

# Auditor's Proficiency North Sumatera: Unveiling Fraud With Skepticism

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*Submitted 08-02-2024*

*Reviewed 08-03-2024*

*Revised 17-03-2024*

*Accepted 19-03-2024*

*Published 13-05-2024*

**Abstract:** Numerous instances of Fraud frequently arise within various companies, often stemming from lapses in the professional ethics of auditors. This research explores fraudulent activities by examining the impact of auditor experience, capabilities, and professional scepticism. The chosen research focus is Public Accounting Firms in North Sumatra, specifically Medan. Employing descriptive statistical analysis with quantitative data, the research utilises the saturated sampling method with a sample of 199 respondents from a population of 25 Public Accounting Firms. Hypothesis testing results reveal a significant correlation between Auditor Experience, Auditor Capability, and Professional Skepticism in detecting Fraud. The findings also indicate that Professional Skepticism significantly influences Auditor Capability in fraud detection. Moreover, the testing results suggest that the relationship between Auditor Experience and Auditor Capability is mediated by Professional Skepticism as an intervening variable, shedding light on the complex dynamics influencing fraudulent behaviour within the auditing profession.

**Keywords:** Auditor Experience; Auditor Capability; Professional Skepticism.

**Abstrak:** Banyak kasus penipuan sering terjadi di berbagai perusahaan, umumnya berasal dari pelanggaran etika profesional para auditor. Penelitian ini bertujuan mengeksplorasi kegiatan penipuan dengan mengkaji pengaruh pengalaman auditor, kemampuan auditor, dan skeptisme profesional. Fokus penelitian adalah Kantor Akuntan Publik di Sumatera Utara, khususnya di Medan. Menggunakan analisis statistik deskriptif dengan data kuantitatif, penelitian ini menggunakan metode Sampling Jenuh dengan sampel 199 responden dari populasi 25 Kantor Akuntan Publik. Hasil uji hipotesis menunjukkan korelasi signifikan antara Pengalaman Auditor, Kemampuan Auditor, dan Skeptisme Profesional dalam mendeteksi penipuan. Temuan juga menunjukkan bahwa Skeptisme Profesional secara signifikan memengaruhi Kemampuan Auditor dalam mendeteksi penipuan. Selain itu, hasil uji menunjukkan bahwa hubungan antara Pengalaman Auditor dan Kemampuan Auditor dimediasi oleh Skeptisme Profesional sebagai variabel intervensi, membuka wawasan tentang dinamika kompleks yang memengaruhi perilaku penipuan dalam profesi audit.

**Kata Kunci:** Pengalaman Auditor; Kemampuan Auditor; Skeptisme Profesional.

## INTRODUCTION

Every company will need individuals external to the company who can examine (audit) financial reports for the sustainability of the collaboration between the company and financial report users such as investors and other parties. In such conditions, individuals who can audit financial reports, commonly referred to as auditors, are highly sought after by companies. Public Accountant Offices operate in the service sector under the authorisation of the Ministry of Finance of the Republic of Indonesia (Kemenkeu RI). They serve as a platform for auditors to perform their duties in auditing clients' financial reports. The public accountant is a profession trusted by the public for the quality of auditing



services. The community expects unbiased evaluations of the data provided by company executives in their financial statements. Auditors must maintain established standards, uphold moral principles to ensure the quality of audits and maintain the image of the public accountant profession (Rustiarini et al., 2021).

Auditors play a critical role in ensuring the integrity and reliability of financial reporting within organisations. With the trust of stakeholders resting upon their evaluations, auditors are entrusted with the responsibility of assuring the accuracy and fairness of financial statements. This responsibility thoroughly examines financial records, transactions, and internal controls to identify any material misstatements arising from inadvertent errors or intentional Fraud.

Auditors are responsible for providing assurance and assessment on financial statements presented by the company's management, determining whether they are fairly presented and devoid of material misstatements arising from inadvertent errors or fraudulent activities. Auditing financial statements and issuing an unqualified opinion must comply with the Indonesian Institute of Accountants (IAI), which has set forth Financial Accounting Standards (SAK) to regulate financial reporting practices in Indonesia. Unqualified Opinion, which is the Opinion of a public accountant, signifies that the audited information is reliable and free from doubt.

In this research, the capability to identify fraudulent activities is discovering or determining an intentional unlawful deed or activity that results in misrepresentation in financial reporting. The auditor's capability to uncover fraudulent activities needs enhancement due to the prevalence of fraud cases occurring in various evolving methods (Hanum et al., 2024). The challenge at hand is that auditors encounter constraints when it comes to identifying fraudulent activities. The limitations of auditors can create uncertainty for service users, who expect auditors to ensure that the financial reports are coherent and represent the actual financial condition.

Fraud, in general, is an unlawful act committed by individuals inside or outside an organisation seeking personal or collective advantages at the expense of others. One of the most shocking fraud cases in the capital market involved auditors, such as the Enron, Global Crossing, and Worldcom cases in the United States. Enron Corporation, an energy company based in Houston, Texas, USA, collaborated with the accounting firm Arthur Andersen (AA) in manipulating financial reports. Enron inflated the company's profit value to \$74 billion, with \$43 billion being fictitious profit due to manipulated income statements. Enron skillfully concealed losses and debts using off-balance sheet methods in financial reporting. Another form of Fraud was the embezzlement of company funds by Enron executives, reaching \$2.900 trillion. The manipulation presented in Enron's financial statements was overlooked by the public accountant Arthur Andersen (AA) during the audit. To manipulate the financial statements, AA received an audit fee of up to \$25 million from Enron in 2000, not including an additional \$27 million for consulting fees and other work. AA accountants were later found guilty in the Enron case.

In Indonesia, there have also been cases of financial statement manipulation, such as the case involving Garuda Indonesia, which was embroiled in a scandal regarding the manipulation of profits in the 2018 fiscal year. The situation arose from the financial reports for the fiscal year 2018, which showed that Garuda Indonesia recorded a net profit of USD 809.850 million or approximately IDR 11.340 trillion. This figure experienced a drastic surge compared to the financial reports for the fiscal year 2017, which reported a loss of USD 216.500 million. The financial statements for the fiscal year 2018 faced issues as the



Public Accountant had audited them. The Public Accountant Kasner Sirumapea and the Public Accounting Firm Tanubrata, Sutanto, Fahmi, Bambang & Rekan conducted the audit of the financial statements. (Kompasiana.com, 2022). According to the Ministry of Finance's review of the Public Accounting Firm Sutanto, Bambang & Rekan, Tanubrata, Fahmi, concerning financial statements for 2018 of Garuda Indonesia, there were indications of audits needing to comply with accounting standards.

Furthermore, a case in Medan involving Public Accounting Firms of Biasa Sitepu was implicated in a corruption case related to non-performing loans. They were involved in preparing the financial statements of Raden Motor to obtain a loan amounting to IDR 52 billion from BRI Branch Jambi in 2009 (Kompas.com, 2010). The case led to sanctions, including a freeze and revocation of the Public Accounting Firms of Biasa Sitepu license. Additionally, public accounting firms at Biasa Sitepu still need to fully comply with the audit standards and professional standards for public accountants when conducting the PT Jui Shin Indonesia audit for the 2016 fiscal year. In the financial statements of PT Jui Shin Indonesia, there was a lack of testing for opening balances, and there was also insufficient and appropriate audit evidence to support the fairness of those balances.

Based on several accounting scandal cases, it is evident that many auditors still fail to detect Fraud or even become involved in fraudulent practices, leading to severe consequences for the business community. Instances of Fraud, intentional acts that go undetected during an audit, can have detrimental effects and flaws in the financial reporting process. Auditors who exhibit precision in their work, make informed decisions, and commit to developing skills in finding information and evidence through investigation are more likely to uncover fraudulent activities.

With the wealth of experience auditors possess, there is a parallel increase in the number of references that can be utilised to prevent Fraud. Someone who performs their job with their knowledge will likely yield better results than those needing more understanding of their responsibilities. The role of an auditor demands expertise. The more experienced an auditor is, the more capable they become in delivering better performance in increasingly complex tasks, including the prevention of Fraud, a common occurrence in companies. In the context of this research, An auditor's expertise is often gauged by their years of experience and tenure in the field, representing the period an individual has spent understanding their tasks well (Noch et al., 2022).

Additionally, Maintaining a professional sceptical mindset is considered essential for auditors when evaluating audit evidence. According to (Bongcales et al., 2022), Professional Skepticism involves the application of critical thinking and rigorous assessment of audit evidence to ensure thorough and objective scrutiny. To detect Fraud, an auditor must maintain a professional, sceptical attitude in the execution of the audit and adhere to audit standards and ethical codes.

During an audit, auditors must remain vigilant against possible manipulation or undetected deviations in the information they examine. With professional Skepticism, auditors can carefully evaluate audit evidence, ask relevant questions, and conduct further investigation if necessary. A healthy, sceptical attitude helps maintain the integrity and objectivity of the audit process.

Emphasising the importance of professional Skepticism in fraud detection aligns with the standards of auditing and codes of ethics that auditors must adhere to. Auditors are expected to carry out their audits with integrity, objectivity, and sufficient care, in line with the standards and principles of their profession. By combining professional scepticism with



a deep understanding of audit practices and client business risks, auditors can enhance the effectiveness of detecting potential Fraud. With a sceptical mindset, auditors can play a crucial role in identifying potential fraud risks or errors in financial statements. This sceptical attitude allows auditors to not only accept the information presented but also to evaluate its authenticity and reliability thoroughly.

By questioning assumptions, analysing data critically, and seeking strong evidence, auditors can identify suspicious patterns or discrepancies in financial statements. This includes observing unusual transactions, inconsistencies between reported information and facts on the ground, or indications of manipulation in disclosure. Furthermore, once potential risks of Fraud or errors are identified, auditors can take appropriate steps to minimise these risks. These steps may involve further examination of suspicious transactions or information, enhancing testing of internal controls within the company, or strengthening control procedures.

Thus, a sceptical mindset enables auditors to uncover potential risks of Fraud or errors and take proactive measures to minimise their impact. Another critical aspect of the auditor's role involves ensuring compliance with regulatory standards and identifying potential financial risks, which maintain the integrity and reliability of the financial information presented by the audited entity and ensure public trust in the financial statements.

The novelty of this article lies in its comprehensive exploration of the crucial role of auditors in ensuring the integrity of financial reporting, particularly in detecting Fraud. It emphasises the importance of professional Skepticism as a fundamental attribute for auditors when assessing audit evidence and uncovering potential fraudulent activities. By highlighting real-world cases of financial statement manipulation and audit failures, the article underscores the significance of auditors' vigilance and commitment to ethical conduct. Moreover, it discusses the implications of auditor experience and the need for continuous professional development in enhancing fraud detection capabilities. Overall, the article provides valuable insights into the challenges faced by auditors and emphasises the critical role they play in maintaining public trust in financial reporting.

## **THEORETICAL REVIEW**

**Auditor's Ability to Detect Fraud.** Auditors play a vital role in ensuring transparency and trust in financial reporting by meticulously reviewing statements to ensure compliance with established accounting principles. Therefore, in carrying out their duties, auditors must possess various skills. One crucial skill for auditors is detecting potential Fraud during their audit tasks. High behavioural patterns influence an individual's work quality (Putra & Dwirandra, 2019).

According to (Iskandar et al., 2022), detecting Fraud is an effort to obtain early indications of fraudulent activities while narrowing the scope for fraud perpetrators (i.e., when perpetrators realise their practices have been discovered, it is too late to evade). Fraud, as defined by the American Institute of Certified Public Accountants (AICPA), involves deliberate actions leading to significant inaccuracies within financial statements, a central concern during audit procedures. Identifying fraudulent activities poses a considerable challenge for auditors throughout the audit process, requiring keen attention to detail and rigorous investigative techniques.





Detecting Fraud entails uncovering unlawful actions that could lead to deliberate misrepresentation in financial reporting, showcasing the importance of thorough scrutiny and diligence in auditing practices (Noch et al., 2022). Fraud detection tasks are unstructured tasks that require auditors to explore alternative approaches and gather supplementary data from diverse outlets (La Ode A. et al., 2020). In practice, detecting Fraud requires analytical skills, a deep understanding of business processes and entity environments, and strong intuition. Auditors must be able to read signs indicating Fraud, whether through careful data analysis or interviews with relevant parties. Thus, the ability to detect Fraud is not just about applying audit techniques but also requires sensitivity and intelligence in understanding complex situations.

**Auditor Experience.** Auditor experience is crucial in performing tasks and responsibilities effectively. Therefore, auditors need to accumulate experience to achieve good performance. Auditor experience is the ability of auditors to conduct financial statement audits, measured by the duration of time, the number of hours spent on audits, and the types of companies handled. This can be influenced by education, length of work experience, and professional training (Priantara et al., 2023).

According to (Shofia M., 2019), The depth of an auditor's experience is gauged by the duration and dedication they have devoted to mastering their responsibilities effectively. Auditor experience can be measured by the auditor's position, years of work experience, the combination of the auditor's position and years of work experience, the skills possessed by the auditor, and the training undertaken related to auditing. One of the most crucial issues related to auditor experience is the precision of the auditor (Sayed et al., 2017).

Experience is an excellent learning method for internal auditors, enriching them with audit techniques. As an auditor's experience increases, so does their proficiency and skill in managing their assigned tasks and effectively scrutinising the activities they audit. Experience also moulds auditors to develop the resilience and expertise to tackle and overcome obstacles and issues in their duties, enabling them to manage emotional inclinations towards the parties under examination. In addition to knowledge and skills, auditor experience contributes significantly to enhancing auditor competence (Luo et al., 2019).

As auditors gain more experience, their proficiency in identifying fraudulent activities improves, enhancing fraud detection capabilities. (Freida et al., 2024) research indicates that auditor experience significantly influences fraud detection. This observation is corroborated by the results of a study conducted by (Iskandar et al., 2022), which demonstrates that auditors' proficiency in detecting Fraud is significantly influenced by their level of experience in the field.

**Professional Skepticism.** As defined by the AICPA or American Institute of Certified Public Accountants, it is characterised by a mindset of continually asking questions and critically assessing audit evidence without being obsessively suspicious or overly sceptical. Professional Skepticism entails maintaining a vigilant and questioning stance, continuously assessing circumstances that could suggest the presence of inaccuracies, whether stemming from fraudulent activities or unintentional errors, while rigorously scrutinising audit evidence. (Putra & Dwirandra, 2019).

The Public Accountant Professional Standards (IAPI, 2011) explain that Professional Skepticism is a mindset characterised by persistent inquiry and thorough scrutiny of audit evidence, essential for ensuring the integrity and accuracy of financial reporting. Auditors should approach their work with the presumption of management's honesty, but they also



should not assume that management's honesty is beyond question. Auditors must uphold a commitment to rigorous standards of evidence, refraining from accepting less compelling information solely based on trust in the integrity of management. Professional Skepticism requires auditors to question any indications that might suggest Fraud (Tjan et al., 2024).

According to SPKN No. 1 of 2017, Professional Skepticism compels auditors to adopt a discerning approach, systematically evaluating the adequacy and relevance of evidence gathered throughout the examination process to ensure thoroughness and accuracy in their assessments. Consequently, auditors with elevated levels of professional Skepticism are more adept at uncovering fraudulent activities owing to their inclination to gather comprehensive and pertinent information during the audit process. (Rahim et al., 2019).

Low professional scepticism can result in auditors' inability to detect Fraud because auditors may rely solely on clients' explanations without supporting evidence. Conversely, when auditors exhibit increased levels of professional scepticism, it correlates with a reduced likelihood of Fraud, reflecting auditors' heightened vigilance and thoroughness in detecting and deterring fraudulent activities. According to recent research by (Agustina et al., 2021), professional scepticism positively affects auditors' ability to detect Fraud.

**Auditor Experience Significantly Influences Auditor Capability.** Previous research, such as that conducted by (Tjan et al., 2024), consistently indicates that auditor experience correlates positively with an enhanced ability to detect Fraud. When auditors have more experience with diverse scenarios, they develop a deeper understanding of complex transactions, making them more skilled in identifying abnormalities and potential Fraud.

Drawing from the insights provided by (Kertarajasa et al., 2019), auditor experience catalyses enhancing auditor capability. Auditors with more extended work experience tend to understand the complexity of audit situations better, have more profound knowledge, and can more effectively identify potential risks or Fraud.

**H1:** There is a positive influence between Auditor Experience and Auditor Capability.

**Auditor Experience Influences Professional Skepticism.** Based on the research by (Ratna & Anisykurlillah, 2020), auditor experience has a positive direct relationship with the level of professional Skepticism. Auditors with broader experience tend to be more trained in adopting a critical and cautious attitude, a key characteristic of professional Skepticism.

In the study by (Ta et al., 2022), it was found that auditors with more extended work experience tend to exhibit higher levels of professional Skepticism. Auditor experience can enhance their ability to critically assess information and reduce the tendency to accept information without verification.

**H2:** There is a positive influence between Auditor Experience and Professional Skepticism.

**Professional Skepticism Influences Auditor Capability.** Building on the study by (Awaluddin et al., 2019), which indicates a more substantial level of professional Skepticism in the capability to identify instances of Fraud, it is assumed that a higher level of professional Skepticism can enhance the auditor's capacity to assess evidence critically, ask relevant questions, and identify potential Fraud.



Based on research by (Noch et al., 2022), professional Skepticism positively influences auditory capability. Auditors who adopt a sceptical attitude tend to identify potential Fraud better, assess risks, and conduct more in-depth analyses of audit information.

**H3:** Professional Skepticism and Auditor Capability have a positive influence.

**Auditor Experience Influences Auditor Capability Through Professional Skepticism.** Based on the research by (Sunarmin & Junaidi, 2022) demonstrates that auditor experience plays a role in shaping their effectiveness in fraud detection, as it correlates with heightened levels of professional Skepticism during auditing processes. Highlight professional Skepticism as a pivotal factor that bridges the gap between auditor experience and the capacity to detect Fraud, shedding light on the intricate dynamics within the auditing profession.

The research findings by (Sunarmin & Junaidi, 2022) underscore the notion that auditor experience fosters the development of heightened professional Skepticism, consequently bolstering auditors' proficiency in identifying discrepancies and fraudulent activities during audits. Professional Skepticism is the pathway through which auditor experience influences their ability to address complex challenges in auditing.

**H4:** There is a positive influence between Auditor Experience and Auditor Capability through Professional Skepticism.

## METHODS

The method used to present suitable results in this research aim is to furnish precise information, which makes establishing the method framework in this section crucial. This method includes a description of the subjects and objects of the study outlined in the population and sample, as well as the analysis techniques that will be applied.

**Sample Selection.** The chosen approach for sample selection in this study is the Exhaustive Sampling method. In Exhaustive Sampling, every element within the population is considered, leaving no member overlooked during the selection process. This study uses the entire population as the sample, consisting of 25 public accounting firms in Medan, according to the source [www.ppajp.kemenkeu.go.id](http://www.ppajp.kemenkeu.go.id) (Update July 8, 2023). In this study, 199 respondents are fully utilised as the sample, with an average of 7 to 8 auditors in each office. The sample size used in this research is 120 respondents, representing the minimum sample size advocated by PLS-SEM. PLS-SEM has minimum and maximum sample size guidelines, Varying from five to ten times the number of indicator variables employed (Hair et al., 2021). Therefore, when applied to this study, which has 24 indicator variables, it has a sample size range of 120 to 240.

**Data Collection.** Data gathering in this study entails collecting primary information via administering questionnaires. To obtain data for this research, the Researcher employs field research. The primary data for this research is obtained through field research, where the Researcher directly collects data from the first party (Primary Data). This study focuses on auditors employed within Public Accounting Firms as its subjects. The Researcher collects data by distributing questionnaires directly to the Public Accounting Firms. In this research, the data collection process entails distributing structured questionnaires to auditors working within Public Accounting Firms, who will participate as respondents in the study.



The data utilised in this research consists of scores attributed to each indicator variable, acquired through questionnaires completed by auditors employed in Public Accounting Firms who are participants in the study.

**Data Analysis.** In this study, the analysis tool used is the SmartPLS 3.0 application. The analysis technique employed in this research is quantitative data analysis, which involves testing and analysing data through numerical calculations and drawing conclusions from the tests. The data analysis techniques used are as follows:

**Analysis of Measurement Models (Outer Models).** The data analysis technique in this research involves descriptive statistics. According to (Hair et al., 2020), descriptive statistics provide a comprehensive data summary, offering insights into its characteristics through metrics such as mean, standard deviation, variance, and maximum and minimum values. This testing is conducted to simplify and describe the research variables. According to (Cheung et al., 2023), the measurement is done through the measurement model, which includes Convergent Validity, Construct Reliability and Validity, and Discriminant Validity.

**Analysis of Measurement Models (Inner Models).** The structural model elucidates the connections between latent variables, providing insight into the intricate relationships within the research framework (constructs). The relationships between latent variables are based on theory, logic, or practical experience observed by previous researchers (Hair et al., 2020). The analysis of the structural model includes tests such as R-Square and Q-Square.

**Hypothesis Testing** In this research, hypotheses are verified using Direct Effect Analysis, facilitating the investigation of direct relationships between variables outlined in the research model. Direct Effect Analysis is a valuable tool for examining the hypothesis concerning the direct influence of an exogenous variable on an endogenous variable, providing insights into the causal relationships within the research context. (Hair et al., 2020). When the path coefficient value is positive, it signifies a beneficial direct influence of an exogenous variable on an endogenous variable, highlighting the constructive nature of the relationship within the research framework. Stated differently, when the value of an exogenous variable rises, there is a corresponding increase in the value of the endogenous variable.

If the path coefficient value is negative, it indicates a negative direct influence of an exogenous variable on an endogenous variable. In other words, if an exogenous variable's value increases, the endogenous variable's value decreases. Regarding the P-Values, if they Are less than 0.050, then they are considered significant. Conversely, if they Are greater than 0.050, they are considered insignificant.

**Table 1.** Operational Variable

Indicator	Variable	Source
1. Number of Years in Auditing		
2. Types of Audits Conducted		
3. Size and Complexity of Audited Entities		(Putra & Dwiranda, 2019)
4. Leadership Roles in Audit Teams		
5. Continuing Professional Education	Auditor	
6. Audit Findings and Recommendations	Experience	(Priantara et al., 2023)
7. Client Satisfaction and Feedback		
8. Regulatory Compliance and Ethics Adherence		
9. Professional Recognition and Awards		





1. Critical Analysis		
2. Technical Knowledge		
3. Communication and presentation skills		
4. Problem-Solving		(Ratna et al., 2020)
5. Time Management	Auditor	
6. Independence	Capability	(Iskandar, R., et al, 2022)
7. Precision		
8. Business Understanding		
9. Adaptation to Change		
1. Questioning Mindset		
2. Critical Evaluation		
3. Capability to challenge assumptions	Professional	
4. Professional Skepticism in Action	Skepticism	(La Ode et al., 2020)
5. Objective Assessment of Evidence		
6. Documentation of Skeptical Approach		

Source: Data processed 2024

## RESULTS

The Researcher selected public accounting offices in Medan as the research object. Data collection involved directly disseminating research questionnaires to participants by visiting respondents and intermediaries to respondents working at Public Accounting Offices in Medan. The following is the collected data:

**Table 2.** Questionnaire Delivery and Return Details

Information	Amount
Questionnaire sent	199
Unreturned questionnaires	79
Returned questionnaire	120
The questionnaire used as the research sample	120

Source: Primary data processed 2024

The validity test assesses the accuracy or truthfulness of an instrument as a measurement tool for research variables. If the instrument is valid, the measurement results will likely be accurate. The following are the results of the PLS Algorithm in **Figure 1**.



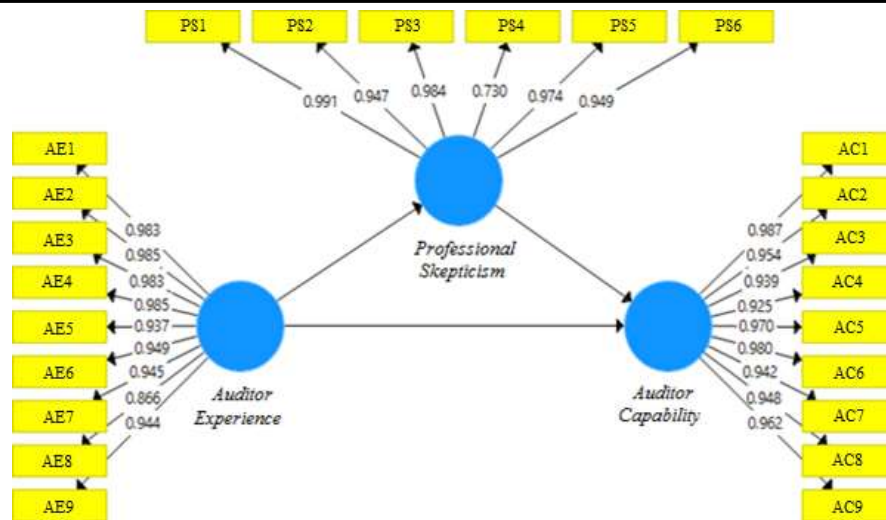


Figure 1. Result Diagram of PLS Algorithm.

Source: SmartPLS 3.0 data output

**Convergent Validity** is evaluated by analysing the item reliability through validity indicators, as denoted by the loading factor values. This numerical representation indicates the correlation between a question item's score and the indicator construct's score measuring that construct. A loading factor exceeding 0.700 is deemed to be valid. Upon analysing the data using SmartPLS 3.0, variables exhibiting loading factor values above 0.700 demonstrate strong Validity, fulfilling the requirements for convergent Validity.

**Discriminant Validity** in the measurement model featuring reflexive indicators, Discriminant Validity is evaluated by examining the cross-loading of measurements with constructs. The Fornell Larcker Criterion is used to assess discriminant Validity. With a history of over 30 years, this established method entails comparing the square root values of each construct's Average Variance Extracted (AVE) with the correlations between other constructs in the model to evaluate discriminant Validity.

When the square root of the AVE for each construct exceeds the correlation values between that construct and others in the model, it indicates strong discriminant Validity (Sami et al., 2017). The Fornell-Larcker Criterion values based on the results in the Partial Least Squares (PLS) SEM are as follows:

Table 3. Results of Fornell-Larcker Criteria Values

	Auditor Experience	Auditor Capability	Professional Skepticism
Auditor Experience	0.943		
Auditor Capability	0.877	1,000	
Professional Skepticism	0.921	0.924	1,000

Source: SmartPLS 3.0 data output

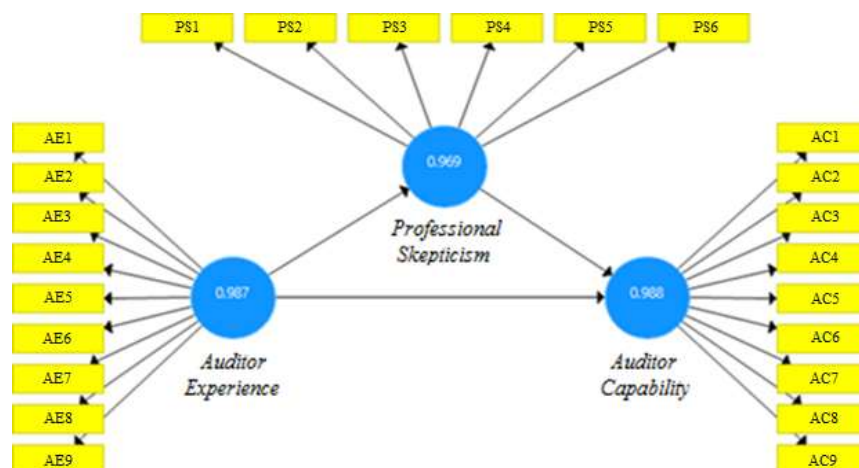
Table 3 shows, it is shown that the results of the variables have good discriminant Validity, meaning they are truly different from other constructs (the constructs are unique). The Fornell-Larcker criterion measures discriminant Validity, indicating how far the constructs (latent variables) differ from each other in the model. The higher the Fornell-Larcker value, the greater the difference between the latent variables. For the AE variable,



the Fornell-Larcker value is 0.943, greater than the other latent variables, namely 0.877 and 0.921. Similarly, the Fornell-Larcker values generated by the AC and PS variables are greater than the other latent variables, which are at 1.000. If the Fornell-Larcker value for a construct surpasses the correlation between that construct and other constructs in the model, it confirms the construct's effective discriminant Validity. This indicates that the construct correlates more with its variables than other constructs in the model, confirming that it is genuinely different. Therefore, in your case, the high Fornell-Larcker values for Auditor Experience, Auditor Capability, and Professional Skepticism indicate that each variable has good discriminant Validity or is genuinely different from other variables in your model.

**Construct Reliability and Validity.** Reliability testing aims to determine whether the research instrument is reliable and trustworthy. The results can also be highly reliable if the research variables use a reliable and trustworthy instrument (Duckett, 2021). Reliability testing in this study uses Cronbach Alpha and Composite Reliability. The criteria for both can be seen from Cronbach's Alpha: greater than 0.700 and Composite Reliability: greater than 0.600.

Reliability testing can use Cronbach Alpha. A variable is considered reliable or meets Cronbach Alpha if it has a value greater than 0.700. Here are the Cronbach Alpha values:



**Figure 2.** Cronbach's Alpha diagram

Source: SmartPLS 3.0 data output

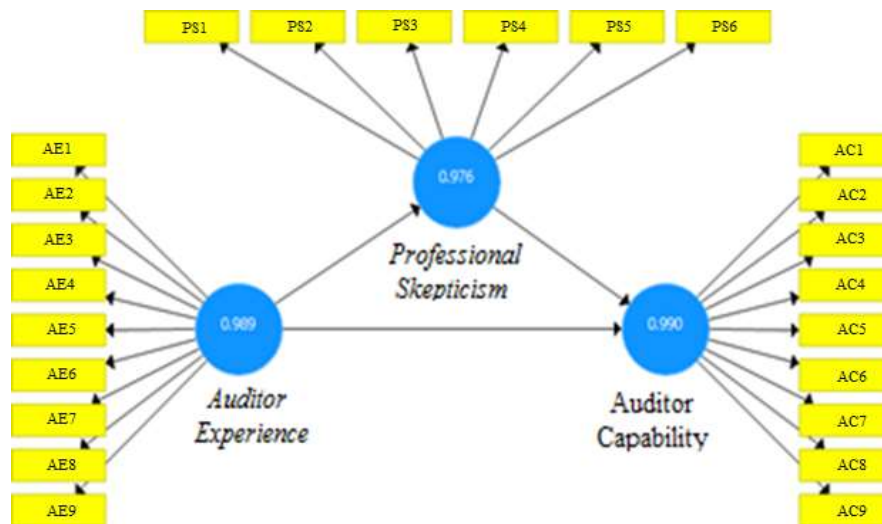
The conclusion of the Cronbach's alpha test in **Figure 2** is that the Variable of Auditor Experience is reliable because Cronbach's alpha value for the Auditor Variable of Experience is 0.988, greater than 0.700. The variable of Auditor Capability is reliable because Cronbach's alpha value for Auditor Capability is 0.987, greater than 0.700. The variable of Professional Skepticism is reliable because Cronbach's alpha value for Professional Skepticism is 0.969, greater than 0.700.

Composite reliability is a measure of combined reliability used to evaluate the reliability of a measurement instrument or construct in research. Specifically, composite reliability assesses the extent to which the items used in the measurement instrument are consistent or reliable in measuring the same construct. This is important to ensure that the measurement tool used in research provides consistent and dependable results.

Composite reliability is crucial in research as it can affect confidence in research findings. If a measurement instrument has a low composite reliability value, it may raise doubts about the Validity and reliability of the research findings. Therefore, researchers

must ensure that the instrument used has an adequate composite reliability value before interpreting the research results.

Composite reliability is a crucial component utilised to evaluate the reliability of indicators within a variable. A variable meets composite reliability standards if its value exceeds 0.600. Below are the composite reliability values for each variable utilised in this study.



**Figure 3.** Composite Reliability Diagram

Source: SmartPLS 3.0 data output

**Figure 3** shows, the conclusion drawn from the composite reliability testing is that the Auditor Experience Variable is reliable, given its composite reliability value of 0.990, which surpasses the threshold of 0.600. The Auditor Capability Variable is reliable, as the composite reliability value for Auditor Capability is 0.989, greater than 0.600. The Professional Skepticism Variable is reliable, as the composite reliability value for Professional Skepticism is 0.976, greater than 0.600.

The testing of Inner Models. The structural model delineates the connections among latent variables, providing insights into the underlying relationships within the research framework (constructs). The relationships between latent variables are based on theories, logic, or practical experience observed by previous researchers (Freida et al., 2024). The analysis of the structural model involves testing such as R-Square and Q-Square. According to (Hair et al., 2020), the classification of the limitations of the R-square values is presented in the following table:

**Table 4.** R-Square Test Classification Value

Mark	Information
0.750	Strong
0.500	Moderate
0.250	Weak

Source: *Journal of Business Research 2020*

**Table 4** shows explains that the higher the value, the better the influence of the research constructs.





**Table 5.** R-Square Test Results

	R Square	Adjusted Square	R
Auditor Capability	0.977	0.976	

Source: SmartPLS 3.0 data output

**Table 5** shows, the R-square value is 0.977. This indicates that 98% of the variation in the dependent variable, Auditor Capability, can be accounted for by the independent variables in the model. Therefore, it can be explained that the influence of all exogenous constructs Auditor Capability on Auditor Capability, including strong.

The Q-Square test measures how well the model and estimated parameters produce the values observed. A Q-Square value greater than 0 indicates that the model has predictive relevance, while if the Q-Square value is less than 0, it indicates that the model lacks predictive relevance. Based on **Table 6**, the Q-square test result is above 0. Therefore, the model has predictive relevance.

**Table 6.** Q-Square Test Results

	SSO	SSE	Q <sup>2</sup> (=1- SSE/SSO)
Auditor Capability	477,000	55,718	0.883
Auditor Experience	477,000	477,000	
Professional Skepticism	318,000	53,253	0.833

Source: SmartPLS 3.0 data output

**Hypothesis Testing.** To determine the significance of the relationships between variables, it is essential to conduct the bootstrapping procedure. The bootstrapping procedure uses the entire original sample to resample. According to (Maneejuk & Yamaka, 2021), the testing is done by looking at the path coefficient and observing the p-values; if p-values less than or equal to 0.050 are obtained, it can be said that the construct is solid or significant.

**Table 7.** Path Coefficient Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Auditor Experience -> Auditor Capability	0.981	0.982	0.006	152,119	0.000
Auditor Experience -> Professional Skepticism	0.984	0.985	0.007	131,746	0.000
Professional Skepticism -> Auditor Capability	0.668	0.627	0.154	4,348	0.000
Auditor Experience -> Professional Skepticism	0.658	0.617	0.150	4,375	0.000

Source: SmartPLS 3.0 data output



**Table 7** shows of Path Coefficient Test Results, it can be concluded that Auditor experience significantly influences Auditor Capability in Detecting Fraud. This is supported by a very small P-value of 0.000, indicating that **the relationship between auditor experience and auditor capability in detecting Fraud is statistically significant**. Additionally, the original sample value of 0.981 shows a positive direction of the relationship, indicating that the more experienced an auditor is, the higher their capability to detect Fraud.

**Auditor experience also significantly affects Professional Skepticism.** This is evidenced by a very small P-value of 0.000 and an original sample value of 0.984, showing a positive direction of the relationship. These results indicate that the more experienced an auditor is, the higher their level of professional Skepticism.

**Professional Skepticism significantly influences Auditors' capability to detect Fraud.** A P-value of 0.000 indicates that the relationship between professional Skepticism and auditor capability in detecting Fraud is statistically significant. Although the original sample value is not mentioned, given the very small P-value, it can be assumed that the direction of the relationship is positive.

**Auditor experience also significantly influences Auditor Capability through Professional Skepticism as an intervening variable.** A P-value of 0.000 indicates that the relationship between auditor experience and auditor capability through professional Skepticism is statistically significant. The original sample value of 0.658 shows a positive direction of the relationship, meaning that the more experienced an auditor is, the higher their capability to detect Fraud through increased professional Skepticism.

## DISCUSSION

The findings of this research relate to the conformity with theories, opinions, and previous studies presented by earlier research results, as well as the behavioural patterns required to understand these aspects. The main components discussed in the analysis of the findings of this research are as follows:

**The Influence of Auditor Experience on Auditor's Ability to Detect Fraud.** Auditor Experience is a cornerstone in gauging an auditor's proficiency and insight. It encompasses more than just the number of years spent in the profession; it delves into the depth and breadth of hands-on exposure acquired over time. The tally of audits completed serves as a tangible metric of practical application, illustrating the auditor's familiarity with various audit procedures and methodologies. Furthermore, the expertise level within specific industries is a testament to the auditor's adaptability and specialisation, which is crucial for navigating complex regulatory landscapes and industry-specific challenges. This multifaceted view of experience ensures that auditors are seasoned in terms of longevity and adept at translating their cumulative knowledge into actionable insights and solutions tailored to specific audit contexts.

The results of the first hypothesis testing indicate that the relationship between Auditor Experience and Auditor's Ability to Detect Fraud is significant; it shows a positive direction of the relationship. The tenure at their workplace measures the experience of an auditor, the number of years of working experience, and the professional training they have undergone. One crucial issue related to auditor experience is the level of precision; if an auditor possesses a high level of precision, they can efficiently perform and understand the tasks. Therefore, auditor experience significantly influences the level of expertise. With



extensive experience, auditors can more easily identify potential Fraud (Kertarajasa et al., 2019). The abundance of auditor experience contributes to high accuracy and precision when examining financial statements, as auditors become more adept at detecting anomalies through enhanced understanding and problem-solving techniques, allowing them to be more meticulous and cautious in their thinking and behaviour (Rahim, 2019).

(Tjan et al., 2024) state that an experienced auditor possesses more knowledge about Fraud and errors, making it easier for them to detect Fraud cases than an inexperienced auditor. This experience positively impacts their ability to conduct audits effectively. A wealth of auditing experience contributes to high accuracy and precision when auditing financial statements. An auditor with well-developed problem-solving techniques and a good understanding can be more meticulous and cautious in their behaviour and thinking. In conclusion, the more experience an auditor has, the better their ability to detect potential Fraud.

Considering the independent variable of auditor experience and the dependent variable of auditor ability in detecting Fraud, the study yields significant findings. The results indicate that auditor experience has a significant impact on their ability to detect Fraud. Auditors with broader work experience, duration of experience, number of fraud cases handled, and level of education and certification tend to have better abilities in identifying Fraud. The implications of these findings are crucial for various stakeholders. The auditing profession can use these findings to enhance the education and training provided to auditors, emphasising the importance of work experience and mastery of appropriate analytical techniques. Meanwhile, for companies, understanding the qualifications and experience of auditors is critical in selecting the right audit firm, thereby reducing the risk of Fraud. These findings are also consistent with previous research that has supported the relationship between auditor experience and the ability to detect Fraud, reinforcing the conclusion that experience is a critical factor in determining auditor effectiveness in managing fraud risks.

The findings of this study align with research conducted by (Kertarajasa et al., 2019); (Tjan et al., 2024), indicating that auditor experience significantly influences fraud detection. This is also consistent with the research by (Freida et al., 2024), which suggests that auditor experience impacts auditors' ability to Detect Fraud.

**The Impact of Auditor Experience on Professional Skepticism.** The second hypothesis testing result indicates that the relationship between the variable Auditor Experience and Professional Skepticism is significant; it shows a positive direction of the relationship. Audit experience is gauged by the cumulative hours an auditor dedicates to performing audit procedures pertinent to rendering an opinion on the audit report. In this context, experience refers to the auditor's proficiency in examining financial statements, considering the duration and the number of assignments performed. The more an auditor examines financial statements, the higher the Professional Skepticism the auditor possesses. An auditor needs to gain professional experience under the supervision of more experienced senior auditors (Ta et al., 2022).

This study delves into the correlation between auditor experience and professional Skepticism, examining the interplay of various indicators within each variable. Auditor experience, as the independent variable, encompasses several vital indicators. These include the duration of work experience, the complexity of audit engagements, and any specialised training or certifications obtained. On the other hand, professional Skepticism, serving as the dependent variable, is influenced by indicators such as critical thinking abilities, trust



levels in management representations, and the degree of independence and objectivity in audit judgments.

Upon analysing the research findings, it becomes apparent that auditor experience significantly influences professional Skepticism. Auditors with more extensive experience tend to demonstrate higher levels of professional Skepticism in their audit judgments. This correlation can be attributed to several factors. Firstly, a more extended professional background equips auditors with a deeper understanding of audit processes and enhances their critical thinking skills, fostering increased Skepticism. Additionally, exposure to a greater variety and complexity of audit engagements broadens auditors' perspectives, making them more inclined to question management assertions and financial information. Moreover, specialised training and certifications provide auditors with the necessary tools and knowledge to critically evaluate evidence and detect potential misstatements, further enhancing their professional Skepticism.

The implications of these findings extend to various stakeholders. For the auditing profession, there is a need to emphasise continuous professional development and training to bolster auditors' critical thinking skills and professional Skepticism. Encouraging auditors to pursue specialised certifications and training programs can deepen their expertise and Skepticism, ultimately enhancing audit quality. In business, recognising the value of auditors with extensive experience and expertise is crucial in promoting audit quality and the reliability of financial reporting. Collaborating closely with auditors to foster an environment conducive to open communication and adequate Skepticism in the audit process is essential for businesses.

Comparing these findings with similar studies, it is evident that previous research supporting the positive relationship between auditor experience and professional Skepticism aligns with this study's conclusions. However, some studies offer contrasting views, suggesting that auditor experience alone may not guarantee heightened professional Skepticism. These studies emphasise the importance of other factors, such as organisational culture and audit firm policies, in fostering Skepticism. In conclusion, this study underscores the critical role of auditor experience in shaping professional Skepticism and offers valuable insights for auditing professionals, businesses, and regulators alike.

The findings of this study are consistent with the research conducted by (Ratna & Anisykurlillah, 2020), which found that experienced auditors have a better understanding of financial statements. They are also more capable of providing reasonable explanations for errors in financial statements and can categorise errors based on audit objectives and the underlying accounting system structure. The way experienced auditors view and respond to information obtained during the examination differs from that of less experienced auditors. Experience is considered a crucial element in audit tasks as it influences the Professional Skepticism auditors possess.

**The Influence of Professional Skepticism on the Auditor's Ability to Detect Fraud.** The third hypothesis testing result indicates that the relationship between the Professional Skepticism variable and the Auditor's Ability to Detect Fraud influences the relationship; it shows a positive direction.

Professional Skepticism is an essential stance that auditors must adopt in their processes. This attitude involves a mindset that critically questions and evaluates control evidence. An auditor practising professional Skepticism will not just accept client explanations but will ask questions to obtain reasons, evidence, and confirmation about some issues.





Low professional Skepticism can result in an inability to detect Fraud because auditors rely solely on clients' explanations without supporting evidence. Conversely, when auditors exhibit high professional Skepticism, the likelihood of Fraud decreases. The higher an auditor's Skepticism, the easier it becomes to detect Fraud. This is also related to attribution theory, which explains that the auditor's behaviour in practice should involve a high level of Skepticism towards examination results to detect Fraud.

This study delves into the correlation between professional scepticism and auditor proficiency in detecting Fraud, examining the roles and contributions of various indicators within each variable. Professional Skepticism, as the independent variable, encompasses critical thinking skills, independence and objectivity in audit judgments, and the willingness to challenge management assertions. Meanwhile, the auditor's ability to detect Fraud serves as the dependent variable, influenced by indicators such as knowledge of fraud techniques, data analysis skills, and sensitivity to red flags in financial statements.

After analysing the research results, it is clear that professional Skepticism plays a crucial role in enhancing the auditor's capacity to identify instances of Fraud, as indicated by the significant positive impact observed. Auditors with higher levels of professional Skepticism tend to exhibit greater effectiveness in identifying fraudulent activities. This correlation can be attributed to several factors. Firstly, auditors with strong critical thinking skills are better equipped to detect inconsistencies and anomalies that may indicate fraudulent behaviour. Additionally, maintaining independence and objectivity allows auditors to approach audit procedures with a sceptical mindset, reducing the likelihood of overlooking potential fraud indicators. Moreover, auditors willing to challenge management assertions and thoroughly scrutinise financial information are more likely to uncover fraudulent behaviour that may go unnoticed.

The implications of these findings extend to various stakeholders. For the auditing profession, there is a need to emphasise the importance of fostering a culture of professional Skepticism within audit teams through training and development programs. Encouraging auditors to maintain independence and objectivity in their audit judgments can enhance fraud detection capabilities. In the business realm, recognising the value of auditors with higher levels of professional Skepticism in mitigating fraud risks and ensuring the integrity of financial reporting is crucial. Fostering open communication and collaboration between auditors and management can facilitate thorough scrutiny of financial information and enhance fraud detection efforts.

Comparing these findings with similar studies, it is evident that previous research supporting the positive relationship between professional Skepticism and fraud detection aligns with this study's conclusions, reinforcing their Validity. However, some studies may offer differing perspectives, suggesting potential limitations in relying solely on professional Skepticism for fraud detection. These studies emphasise the need for complementary audit procedures and tools. In conclusion, this study underscores the critical role of professional Skepticism in enhancing the auditor's ability to detect Fraud and offers valuable insights for various stakeholders.

The findings of this research align with studies conducted by (Awaluddin et al., 2019) and (Noch et al., 2022), indicating that professional Skepticism of auditors positively influences the ability of auditors to detect Fraud.

**The Influence of Auditor Experience on Auditor Capability in Detecting Fraud Through Professional Skepticism.** The results of the fourth hypothesis testing indicate that the relationship between the variable Auditor Experience and Auditor Capability through



Professional Skepticism as an intervening variable shows a positive direction. An experienced individual tends to possess a higher level of professional Skepticism, making it easier to detect Fraud within a company. Therefore, professional Skepticism indicates that an auditor has significant experience, which leads to an enhanced fraud detection process.

This study deepens the relationship between auditor experience and auditor capability in detecting Fraud through professional Skepticism, involving the roles and contributions of indicators for each variable. The independent variable is auditor experience, with the duration of work, number and complexity of audit cases handled, and specialised training and certifications being key indicators. Meanwhile, the auditor's capability to detect Fraud through professional scepticism becomes the dependent variable, influenced by critical thinking skills, independence and objectivity in assessments, and the willingness to challenge management assumptions.

The analysis of research findings reveals a significant positive relationship between auditor experience and their capability to detect Fraud through professional Skepticism. Auditors with broader experience tend to be more effective in identifying fraudulent activities. This is attributed to a deeper understanding of audit processes and enhanced critical thinking skills among auditors with extended work experience. Moreover, handling a significant number of audit cases, particularly complex ones, trains auditors to be more vigilant towards fraud indications and hone their skills in conducting thorough audits. On the other hand, specialised training and certifications equip auditors with the necessary tools and knowledge to identify and analyse potential Fraud more effectively.

The implications of these findings extend to various stakeholders. The auditing profession must emphasise the importance of continuous professional development and close collaboration with companies to create a conducive environment for adequate audit examinations. Businesses are urged to recognise the value of experienced auditors in reducing fraud risks and ensuring the quality of financial reports. Additionally, regulators and other relevant parties must understand the importance of factors such as organisational culture and audit policies in supporting the effectiveness of fraud detection.

Compared with similar studies, these findings are consistent with previous research supporting the positive relationship between auditor experience and their capability to detect Fraud through professional Skepticism. However, differing views also highlight the importance of other factors in supporting the effectiveness of fraud detection. Thus, this study emphasises the importance of auditor experience in supporting their capability to detect Fraud through professional Skepticism and the need to consider other factors that may influence this process.

The findings of this study align with research conducted by (Sunarmin & Junaidi, 2022); (Priantara et al., 2023), which state that Auditor Experience has a positive and significant effect on Auditor Capability through Professional Skepticism as an intervening variable. The influence exerted strengthens the relationship between Auditor Experience and Auditor Capability.

## CONCLUSION

This study examines the Influence of Auditor Experience on Auditor Capability in Detecting Fraud with Professional Skepticism as an Intervening Variable. The results of this study can be summarised as follows: The first hypothesis test result indicates that the relationship between Auditor Experience influences Auditor Capability in Detecting Fraud.



Therefore, with more experience, auditors can acquire more knowledge to act fraudulently by exploiting existing loopholes. The second hypothesis test result shows that the relationship between Auditor Experience influences Professional Skepticism. The nature of professional Skepticism can be measured by how long an auditor has been working, indicating the auditor's ability to carry out audits carefully and critically, considering and questioning the information obtained. The third hypothesis test result indicates that the relationship between professional scepticism and auditor capability is essential in detecting Fraud. With professional Skepticism, auditors can uncover suspicious activities in a company's financial activities, emphasising the importance of auditors possessing a professional sceptical attitude. The fourth hypothesis test result indicates that the relationship between Auditor Experience influences Auditor Capability through Professional Skepticism as an intervening variable. All three variables positively influence each other, where the impact strengthens the relationship between Auditor Experience and Auditor Capability.

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