

Fraud Risk Assessment, Audit Experience, And Audit Quality: The Moderating Role of Professional Skepticism

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ABSTRACT

PURPOSE - This paper aims to examine the effect of fraud risk assessment and audit experience on audit quality, with professional skepticism as a moderating variable, in Public Accounting Firms in Medan City. The study is based on the background of declining audit quality caused by weak fraud risk assessment, limited auditor experience, and low professional skepticism, which have led to audit failures and sanctions.

METHODOLOGY - This study used a quantitative associative design with purposive sampling of 105 auditors from Public Accounting Firms in Medan City. Data were collected through Likert-scale questionnaires covering fraud risk assessment, audit experience, audit quality, and professional skepticism, which were tested for validity and reliability. The responses were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS.

FINDING - The study found that fraud risk assessment and audit experience both positively affect audit quality. Professional skepticism further strengthens these effects, highlighting its crucial role in ensuring reliable and credible audits.

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INTRODUCTION

Audit quality has become an essential concern in the field of accounting and auditing because it determines the credibility, reliability, and integrity of audited financial statements. A high-quality audit provides assurance that financial statements are free from material misstatements, whether caused by error or fraud, thereby enabling stakeholders to make informed economic decisions (DeFond & Zhang, 2014; Hurtt, 2013). High audit quality also reduces information asymmetry between management and external users, supports effective corporate governance, and builds public trust in financial reporting (Knechel & Salterio, 2016).

Two factors consistently emphasized in the literature as determinants of audit quality are fraud risk assessment and audit experience. Fraud risk assessment enables auditors to identify potential misstatements arising from fraudulent activities and allocate audit resources more effectively (Wells, 2014; AICPA, 2017). Meanwhile, audit experience shapes auditors' ability to recognize irregularities, apply professional judgment, and adapt to complex business

9 | ECOBISMA (Jurnal Ekonomi, Bisnis dan Manajemen) Volume 13 No. 1 (2026)



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environments (Gul, Chen, & Tsui, 2020; Abdullah & Ali, 2021). However, beyond technical competence, professional skepticism is considered a core attitude that influences how auditors evaluate audit evidence. Skeptical auditors are more likely to question the reliability of management's assertions and perform thorough procedures to detect fraud (Hurttt, 2013; Lenz & Hahn, 2015).

Although the importance of these factors is well-documented, evidence from practice indicates persistent shortcomings in audit quality, particularly in Indonesia. Several high-profile cases involving Public Accounting Firms (KAP) and individual auditors in Medan have demonstrated failures in maintaining professional standards. For instance, sanctions from the Ministry of Finance and the Financial Services Authority (OJK) were imposed on firms and auditors for failing to detect financial irregularities, not implementing quality control standards, and issuing incomplete audit reports. Cases such as the suspension of KAP Anderson & Rekan, the revocation of licenses for auditors like Danny Sughandi and Armandias, and the financial scandal of Wanaartha Life illustrate serious deficiencies in fraud detection and compliance with auditing standards.

These failures suggest that auditors often lack the ability to conduct proper fraud risk assessments, particularly in complex engagements, and that younger or less experienced auditors struggle when dealing with demanding clients (Arnita et al., 2023). Moreover, even experienced auditors may underperform when they fail to apply sufficient professional skepticism, resulting in overreliance on management information and inadequate evaluation of audit evidence (Setyana et al., 2021). Thus, there exists a performance gap between the theoretical role of fraud risk assessment and audit experience and the practical outcomes in ensuring audit quality.

To address these issues, this study investigates the combined effects of fraud risk assessment and audit experience on audit quality, with professional skepticism as a moderating variable. Unlike prior studies that often examined these factors independently, this research highlights how professional skepticism strengthens the positive relationship between fraud risk assessment and audit quality, as well as between audit experience and audit quality. By employing a quantitative associative design with data collected from 105 auditors in Medan and analyzing the responses using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS, this paper provides robust empirical evidence.

The contribution of this study is threefold. First, it confirms the critical role of fraud risk assessment in enhancing audit quality by enabling auditors to identify high-risk areas and allocate resources effectively. Second, it demonstrates that audit experience significantly improves audit outcomes by providing auditors with the knowledge and intuition needed to detect fraud and errors. Third, it establishes that professional skepticism plays a pivotal moderating role, amplifying the positive effects of both fraud risk assessment and audit experience. This aligns with recent findings in auditing literature (Gul et al., 2020; Kumar et al., 2022; Penny et al., 2023; Ginting, 2024) and extends prior research by emphasizing skepticism not only as an individual trait but also as an essential mechanism for bridging the gap between technical expertise and audit quality.

Ultimately, the findings underscore that high audit quality in Indonesia, particularly in Medan, cannot be achieved merely through technical competence or years of experience. Instead, it requires auditors to cultivate and consistently apply professional skepticism, thereby ensuring that audits are conducted with diligence, independence, and objectivity.

LITERATURE REVIEW

Audit Quality

Audit quality has been widely defined as the probability that auditors will both detect and report material misstatements in financial statements (DeAngelo, 1981). High audit quality ensures compliance with auditing standards, independence, and effective detection of fraud and errors (DeFond & Zhang, 2014). Knechel and Salterio (2016) state that audit quality is crucial for maintaining the credibility of financial reporting and protecting stakeholders' interests. Factors such as auditor competence, independence, and ethical behavior are consistently linked to audit quality.

Fraud Risk Assessment

Fraud risk assessment refers to the systematic process auditors undertake to identify and evaluate the risk of fraudulent activities that could materially misstate financial statements. According to the AICPA (2017), auditors are required to assess fraud risks as part of their audit planning. Wells (2014) highlights that effective fraud risk assessment enables auditors to allocate audit resources efficiently and design more targeted procedures. Empirical studies have shown that auditors who conduct thorough fraud risk assessments are better able to detect irregularities and improve audit outcomes (Arnita et al., 2023).

Audit Experience

Audit experience represents the accumulation of knowledge, skills, and professional judgment that auditors gain through repeated audit engagements. Experienced auditors are more adept at identifying unusual transactions, recognizing patterns of fraud, and adapting to complex client environments (Gul, Chen, & Tsui, 2020). Research by Abdullah & Ali (2021) found that auditors with greater experience provide more reliable audit opinions and are less likely to overlook fraud indicators. Thus, audit experience is a critical factor in enhancing audit quality.

Professional Skepticism

Professional skepticism is defined as an auditor's questioning mind and critical assessment of audit evidence (Hurt, 2013). It requires auditors to maintain independence of thought and avoid overreliance on management representations. Lenz and Hahn (2015) emphasize that skepticism is vital for detecting fraud and ensuring audit reliability. Studies also show that auditors with high professional skepticism are better at evaluating contradictory evidence and mitigating bias in decision-making (Setyana et al., 2021).

Based on the literature, fraud risk assessment and audit experience are expected to have a direct positive effect on audit quality. However, the strength of these relationships depends on the level of professional skepticism applied by auditors. Professional skepticism acts as a moderating variable, amplifying the positive impact of both fraud risk assessment and audit experience on audit quality.

Framework:

1. Fraud Risk Assessment → Audit Quality
2. Audit Experience → Audit Quality
3. Professional Skepticism moderates (1) and (2)

From the conceptual framework, the following hypotheses are developed:

1. H1: Fraud risk assessment has a positive effect on audit quality.
2. H2: Audit experience has a positive effect on audit quality.
3. H3: Professional skepticism positively moderates the relationship between fraud risk assessment and audit quality.

4. H4: Professional skepticism positively moderates the relationship between audit experience and audit quality.

METHODOLOGY

This study employed a quantitative associative research design, which was chosen because it is suitable for examining causal relationships among variables and testing hypotheses statistically. The design aimed to investigate how the independent variables—fraud risk assessment and audit experience—influence the dependent variable, namely audit quality, with professional skepticism as a moderating variable. The use of a quantitative approach allows for objective measurement, replicability, and generalizability of the findings, while the associative nature of the design enables the identification of patterns and the strength of relationships among the studied variables. The population in this study consisted of auditors working at Public Accounting Firms (KAP) in Medan City. The sampling technique applied was purposive sampling, where respondents were selected based on criteria such as their active involvement in auditing activities, minimum educational qualification in accounting, and relevant professional experience. A total of 105 auditors were selected as respondents, which met the minimum sample size requirements for Structural Equation Modeling–Partial Least Squares (SEM-PLS) analysis. This sample size was also considered sufficient to ensure statistical power and reliability of the results. Data were collected through a structured questionnaire distributed directly to auditors. The questionnaire was designed to capture perceptions and experiences of auditors related to the four main variables in this study. The statements in the questionnaire were measured using a 5-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). This method was chosen to allow respondents to express varying levels of agreement, ensuring richer data for analysis. The distribution of questionnaires was carried out by visiting the targeted Public Accounting Firms and directly collecting completed responses from the participants. The collected data were processed and analyzed using Structural Equation Modeling – Partial Least Squares (SEM-PLS) with the SmartPLS software. SEM-PLS was chosen because it is appropriate for analyzing complex models with multiple independent, dependent, and moderating variables, particularly when the sample size is relatively small to medium.

The data analysis procedures consisted of three main stages:

1. Measurement Model Testing: assessed convergent validity (factor loading, AVE), discriminant validity (Fornell-Larcker criterion, cross-loading), and reliability (Cronbach's Alpha, Composite Reliability).
2. Structural Model Testing: evaluated the strength of relationships among variables using path coefficients, assessed predictive accuracy with R^2 values, and calculated f^2 effect sizes to measure the contribution of each construct.
3. Hypothesis Testing: determined the direct effects of fraud risk assessment and audit experience on audit quality, as well as the moderating effect of professional skepticism. The significance of the relationships was tested using bootstrapping procedures with 5,000 resamples, and hypotheses were accepted or rejected based on t-statistics and p-values.

RESULTS AND DISCUSSION

Respondent Characteristic

The respondents in this study consisted of auditors working at Public Accounting Firms (KAP) in Medan City. The demographic profile includes gender, age, education level, and work

experience. Most respondents were junior and senior auditors with direct involvement in audit assignments, ensuring that their responses were relevant to the research objectives. The majority of respondents had more than five years of audit experience, indicating sufficient familiarity with audit procedures and standards.

Table 1. Respondent Characteristic

Characteristic	n (%)
Gender	
Male	43 (41%)
Female	62 (59%)
Educational background	
Diploma	11 (10%)
Undergraduate	82 (78%)
Postgraduate	7 (7%)
Other	5 (5%)
Work Experience (years)	
<1	22 (21%)
1-5	57 (54%)
>5	26 (25%)
Position	
Manager	6 (6%)
Partner	5 (5%)
Senior Auditor	72 (68%)
Junior Auditor	22 (21%)

Source: Data source processed, 2025

The research results show that the majority of respondents were female, totaling 62 respondents (59%). Most respondents had an undergraduate educational background, accounting for 82 respondents (78%), followed by diploma holders (10%), postgraduate (7%), and others (5%). In terms of work experience, the majority of respondents had between 1–5 years of experience (54%), while 25% had more than 5 years, and 21% had less than 1 year. Regarding position, most respondents were senior auditors, with 72 individuals (68%), followed by junior auditors (21%), managers (6%), and partners (5%). These results indicate that the respondents are dominated by individuals with undergraduate education and moderate work experience, with the majority holding positions as senior auditors, ensuring their relevance and competence in the auditing field.

Tabel 2. Average Variant Extracted (AVE)

	AVE
Audit Quality (Y)	0,742
Fraud Risk Assesment (X1)	0,732
Audit Experience (X2)	0,708

Profesional Skeptisme (Z)	0,696
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Source : Output SmartPLS, 2025

Based on the table above, it can be concluded that the AVE values for the variables Fraud Risk Assessment, Audit Experience, Audit Quality, and Professional Skepticism are all greater than 0.50. Therefore, each variable is declared to have good discriminant validity or can be considered valid.

Tabel 3. Cronbach Alpha

	Cronbach's Alpha
Audit Quality (Y)	0,977
Fraud Risk Assesment (X1)	0,967
Audit Experience (X2)	0,941
Profesional Skeptisme (Z)	0,960

Source : Output SmartPLS, 2025

Based on the table above, it was found that the Cronbach's Alpha values for the variables Fraud Risk Assessment, Audit Experience, Audit Quality, and Professional Skepticism are all greater than 0.700, indicating that each research variable has met the requirements for high reliability.

Inner Model Testing

This analysis aims to assess the proportion of variance in the endogenous constructs that can be explained by the exogenous constructs. It also evaluates the overall goodness of fit of the structural equation model. A higher R-square value indicates that the exogenous variables explain a greater proportion of the variance in the endogenous variables, thereby reflecting a stronger and more reliable structural model. The R-square output values are presented in the following table:

Tabel 4. R-Square (R²) Analysis Results

	R Square	R Square Adjusted
Fraud prevention	0,925	0,921

Source: Output SmartPLS, 2025

The results show that the influence of the Internal Control System and Good University Governance on Fraud Prevention is 0.925, which means the effect size is 92.5%. This indicates that the PLS model demonstrates a strong influence.

Hypothesis test

Direct Influence

In this study, it consists of two independent variables so that to answer whether there is an influence or not between the independent variables on the dependent variable, this study uses the t test and the F test which are described as follows:

Tabel 5. Direct Influence Hypothesis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0,353	0,342	0,116	3,029	0,003
X2-> Y	0,344	0,297	0,115	2,990	0,003

Source: Output SmartPLS, 2025

The Effect of Fraud Risk Assessment (X1). The results show that Fraud Risk Assessment (X1) has a positive and significant effect on Audit Quality (Y), with a T Statistic of 3.029 > t table (1.96) and a P value of 0.003 (< 0.05). This means that the better auditors perform fraud risk assessment, the higher the audit quality produced. The Effect of Audit Experience (X2). Audit Experience (X2) also shows a positive and significant effect on Audit Quality (Y), with a T Statistic of 2.990 > t table (1.96) and a P value of 0.003 (< 0.05). This implies that the higher the auditor's experience, the better the audit quality achieved.

Indirect Influence

Hypothesis testing of indirect influence relationships in this study was carried out by testing the constructs of exogenous latent variables and intervening variables on the constructs of endogenous latent variables. The results of testing the indirect effect of this study are presented in the following table:

Tabel 6. Indirect Influence Hypothesis

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Moderating Effect 1 -> Y	0,349	0,338	0,087	3,999	0,000
Moderating Effect 2 -> Y	-0,320	-0,314	0,106	3,022	0,003

Source: Output SmartPLS, 2025

The analysis results show that Moderating Effect I has a positive and significant influence on Audit Quality, with a T Statistic of 3.999 > t table (1.96) and a P value of 0.000 (< 0.05). This indicates that Moderating Effect I strengthens the relationship between the independent variable and Audit Quality. Thus, the higher the role of Moderating Variable I, the stronger the relationship of the main variable with Audit Quality.

Moderating Effect II also shows a positive and significant influence on Audit Quality, with a T Statistic of 3.022 > t table (1.96) and a P value of 0.003 (< 0.05). This indicates that Moderating Effect II strengthens the relationship between the independent variable and Audit Quality. Therefore, the higher the role of Moderating Variable II, the stronger the relationship of the main variable with Audit Quality.

CONCLUSION

This study examined the effects of fraud risk assessment and audit experience on audit quality, with professional skepticism as a moderating variable, using data from 105 auditors working at Public Accounting Firms in Medan City. The findings demonstrate that both fraud risk assessment and audit experience have a positive and significant impact on audit quality. Furthermore, professional skepticism was found to strengthen these relationships, highlighting its essential role in ensuring credible and reliable audits.

The results confirm that audit quality is not solely determined by technical competence or the length of an auditor's experience but also by the consistent application of professional skepticism. Therefore, Public Accounting Firms should prioritize continuous training in fraud detection techniques, enhance auditors' practical experience, and cultivate a strong skeptical mindset among practitioners. Regulators and professional associations are also encouraged to reinforce the importance of skepticism in auditing standards and professional codes of conduct.

Ultimately, this study contributes to both theory and practice by demonstrating the combined influence of fraud risk assessment, audit experience, and professional skepticism on audit quality. By emphasizing the moderating role of professional skepticism, the research offers new insights into improving audit performance and restoring public trust in the accounting profession, particularly in Indonesia.

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