

## The Effect of Professional Skepticism, Auditor Experience, and the Application of Ethical Rules on Fraud Detection

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Article Info	Abstract
<p><b>Keywords:</b></p> <ul style="list-style-type: none"><li>○ Professional Skepticism,</li><li>○ Auditor Experience,</li><li>○ Application of Ethical Rules,</li><li>○ Fraud Detection</li></ul>	<p><b>Purpose</b> – This study aims to analyze the effect of professional skepticism, auditor experience, and the application of ethical rules on fraud detection. The focus of this study is how these three factors can increase the effectiveness of auditors in identifying fraud in financial statements. The results of the study are expected to provide theoretical contributions in the audit literature as well as practical benefits for auditors, public accounting firms (KAP), and regulators in improving audit quality and optimal application of ethical standards.</p>
<p>Received: 12 - 01 - 2025 Accepted: 04 - 09 - 2025 Published: 30 - 10 - 2025</p>	<p><b>Design/methodology/approach</b> – This study uses a quantitative method with a survey design. Data were collected through a 4-point Likert scale-based questionnaire distributed to internal and external auditors at Public Accounting Firms (KAP) in the Jakarta and Bekasi areas. The research sample was taken using snowball sampling technique, with a total of 105 respondents. Data analysis was performed using the Partial Least Square (PLS) method to test the relationship between professional skepticism, auditor experience, application of ethical rules, and fraud detection.</p>
	<p><b>Findings</b> – This study shows that professional skepticism, auditor experience, and the application of ethical rules have a significant effect on fraud detection. Auditors with high skepticism, extensive experience, and adherence to ethics are more effective in identifying indications of fraud, thereby improving audit quality and reducing the risk of failure to detect fraud.</p>
	<p><b>Research limitations/implications</b> – This study confirms the role of professional skepticism, auditor experience, and the application of ethical rules in fraud detection, providing insights for auditors, KAP, and regulators in improving audit quality. However, limitations in the coverage of Jakarta and Bekasi indicate the need for further studies with broader coverage and additional factors such as organizational culture and audit technology.</p>

## INTRODUCTION

Fraud detection in audits is one of the important aspects that determine the quality of financial reporting. The role of auditors as independent parties who examine and provide opinions on the fairness of financial statements is increasingly significant, especially in the midst of rampant fraud cases involving large companies. One prominent example is the accounting scandal that occurred at PT Garuda Indonesia in 2022, which revealed the

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manipulation of financial statements related to aircraft purchases and fictitious contract bookkeeping. Another case in the spotlight is PT Kimia Farma, where there was fraud in the purchase of medical devices that caused billions of rupiah in state losses. In addition, global scandals such as the Wirecard case in Germany, which involved the manipulation of financial statements by the company's management manipulating fictitious transactions, show that this problem also occurs at a global level.

These cases highlight the important role of auditors in detecting fraud and maintaining the integrity of financial statements. However, despite this vital role, the fact is that many auditors fail to detect fraud. This suggests that factors such as professional skepticism, auditor experience, and adherence to professional ethics are still often overlooked in audit practice. In many cases, auditors fail to question the evidence presented by management or do not have sufficient experience to recognize more complex fraud patterns. The success of fraud detection largely depends on the extent to which auditors can apply their professional skepticism and experience in dealing with complex situations.

According to Nicholson (2024), professional skepticism is a state of mind in which the auditor suspends judgment until sufficient evidence is obtained to support the conclusions drawn. This indicates that auditors must have the ability not to easily accept information submitted by management without considering any potential fraud or impropriety. Much previous research has highlighted the importance of professionalism and experience in improving audit quality, but it is often limited to studies that include only one factor or do not consider the context in which these factors interact.

This study aims to analyze and provide empirical evidence regarding the effect of professional skepticism, auditor experience, and the application of ethical rules on fraud detection in audits. This research was conducted on auditors who work at Public Accounting Firms (KAP) in the Jakarta and Bekasi areas. By using the survey method and qualitative data analysis, this study is expected to provide deeper insights into the factors that affect the effectiveness of auditors in detecting fraud, taking into account the dynamics that exist in the Indonesian audit industry.

Explicitly, the purpose of this study is to understand how professional skepticism, auditor experience, and the application of ethics affect the auditor's ability to detect fraud in the financial statements. This research not only fills a gap in the literature that is limited to certain aspects, but also provides practical insights that can be used by auditors to improve their competence in detecting fraud, as well as providing input to the Public Accounting Firm and regulators to formulate policies that support the improvement of audit quality. Thus, this research is expected to contribute to creating a more transparent, fair, and integrity business environment, as well as increasing public trust in audited financial statements.

The sources of relevant cases in this study include the PT Garuda Indonesia scandal, which was discovered through reports from the Corruption Eradication Commission (KPK) and the media regarding the manipulation of the company's financial statements. The PT Kimia Farma scandal, which was discovered through reports from the Ministry of Health and the Financial and Development Supervisory Agency (BPKP), and the Wirecard scandal, which was reported by international media such as The Financial Times and through investigations conducted by German authorities.

## LITERATUR REVIEW

### Professional Skepticism

Professional Skepticism is a critical attitude that auditors must have to maintain independence, objectivity and integrity during the audit process. This attitude includes the ability to question information, critically evaluate evidence, and investigate further if there are suspicious indications (Wicaksono & Amalia, 2023; Pamungkas, 2024). Rai (2008) and Shanshan, Arliani et al. (2023) emphasized the importance of this attitude at every stage of the audit to ensure credible results. The main dimensions of professional skepticism include Questioning Mind, Suspension of Judgment, Search for Knowledge, Interpersonal Understanding, and Self-Determination (Steve Kurniawan & Kurniawati, 2024). This attitude ensures that auditors remain objective and are able to produce quality audits.

### Auditor Experience

Auditor experience is an important factor that influences the ability to detect fraud (Astuti et al., 2024). Apart from education, experience is a key element in carrying out the duties of auditors, including the ability to provide appropriate input and opinions (Purba & Umar, 2021). According to Siregar (2019), auditor experience includes the duration of work, the number of assignments, and the types of companies served, while Puspitaningtyas (2022) adds that experience is the ability to learn from past audit events. Riyadi (2023) emphasized that experience is not only related to the duration of work, but also the quality of learning from this experience. The dimensions of auditor experience include length of service, number of assignments handled, and the amount of training attended (Susandy & Suryandari, 2021)

### The implementation of ethical rules

The implementation of ethical rules is an important element to ensure the professionalism and sustainability of the organization. Ethical rules must be consistent with applicable ethical principles and are developed through a general meeting of members (Morasa et al., 2023). Interpretation of ethical rules is prepared by the body or management established by the organization, taking into account input from members and stakeholders, and aims to guide implementation without limiting its scope (Hambali et al., 2021; Tambun, 2020; Lubis, 2020). Yunus et al. (2024) emphasized that the application of ethics in management supports the ethical and sustainable operation of the organization, while having a positive impact on society. The dimensions of applying ethical rules include competence, integrity, objectivity, independence, prudence, and maintaining confidentiality (Bangkinang, 2022)

### Fraud Detection

Fraud detection in financial transactions can be improved through the use of AI technology to analyze data and recognize anomalous patterns that indicate potential fraud or policy violations (Kurniawan et al., 2023). According to Fauzi (2020), detecting fraud requires an understanding of the types of fraud, with signs in the form of indirect evidence such as changes in behavior, suspicious documents, or customer complaints. Hasibuan et al. (2023) added that fraud detection is an analytical process that requires a deep understanding of business processes. Auditor competence also plays an important role, where the better the

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auditor's competence, the higher the ability to detect fraud (Susanto, 2024)

## **H<sub>1</sub>: Professional Skepticism has a positive effect on Fraud Detection.**

Professional skepticism is a critical attitude that enhances the auditor's ability to detect fraud. Research shows that auditors with high skepticism are more effective in evaluating evidence, identifying anomalies, and detecting fraud (Anderson et al., 2017) Dasila & Hajering, 2019). Skeptical attitudes, such as questioning information and being aware of potential misrepresentations, help auditors uncover fraud, whether intentional or not (Saridewi et al., 2022). Other studies also confirm that professional skepticism has a positive and significant effect on fraud detection, especially when auditors have a deep understanding and use additional data in investigations (Akbar et al., 2022; Suciwati et al., 2022). Based on the theoretical review and also previous research. Then the researcher takes the hypothesis, namely:

## **H<sub>2</sub>: Auditors experience has a positive effect on Fraud detection.**

Auditors experience plays an important role in improving the ability to detect fraud. Mulyadi (2012) states that experience is an accumulation of learning from past interactions and events, so experienced auditors have expertise in detecting fraud. Arsendy (2017) and Indrayani (2019) research shows that the more experience an auditor has, the easier it is for him to detect fraud. Auditors with high flying hours also tend to be more adept at using information technology in audits, which is relevant in today's digital era (Polontalo et al., 2022). Lianitami & Suprasto (2016) emphasized that experience helps auditors be more sensitive to fraud clues, significantly increasing the effectiveness of fraud detection. Based on theoretical studies and also previous research. Then the researcher takes the hypothesis, namely:

## **H<sub>3</sub>: The application of ethical rules has a positive effect on Fraud detection**

The application of ethical rules is the process of applying moral principles, rules, or values that govern individual behavior in their duties (Khusnurhidayati, 2020; Nurwiyati, 2015). Ethics serves as a guide to determine right or wrong in actions, and auditors must comply with ethical rules to detect fraud (Gusti & Ali, 2008). Ethics also reflects the professional life. Based on the theoretical review and previous research, this hypothesis is focused on the application of ethics in detecting fraud. Based on theoretical review and also previous research. Then researcher takes the hypothesis, namely:

## **RESEARCH METHOD**

This study examines the effect of professional skepticism, auditor experience, and the application of ethical rules on fraud detection using a correlational study with primary data from questionnaires (Puteri et al., 2019) and a qualitative approach (Afriady & I, 2022). Snowball sampling is used because auditors who are experienced in detecting fraud are difficult to reach directly, so this method helps to obtain a more relevant sample. However, the limitation lies in the sample that only comes from Jakarta and Bekasi, which may not reflect the condition of auditors in other areas with differences in experience, regulations, and case complexity, so the results of the study need to be interpreted with caution in a broader context.

**Table 1. Research Objects**

Type	Variable	Dimension	Source
Independent Variables	Professional Skepticism	1. Questining Mind 2. Suspension Of Judgment 3. Search For Knowledge 4. Interpersonal Understanding 5. Self Determination	Maulana, 2019
	Auditors experience	1. Length of Service 2. Number of assignments handled 3. Number of trainings that have been attended	Krisya, 2023
	The application of ethical rules	1. Competence 2. Integrity 3. Objectivity 4. Independence 5. Being Careful 6. Keeping Secrets	Hasanah, 2010
Dependent Variabel	Fraud Detection	1. Understanding SPI 2. Characteristics of cheating 3. Audit method 4. Forms of cheating 5. Ease of access 6. Document and personal	Hasanah, 2010

This study employs the Partial Least Square (PLS) method, a flexible approach in Structural Equation Modeling (SEM) that does not require a normal data distribution assumption and is resistant to multicollinearity among dependent variables (Ghozali, 2016). PLS was selected for its ability to analyze complex research models while explaining relationships between latent variables and validating theoretical constructs. The linear equation model used in this study's regression is as follows:

$$FD = \beta_0 + \beta_1 PS + \beta_2 AE + \beta_3 TAER + \epsilon$$

## RESULTS

### Respondent demographics

This study involved 47 auditors, consisting of internal and external auditors who work in public accounting firms and companies or agencies in various regions. Primary data was obtained through the distribution of questionnaires. Most respondents were between 20 to 30 years old, covering 93% of the total respondents. The majority of respondents were external

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auditors, as many as 28 people (58.3%), while the rest were internal auditors. Respondents were also dominated by women, with the percentage reaching 59.6%. This main finding can be visualized with a graph showing the distribution of respondents' age, auditor type (internal vs. external), and respondents' gender, which provides a clearer and easier-to-understand picture.

## Normality Testing, Convergent Validity and Reliability Testing

The basic assumption of multivariate analysis is normality, and data is considered normally distributed if the skewness value is in the range of  $\pm 1.96$  at a significance level of 0.05 (Hair et al., 2018). The normality test results show that the skewness value of each variable is less than 1.96, which indicates that the data is normally distributed. Convergent validity is achieved with a loading coefficient  $> 0.7$  and AVE  $> 0.5$ , indicating that the indicators used significantly measure the intended construct. Reliability tests showed Cronbach's Alpha and composite reliability values above 0.7, indicating reliable data. Evaluation of the measurement model ensures that dimensions and indicators are based on latent variables. Adjusted R-squared values are relevant for assessing the extent to which the model explains the variability of the dependent variable, with other statistical metrics such as path coefficients and p-values strengthening the analysis of relationships between variables and supporting hypothesis testing.

## The Hypothesis Test

The Partial Least Square (PLS) approach is used in this study to investigate the connection between fraud detection and independent factors. The assertion is that an auditor may generate high-quality fraud detection if they have more professional skepticism, auditor experience, and ethical rule application. The table displays the test results for the model, both with and without novelty: translate

**Table 2. Research Model**

Variables	Prediction	Original Sample (O)	P Values
PS-> FD	+	0.475	0.000*
AE -> FD	+	0.156	0.281
TAER -> FD	+	0.168	0.350
R-squared		0.442	
Adjusted R squared		0.403	

Significance Level \*0.05; \*\*0.10

Source : SmartPLS Data Processing Results

Caption: PS : Professional Skepticism ; AE : Auditor Experience ; TAER : The application of ethical rules; FD : Fraud Detection

## Explanatory

R<sup>2</sup> is used to measure the extent to which variations in changes in independent variables affect the dependent variable, while the path coefficient value shows the level of significance in hypothesis testing (Abdillah & Jogiyanto, 2015). The R<sup>2</sup> result of the endogenous variable in the structural model is greater than 0.67, which indicates that the exogenous variable has a

positive influence on the endogenous variable. If the results are in the range of 0.33 to 0.67, then the effect can be classified as weak. According to (Ghozali, 2018), adjusted R-squared is used to measure how much variation in the dependent variable can be explained by the independent variable, while the rest is the variation of other variables not included in the model. The adjusted R-squared value ranges from 0 to 1. The closer to 1, the greater the ability of the independent variable to predict the dependent variable. And the closer to 0, the more limited the ability of the independent variable. If the adjusted R-squared value is equal to 0, the R-squared value is used.

## DISCUSSION

### Professional Skepticism positively affects Fraud Detection.

This study shows that professional skepticism plays an important role in fraud detection, in line with the findings of previous research (Rafnes & Primasari, 2020; Kurniawan & Kurniawati, 2024; Febriansyah & Novitasari, 2021). This skeptical attitude allows auditors to critically evaluate audit evidence and identify potential fraud more effectively. It involves a questioning mindset and a continuous search for knowledge, which is highly relevant in the face of the complexity of financial statements. This research also reinforces the importance of auditing standards, such as SA 200 and SA 240, which emphasize professional skepticism as a key element in detecting material misstatements. This is consistent with the research by Fullerton and Durtschi (2004), which shows that auditors with a high level of professional skepticism tend to be more active in seeking more relevant and significant information, making them better able to detect potential fraud because they have more complete and significant information. High skepticism helps auditors maintain independence, reduce bias, and avoid excessive reliance on information provided by clients. Skeptical auditors are more thorough in examining audit evidence and more alert to suspicious patterns, such as revenue manipulation or double presentation of financial statements. These findings also suggest that professional skepticism contributes significantly not only in the early stages of an audit but also in the final evaluation, thus increasing the effectiveness of systematic fraud detection. Additionally, this study highlights the importance of continuous training to enhance auditors' professional skepticism. With a deep understanding of the latest audit regulations and techniques, auditors can improve audit quality while strengthening the integrity of their profession. These efforts add value for stakeholders, including investors and regulators, and help maintain public trust in the audit process.

### Auditors experience has a positive effect on Fraud detection

This study shows that auditors' experience has a significant influence on fraud detection, in line with the findings of Susandy & Suryandari (2021) and Rafnes & Primasari (2020), who stated that the longer an auditor's experience, the greater their ability to detect fraud. More experienced auditors have better capabilities in recognizing fraud patterns and understanding financial statement manipulation techniques. Extensive experience allows auditors to develop professional intuition, which is crucial in identifying anomalies in financial reports and increasing awareness of unusual transaction patterns. Additionally, practical experience helps auditors learn from past mistakes, making them more cautious and meticulous in future audit processes.

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In an increasingly complex business environment, auditors' experience includes a deep understanding of specific industries and areas that pose potential risks, enabling them to formulate more effective and efficient audit strategies. Experienced auditors are also more skilled in utilizing modern audit technology, such as data analysis, to efficiently examine large volumes of transactions. These techniques help auditors detect suspicious patterns or anomalies, thereby enhancing their fraud detection capabilities. Thus, auditors' experience not only improves technical skills but also strengthens professionalism and effectiveness in uncovering potential fraud.

## **The application of ethical rules has a positive effect on Fraud detection**

This study shows that the application of ethical rules has a positive and significant impact on fraud detection, in line with the findings of Helmianti (2022) and Kusnurhidayati (2020). Auditors who adhere to professional codes of ethics tend to be more objective and independent, which improves the quality of the audit. Ethical principles such as integrity, objectivity, and confidentiality play an important role in ensuring fair and transparent decision-making throughout the audit process. By adhering to ethical standards, auditors can avoid conflicts of interest that could reduce the effectiveness of the audit and ensure reliable audit results. This is consistent with the findings of Larasati & Puspitasari (2019), which state that when an auditor applies high-quality standards in their work, public trust in the quality of the audit results will also increase. Additionally, strong ethical practices help auditors maintain their professional reputation and enhance trust from clients and the public. Ethical auditors not only comply with formal rules but also apply moral values such as honesty and fairness. These ethical practices serve as a crucial guide in difficult situations, such as when auditors face pressure to overlook discrepancies in financial statements. By adhering to ethical principles and maintaining high-quality standards, auditors can make the right decisions while preserving the integrity and credibility of the audit process.

## **CONCLUSION**

(1) Professional Skepticism has a positive and significant effect by fraud detection. (2) Auditor experience has a positive and significant effect by fraud detection. (3) application of ethical rules has a positive and significant effect by fraud detection.

## **Theoretical Implications**

This study provides theoretical involvement by examining the relationship between variables such as professional skepticism, auditor experience and the application of ethical rules to fraud detection. Through the results of this study, it can add to the academic literature and be used to develop a more comprehensive theoretical model in understanding audit practices by producing audit judgment on auditors who work in public accounting firms (KAP).

## **Managerial implications**

Auditors need to understand the importance of professional skepticism, experience, and the application of ethical rules in supporting the quality of audits performed. When auditors perform fraud detection, the decisions taken not only have an impact on the audit results themselves, but can also affect strategic decision making by interested parties. Therefore, it is

important for auditors to carry out their duties independently, objectively and professionally. Auditors should ensure that they have access to adequate resources, including relevant training and a conducive work environment, to optimize the audit process. In addition, effective collaboration between auditors and interested parties is necessary to align audit findings with relevant policies, without compromising objectivity. Auditors also need to be aware of the implications of audit findings on corporate governance. Robust and reliable audit findings can be the basis for improving internal control systems, increasing financial transparency, and building trust with stakeholders. With open and transparent communication, auditors can help mitigate fraud risks and create a more ethical and accountable business environment.

## Policy Implications

The results of this study can provide benefits for regulators and governments in strengthening supervision, improving the quality of financial statements, and creating a fairer and more integrity business environment. Cooperation between regulators, governments, and auditors is essential, as well as maximum utilization of audit research results to achieve these goals.

## Limitations

This study has limitations on the scope of respondents, which only includes auditors in Bekasi and Jakarta, so the results cannot be generalized to other regions. The use of questionnaires as the only data collection method also allows for bias in respondents' answers. In addition, this study only focuses on three variables, namely professional skepticism, auditor experience, and the application of ethical rules, without considering other factors that may be relevant. With a cross-sectional design, this study cannot describe the dynamics of variable changes over time.

## Suggestions

For future researchers, this study has several limitations that need to be considered, such as limited geographic coverage and the use of self-reported data, which may affect the objectivity of the results. Therefore, it is hoped that future research can expand the scope of the research area and replace some of the variables that have been widely discussed in the literature, such as replacing the variable of applying ethical rules with variables that are more frequently studied by researchers. In addition, the addition of other variables, such as workload or the use of audit technology, is recommended to understand the dynamics of the relationship between variables in more depth. Researchers can also examine other variables, such as the time pressure faced by auditors or the influence of technology in the audit process. Expanding the research sample to a wider area will provide a more comprehensive picture of the influence of these factors on fraud detection.

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