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THE EFFECT OF AUDITOR INDEPENDENCE AND EXPERIENCE ON FRAUD DETECTION WITH PROFESSIONAL SKEPTICISM AS MODERATOR

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Abstract
The primary objective of a financial statement audit is to express the auditor's opinion on whether the statements have been prepared correctly in all material respects, that is, whether the statements are true and objective. Fraud remains a problem today. Fraud can be committed by individuals from within or outside the organization, due to auditors not detecting it. This research aims to analyze the influence of independence and audit experience on fraud detection by considering the role of professional skepticism as a moderator. This research method uses descriptive with a quantitative approach and data analysis techniques used partial least squares (PLS) through SmartPLS software version 4, the sample consisted of 25 public accounting firms in Bandung city with the sampling technique used using saturated sampling and obtained 76 respondents, the results of this study indicate that (Independence and Audit Experience have a significant influence on fraud detection, professional skepticism can moderate independence, professional skepticism cannot moderate audit experience on fraud detections.

Keywords: Audit Experience, Fraud Detection, Independence, Skepticism Professional.

1. Introduction

Fraud has grown significantly in recent years, and more large organizations are increasingly considering hiring professionals such as forensic accountants to reduce the risk and potential occurrence of fraudulent activities (Abdullahi and Mansor, 2015). Fraud poses a serious threat to a country's economy and remains an ongoing issue today. No institution or company can be entirely free from the possibility of fraud. Perpetrators can come from all levels of society, from lower to upper classes. Therefore, awareness and concern from various parties are essential to remind employees, remain vigilant, and pay attention to potential fraud in the workplace (Association of Certified Fraud Examiners, 2019).

According to Infobanknews.com, the credit case involving PT Sri Rejeki Isman (Sritex) presented three defendants, including former directors of Bank DKI and witnesses from the Public Accounting Firm (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan, on March 27, 2026. This incident marked a new phase that raised serious concerns regarding the stability of the national financial ecosystem. The concerns emerged due to findings that not only indicated alleged violations in audit practices but also raised questions regarding the integrity of the audit system, the performance of the capital market, and the effectiveness of supervision by financial authorities in Indonesia. During the trial, strong indications were revealed that the audit process of Sritex had not been conducted in accordance with professional standards, or even reflected a fundamental audit failure (Infobanknews.com, 2026).

Fraud also occurred at PT Garuda Indonesia in 2019 during the 2018 Annual General Meeting of Shareholders (AGMS). PT Garuda reported net profit partly through

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cooperation with PT Mahata Aero Teknologi amounting to Rp 3.4 trillion. However, the funds were actually receivables for the next 15 years, yet they were recorded in the first year and recognized as other income (CNBC Indonesia, 2021).

The Association of Certified Fraud Examiners (ACFE) conducted a survey of 239 respondents, showing that the most common type of fraud was corruption, accounting for 64.4%. The next most common type was asset misappropriation or misuse of state assets, reported by 69 respondents or 28.9%, while the remaining 16 respondents or 6.7% involved fraudulent financial reporting (Association of Certified Fraud Examiners, 2019).

The primary objective of a financial statement audit is to express the auditor's opinion on whether the financial statements have been prepared properly in all material respects, meaning that the statements are fair and objective. To express an opinion on the accuracy of financial statements, auditors need to be satisfied with the accuracy of all balance sheet items and other relevant disclosures provided by management (Dimitrijevic, Jovkovic, & Milutinovic, 2020). Fraud is usually reflected through the emergence of certain characteristics known as red flags. Auditors are considered not yet optimal in carrying out their duties, causing these warning signs in corporate financial statements to be overlooked or even undetected. Therefore, auditors should be more careful and vigilant in auditing financial statements, as negligence may affect the reputation of the related Public Accounting Firm (KAP) (Wibowo & Noegroho, 2020).

Fraud is a dishonest act committed by an employee that results in personal gain at the expense of the employer (Weygandt, Kimmel, & Kieso, 2015). Fraud is also defined as an intentional act to deceive or mislead by using trickery or dishonest methods to take or unlawfully seize money, property, or legal rights belonging to others, either directly or indirectly as a result of such actions (Hassan, 2019). However, auditors often face limitations that may lead to failure in detecting fraud itself. These limitations are influenced by several factors, including audit experience, professional skepticism, and time pressure (Badjuri, 2012).

Professional skepticism is an attitude that reflects a consistently critical mindset, sensitivity toward situations that may indicate material misstatements whether caused by fraud or error and involves a careful and thorough evaluation of audit evidence (Institut Akuntan Publik Indonesia & Audit Standard 200, 2021).

In addition to independence, auditor experience can also improve fraud detection (Arens, Elder, Beasley, & Hogan, 2017). Auditor experience is a crucial component of competence, which includes the length of work experience and the number of audit assignments previously handled.

Auditors who consistently apply professional skepticism will not rely solely on procedures listed in the audit program. This attitude enables auditors to critically evaluate risks and consider them in various decisions, such as accepting or rejecting clients, determining appropriate audit methods and techniques, assessing the sufficiency and reliability of obtained evidence, and making other audit-related decisions (Tuanakotta, 2013).

Research by Hassan (2019) found that professional ethics, auditor independence, and audit professionalism significantly influence fraud detection. However, research conducted by Peuranda, Hasan, and Silfi (2019) showed that competence and professional skepticism affect auditors' ability to detect fraud, while independence does not significantly influence auditors' fraud detection capability.

Previous research by Indriyani and Hakim (2021) regarding the effect of audit experience, professional skepticism, and time pressure on auditors' ability to detect fraud

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showed that audit experience and professional skepticism have a positive effect, while time pressure has a negative effect on fraud detection. In contrast, research by Mariyana, Simorangkir, and Putra (2021) stated that auditor experience has no significant effect on auditors' ability to detect fraud.

Research by Peuranda, Hasan, and Silfi (2019) also showed that competence and professional skepticism influence auditors' ability to detect fraud, while independence does not affect auditors' fraud detection ability. Meanwhile, research by Elfia and Erinos (2022) stated that professional skepticism has no impact on fraud detection.

Based on the explanations above, it can be concluded that the level of fraud remains relatively high despite the implementation of audit examinations. Therefore, this study is interested in examining "The Effect of Independence and Audit Experience on Fraud Detection with Professional Skepticism as a Moderating Variable."

This study is expected to provide both theoretical and practical contributions. Theoretically, this research strengthens accounting and auditing studies, particularly regarding the relationship between independence, audit experience, and fraud detection with professional skepticism as a moderating variable in public accounting firms in Bandung City. The findings of this study may also serve as an additional reference for future research examining factors influencing fraud detection. Practically, the findings are expected to assist management and auditors in minimizing fraud within companies.

2. Theoretical Background

2.1 Fraud Detection

The concept of fraud, according to (Albrecht, Albrecht, Albrecht, & Zimbelman, 2019), is defined as a general term that does not encompass all possible methods used by individuals with certain expertise to gain advantages from others through misrepresentation or false statements. Fraud detection is an effort to obtain sufficient initial indications of fraudulent acts while simultaneously narrowing the opportunities for perpetrators to commit fraud. The ability to detect fraud refers to the process of identifying or determining illegal actions that may result in intentional misstatements in financial reporting (Hassan, 2019).

2.2 Independence

Independence is one of the crucial factors influenced by indicators such as audit tenure and peer review (Agoes & Kurniawan, 2025). Independence refers to the relationship between an accountant and the client in such a way that the findings and reports provided are influenced solely by the evidence discovered and collected in accordance with professional standards or principles (Salsabil, 2020).

2.3 Experience

Auditor experience is a crucial component of competence that includes the length of working experience and the number of audit assignments previously handled. This experience helps auditors improve professional expertise, judgment, and the ability to detect material misstatements (Arens et al., 2017). Auditor experience is also defined as a measure of the length of time and work experience an auditor has undergone in understanding job responsibilities effectively (Sukma & Paramitha, 2020).

2.4 Professional Skepticism

Professional skepticism consists of two main components: a questioning mind and a critical assessment of audit evidence, where auditors are required to maintain integrity and honesty while continuously questioning information provided by clients (Arens et al., 2017). Skepticism is the auditor's critical attitude toward the evidence obtained, in which auditors do not immediately accept information from clients but instead review and test it to ensure its validity. This attitude reflects a mindset that consistently questions and carefully evaluates audit evidence. A high level of skepticism enables auditors to obtain more relevant information, thereby facilitating the detection and disclosure of fraud (Indriyani & Hakim, 2021).

2.5 The Effect of Independence on Fraud Detection

The importance of honest financial reporting and the absence of manipulation within companies is emphasized by stakeholders and potential investors who are concerned with the company's operational condition and future prospects. Investors are primarily interested in high-quality financial statements compared to other users of audited financial reports. Independence is required for auditors in conducting the audit process, meaning auditors must remain neutral and impartial toward any party. Independence reflects an unbiased attitude and freedom from influence or pressure from certain parties in making decisions and taking actions. Previous research by Bimantara (2018) found that independence has a positive effect on fraud detection.

H1: Independence has a positive effect on fraud detection.

2.6 The Effect of Experience on Fraud Detection

Financial statement fraud usually involves intelligent, highly experienced individuals who already understand the company's financial schemes, such as managers and directors. Therefore, auditors with extensive experience are needed to carry out their responsibilities in detecting fraud. Greater audit experience makes it easier for auditors to identify fraud in clients' financial statements. Auditors with high levels of experience possess better knowledge and understanding of fraud and errors, making them more capable of detecting fraud compared to less experienced auditors. Thus, greater experience positively affects fraud detection. Research by Biksa and Wiratmaja (2016) and Bimantara (2018) found that auditor experience positively affects fraud detection.

H2: Auditor experience has a positive effect on fraud detection.

2.7 Professional Skepticism Moderates the Effect of Independence on Fraud Detection

Individuals who commit fraud are often highly capable of rationalizing their fraudulent actions. By applying professional skepticism, auditors should not be satisfied with less persuasive evidence merely because management is assumed to be honest. Auditors with high professional skepticism will improve their ability to detect fraud by seeking additional information when encountering signs of fraud. If auditors do not simply trust management's statements and remain impartial, they will be more capable of detecting fraud. Previous studies by (Salsabil, 2020), (Shofia, 2019), and (Anggiriawan, Jayawarsa, & Pratama, 2024) found that professional skepticism moderates the relationship between independence and fraud detection.

H3: Professional skepticism moderates the effect of independence on fraud detection.

2.8 Professional Skepticism Moderates the Effect of Experience on Fraud Detection

Experienced auditors tend to have higher levels of professional skepticism and can more easily detect fraud within companies. Thus, professional skepticism demonstrates

 INDEX COPERNICUS INTERNATIONAL
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that an auditor possesses substantial experience. In the fraud detection process, the more frequently auditors conduct financial statement audits, the higher their level of skepticism becomes. If auditors have a high level of skepticism, it will further strengthen the effect of auditor experience on the ability to detect fraud. Auditor experience reflects the level of knowledge and expertise possessed by auditors. Previous studies by Annisa and Purnamasari (2022), (Shofia, 2019), and (Anggiriawan et al., 2024) showed that professional skepticism moderates the relationship between auditor experience and fraud detection.

H4: Professional skepticism moderates the effect of auditor experience on fraud detection.

3. Methods

3.1 Research Desain

This study uses a quantitative approach. The population of the study consists of public accounting firms in Bandung City registered with the Financial Services Authority (OJK). The sample was selected using a saturated sampling technique. It is known that there are 25 public accounting firms in Bandung City, with a total of 104 auditor respondents.

3.2 Operational Definition of Variables

Table 1. Operational Variables

Variable Type	Concept	Indicator	Scale	Literature Sources
Dependency				
Fraud Detection (Y)	Attempts to get an indication of fraudulent acts	1. Knowledge about *fraud* 2. Ability in the detection stage 3. Internal control assessment ability 4. Knowledge of redflags 5. Effective audit procedures.	Ordinal	(Arens et al., 2017), (Albrecht et al., 2019), (Tuanakotta, 2013)
Independent				
Independence (X1)	Attitude or not when checking that is impartial to anyone	1. Independence in fact 2. Independence in appearance 3. Independence in expertise.	Ordinal	Arens et al., 2017), and (Agoes & Kurniawan, 2025) (Tuanakotta, 2013)
Audit Experience (X2)	A measure of how long a person has worked in	1. Length of work,	Ordinal	(Albrecht et al., 2019) and (Agoes & Kurniawan, 2025), (Arens et al., 2017)

Variable Type	Concept	Indicator	Scale	Literature Sources
	understanding his or her duties and work well	2. The number of inspection tasks, and 3. Mastery of the work and its equipment.		
Moderation				
Professional skepticism (W)	A critical attitude of someone who does not easily believe the evidence obtained	1. Think critically 2. Professional 3. Assumption accuracy 4. Be careful in checking the client's financial statements	Ordinal	(Tuanakotta, 2013), (Arens et al., 2017), (Indonesian Institute of Public Accountants & Audit Standards 200, 2021) (Agoes & Kurniawan, 2025)

3.3 Data Analysis Technique

The data analysis technique used in this study is a quantitative approach employing Structural Equation Modeling (SEM) with Partial Least Squares (PLS) using SmartPLS version 4. This method is considered more appropriate than Moderated Regression Analysis (MRA) according to (Hair, Hult, Ringle, & Sarstedt, 2022) and (Ghozali, 2018) because PLS-SEM is able to simultaneously measure and account for the effects of latent variables on indicators, analyze both direct and indirect relationships among variables, and is more efficient for data analysis with relatively small sample sizes.

4. Results and Discussion

4.1 Outer Model

The outer model aims to test the construct validity and reliability of the research instruments used in this study. In this research, validity testing is measured using convergent validity, discriminant validity, and Average Variance Extracted (AVE).

4.2 Convergent Validity

Convergent validity is used to measure the extent to which indicators of a construct are correlated with one another in measuring the same variable. Convergent validity can be evaluated through the outer loading value of each indicator and the Average Variance Extracted (AVE). According to Hair et al. (2022), an indicator is considered valid if it has an outer loading value greater than 0.70, while an AVE value above 0.50 indicates that the construct can explain more than 50% of the variance of its indicators.

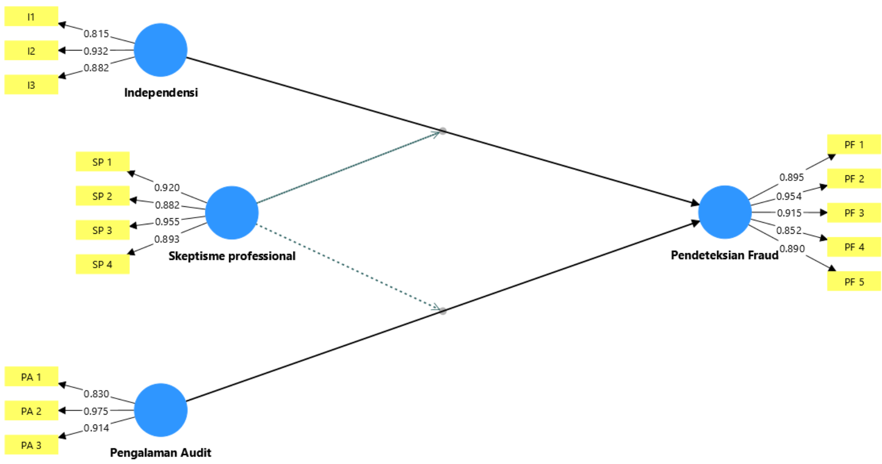

Figure 2. Convergent Validity
Source: Output SMARTPLS, (2026)

Based on Figure 2, the convergent validity results for each statement indicate that all loading factor values are greater than 0.70. Therefore, it can be concluded that all statement indicators are valid and able to reflect their respective constructs.

4.3 Discriminant Validity

Table 2. Discriminant Validity

Variables	Independence	Fraud Detection	Audit Experience	Professional Skepticism
Independence	0.878			
Fraud Detection	0.564	0.902		
Audit Experience	0.569	0.723	0.908	
Professional Skepticism	0.679	0.663	0.768	0.913

Source: Output SMARTPLS, (2026)

The results in Table 2 above show the Fornell-Larcker criterion, where the square root of the AVE value for each variable is greater than the correlation between constructs and other constructs. Based on these values, it can be concluded that all variables have achieved discriminant validity.

4.4 Average Variance Extracted (AVE)

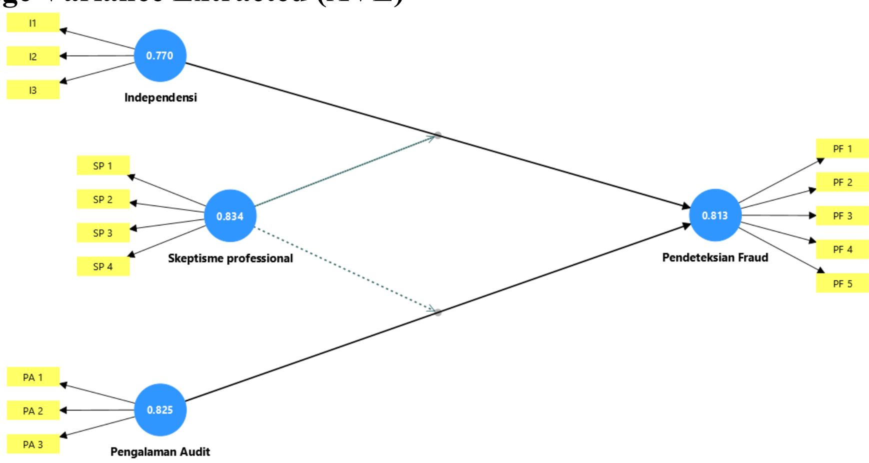

Figure 3. AVE
Source: Output SMARTPLS, (2026)

Based on Figure 3 above, the AVE values for all constructs are greater than 0.50. In this study, the AVE values for the variables Independence, Audit Experience, Fraud Detection, and Professional Skepticism each exceed 0.50. Therefore, there are no issues with the tested model, and all variables are declared valid.

4.5 Composite Reliability

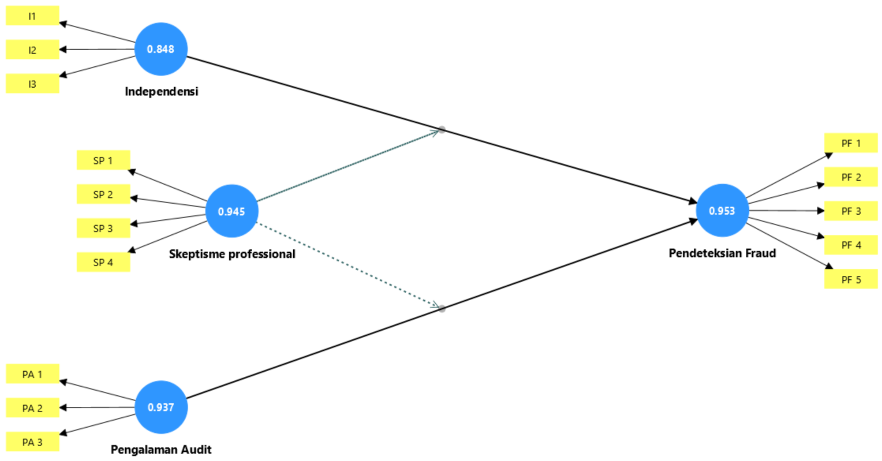

Figure 4. Composite Reliability
Source: Output SMARTPLS, (2026)

The figure above shows the composite reliability values for all constructs, and the results indicate that all variables have values greater than 0.70. Therefore, it can be concluded that all variables have good construct reliability.

4.6 Cronbach's Alpha

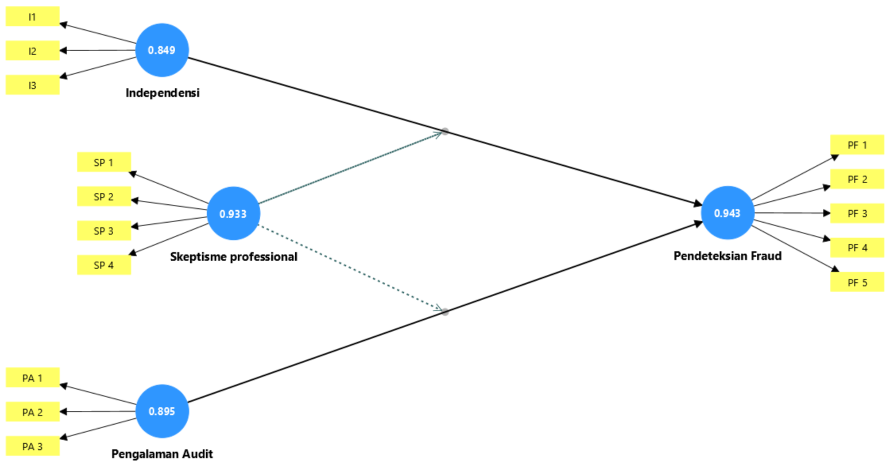

Figure 5. Cronbach's Alpha
Source: Output SMARTPLS, (2026)

The figure above shows the Cronbach's Alpha values for all constructs, and the results indicate that all variables have values greater than 0.70. Therefore, it can be concluded that all variables are considered reliable.

4.7 Inner Model Testing Results

The structural model, also known as the Inner Model, is referred to as the effect test or hypothesis testing. The purpose of the Inner Model is to predict the relationships between latent variables. The structural model illustrates the relationship between independent latent variables and dependent latent variables (Ghozali & Latan, 2015).

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e-ISSN 2986-8645

4.8 R-Square

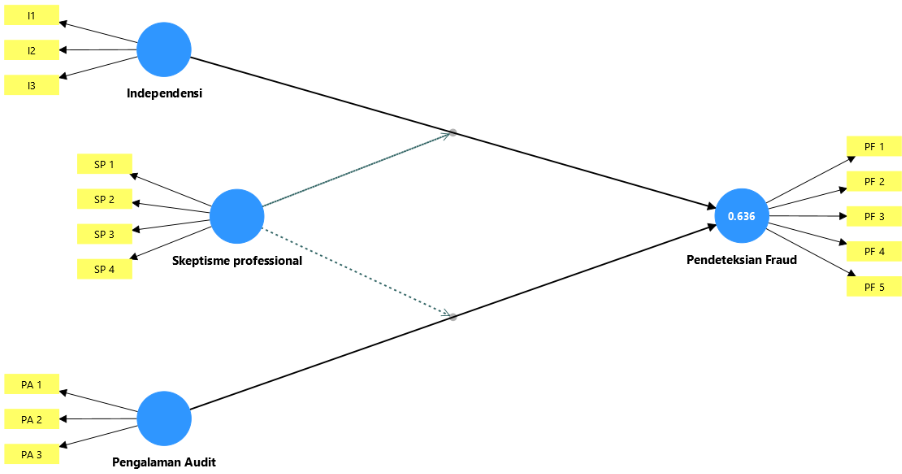

Figure 6. R-Square

Source: Output SMARTPLS, (2026)

The coefficient of determination (R^2) is used to measure how much an endogenous variable is influenced by other variables. From the figure above, the fraud detection variable is influenced by independence and audit experience, with professional skepticism as a moderating variable, accounting for 63.6%, while the remaining 36.4% is influenced by other factors not examined in this study.

4.9 Goodness of Fit (GoF)

$$\text{GOF: } \sqrt{AVE\ x\ R^2}$$

$$\text{GOF: } \sqrt{\left(\frac{0.770+0.813+0.825+0.834}{4}\right)\ x\ ^{0.636}}$$

$$\text{GOF: } \sqrt{0.813\ x\ 0.636}$$

$$\text{GOF: } \sqrt{0.51708}$$

$$\text{GOF: } 0.7190$$

Based on manual calculations conducted by the researcher, the Goodness of Fit (GoF) value obtained is 0.7190, which falls into the high category. A high GoF value indicates that the research model has a strong level of model fit, namely 71.9%.

4.10 Q-Square Test

Predictive relevance is a test used to assess how well the observed values or original data are reproduced by the model, using the blindfolding procedure to obtain the Q-square value.

$$Q\ \textit{Square}: 1 - (1 - R2)$$

$$Q\ \textit{Square}: (1 - 0.636)$$

$$Q\ \textit{Square}: 0.364$$

Based on manual calculations conducted by the researcher, the Q-Square value is 0.364, which falls into the high category. A high Q-Square value indicates that the model has strong predictive relevance.

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INDEX COPERNICUS INTERNATIONAL
e-ISSN 2986-8645

4.11 Cohen Effect (F-Test)

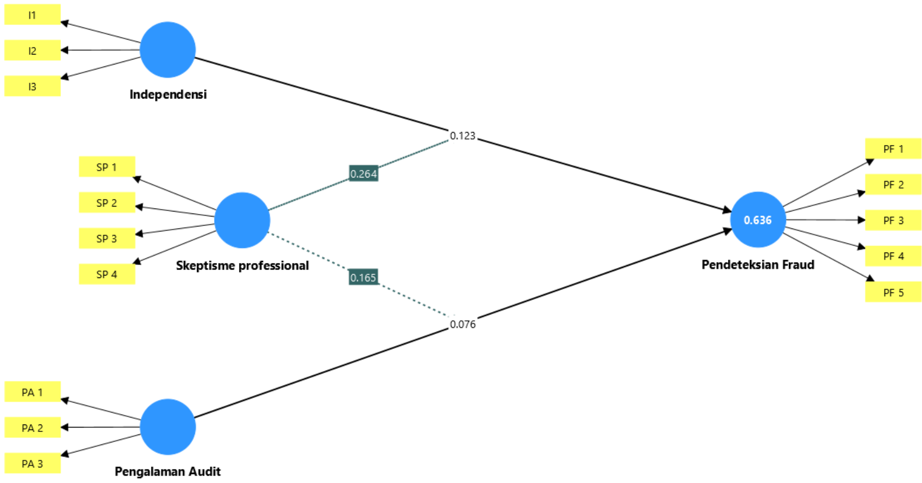

Figure 7. R-Square
Source: Output SMARTPLS, (2026)

From the table above, the values are used to examine the magnitude of the effect of exogenous variables on the endogenous variable. Based on the results, each variable shows different f-square values, which can be explained as follows:

1) The independence variable has a small effect on fraud detection with a value of 0.123 (< 0.15).
2) The audit experience variable has a small effect on fraud detection with a value of 0.076 (< 0.15).
3) The professional skepticism moderating independence has a medium effect with a value of 0.264.
4) The professional skepticism moderating audit experience has a medium effect with a value of 0.165.

4.12 Path Coefficient

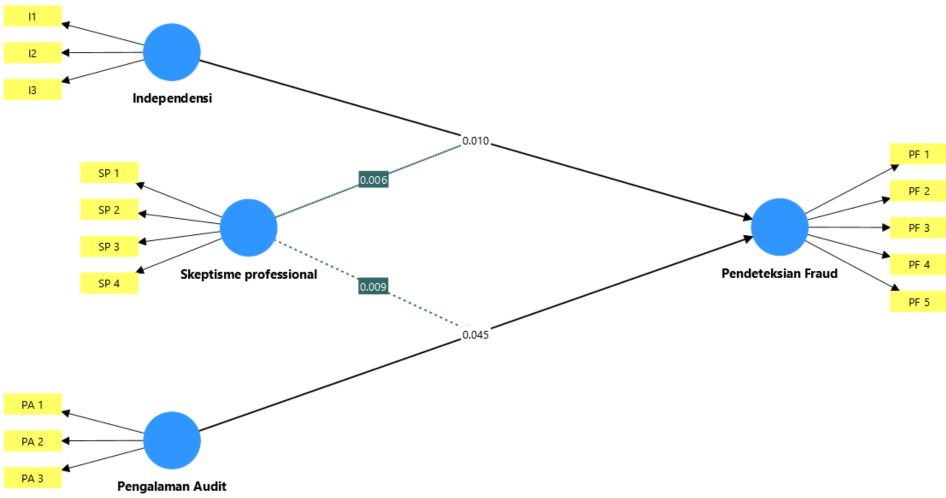

Figure 8. Path Coefficient Direct Effect
Source: Output SMARTPLS, (2026)

From the figure above, the results of the calculations for each latent variable are as follows:

1) Effect of Independence on Fraud Detection
   From the table, the Independence variable obtained a t-statistic value of 2.311 with a significance level of 0.010 < 0.05. Therefore, it can be concluded that Independence has a significant effect on Fraud Detection. In this study:
   H1: Accepted
   H0: Rejected
2) Effect of Audit Experience on Fraud Detection
   From the table, the Audit Experience variable obtained a t-statistic value of 1.700 with a significance level of 0.045 < 0.05. Therefore, it can be concluded that Audit Experience has a significant effect on Fraud Detection. In this study:
   H2: Accepted
   H0: Rejected

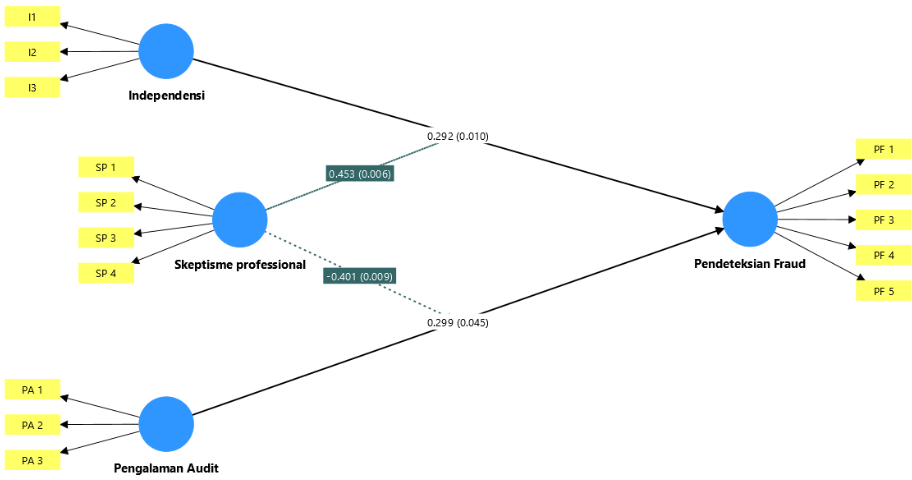

Figure 9. Path Coefficient Indirect Effect
Source: Output SMARTPLS, (2026)

From the figure above, the results of the calculations for each latent variable are as follows:

1) Effect of Independence on Fraud Detection moderated by Professional Skepticism
   From the table, the interaction between Independence and Professional Skepticism shows a positive coefficient of 0.453. Based on the stated criteria, this indicates that H4 is rejected and H0 is accepted. With a significance value of 0.006 < 0.05, it can be concluded that Professional Skepticism strengthens the effect of Independence on Fraud Detection. Therefore, in this study:
   H3: Accepted
   H0: Rejected
2) Effect of Audit Experience on Fraud Detection moderated by Professional Skepticism
   From the table, the interaction between Audit Experience and Professional Skepticism shows a negative coefficient of -0.401. Based on the stated criteria, this indicates that H4 is rejected and H0 is accepted. With a significance value of 0.009 < 0.05, it can be concluded that Professional Skepticism weakens the effect of Audit Experience on Fraud Detection. Therefore, in this study:
   H4: Rejected
   H0: Accepted

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4.13 Discussion

1) Effect of Independence on Fraud Detection

The test results of this study show that independence has an effect on fraud detection, with a significance value of 0.01, which is lower than 0.05. Based on the decision criteria, H1 is accepted and H0 is rejected. The effect size is 0.123 (< 0.15), indicating that independence has a moderate effect on fraud detection. These findings suggest that independence is an essential foundation in the audit process, particularly when auditors face indications of fraud. Fraud often involves concealment of information, manipulation of evidence, and management pressure, where even interpersonal relationships may impair auditor objectivity. Therefore, independent auditors are better able to examine facts objectively, evaluate evidence without bias, and report findings as they are. This result is consistent with previous studies by (Sukma & Paramitha, 2020), (Salsabil, 2020), (Zam, Kalangi, & Weku, 2021), and (Mariyana et al., 2021), which found that independence has a significant effect on fraud detection.

2) Effect of Audit Experience on Fraud Detection

The test results show that audit experience has an effect on fraud detection, with a significance value of 0.045, which is lower than 0.05. Therefore, H2 is accepted and H0 is rejected. The effect size is 0.076, indicating a small to moderate effect on fraud detection. Audit experience refers to the auditor's accumulated working time, number of audit assignments, types of clients examined, and mastery of audit tasks and tools. Auditors with more experience become more familiar with patterns of misstatement, weaknesses in internal control, transaction manipulation techniques, and various fraud indicators. This result is in line with previous studies by (Annisa & Purnamasari, 2022), (Sukma & Paramitha, 2020), and (Indriyani & Hakim, 2021), which found that audit experience has a positive effect on fraud detection.

3) Effect of Independence on Fraud Detection Moderated by Professional Skepticism

The results show that professional skepticism moderates the effect of independence on fraud detection, with a significance value of 0.006 (< 0.05) and a positive interaction coefficient of 0.453. Therefore, H3 is accepted and H0 is rejected. The effect size is 0.264, indicating a moderate effect. This finding indicates that auditor independence becomes more effective in improving fraud detection when combined with high professional skepticism. While independent auditors are impartial, without skepticism they may still accept client explanations too quickly, fail to deeply examine evidence, or not sufficiently pursue fraud indicators. This result is consistent with previous studies by (Salsabil, 2020), (Shofia, 2019), and (Anggiriawan et al., 2024), which found that professional skepticism moderates the relationship between independence and fraud detection.

4) Effect of Audit Experience on Fraud Detection Moderated by Professional Skepticism

The test results show that professional skepticism moderates the effect of audit experience on fraud detection, with a significance value of 0.009 (< 0.05) and a negative interaction coefficient of -0.401. Thus, H4 is rejected and H0 is accepted. The effect size is 0.165, indicating a moderate effect. Auditors with experience may develop certain patterns based on previous cases. In many situations, higher experience helps auditors detect fraud more easily. However, when professional skepticism is high, auditors tend not to rely solely on past patterns. Instead, they delay judgment, re-evaluate assumptions, and avoid prematurely generalizing new cases based on prior experience. This finding is

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consistent with (Sukma & Paramitha, 2020), which stated that professional skepticism is unable to moderate the effect of audit experience on fraud detection.

5. Conclusion

This study analyzes the effect of independence and auditor experience on fraud detection at Public Accounting Firms in Bandung City. The results show that independence has a significant effect on fraud detection, indicating that auditors must maintain an impartial attitude and independence during the audit process. In addition, auditor experience also has a significant effect on fraud detection, as auditors with longer experience and higher audit exposure tend to be more skilled in identifying fraud.

Furthermore, professional skepticism strengthens the relationship between independence and fraud detection. This occurs because auditors who are independent and free from influence, combined with a questioning mindset and a tendency not to easily trust audit evidence, are more capable of detecting fraud. However, professional skepticism does not strengthen the relationship between audit experience and fraud detection. This may be because highly experienced auditors tend to rely on their prior patterns of experience, while high skepticism encourages auditors not to fully depend on past patterns and to re-evaluate assumptions in each new case.

This study uses a questionnaire as the data collection technique; therefore, the results may be influenced by differences in perception between the researcher and respondents regarding the statements provided. In addition, the relatively limited population reduces the generalizability of the findings, which is due to the researcher's constraints in data collection.

Future research is expected to add more independent variables, as there are still many factors that may influence fraud detection. In addition, future studies are encouraged to expand the population area, not only in city-based Public Accounting Firms but also in broader regions, such as Public Accounting Firms across West Java.

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