

The Role Of Professional Skepticism In The Effect Between Fraud Risk Assessment, Audit Experience, And Professional Ethics On Financial Statement Fraud Detection: A Conceptual Framework

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Article Info	Abstract
<p>Article History</p> <p>Received: March 01,2026</p> <p>Accepted: June 01,2026</p> <p>Keywords : Professional Skepticism, Fraud Risk Assessment, Audit Experience, Professional Ethics, Financial Statement Fraud Detection</p> <p>DOI: 10.5281/zenodo.20495632</p>	<p><i>A purpose of this study is about concept between professional skepticism, fraud risk assessment, audit experience, professional ethics, through financial statement fraud detection.</i></p> <p><i>This study was used by a quantitative approach and focus on audit for professional skepticism, fraud, and financial. Some of the data collection techniques are interviews, focus group discussions (FGD), observation, and documentation. This study also used by 5 likert scale that a validity of data also using Structural Equation Model-SEM based on linear Structural Relationship (LISREL)</i></p>

Introduction

Indonesia is a developing country whose economy is highly dependent on the state of the world economy. The occurrence of a global economy can affect the economy in Indonesia. Indonesia's economy is vulnerable due to dependence on the global economy can put the Indonesian economy in a favorable or unfavorable situation. At a time when the global economic situation is experiencing turmoil, it can cause turmoil in the Indonesian economy and at that time it is needed in all good and right government and private institutions, as well as the professional role of public accountants who play an important role with financial reports (Sugema, 2013).

The state of the world economy and vulnerabilities led to the economic crisis that occurred in the countries of "United States", "Europe" and "Asia" including "Indonesia", causing public confidence in the work of public accountants. The public considers that the public accounting profession can be trusted in presenting company report opinions. The external auditor's opinion about the company's financial statements cannot be used as a reference for users of financial statements (stakeholders) in taking a company's policy strategy (Soedarjono, 2012) misstatements in the financial statements can occur due to fraud. The factors that differentiate between an error and an error are whether the wrongful act that is reported in the financial statements is an action taken or not taken. (IAPI 2014, SA 240 paragraph 2).

The responsibility for fraud prevention and detection rests with two parties, namely those responsible for the governance of the entity and management. those charged with corporate governance can prevent incidents from occurring and reduce the likelihood that they will occur. Fraud prevention can be done by persuading a person or group of people not to make a mistake, one of the ways is by providing an explanation of the experience carried out will definitely detect and be punished. In this regard it is necessary to create a culture of honesty and ethical behavior that can be enforced with active oversight by those charged with governance. Oversight by those charged with governance includes consideration of overriding controls or unnecessary influence over the financial reporting process such as management's efforts to manage earnings for the purpose of influencing an analysis of the entity's performance and profitability (IAPI 2014, SA 240 paragraph 4).

Public accountants find it difficult to go deeper in obtaining information from clients in conducting audits of financial statements in accordance with standard audits. Public accountants are also trusted by stakeholders or users of financial statements to examine financial statements so that the financial statements presented are convincing and adequate and obtain a fair opinion.

Adequate financial statements can be achieved if the auditor always applies professional skepticism. Financial reports that have been presented by management and examined by auditors must anticipate errors or neglect of

internal control by company management. Auditors are also expected to be aware that if a fraud is detected incorrectly, the fraud may not be effective in detecting it (IAPI, 2014, SA 240 paragraph 8).

Audit failures often occur due to the absence of professional skepticism of the auditor. Auditors who have professional skepticism always question clients about financial statement misstatements. An auditor in carrying out audit assignments in the field should not only follow the audit procedures listed in the audit program but must also be accompanied by a professional attitude. Public accounting professional standards define professional skepticism as an auditor's attitude that includes a questioning mind and always critically evaluates audit evidence (IAI 2001, SA section 230.06).

Research Beasley et al.,(2001) based on AAERs (Auditing and Accounting Release) from the SEC for 11 periods (January 1987 - December 1997) stated that one of the causes of auditor failure in detecting fraud is the low level of skepticism of audit professionals. Based on this study, from 45 cases of fraud in financial statements, 24 cases (60%) of which occurred because the auditor did not apply an adequate level of professional skepticism and this is the third most common deficiency audit (Beasley et al., 2001).

Other phenomena that occur are the many cases of violations committed by public accountants in Indonesia and in developed countries which cause doubts about the integrity, objectivity and professional skepticism of public accountants (Tuanakota, 2011).

The 1997/1998 economic crisis occurred, one of which was because there were several versions of the published financial statements. Financial statements for tax reports are different from financial reports for credit loans (Mulyani, 2007). At such times the role of public accountants is questioned. Public accountants are considered not to use professional skepticism and lead to the auditor's inability to detect fraudulent financial reporting.

Payne and Ramsay (2005) in their research stated that professional skepticism was influenced by the fraud risk assessment given by the auditor's supervisor (auditor in charge) as a guide in conducting audits in the field. Auditors who were given a low fraud assessment became less skeptical when compared to auditors who had no knowledge of fraud risk (control group) while auditors in the control group were less skeptical when compared to auditors who were given a high fraud risk assessment.

In Indonesia, many studies that examine the effect of skepticism on increasing the ability of auditors to detect fraud symptoms have been carried out, among others by Suraida (2005), Noviyanti (2008), Sari and Frostiana (2011), Anggriawan (2014), Pramudyastuti (2014) Anugerah (2017) and Arifuddin (2020), the results of their research stated that professional skepticism was influential on the auditor's ability to detect fraud.

The mediating variable or intervening variable is an intervening variable or intermediate variable that lies between the independent variable and the dependent variable, so that the independent variable is not directly affect the change or emergence of the dependent variable.

Intervening or mediating variables are variables that theoretically affect the relationship between the independent variable and the dependent variable to be an indirect relationship and cannot be observed and measured (Sugiono, 2007).

Professional skepticism can also mediate the relationship between the independent variable and the dependent variable, such as the research conducted by Habbe et al., (2014) and Pagalung et al., (2017).

The results of the research of Habbe et al., (2014) stated that there is an indirect influence between ethics, independence and experience on audit quality with professional skepticism as a mediation.

The results of the research by Pagalung et al., (2017) stated that there was an indirect effect of audit experience, trust and technology on the ability to detect fraudulent financial reporting through professional skepticism.

Theoretical Framework

Cognitive Dissonance Theory

Cognitive Dissonance Theory (Dignitive Disonance) was developed by Leon Festinger in 1957. This theory says that humans basically like consistency, therefore humans tend to take attitudes that do not conflict with each other and avoid taking actions that are not in accordance with their attitudes. Dissonance means that there is an inconsistency. Cognitive dissonance means an unpleasant psychological state that arises when there is a conflict between two cognitions or a conflict between behavior and attitudes. In this theory what is meant by the cognitive element is any knowledge, opinion or what people believe about an object, environment, self or behavior. Cognitive dissonance can occur in cognitive elements that are relevant or related to each other (Festinger, 1957). In relation to this research, this theory helps to explain how the auditor's professional skepticism attitude if there is cognitive dissonance in him when detecting fraud occurs (Novianti, 2008).

Theory Planned Behavior (TPB)

Fishebein and Atjen (1975) developed the Theory Planned Behavior (TPB) which originated from Theory Reasoned Action (TRA). The TPB explains that individual behavior arises because of the individual's intention to behave and the individual's intention is caused by internal and external factors. Individual attitudes towards behavior include beliefs about a behavior, evaluation of behavior, subjective norms, normative beliefs and motivation to comply. TPB explains that an individual's intention to behave is determined by three factors,

namely attitudes toward the behavior, subjective norms and perceptions of behavioral control. This theory has been widely accepted as a tool for analyzing the differences between attitudes and intentions as well as intentions and behaviors. The assumption of the theory states that human behavior is in accordance with the environment in which the individual is located. In this study there are three things related to the theory, such as basic attitudes, intuition and objects. This theory can explain that a person's basic attitude or personality can be formed on the person's response to the environment, objects and intuition (Arifudin, 2020).

Fraud Risk Assessment

Fraud Risk Assessment is an auditor's assessment of audit evidence that is useful for obtaining components that have a high risk of fraud (Aren et al., 2014). Fraud Risk Assessment is the amount of risk of auditor failure in detecting fraud in a company organization so that fraud risk assessment is carried out at the beginning of the plan (Novianti, 2008).

Fraud Risk Assessment is the identification of fraud risk in a corporate organization through a methodology (Vona, 2008). Fraud risk assessment is the most important part in fraud detection which aims to find material misstatements that often occur in fraud (Ramos, 2003).

In detecting fraud, it is necessary to carry out a fraud audit. Fraud checking is a proactive audit approach designed to respond to fraud risks. In particular during the audit planning stages, the auditor must determine the type and size of fraud risk. This can be done by carrying out a fraud risk assessment. The methodology for implementing the occurrence of fraud is highly dependent on the scope of the audit and the design of the fraud risk assessment. The assessment process includes evaluating the likelihood (likelihood) of fraud and its impact on the organization if the fraud occurs.

Audit Experience

Auditor experience is a combined accumulation of all that is obtained through interaction (Mulyadi, 2012). The experience of the auditor in conducting audits of financial statements both in terms of the length of time, as well as the number of assignments that have been carried out and the auditing accountant who is able to better identify errors in analytical reviews (Suraida, 2012). Experienced auditing accountants also show a higher level of selective attention to relevant information and experienced auditing accountants become aware of unusual errors (Tubb, 1992).

Based on several definitions of audit experience above, it can be concluded that what is meant by audit experience is the length of time the auditor has worked, and the number of assignments carried out. Experience and knowledge are determinants in determining expertise (Ashton, 1991). Auditors who have a lot of experience will be able to produce various variations of assumptions (hypotheses) to be able to explain various audit findings (Libby & Frederick, 1990; Jeffrey, 1996; Tubbs, 1992; Davis, 1996).

Based on the description above, it can be concluded that audit experience is measured by indicators of the length of audit work in the audit field, and the number of audit assignments that have been handled (Suraida, 2005; Bouwman & Bradley, 1997; Ashton, 1991).

Professional Ethics

Airaksinen (2003) reveals 3 (three) types of definitions of professional ethics as follows:

- 1) Professional Ethics is a code of values and norms that govern practical decisions made by professionals
- 2) Professional Ethics is a set of ideal moral principles or values and aims to explain things as best as possible where the given profession can work well.
- 3) Professional Ethics is a critical philosophical discipline and is part of applied ethics.

Professional Skepticism

Skepticism comes from the word skeptic, in the Big Indonesian Dictionary (Center for Languages, 2008) and the Oxford Dictionary (Hornby, 1980) which means an attitude of doubting, suspecting and not believing the truth of a thing, theory or statement. In the book of accounting and auditing terms, skepticism means being indecisive about statements that have not strong enough evidence bases (Islahuzzaman, 2012).

Due professional care is the most influential factor in audit quality and its failure tends to be due to a lack of professional skepticism and due professional care. Therefore, professional skepticism and due professional care are fundamental principles in all actions taken by external auditors (Center for Audit Quality, 2010 and Kopp et al., 2003).

Professional skepticism is "a choice to fulfill the professional auditor's duty to prevent or reduce the harmful consequences of another person's behavior". Professional skepticism is associated with the auditor's attitude of doubting, questioning or disagreeing with the client's assertions or generally accepted conclusions (Shaub & Lawrence, 1996).

Fraudulent Financial Reporting

Fraudulent financial reporting is intentional or reckless behavior either by action or omission that results in misleading or biased financial statements. Fraudulent financial reporting that occurs in a company requires special attention from an independent auditor (ACFE, 2018).

Fraudulent financial reporting is caused by three things as follows:

1. Manipulation, falsification, alteration, of accounting records and supporting documents of the financial statements presented
2. Significant misrepresentation or misinformation in the financial statements
3. Misapplication of accounting principles related to the number of classification, presentation and disclosure.

The concept of detecting fraudulent financial reporting in this study uses a variable measurement instrument developed by Hegazy et al., (2010), Albert (2006) and based on the development and association of Certified Fraud Examiner (2014), which consists of 5 (five) dimensions as follows: dimension (1) revenue recognition, dimension (2) time difference (time difference), dimension (3) does not properly disclose debts and expenses (concealed liabilities and expenses). Dimensions (4) imprecise disclosure (improper disclosure) dimension (5) inappropriate asset valuation.

From the results of the review of a number of empirical studies above, it further strengthens the suspicion of the influence of several variables such as professional skepticism as mediation, fraud risk assessment, audit experience, professional ethics and fraud detection in financial statements (fraudulent financial reporting).

Methodology

This study aims to examine professional skepticism as a mediator of the effect between fraud risk assessment, audit experience, and professional ethics, through the detection of fraudulent financial reporting. The independent variable of fraud risk assessment (X1) with indicators, such as (1) understanding of the client's business, (2) consideration of communication between the audit team on the three fraud conditions, (3) consideration of the response of management or other parties to the three fraud conditions, (4) consideration of the risk of fraud against the three fraud conditions, (5) consideration of the results of analytical procedures for the three fraud conditions, (6) consideration of other information on the three fraud conditions.

The independent variable is audit experience (X2) with indicators namely (1) time period and (2) number of assignments.

The independent variable of professional ethics (X3) with indicators are (1) responsibility, (2) public interest, (3) integrity, (4) objectivity, (5) compensation, (6) confidentiality, (7) professional behavior.

The dependent variable mediating professional skepticism (Y1) with indicators namely (1) questioning (question mind), (2) suspension of judgment, (3) search for knowledge.

The dependent variable (Y2) detects fraudulent financial reporting with indicators, namely (1) proper revenue recognition, (2) Times difference, (3) not disclosing debt and expenses properly, (4) inappropriate disclosure and (5) improper asset valuation.

Information :

X1 = Fraud Risk assessment

X2 = Auditor Experience

X3 = Professional Ethics

Y1 = Professional Skepticism

Y2 = Fraudulent Financial Reporting Detection

Hypothesis

The Impact Between Fraud Risk Assessment Through Professional Skepticism

Fraud risk assessment is a professional requirement for auditors who are assigned the task of examining audits with a high level of fraud risk. Fraud risk assessment is an assessment of fraud in management's assertion that shows the magnitude of the auditor's failure to detect fraud (Novianti, 2008; Messier et al., 2008; Arens et al., 2012).

Based on the statements above, it can be concluded that high fraud risk assessment will lead to increased professional skepticism but professional skepticism is not affected even though the fraud risk assessment is low.

H1: Fraud risk assessment has a positive impact to professional skepticism

The Impact Between Audit Experience Through Professional Skepticism

Audit experience is the auditor's experience in auditing financial statements, both in terms of the length of time and the number of assignments handled. A person's attitude is shaped by personal experience factors (Siegel & Marconi, 1989). Audit knowledge can increase with the increasing number of auditors who have long experience and assignments and are increasingly able to produce various kinds of allegations in explaining audit findings. Auditors who have a lot of experience can make the auditors have the ability to find errors or fraud in unusual financial statements compared to auditors who do not have experience (Libby & Frederick, 1990).

The statements above are also in line with the research that auditor experience affects professional skepticism (Payne & Ramsey, 2005) and proves that experience can affect auditor professional skepticism (Shaub & Lawrence, 1996 and Carpenter et al., 2002).

H2: Audit experience has a positive impact to professional skepticism

The Impact Between Professional Ethics Through Professional Skepticism

Ethics affect to professional skepticism (Suraida, 2005); Shaub & Lawrence, 1996) and ethics in the form of a professional code of ethics are widely used in ethical decision making (Suraida, 2005). Although Ethics has little effect on professional skepticism with measurement indicators using the dimensions (1) personality (with indicators; internal locus of control, external locus of control), (2) ethical awareness and (3) concern for professional ethics but have professional responsibilities to the public.

Public accountants are greatly helped by the existence of professional ethics in determining what to do when a problem occurs (Ravikumar, 2014). This study measures professional ethics based on integrity, objectivity, competence as well as an attitude of professional care and prudence, confidentiality, and professional behavior. This professional ethics research is analyzed based on demographic factors.

H3 : Professional ethics has a positive impact to skepticism professional

The Impact to Fraud Risk Assessment on the Auditor's Ability to Detect Fraudulent Financial Reporting Professional Skepticism

Fraud risk assessment is considered designing the audit evidence performed by the auditor to assess the risk of material misstatement contained in the financial statements due to fraud. A high risk assessment from superiors given to the auditor examiner will make the auditor's attention higher in detecting fraud than a low risk assessment (Jaffar, 2008).

The checklist is used for fraud risk assessment activities carried out by public accountants (Shelton et al., 2001). Fraud risk assessment in audit activities using a checklist is found to be ineffective for assessing fraud risk (Eining et al., 1997; Pincus, 1989). Analytical procedures carried out by auditors who have experience in carrying out fraud risk assessments can be more effective and can contribute to the auditor profession in an effort to improve the capability and implementation of fraud detection in financial reporting (SA 315, SPAP 2013)

H4: Fraud risk assessment has a positive effect on the ability to detect fraudulent financial reporting through professional skepticism

The Impact Between Audit Experience and Auditor's Ability to Detect Fraudulent Financial Reporting through professional skepticism

The increased experience gained by the auditors and an increase in training programs that provide material on errors that may arise during the audit will make the auditors become more aware of the types of errors that may occur in the field and other matters related to these errors, namely the department where the error occurred and the attention it pays to. on a violation of control objectives if something goes wrong (Noviyani & Bandi: 2002).

H5: Audit experience has a positive effect on the detection of fraudulent financial reporting through professional skepticism

The Impact Between Professional Ethics and the Auditor's Ability to Detect Fraudulent Financial Reporting through professional skepticism

Ethics can be broadly defined as a set of moral principles (Arens, 2011:60). Professional ethics are standards of behavior for a professional designed for practical and idealistic purposes (Boynton et al., 2001:98).

Al Momani & Obeidat (2013) revealed that as a result of the failure of several large companies, public trust in public accountants decreased, because public accountants were responsible for these errors and fraud. In addition, users of the public accounting profession believe that fraud has led to the collapse of several large companies involving public accountants because they ignore professional ethics, even though they have a high level of competence.

H6: Professional ethics have a positive effect on detection fraudulent financial reporting through professional skepticism

The Impact Between Professional Skepticism and the Auditor's Ability to Detect Fraudulent Financial Reporting

Fraud detection encourages auditors to look for appropriate and relevant evidence. Fullerton & Durtschi (2004) stated that if there is fraud in carrying out audit procedures, the auditor with high skepticism will increase the detection of fraud by seeking as much additional information as possible.

The concept of detecting fraudulent financial reporting uses a variable measurement instrument developed by Hegazy et al., (2010), Albrecht (2006), Schillit (2002). Mulford & Comiskey (2002) and based on the development of the Association of Certified Fraud Examiner (2014) which consists of 5 (five) dimensions as follows: dimension (1) revenue recognition, dimension (2) time difference (timing defences), dimension (3) not disclosing debts and expenses properly (concealed liabilities and expenses), dimension (4) imprecise disclosure, dimension (5) improper asset valuation

H7: Professional skepticism has a positive effect on the detection of fraudulent financial reporting

This research is an explanatory research which intends to explain the relationship and influence between the variables studied. This study aims to analyze and obtain empirical evidence regarding professional skepticism as a mediating effect of fraud risk assessment, audit experience and professional ethics on the detection of fraudulent financial reporting.

Research Location and Time

This research was conducted in Jakarta according to the variables consisting of 5 (five) variables as mentioned above. The subjects of this research are all public accountants who are members of the Capital Market Accountants Forum (FAPM) registered in the Indonesian capital market. The population in this study is KAP and AP in Indonesia registered in the IAPI Directory in 2021 totaling 4,639 people and the selected sample is a public accountant registered with the OJK who is a member of the Financial Services Sector Accountants Forum (FASJK) in the capital market sector or the Capital Market Accountant Forum. (FAPM) in Indonesia amounted to 686 people.

Population, Sample Selection Techniques and Units of Analysis

The target population in this study is all members of the Capital Market Accountants Forum (FAPM) registered public accountants in the Indonesian capital market. Based on the Directory of the Indonesian Institute of Certified Public Accountants (IAPI) in 2021 there are 686 Public Accountants who are members of the Indonesian Institute of Certified Public Accountants Capital Market Accountants Forum (FAPM) who practice in the capital market from a total of 1,604 public accountants in Indonesia.

The sampling technique based on Hair et al., (2010:661) suggests a sample size of 100 to 400 in the maximum likelihood estimation (MLE) estimation technique used in this study. Furthermore, Imam Ghazali (2014:36) emphasized that the recommended sample size for using the MLE estimation is 100-200 with a simple random sampling technique.

The unit of analysis is 'the level of aggregation of the data collected during data analysis' (Sakaran & Bougie, 2013:399). The unit of analysis in this study is a Public Accountant who is a member of the Capital Market Accountants Forum (FAPM) registered in the Indonesian capital market in 2021. The selection of this unit of analysis is intended so that research can contribute to solving problems of professional skepticism and the ability of auditors to detect fraudulent financial reporting that occurs in Public Accountants as a supporting profession for the capital market in Indonesia.

Data Types and Sources

The type of data in this study is subject data that is used based on the responses given by the subject in writing. The data source is an important factor in the consideration of determining the data collection method. This study uses primary data sources obtained by researchers directly with survey questionnaire data.

Method of Collecting Data

The method of data collection was through a questionnaire media. The process of distributing questionnaires is done by sending google form to respondents.

Data collection techniques used to obtain data by conducting field research in the following ways:

- a. Conducting observations, such collecting data by observing conditions that occur in the field directly related to the problem under study.
- b. Conduct interviews with all parties related to the problem under study, in order to reveal the facts that occur in the field.
- c. Distributing questionnaires, in the form of a questionnaire which is a list containing statements that must be answered by respondents. The questionnaire is in the form of a list of questions and to assess the weight of the questionnaire.

Data Analysis Method

Data analysis in this study was carried out with two types of analysis to obtain results in accordance with the research objectives, such as:

- a. Description analysis to explain the characteristics of the variables studied to support problem solving to get suggestions operationally
- b. Analysis through structural equation modeling (Structural Equation Model-SEM based on linear Structural Relationship (LISREL) in order to be able to answer the problem formulation and answer the hypothesis.

Conclusion

Some researchers use red flags sourced from the SAS 99 audit standard (AICPA, 2002) to detect fraudulent financial reporting (Smit et al., 2005; Moyes et al., 2009, Hegazy et al., 2010). SPAP SA 240 (IAPI, 2013) has 41 red flags to detect fraudulent financial reporting which are classified on: (1) incentives/pressure 14 red flags; (2) chance with 15 red flags; and (3) rationalization/attitude with 12 red flags. SAS 99 (AICPA, 2002) and SPAP, SA 240 (IAPI, 2013) provides a list of red flags related to fraud risk factors such as incentives/pressures, opportunities and rationalizations but these red flags are too general and do not specifically relate to fraudulent financial reporting (Hegazy et al., 2010)

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