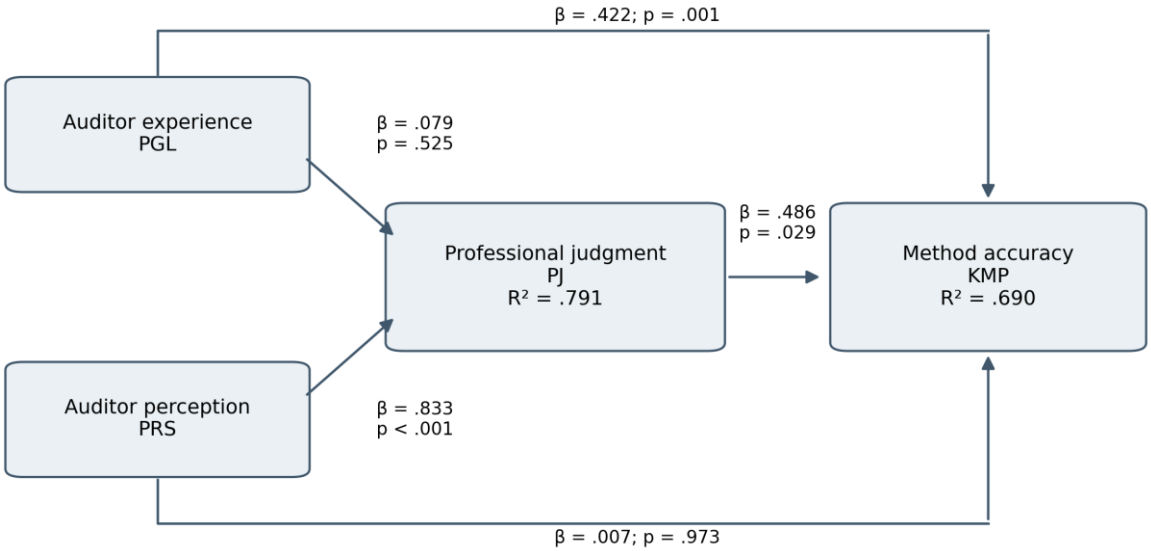


Figure 3. Structural model estimates

Source: Primary data analyzed in SmartPLS 4 (n = 52). β denotes the estimated direct path coefficient; p denotes the two-tailed p-value.

Table 9. Direct path estimates

Path	Original sample β	Sample mean	Standard deviation	t	p
PGL → KMP (H4)	0.422	0.422	0.128	3.282	0.001
PGL → PJ (H1)	0.079	0.078	0.125	0.638	0.525
PJ → KMP (H3)	0.486	0.503	0.220	2.210	0.029
PRS → KMP (H5)	0.007	-0.009	0.208	0.035	0.973
PRS → PJ (H2)	0.833	0.843	0.090	9.295	< .001

Source: Primary data analyzed in SmartPLS 4 (n = 52). PGL = auditor experience; PRS = auditor perception; PJ = professional judgment; KMP = method accuracy.

Table 11. Specific indirect effects

Path	Original sample β	Sample mean	Standard deviation	t	p
PRS → PJ → KMP (H7)	0.405	0.428	0.198	2.046	0.043
PGL → PJ → KMP (H6)	0.039	0.033	0.069	0.557	0.579

Source: Primary data analyzed in SmartPLS 4 (n = 52). PGL = auditor experience; PRS = auditor perception; PJ = professional judgment; KMP = method accuracy.

Auditor experience and professional judgment

The experience–professional judgment path is not statistically significant (β = .079, t = .638, p = .525), so H1 is not supported. This finding is consistent with Vincent and Osesoga (2019) and Rahim and Erinos (2024), but differs from Septiaji and Hasymi (2021) and Pangesti and Prihastiwi (2022). It suggests that experience, as captured by the questionnaire, does not necessarily distinguish respondents' reported professional judgment in this sample.

One possible explanation is that length of service and assignment exposure capture different aspects of experience from the task-specific knowledge needed for a particular judgment. This interpretation is compatible with Bonner's (1990) emphasis on the content

of experience. It is also relevant that most respondents have more than ten years of service. However, assignment diversity, certification, and external pressure are not tested as explanations in this model, so their roles remain questions for future research.

Auditor perception and professional judgment

Auditor perception is positively associated with professional judgment (β = .833, t = 9.295, p < .001), supporting H2. This result is consistent with the related evidence on ethical perceptions reported by Muslim et al. (2023), while Dwiariyani (2018) reports a different result for ethical perception. Differences in settings and measurement may contribute to these contrasting findings.

The result is compatible with the attribution perspective: how auditors understand and evaluate information is related to their reported professional considerations. Nevertheless, the correlation of .887 and the failure of the Fornell–Larcker criterion indicate substantial overlap between these constructs. The strength of this path should therefore not be interpreted independently of the measurement limitations.

Professional judgment and method accuracy

Professional judgment is positively associated with method accuracy (β = .486, t = 2.210, p = .029), supporting H3. The finding is consistent with the importance of evaluating case circumstances when choosing a calculation approach (Syahawaluna & Arsyfi, 2024). A method supported by documented professional considerations is more readily explained in relation to the evidence and the relevant loss elements.

The relationship also fits the normative perspective discussed earlier, in which professional expectations inform defensible decisions. However, the outcome reflects auditors' assessments of appropriateness, and the study does not establish that stronger reported judgment produces calculations subsequently accepted by a court or an independent reviewer.

Auditor experience and method accuracy

Auditor experience is positively associated with method accuracy (β = .422, t = 3.282, p = .001), supporting H4. This association suggests that experience can be relevant to method selection even when its relationship with the broader professional judgment measure is not significant. Experienced auditors may be better positioned to recognize transaction patterns and identify the evidence relevant to a calculation, although these specific mechanisms are not separately tested.

From the perspective of control beliefs, accumulated experience may provide resources that support the auditor's assessment of available methods. The finding adds evidence from state financial loss assignments to the broader discussion of experience and audit decision outcomes.

Auditor perception and method accuracy

The direct relationship between perception and method accuracy is not statistically significant (β = .007, t = .035, p = .973), so H5 is not supported. This differs from the positive relationship reported by Surtikanti et al. (2023). In the present model, perception

has little additional direct association with method accuracy once experience and professional judgment are included.

This result does not imply that perception is irrelevant to calculation decisions. Rather, it distinguishes its direct association from the indirect relationship through professional judgment. Differences in the sample, the operationalization of perception, and the inclusion of the mediator may help explain the contrast with earlier research.

Professional judgment as a mediator

The indirect association between experience and method accuracy through professional judgment is not significant (β = .039, t = .557, p = .579). H6 is therefore not supported. Together with the significant direct experience–accuracy path, this result indicates that the estimated association of experience with method accuracy is not statistically mediated by the professional judgment measure used here.

By contrast, the indirect association between perception and method accuracy through professional judgment is significant (β = .405, t = 2.046, p = .043), supporting H7. The positive indirect estimate and nonsignificant direct estimate are consistent with an indirect-only pattern in this model. This pattern suggests that perception is connected with method accuracy through the professional considerations captured by the mediator. The mediation finding remains provisional because perception and professional judgment are not clearly separated empirically and the data do not establish temporal ordering. It should be understood as a statistically supported indirect association within the estimated model, rather than proof of a causal mechanism.

Conclusion

This study examines auditor experience, auditor perception, professional judgment, and the accuracy of state financial loss calculation methods among 52 BPKP auditors in Yogyakarta and Central Java. Experience is positively associated with method accuracy, while perception is positively associated with professional judgment. Professional judgment is also positively associated with method accuracy and carries a significant indirect association between perception and method accuracy. The corresponding indirect association for experience is not significant, and perception has no significant direct association with method accuracy.

The findings distinguish two patterns: a direct association between experience and method accuracy, and an indirect association between perception and method accuracy through professional judgment. Both concern questionnaire-based assessments. The study therefore offers evidence on how auditors evaluate their professional attributes and calculation practices, rather than an independent verification of the correctness of state loss amounts.

Implications

For BPKP and other institutions undertaking state financial loss assignments, the findings support attention to relevant assignment exposure, case-based training, and the quality of documented reasoning. Training can focus on linking the facts of a case to the selected calculation approach, assessing alternative methods, and explaining the

treatment of benefits or recoveries. Structured review of these decisions may help auditors articulate the evidential basis of their conclusions.

For research, the findings emphasize the need to distinguish experience, perception, professional judgment, and method appropriateness in both theory and measurement. The apparent indirect role of professional judgment offers a useful direction for further investigation, provided that the constructs can be separated more clearly.

Limitations and future research

The purposive sample is small and limited to two regional offices, which restricts generalizability. Questionnaire-based measures are also susceptible to self-report and common-method influences. Method accuracy is assessed through respondents' evaluations rather than independent scoring of audit files or comparison with an external benchmark. The professional judgment indicators emphasize professional attributes, and their overlap with the perception measure limits the interpretation of the mediation result. Several indicator loadings are below .70, the Fornell–Larcker criterion is not fully satisfied, and the reported fit indices do not indicate good model fit.

Future research can refine the questionnaire through expert review and pilot testing, assess discriminant validity more fully, and recruit auditors from a wider range of institutions and regions. Measures of assignment diversity, task-specific knowledge, and professional qualifications may provide a more detailed account of experience. Independent evaluations of calculation decisions, experimental cases, or longitudinal designs would also help distinguish perceived appropriateness from demonstrated performance and clarify the ordering of the proposed relationships.

References

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Badan Pengawasan Keuangan dan Pembangunan. (2017). *Peraturan Badan Pengawasan Keuangan dan Pembangunan Nomor 17 Tahun 2017 tentang pedoman pengelolaan kegiatan bidang investigasi*. https://peraturan.bpk.go.id/Details/228852/peraturan-bpkp-no-17-tahun-2017

Badan Pengawasan Keuangan dan Pembangunan. (2024). *Peraturan Badan Pengawasan Keuangan dan Pembangunan Nomor 1 Tahun 2024 tentang pencabutan Peraturan Badan Pengawasan Keuangan dan Pembangunan Nomor 17 Tahun 2017 tentang pedoman pengelolaan kegiatan bidang investigasi*. https://peraturan.bpk.go.id/Details/294669/peraturan-bpkp-no-1-tahun-2024

Badan Pusat Statistik. (2024, July 15). *Indeks Perilaku Anti Korupsi (IPAK) Indonesia 2024 sebesar 3,85, menurun dibandingkan IPAK 2023*. https://www.bps.go.id/id/pressrelease/2024/07/15/2374/-indeks-perilaku-anti-korupsi--ipak--indonesia-2024--sebesar-3-85--menurun-dibandingkan-ipak-2023-.html

Bonner, S. E. (1990). Experience effects in auditing: The role of task-specific knowledge. *The Accounting Review, 65*(1), 72–92.

Dwiariyani, T. A. C. (2018). *Pengaruh tekanan ketaatan, independensi, pengalaman auditor, locus of control dan persepsi etis terhadap audit judgment (studi empiris pada Kantor Akuntan Publik di Kota Semarang)* [Undergraduate thesis, Universitas Katolik Soegijapranata]. Unika Repository. https://repository.unika.ac.id/17343/

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review, 31*(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115–135. https://doi.org/10.1007/s11747-014-0403-8

Indonesia Corruption Watch. (2024). *Laporan hasil pemantauan tren korupsi tahun 2023*.

Institut Akuntan Publik Indonesia. (2021). *Standar Audit 200 (Revisi 2021): Tujuan keseluruhan auditor independen dan pelaksanaan audit berdasarkan Standar Audit*. https://iapi.or.id/cpt-special-content/standar-audit-sa/

Komisi Pemberantasan Korupsi. (2024). *Statistik penindakan*. https://www.kpk.go.id/id/publikasi-data/statistik/penindakan-2

Muslim, Febrianto, A., & Rahim, S. (2023). Audit judgment: Analisis persepsi etis, kompleksitas tugas, dan keyakinan diri auditor. *AkMen Jurnal Ilmiah, 20*(3), 307–316. https://doi.org/10.37476/akmen.v20i3.4415

Nabila, Wijaya, S. Y., & Darmastuti, D. (2021). Pengaruh pengalaman auditor, kompetensi auditor dan akuntabilitas terhadap kualitas audit. *Prosiding BIEMA (Business Management, Economic, and Accounting National Seminar), 2*, 1185–1201.

Pangesti, M. G. P. R., & Prihastiwi, D. A. (2022). Pengaruh pengetahuan auditor, pengalaman auditor, dan kompleksitas tugas terhadap audit judgment (studi empiris pada auditor KAP di wilayah Kota Semarang dan Yogyakarta). *Jurnal Riset Mahasiswa Akuntansi, 2*(4), 831–843. https://doi.org/10.29303/risma.v2i4.356

Pardede, H., Rasuli, M., & Silfi, A. (2015). Pengaruh profesional judgement, pengalaman, keahlian, pengetahuan akuntansi dan audit serta skeptisme auditor terhadap ketepatan pemberian opini auditor. *Jurnal Online Mahasiswa (JOM) Bidang Ilmu Ekonomi, 2*(1). https://jom.unri.ac.id/index.php/JOMFEKON/article/view/8164

Purwanto, N., Budiyanto, & Suhermin. (2022). *Theory of planned behavior: Implementasi perilaku electronic word of mouth pada konsumen marketplace* (F. Andriyansyah & F. A. Rizki, Eds.). Literasi Nusantara Abadi.

Rahim, A. T., & Erinos, N. R. (2024). Pengaruh independensi, keahlian auditor, dan pengalaman auditor terhadap audit judgment: Studi empiris pada BPK RI Perwakilan Provinsi Sumatera Barat. *Jurnal Eksplorasi Akuntansi, 6*(1), 376–389. https://doi.org/10.24036/jea.v6i1.1183

Republik Indonesia. (1999). *Undang-Undang Nomor 31 Tahun 1999 tentang pemberantasan tindak pidana korupsi*.

Republik Indonesia. (2004). *Undang-Undang Nomor 1 Tahun 2004 tentang perbendaharaan negara*.

Republik Indonesia. (2023). *Peraturan Presiden Nomor 20 Tahun 2023 tentang perubahan atas Peraturan Presiden Nomor 192 Tahun 2014 tentang Badan Pengawasan Keuangan dan Pembangunan*. https://peraturan.bpk.go.id/Details/244663/perpres-no-20-tahun-2023

Septiaji, B. C., & Hasymi, M. (2021). Gender, self efficacy, tekanan ketaatan, kompleksitas tugas dan pengalaman auditor terhadap audit judgement. *Balance: Jurnal Akuntansi dan Bisnis, 6*(1), 55–68. https://jurnal.um-palembang.ac.id/balance/article/view/3405

Septianingsih, D., Idawati, W., & Darmastuti, D. (2021). Pengaruh keahlian audit, pengalaman, audit judgment, dan situasi audit terhadap ketepatan pemberian opini audit. *Prosiding BIEMA (Business Management, Economic, and Accounting National Seminar), 2*, 812–833. https://conference.upnvj.ac.id/index.php/biema/article/view/1739

Sianturi, R. H., Simatupang, T., & Rahmayanti. (2015). Calculating financial state losses due to corruption in Indonesia: Financial state losses in whose eyes? *Mediterranean Journal of Social Sciences, 6*(3), 124–130. https://doi.org/10.5901/mjss.2015.v6n3p124

SmartPLS. (n.d.). *Model fit*. https://smartpls.com/documentation/algorithms-and-techniques/validity-and-model-fit/model-fit/

Sukanto, E. (2009). Perbandingan persepsi auditor internal, akuntan publik, dan auditor pemerintah terhadap penugasan fraud audit dan profil fraud auditor. *Fokus Ekonomi: Jurnal Ilmiah Ekonomi, 4*(1).

Sumarto, S., & Rahadian, Y. (2020). Evaluasi penerapan metode penghitungan kerugian negara dalam membantu penanganan kasus tindak pidana korupsi. *Jurnal ASET (Akuntansi Riset), 12*(1), 117–129. https://doi.org/10.17509/jaset.v12i1.23866

Surtikanti, S., Yusuf, S. N. S., & Supriyanto, J. (2023). Impact of auditor perception and audit evidence on methods of calculating state financial losses: Evidence from Deputy for Investigation of Indonesia's Financial and Development Supervision Agency. *Proceeding of International Conference on Business, Economics, Social Sciences, and Humanities, 4*, 421–431. https://doi.org/10.34010/icobest.v2i.301

Suyono, E. (2012). Determinant factors affecting the audit quality: An Indonesian perspective. *Global Review of Accounting and Finance, 3*(2), 42–57.

Syahawaluna, A., & Arsyfi, M. S. N. (2024). Metode dan faktor penghitungan kerugian keuangan negara pada BPKP Jakarta. *Transformasi, 7*(2). https://jurnal.uai.ac.id/index.php/Tfs/article/view/2444

Tuanakotta, T. M. (2018). *Menghitung kerugian keuangan negara dalam tindak pidana korupsi* (E. S. Suharsi, Ed.; 2nd ed.). Salemba Empat.

Vincent, N., & Osesoga, M. S. (2019). Pengaruh pengalaman auditor, keahlian auditor, independensi, tekanan ketaatan, dan kompleksitas tugas terhadap audit judgement. *Ultima Accounting: Jurnal Ilmu Akuntansi, 11*(1), 58–80. https://doi.org/10.31937/akuntansi.v11i1.1226

Wardana, A. N., Hairunnisa, & Wibowo, S. E. (2018). Pengaruh persepsi siswa SMAN 2 Samarinda terhadap minat dalam memilih Universitas Mulawarman (studi pada siswa kelas 3). *eJournal Ilmu Komunikasi, 6*(4), 327–341.