

Do Financial Audit Procedures Enhance Fraud Detection? The Role of Professional Skepticism among Public Accounting Firm Auditors in DKI Jakarta

*Financial Audit and
Fraud Detection in
Firm Auditors*

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ABSTRACT

Fraud in financial reporting has become increasingly sophisticated, requiring auditors to apply more rigorous audit procedures and exercise strong professional judgment. This study examines the effect of financial audit procedures on fraud detection and investigates whether professional skepticism moderates this relationship. Using a quantitative causal approach, data were collected through questionnaires distributed to 100 auditors working in public accounting firms in DKI Jakarta. The data were analyzed using regression analysis and Moderated Regression Analysis (MRA). The results show that financial audit procedures have a positive and significant effect on fraud detection, indicating that systematic and well-implemented audit procedures improve auditors' ability to identify indications of fraud. Professional skepticism also has a positive direct effect on fraud detection, suggesting that auditors with higher levels of critical evaluation and caution are more effective in assessing audit evidence. However, the interaction effect between financial audit procedures and professional skepticism is not significant, indicating that professional skepticism does not moderate the relationship between audit procedures and fraud detection. These findings suggest that professional skepticism functions more as an independent behavioral capability than as a moderating condition. This study contributes to audit literature by providing empirical evidence from auditors in DKI Jakarta and offers practical implications for public accounting firms to strengthen both procedural audit quality and auditors' skeptical judgment.

Keywords: *financial audit procedures, fraud detection, professional skepticism, auditors, moderated regression analysis*

ABSTRAK

Fraud dalam pelaporan keuangan semakin canggih sehingga menuntut auditor untuk menerapkan prosedur audit yang lebih ketat dan menggunakan pertimbangan profesional yang kuat. Penelitian ini menguji pengaruh prosedur audit keuangan terhadap deteksi fraud serta mengkaji apakah skeptisisme profesional memoderasi hubungan tersebut. Dengan menggunakan pendekatan kuantitatif kausal, data dikumpulkan melalui kuesioner yang disebarakan kepada 100 auditor yang bekerja pada Kantor Akuntan Publik di DKI Jakarta. Data dianalisis menggunakan analisis regresi dan Moderated Regression Analysis (MRA). Hasil penelitian menunjukkan bahwa prosedur audit keuangan berpengaruh positif dan signifikan terhadap deteksi fraud, yang mengindikasikan bahwa prosedur audit yang sistematis dan diterapkan dengan baik dapat meningkatkan kemampuan auditor dalam mengidentifikasi indikasi fraud. Skeptisisme profesional juga memiliki pengaruh langsung positif terhadap deteksi fraud, yang menunjukkan bahwa auditor dengan tingkat evaluasi kritis dan kehati-hatian yang lebih tinggi lebih efektif dalam menilai bukti audit. Namun, pengaruh interaksi antara prosedur audit keuangan dan skeptisisme profesional tidak signifikan, yang menunjukkan bahwa skeptisisme

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profesional tidak memoderasi hubungan antara prosedur audit dan deteksi fraud. Temuan ini menunjukkan bahwa skeptisisme profesional lebih berfungsi sebagai kapabilitas perilaku independen daripada sebagai kondisi moderasi. Penelitian ini berkontribusi pada literatur audit dengan memberikan bukti empiris dari auditor di DKI Jakarta serta menawarkan implikasi praktis bagi Kantor Akuntan Publik untuk memperkuat kualitas prosedur audit dan pertimbangan skeptis auditor.

Kata kunci: prosedur audit keuangan, deteksi fraud, skeptisisme profesional, auditor, moderated regression analysis.

INTRODUCTION

Financial statements are positioned as the primary source of information representing an entity's financial condition, performance, and cash flow, thus serving as a crucial reference in the decision-making process for investors, creditors, and regulators (Becerra Huaman et al., 2025). However, more sophisticated complex dynamics of business practices also create room for fraud, potentially reducing the reliability of this information. Global findings indicate that losses due to fraud remain significant, even reaching a significant proportion of an organization's revenue, with financial statement fraud being the most impactful, though not the most frequent, form (Becerra Huaman et al., 2025). This situation emphasizes that the issue of fraud is not merely an anomaly, but rather a systemic risk that requires a serious response in audit practice.

In the Indonesian context, several cases involving large companies demonstrate that financial statement manipulation practices persist and can evade audit processes at certain stages. This suggests that current audit procedures remain insufficient in identifying fraud indicators (Hafizh & Qintharah, 2024; Hasnur et al., 2023). The increasingly varied and covert nature of fraud patterns often makes conventional audit approaches insufficient to detect fraud early. Therefore, improvements in the quality of the audit process are needed, relying not only on procedures but also on the auditor's sharp professional judgment.

The role of external auditors in this situation is becoming increasingly strategic. Auditors not only perform a series of technical procedures but are also required to provide reasonable assurance regarding the fairness of financial statements. Financial audit procedures encompass various stages such as document examination, confirmation, internal control evaluation, and analytical and substantive procedures (Becerra Huaman et al., 2025). The quality of these procedures' implementation significantly determines the auditor's ability to identify material misstatements, including those caused by fraud (Hasnur et al., 2023). Therefore, audit procedures are the operational foundation for fraud detection, but their effectiveness depends heavily on how they are designed and executed.

On the other hand, the ability to detect fraud is determined not only by formal procedures but also by the auditor's ability to read early indications or red flags. Fraud detection requires a deep understanding of the characteristics of fraud and the ability to connect seemingly insignificant evidence into meaningful indications (Herfransis & Rani, 2020). In practice, fraudsters tend to systematically conceal their actions, requiring auditors to develop a more adaptive and risk-based approach (Narayana & Ariyanto, 2020). One aspect that strengthens professional judgment is professional skepticism. This attitude is reflected in the auditor's tendency not to accept information at face value without further examination, as well as the ability to critically evaluate evidence (Herfransis & Rani, 2020). Auditors with a high level of skepticism tend to be more thorough in examining data inconsistencies and are less easily swayed by management explanations. Several studies have shown that professional skepticism positively influences auditors' ability to detect fraud (Budiantoro et al., 2022; Pramesti & Sari, 2025).

The relationship between audit procedures and professional skepticism is a relevant issue for further study. The same audit procedure can produce different quality findings when performed by auditors with varying levels of skepticism. This suggests that professional skepticism has the potential to moderate the relationship between audit

procedures and fraud detection (Budiantoro et al., 2022). This perspective broadens the understanding that audit effectiveness is determined not only by procedural standards but also by the auditor's individual characteristics.

A literature review shows that research on fraud detection has evolved, involving various variables such as audit quality, experience, and auditor competence (Becerra Huaman et al., 2025). However, most research still focuses on the direct influence between variables, while testing the moderating role of factors, particularly professional skepticism, is still limited (Larasati, 2022). Furthermore, inconsistent research results across several variables indicate that the relationships between variables in this context are not yet fully understood (Pramesti & Sari, 2025; Hafizh & Qintharah, 2024).

In addition to these limitations, research that explicitly considers financial audit procedures as a primary variable is still rare. Many studies use proxies such as audit quality without directly exploring how audit procedures are carried out and how this impacts fraud detection (Becerra Huaman et al., 2025). Yet, audit procedures are core activities directly related to evidence and indications of fraud. Several previous studies still use audit quality proxies without directly examining audit procedures as the primary variable. Furthermore, research findings on the role of professional skepticism as a moderating variable show inconsistencies. This situation indicates an empirical gap that has not been comprehensively explained. Based on this gap, this study specifically positions financial audit procedures as the primary variable to be directly tested and reexamines the role of professional skepticism in a moderating context, which still shows empirical inconsistencies. The urgency of this research is further strengthened by the high public expectations of the audit profession. Failure to detect fraud not only results in financial losses but can also undermine trust in the audit profession as a whole. Therefore, a deeper understanding of the factors influencing audit effectiveness is needed, including the role of professional skepticism in strengthening the function of audit procedures.

The selection of auditors from Public Accounting Firms in the DKI Jakarta region as the unit of analysis is based on the region's characteristics as a center of national economic and business activity. Auditors in this region face high client complexity, a wide variety of industries, and varying levels of risk, making it considered representative in examining fraud detection phenomena (Irmadani et al., 2025; Larasati, 2022).

Based on this description, this study aims to examine the effect of financial audit procedures on fraud detection ability and examine the role of professional skepticism as a variable that strengthens or weakens this relationship. A quantitative approach was used using a questionnaire instrument, while the analysis was conducted using Moderated Regression Analysis (MRA) (Ghozali, 2021; Abdullah et al., 2021; Sugiyono, 2019). With this design, the study is expected to provide theoretical and practical contributions to strengthening audit quality in Indonesia. The novelty of this study lies in its explicit positioning of financial audit procedures as the main explanatory variable in fraud detection, rather than relying on broader audit quality proxies. In addition, this study re-examines professional skepticism not merely as a direct determinant but as a potential boundary condition that may alter the effectiveness of audit procedures. By focusing on auditors in Public Accounting Firms in DKI Jakarta, this study provides contextual evidence from Indonesia's main audit market, where client complexity, regulatory pressure, and industry diversity are relatively high.

LITERATURE REVIEW

Discussions on auditor behavior in carrying out professional duties cannot be separated from theoretical approaches that explain how decisions are made in complex situations. One relevant approach is attribution theory, which positions individual behavior as the result of the interaction between internal and external factors. Internal factors such as experience, technical competence, and professional attitude shape how auditors understand and assess an indication. Meanwhile, external factors such as time pressure, client expectations, and work environment dynamics also influence the depth of auditor analysis (Herfransis & Rani, 2020). With this perspective, the audit process is no

longer simply a series of technical procedures but an activity involving multiple layers of cognitive and professional considerations. From the perspective of attribution theory, auditors' behavior in detecting fraud can be understood as the result of the interaction between external and internal factors. Financial audit procedures represent external or procedural factors because they provide a structured framework, audit stages, evidence-gathering standards, and evaluation mechanisms that guide auditors in performing audit engagements. Systematic audit procedures help auditors identify anomalies, assess the reasonableness of transactions, and trace indications of material misstatements caused by fraud.

Meanwhile, professional skepticism represents an internal auditor factor that reflects a questioning mind, professional caution, critical judgment, and the tendency not to accept management explanations or audit evidence without sufficient support. Therefore, fraud detection does not depend solely on the existence of formal audit procedures, but also on how auditors use their individual professional characteristics to interpret, evaluate, and respond to audit evidence. Accordingly, auditors' ability to detect fraud can be understood as the outcome of the interaction between procedural audit strength and the individual characteristics of auditors.

Developments in the business environment have driven changes in how fraud is understood. The initial concept of the fraud triangle, which emphasized pressure, opportunity, and rationalization as the primary drivers, has been expanded into models such as the fraud diamond, the fraud pentagon, and the fraud hexagon (Noch, 2020; Zulfa & Tanusdjaja, 2022). This expansion demonstrates that fraud can no longer be explained simply, but rather involves individual capabilities, organizational structures, and complex social interactions. Therefore, auditors are required to have a broader understanding, not only of audit procedures but also of behavioral patterns and conditions that enable fraud to occur. Financial audit procedures are the auditor's primary tool for obtaining sufficient evidence. These activities include document examination, external confirmation, observation, and analysis of relationships between accounts, designed to identify potential material misstatements (Becerra Huaman et al., 2025). However, the effectiveness of procedures is not solely determined by the completeness of the steps taken, but rather by the quality of their implementation. Auditors with experience and analytical acumen tend to be able to read indications that are not immediately apparent, while less critical auditors often focus on the surface results (Hafizh & Qintharah, 2024).

The ability to detect fraud is the result of the interaction between audit procedures and the auditor's skills. This process requires the ability to recognize early signs that are often hidden behind seemingly normal data. Often, early indications appear in the form of minor irregularities that, if ignored, would be overlooked. Therefore, auditors need the professional courage to explore each indication more deeply. An investigative approach is essential for connecting disparate pieces of evidence into a logical conclusion (Narayana & Ariyanto, 2020; Herfransis & Rani, 2020). Professional skepticism is one of the factors that determine the quality of audit results. This attitude reflects a tendency to constantly question information and critically evaluate the evidence obtained (Herfransis & Rani, 2020). Auditors with a high level of skepticism are less likely to accept explanations without adequate supporting evidence. They tend to be more thorough in identifying inconsistencies and more cautious in drawing conclusions. Several studies have shown that professional skepticism contributes to an auditor's ability to uncover fraud (Budiantoro et al., 2022; Pramesti & Sari, 2025).

Professional skepticism not only acts as a stand-alone factor but also influences the effectiveness of audit procedures. Well-designed audit procedures do not always result in optimal fraud detection if executed without a critical attitude. Conversely, skeptical auditors are able to maximize existing procedures by digging deeper into each piece of evidence found. This suggests that professional skepticism functions as a moderating variable influencing the strength of the relationship between audit procedures and fraud detection (Budiantoro et al., 2022). Previous research findings: Research on fraud detection has been conducted extensively from diverse perspectives. Becerra Huaman et

al. (2025) in their systematic review summarized that factors such as audit quality, auditor experience, professional skepticism, and forensic expertise emerged as the most frequently studied variables. However, the results of these studies often show inconsistencies.

In the context of audit procedures, Budiantoro et al. (2022) found that professional skepticism moderated the effect of workload on fraud detection ability. However, the focus of this study was on workload and experience, not financial audit procedures. Meanwhile, Hafizh & Qintharah (2024) examined the effect of audit quality and auditor experience on fraud assessment ability, and the results showed that both variables had a significant positive effect. A more specific study on professional skepticism as a moderating variable was conducted by Larasati (2022) with respondents from Jakarta Public Accounting Firms (KAP). The results were quite interesting: professional skepticism had no effect on fraud detection ability, nor did independence and time pressure. Only experience proved to be influential. This finding differs somewhat from the results obtained by Pramesti & Sari (2025), who stated that professional skepticism was unable to moderate the relationship between forensic accounting, competence, and experience on fraud detection. This difference in results indicates that there is still room to test other, possibly more relevant, variables.

Meanwhile, research explicitly addressing audit procedures as an independent variable remains relatively limited. Many studies prefer to use audit quality or auditor competence as proxies, without delving deeply into how audit procedures are executed and how they impact fraud detection (Becerra Huaman et al., 2025). This gap is one of the reasons for conducting this research. The following table summarizes some previous research relevant to this topic. This summary is not intended to be an exhaustive list, but rather to provide an overview of where this research fits within the existing literature.

Based on the theoretical review and previous research findings outlined above, a conceptual framework can be developed that illustrates the relationships between the variables in this study. Financial audit procedures are positioned as an independent variable suspected of influencing fraud detection ability. Meanwhile, professional skepticism acts as a moderating variable suspected of strengthening or weakening the influence between audit procedures and fraud detection. The choice to use skepticism as a moderating, rather than an intervening, variable is based on the argument that skepticism is better understood as a contextual factor that conditions how an audit procedure is performed. The same audit procedure can produce different detection effectiveness depending on the level of skepticism of the auditor performing it (Budiantoro et al., 2022). In other words, good audit procedures alone are not enough; they require a critical and vigilant attitude.

This framework draws on logic tested in previous studies, albeit with different independent variables. Herfransis & Rani (2020), for example, included experience as a moderating variable in the relationship between fraud risk assessment and fraud detection. A similar approach was taken by Budiantoro et al. (2022), who used audit training as a moderating variable.

Table 1 Summary of Previous Research

No	Researcher (Year)	Variables Studied	Method	Key Results
1	Becerra Huaman et al. (2025)	Financial auditing, fraud detection	Systematic review	Financial audits are effective for fraud detection, but there is still an expectation gap.
2	Budiantoro et al. (2022)	Workload, professional skepticism, audit experience, audit training	Multiple regression & MRA	Professional skepticism is influential; training moderates workload and experience but not skepticism
3	Hafizh & Qintharah (2024)	Audit quality, auditor experience, ability to assess fraud	Quantitative (SPSS)	Audit quality and auditor experience have a significant positive effect on the ability to assess fraud.
4	Hasnur et al. (2023)	Audit quality, auditor experience, fraud detection, professionalism	Quantitative (questionnaire)	Audit quality and experience have a positive effect; professionalism moderates experience but not audit quality.

5	Herfransis & Rani (2020)	Fraud risk assessment, skepticism, independence, experience	MRA	Risk assessment and skepticism have a positive effect; independence has no effect; experience does not moderate
6	Irmadani et al. (2025)	Experience, professionalism, auditor personality type, fraud detection	SEM-PLS	Experience and personality type matter; professionalism does not.
7	Larasati (2022)	Skepticism, independence, experience, time pressure, leadership style, integrity	SEM-PLS	Experience matters; skepticism does not; integrity does not moderate.
8	Narayana & Ariyanto (2020)	Investigative skills, red flags, auditor experience	PLS	Investigative ability and red flags matter; experience moderates investigative ability
9	Pramesti & Sari (2025)	Forensic accounting, competence, experience, skepticism	SEM-PLS	Forensic accounting & competence are influential; experience is not; skepticism does not moderate
10	Zulfa & Tanusdjaja (2022)	Fraud diamond (financial stability, control ineffectiveness, auditor change, board of directors change), audit committee	Multiple regression & MRA	Ineffectiveness of controls has an impact; the audit committee weakens the influence

Source: Data Processed by the Author 2026

The conceptual framework of this study is presented in Figure 1

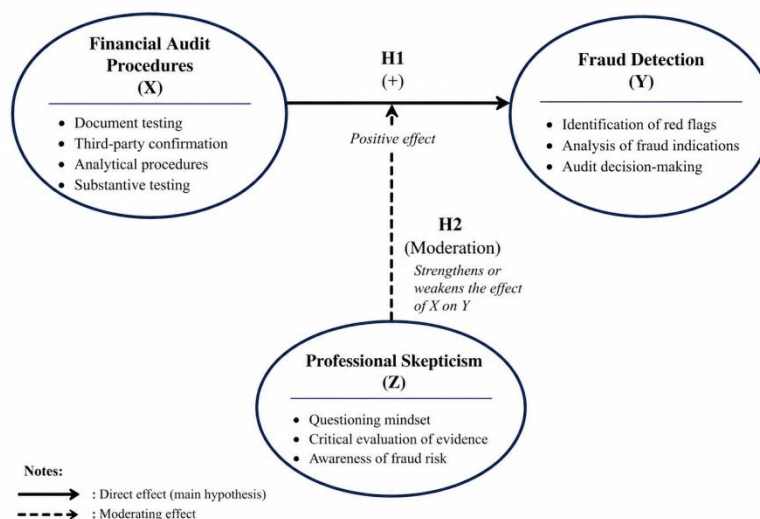


Figure 1. Framework Thinking

In daily audit practice, audit procedures are the primary tools auditors use to gather evidence. Well-designed procedures enable auditors to identify anomalies that may indicate fraud. Analytical procedures, for example, can detect unusual fluctuations in specific accounts, while tests of details help identify transactions not supported by valid documentation (Becerra Huaman et al., 2025). Audit procedures also serve as a tool to narrow the gaps through which fraud can occur. When auditors consistently implement strict procedures, the potential for fraudsters to conceal their actions is further limited (Hasnur et al., 2023). In other words, well-executed audit procedures serve not only as a detector but also as a deterrent.

Several previous studies support this view. Hafizh & Qintharah (2024) demonstrated that audit quality, which is closely related to the quality of audit procedures performed,

positively influences auditors' ability to assess fraud. Hasnur et al. (2023) also found that audit quality significantly influences fraud detection.

While audit procedures play a crucial role, their effectiveness in detecting fraud is inextricably linked to the character of the individual performing them. An auditor who performs audit procedures with skepticism tends to be more thorough in evaluating evidence, is less likely to believe a client's explanation, and is willing to dig deeper when they encounter irregularities (Herfransis & Rani, 2020). Conversely, an auditor who lacks skepticism may simply perform procedures mechanically without exploring emerging indications.

Budiantoro et al. (2022) found in their research that fraud audit training moderated the effect of workload and experience on fraud detection. Although the moderating variables used were different, this approach suggests that the influence of independent variables on fraud detection can be conditioned by other factors. In the context of this research, that factor is professional skepticism.

Research specifically testing the moderation of professional skepticism on the relationship between audit procedures and fraud detection is limited. However, the findings of Pramesti & Sari (2025) that showed professional skepticism did not moderate the relationship between forensic accounting, competence, and experience on fraud detection actually opens up the opportunity to test the effectiveness of skepticism's moderation on different variables .

The hypotheses proposed in this study are as follows

H1: Financial audit procedures have a positive effect on fraud detection.

H2: Professional skepticism moderates the relationship between financial audit procedures and fraud detection.

RESEARCH METHODS

This study employed a quantitative approach with a causal-associative design. This design was used to examine the effect of financial audit procedures on fraud detection and to test whether professional skepticism moderates this relationship. The study used primary data collected through a structured questionnaire distributed to auditors working in Public Accounting Firms in DKI Jakarta.

The population consisted of auditors working in Public Accounting Firms in DKI Jakarta. This region was selected because it represents the largest concentration of public accounting firms in Indonesia and has a high level of business complexity and audit risk exposure. Due to limited access to professional auditors, this study applied a convenience sampling technique. Respondents were selected based on their accessibility, willingness to participate, and relevance to the research context. The criteria for respondents were auditors who had at least one year of audit work experience and had been involved in financial statement audit engagements. A total of 100 auditors participated in this study. This sample size was considered adequate for regression-based analysis and Moderated Regression Analysis.

Table 2. Operational Definitions of Variables

Variables	Conceptual Definition	Indicator	Scale
Financial Audit Procedures (X)	The systematic steps taken by auditors in collecting and evaluating audit evidence to determine the fairness of financial statements.	1. Understanding of audit standards (ISA/SPAP) 2. Implementation of analytical procedures 3. Testing of internal controls 4. Substantive testing of balances and transactions 5. Adequate documentation of audit results	Likert 1-5
Professional Skepticism (Z)	The auditor's attitude of always questioning the truth of the information received, being alert to conditions that indicate the possibility of misstatement, and carrying out a critical evaluation of audit evidence.	1. Question the audit evidence obtained. 2. Be alert to the possibility of misstatement. 3. Do not easily believe management's explanations. 4. Conduct further investigations into suspicious findings. 5. Do not be easily satisfied with the existing evidence.	Likert 1-5
Fraud Detection (Y)	The auditor's ability to identify early indications of fraud in financial reports, and follow up	1. Recognizing <i>red flags</i> or signs of fraud 2. Understanding the characteristics of various types of fraud 3. Following up on indications of	Likert 1-5

	on these indications with appropriate audit procedures.	fraud with appropriate audit procedures 4. Collecting relevant evidence to support findings 5. Drawing appropriate conclusions based on audit results	
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Source: Developed for this research (2026)

The study consisted of three variables: financial audit procedures, professional skepticism, and fraud detection. All variables were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Financial audit procedures were measured using indicators related to the understanding of audit standards, analytical procedures, internal control testing, substantive testing, and audit documentation. Professional skepticism was measured using indicators related to a questioning mind, alertness to possible misstatements, critical evaluation of management explanations, further investigation of suspicious findings, and reluctance to accept insufficient evidence. Fraud detection was measured using indicators related to recognizing red flags, understanding fraud characteristics, following up on fraud indications, collecting relevant evidence, and drawing appropriate audit conclusions.

Before hypothesis testing, the data were examined through validity and reliability tests. Validity was assessed by comparing the item-total correlation coefficient with the r-table value, while reliability was assessed using Cronbach's Alpha. A construct was considered reliable when its Cronbach's Alpha value exceeded 0.70. Since the study relied on self-reported questionnaire data, common method bias was assessed using Harman's single-factor test. The result showed that the first factor explained less than 50% of the total variance, indicating that common method bias was not a serious concern.

The data were analyzed using descriptive statistics, classical assumption tests, regression analysis, and Moderated Regression Analysis. The classical assumption tests included normality, multicollinearity, and heteroscedasticity tests. The direct effect of financial audit procedures on fraud detection was tested using simple regression, while the moderating effect of professional skepticism was tested by including the interaction term between financial audit procedures and professional skepticism. Before constructing the interaction term, the independent and moderating variables were mean-centered to reduce potential multicollinearity. The regression models are presented as follows:

Model 1: $Y = \alpha + \beta_1 X + e$

Model 2: $Y = \alpha + \beta_1 X_c + \beta_2 Z_c + \beta_3 X_c Z_c + e$

Where Y represents fraud detection, X represents financial audit procedures, Z represents professional skepticism, Xc and Zc represent the mean-centered variables, XcZc represents the interaction term, α is the constant, β is the regression coefficient, and e is the error term.

The moderating effect is supported if the interaction coefficient is statistically significant. In addition, the F-test was used to assess model feasibility, while the coefficient of determination was used to evaluate the explanatory power of the model. Because the heteroscedasticity test indicated unequal residual variance, robust standard errors were used to obtain more reliable statistical inference. All statistical analyses were conducted using IBM SPSS Statistics. Questionnaires were distributed to auditors from selected Public Accounting Firms in DKI Jakarta, and 100 valid responses were obtained.

RESULTS

This study uses regression analysis to examine the relationship between the formulated variables. The main focus of the analysis is to examine the influence of Financial Audit Procedures (X) on Fraud Detection (Y), as well as to examine the role of Professional Skepticism (Z) as a moderating variable. The approach used is Moderated Regression Analysis (MRA). The first model is used to examine the direct influence of Financial Audit Procedures (X) on Fraud Detection (Y). The second model is used to examine the interaction between Financial Audit Procedures (X) and Professional Skepticism (Z) in moderating the influence on Fraud Detection (Y). With this model, the analysis not only assesses the direct relationship between variables, but also identifies whether Professional

Skepticism strengthens or weakens the influence of Financial Audit Procedures on Fraud Detection in KAP auditors in DKI Jakarta.

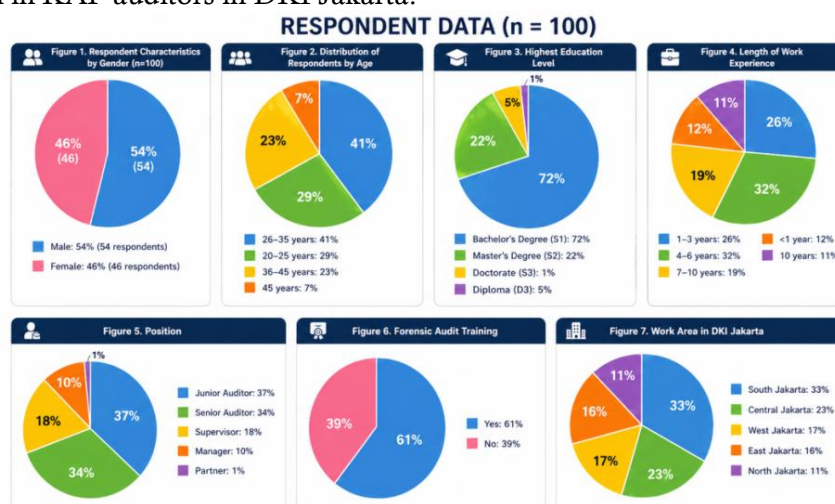


Figure 2. Respondent Data

Respondent characteristics indicate a predominance of auditors in the productive age group with medium-term work experience, and the majority have a bachelor's degree. This composition reflects that respondents possess fairly representative competencies in audit practice.

This study aims to analyze the influence of financial audit procedures on the ability to detect fraud, with professional skepticism as a moderating variable, among 100 KAP auditors in the DKI Jakarta region. The results of the descriptive analysis indicate that the average scores for audit procedures (4.196), professional skepticism (4.161), and fraud detection (4.334) are in the high category. This reflects that auditors have a good level of understanding and application of these three variables. The results of the data quality test indicate that all research instruments are valid and reliable, as indicated by a Cronbach's Alpha value exceeding 0.70 and a calculated r value greater than 0.197. The normality test is also met because the significance value is above 0.05. However, the heteroscedasticity test using the Breusch-Pagan method indicates a violation of the assumption (Sig. = 0.0033). Meanwhile, the multicollinearity test shows no high correlation between the independent variables, with a VIF value below 10. Although the Breusch-Pagan test indicates heteroscedasticity, the regression estimates were re-evaluated using robust standard errors to obtain more reliable statistical inference. Therefore, the interpretation of significance levels is based on the robust estimation results.

Hypothesis testing through simple regression indicates that financial audit procedures have a positive and significant influence on fraud detection ($t = 10.143$; Sig. = 0.000). However, the results of the Moderated Regression Analysis (MRA) analysis indicate that the interaction between audit procedures and professional skepticism is not significant ($t = -0.3339$; Sig. = 0.7392). Therefore, the first hypothesis is accepted, while the second hypothesis is rejected. This finding indicates that although auditors have a high level of skepticism, this variable has not played a role in strengthening or weakening the relationship between financial audit procedures and fraud detection. The following table 3 presents a summary of the results of the descriptive analysis of all variables and hypothesis testing:

Table 3. Results of Descriptive Analysis of All Variables and Hypothesis Testing

Test Components	Statistical Results	Mathematical Equations	Information
Descriptive statistics of X	N = 100, Min = 22, Max = 50, Mean = 4.196, SD = 0.5177	$\bar{X} = 4.196$	Financial audit procedures are in the high category. Auditors tend to understand and perform audit procedures well.

Test Components	Statistical Results	Mathematical Equations	Information
Descriptive statistics Z	N = 100, Min = 27, Max = 50, Mean = 4.161, SD = 0.5322	$Z = 4.161$	Respondents' professional skepticism was high. Auditors tend to be critical and reluctant to accept audit evidence without evaluation.
Descriptive statistics Y	N = 100, Min = 29, Max = 50, Mean = 4.334, SD = 0.4226	$\bar{Y} = 4.334$	Fraud detection is in the high category. Auditors are considered capable of identifying indications of fraud through the audit process.
Descriptive statistics of XZ interaction	N = 100, Min = -0.267, Max = 2.7166, Mean = 0.2028, SD = 0.3633	$XZ = X_c \times Z_c$	The interaction value shows the variation in the relationship between audit procedures and professional skepticism after the data is centered.
Validity test	All items X, Z, and Y have r count > r table 0.197 and Sig. < 0.05	r count > 0.197	All statement items are valid. The instrument is suitable for measuring research variables.
Reliability test of X	Cronbach's Alpha = 0.865	$\alpha > 0.70$	The financial audit procedure instrument is reliable. The internal consistency of the items is strong.
Z reliability test	Cronbach's Alpha = 0.867	$\alpha > 0.70$	The professional skepticism instrument is reliable. Items are able to measure the construct consistently.
Y reliability test	Cronbach's Alpha = 0.797	$\alpha > 0.70$	Reliable fraud detection instrument. Items can be used in further analysis.
Common Method Bias	32.09%	<50%	The results of Harman's single factor test showed that one factor only explained 32.09% of the total variance, below the recommended 50% criterion. Thus, the data are not seriously affected by common method bias.
Shapiro-Wilk normality test	Statistics = 0.990, Sig. = 0.6667	Sig. > 0.05	The residuals of the MRA model are normally distributed. The normality assumption is met.
Kolmogorov-Smirnov normality test	Statistics = 0.0659, Sig. = 0.7535	Sig. > 0.05	These results confirm that the model residuals do not deviate from the normal distribution.
Multicollinearity test Xc	Tolerance = 0.408, VIF = 2.4512	VIF < 10	There was no serious multicollinearity in the financial audit procedure variables.
Zc multicollinearity test	Tolerance = 0.447, VIF = 2.2373	VIF < 10	There was no serious multicollinearity in the professional skepticism variable.
XcZc multicollinearity test	Tolerance = 0.8314, VIF = 1.2028	VIF < 10	The interaction variables are acceptable for further analysis in the MRA model.
Breusch-Pagan heteroscedasticity test	Statistics = 13.7076, Sig. = 0.0033	Sig. < 0.05	There are indications of heteroscedasticity. The article should mention that the model has limitations regarding the equality of residual variances. To ensure that estimates remain consistent and statistical inferences are valid, adjustments are made using robust standard errors.
Glejser Xc Test	B = -0.0220, t = -0.4742, Sig. = 0.6365	Sig. > 0.05	The audit procedure does not cause partial heteroscedasticity symptoms.
Glejser Zc Test	B = -0.1001, t = -2.3150, Sig. = 0.0227	Sig. < 0.05	Professional skepticism still shows partial indications of heteroscedasticity.
XcZc Glejser Test	B = -0.0501, t = -1.0786, Sig. = 0.2835	Sig. > 0.05	Interaction variables do not cause partial heteroscedasticity.
Simple regression F test H1	F = 102.8828, Sig. = 0.000	$Y = 1.8827 + 0.5842X$	The simple regression model is significant. Financial audit

Test Components	Statistical Results	Mathematical Equations	Information
			procedures collectively explain the variation in fraud detection.
H1 t-test	B = 0.5842, SE = 0.0576, t = 10.1431, Sig. = 0.000	$Y = 1.8827 + 0.5842X$	H1 is accepted . Financial audit procedures have a positive and significant effect on fraud detection. Every 1 unit increase in X increases Y by 0.5842.
F test of MRA model	F = 52.2434, Sig. = 0.000	$Y = 4.3394 + 0.2785X_c + 0.3898Z_c - 0.0268X_cZ_c$	The MRA model is jointly significant. Audit procedures, professional skepticism, and their interaction together influence fraud detection.
The main effect of Xc in MRA	B = 0.2785, SE = 0.0804, t = 3.4643, Sig. = 0.0008	$Y = 4.3394 + 0.2785X_c + 0.3898Z_c - 0.0268X_cZ_c$	Audit procedures remain positively and significantly affected after professional skepticism and interactions are entered into the model.
The main influence of Zc in MRA	B = 0.3898, SE = 0.0747, t = 5.2171, Sig. = 0.000	$Y = 4.3394 + 0.2785X_c + 0.3898Z_c - 0.0268X_cZ_c$	Professional skepticism has a positive and significant effect on fraud detection. Auditors who are more skeptical tend to be better at detecting fraud.
XcZc moderation test	B = -0.0268, SE = 0.0803, t = -0.3339, Sig. = 0.7392	$Y = 4.3394 + 0.2785X_c + 0.3898Z_c - 0.0268X_cZ_c$	H2 is rejected . Professional skepticism does not moderate the effect of financial audit procedures on fraud detection. The coefficient is negative, but not significant.

Source : Source: Author's calculation (2026)

The standard error, t-statistic, and p-value values are based on robust standard error estimation.

The coefficient of determination indicates that the simple regression model has an R^2 value of 0.512 and an Adjusted R^2 value of 0.507. This means that financial audit procedures are able to explain approximately 51.2% of the variation in fraud detection, while the remaining 48.8% is explained by other factors not included in the model. After professional skepticism and the interaction term were included in the Moderated Regression Analysis model, the R^2 value increased to 0.620, with an Adjusted R^2 value of 0.608. This indicates that financial audit procedures, professional skepticism, and their interaction collectively explain approximately 62.0% of the variation in fraud detection. The increase in explanatory power suggests that professional skepticism contributes to improving the overall model, although its interaction with financial audit procedures is not statistically significant.

DISCUSSION

The findings of this study provide empirical evidence that financial audit procedures play an important role in enhancing auditors' ability to detect fraud. The descriptive results indicate that auditors in Public Accounting Firms in DKI Jakarta generally demonstrate a high level of understanding and implementation of audit procedures, professional skepticism, and fraud detection capability. This suggests that auditors in the sample possess adequate procedural knowledge and professional awareness in carrying out audit engagements. However, the item-level results also indicate that auditors tend to be stronger in audit documentation, evidence evaluation, conclusion drawing, and reporting, while the ability to identify early red flags and apply analytical procedures still requires improvement.

The results of the regression analysis show that financial audit procedures have a positive and significant effect on fraud detection. This finding supports the first hypothesis and confirms that systematic audit procedures are essential for identifying indications of fraud in financial statements. Audit procedures provide auditors with a structured mechanism for collecting evidence, testing internal controls, performing substantive procedures, analyzing unusual fluctuations, and documenting audit findings. When these

procedures are implemented properly, auditors are more likely to identify irregular transactions, inconsistencies in financial information, and potential red flags that may indicate fraudulent practices.

This finding is consistent with previous studies showing that audit quality and systematic audit practices contribute significantly to fraud detection. Hafizh and Qintharah (2024) found that audit quality improves auditors' ability to assess fraud, while Hasnur et al. (2023) demonstrated that audit quality has a positive effect on fraud detection. Although these prior studies used audit quality as a broader construct, the present study provides a more specific contribution by positioning financial audit procedures as the main explanatory variable. This indicates that the technical and procedural aspects of audit work are not merely administrative requirements, but are central mechanisms that directly support fraud detection effectiveness.

From the perspective of attribution theory, financial audit procedures can be understood as external or procedural factors that guide auditor behavior during audit engagements. Audit procedures provide a formal structure that directs auditors in collecting, evaluating, and interpreting audit evidence. Therefore, the significant effect of audit procedures on fraud detection indicates that external procedural mechanisms can shape auditors' ability to identify potential misstatements. In this context, fraud detection is not only a matter of individual intuition, but also the result of a disciplined and systematic audit process.

The findings also show that professional skepticism has a positive and significant direct effect on fraud detection. This means that auditors with higher levels of skepticism are more capable of critically evaluating audit evidence, questioning management explanations, and following up on suspicious findings. Professional skepticism helps auditors avoid premature conclusions and encourages them to seek sufficient and appropriate evidence before forming an audit judgment. This result supports the view that skepticism is an essential professional attribute in audit practice, particularly in fraud-related situations where evidence may be incomplete, concealed, or intentionally manipulated.

This result is in line with Herfransis and Rani (2020), who emphasized the importance of skepticism in strengthening auditors' fraud risk assessment. It also supports Budiantoro et al. (2022), who found that professional skepticism contributes to fraud detection capability. In the context of this study, professional skepticism appears to function as an internal auditor characteristic that enhances individual judgment and caution. Thus, while audit procedures provide the external structure of audit work, skepticism provides the internal cognitive attitude that enables auditors to interpret evidence more critically.

However, the results of the Moderated Regression Analysis show that professional skepticism does not moderate the relationship between financial audit procedures and fraud detection. The interaction coefficient between financial audit procedures and professional skepticism is not statistically significant, indicating that the effect of audit procedures on fraud detection does not depend on the level of auditors' skepticism. Therefore, the second hypothesis is not supported. This finding suggests that professional skepticism contributes directly to fraud detection, but it does not strengthen or weaken the influence of audit procedures on fraud detection.

There are several possible explanations for this insignificant moderating effect. First, financial audit procedures are highly standardized in audit practice. Because auditors are required to follow established audit standards and firm-level procedures, the effectiveness of audit procedures may remain relatively stable regardless of individual differences in skepticism. In other words, when audit procedures are clearly designed and consistently implemented, their contribution to fraud detection may occur directly rather than conditionally.

Second, the descriptive findings indicate that respondents generally reported high levels of professional skepticism, with relatively homogeneous responses. This limited variation may reduce the statistical ability to detect an interaction effect. When most auditors report similarly high levels of skepticism, professional skepticism may not create

a meaningful difference in the strength of the relationship between audit procedures and fraud detection. Instead, it becomes more visible as a direct predictor of fraud detection capability.

Third, professional skepticism may be more appropriately positioned as an independent behavioral capability rather than as a moderating condition. The significant direct effect of professional skepticism indicates that skepticism independently improves auditors' ability to detect fraud. However, it does not necessarily change the effectiveness of audit procedures. This implies that audit procedures and professional skepticism may operate through parallel mechanisms: audit procedures support fraud detection through structured evidence collection, while skepticism supports fraud detection through critical judgment and cautious evaluation.

This finding is consistent with Pramesti and Sari (2025), who also found that professional skepticism did not moderate the relationship between several auditor-related variables and fraud detection. The result suggests that the moderating role of professional skepticism may not always emerge consistently across different research models. In some contexts, other factors such as audit experience, workload, time pressure, ethical sensitivity, or fraud audit training may have stronger moderating effects than skepticism. Therefore, future studies should consider alternative moderating or mediating variables to better explain the conditions under which audit procedures become more effective in detecting fraud.

The finding also has important theoretical implications. First, this study strengthens the literature on fraud detection by showing that financial audit procedures have a direct and significant role in improving auditors' fraud detection capability. Second, the study extends the application of attribution theory in auditing by demonstrating that fraud detection can be explained through the contribution of both external procedural factors and internal auditor characteristics. Third, the study provides evidence that professional skepticism functions more as an independent internal attribute than as a boundary condition in the relationship between audit procedures and fraud detection.

From a practical perspective, the findings suggest that Public Accounting Firms should continue to strengthen the quality and consistency of audit procedures, particularly in the areas of analytical procedures, ratio analysis, red flag identification, and fraud risk assessment. Although auditors appear to be strong in documentation and reporting, the relatively lower scores on analytical procedures and early fraud identification indicate areas that require further improvement. Audit firms should provide continuous training that focuses not only on procedural compliance but also on the practical application of analytical procedures and fraud detection techniques.

In addition, professional skepticism should still be developed as a core auditor competency. Even though it does not moderate the relationship between audit procedures and fraud detection, its direct effect indicates that skepticism remains essential in improving audit judgment. Public Accounting Firms should cultivate skepticism through training, supervision, case-based learning, fraud simulation, and review mechanisms that encourage auditors to question evidence more critically. Strengthening both audit procedures and professional skepticism will create a more comprehensive approach to improving fraud detection effectiveness.

Finally, the presence of heteroscedasticity in the regression model indicates that the inferential results should be interpreted with caution. Although robust standard errors were used to obtain more reliable statistical inference, this limitation should be acknowledged when interpreting the significance of the results. Future research is encouraged to use larger samples, probability sampling, multi-source data, and alternative estimation techniques to improve the robustness and generalizability of the findings.

Overall, this study confirms that fraud detection is shaped by both procedural and individual factors. Financial audit procedures provide the structural foundation for identifying potential fraud, while professional skepticism strengthens auditors' critical judgment in evaluating audit evidence. However, the absence of a moderating effect indicates that skepticism does not necessarily change the effectiveness of audit procedures,

but rather contributes independently to fraud detection. This finding highlights the need for Public Accounting Firms to develop an integrated audit quality strategy that combines strong procedural systems with continuous development of auditors' skeptical judgment.

CONCLUSION

This study examined the effect of financial audit procedures on fraud detection and investigated the moderating role of professional skepticism among auditors working in Public Accounting Firms in DKI Jakarta. The findings show that financial audit procedures have a positive and significant effect on fraud detection. This indicates that systematic and well-implemented audit procedures help auditors identify irregularities, evaluate audit evidence, and detect potential fraud in financial statements.

The results also reveal that professional skepticism has a positive direct effect on fraud detection. Auditors with a higher level of skepticism tend to be more cautious, critical, and thorough in evaluating management explanations and audit evidence. However, professional skepticism does not moderate the relationship between financial audit procedures and fraud detection. This suggests that skepticism functions more as an independent auditor characteristic than as a condition that strengthens or weakens the effectiveness of audit procedures.

Theoretically, this study contributes to the auditing literature by providing empirical evidence that fraud detection is influenced by both procedural and individual factors. Financial audit procedures represent the external procedural mechanism that guides audit work, while professional skepticism represents the internal auditor characteristic that supports critical judgment. The findings also extend the application of attribution theory in auditing by showing that fraud detection can be understood as the outcome of both external audit structures and internal auditor attributes.

Practically, the findings imply that Public Accounting Firms should strengthen the quality and consistency of audit procedures, especially in analytical procedures, internal control testing, substantive testing, documentation, and red flag identification. At the same time, professional skepticism should be continuously developed through training, supervision, case-based learning, and review mechanisms. Although skepticism does not act as a moderating variable, its direct contribution to fraud detection remains important for improving audit judgment and audit quality.

This study has several limitations. First, the sample was limited to 100 auditors from Public Accounting Firms in DKI Jakarta, which may limit the generalizability of the findings to other regions or audit settings. Second, the use of convenience sampling may introduce selection bias because respondents were selected based on accessibility and willingness to participate. Third, the study relied on self-reported questionnaire data, which may contain respondent subjectivity and common method bias, although Harman's single-factor test indicated no serious common method bias. Fourth, the heteroscedasticity test indicated unequal residual variance; therefore, the inferential results should be interpreted with caution even though robust standard errors were applied.

Future research is encouraged to expand the sample to auditors from different regions and types of audit institutions to improve external validity. Future studies may also use probability sampling, mixed-method approaches, or multi-source data to obtain deeper and more objective insights into fraud detection practices. In addition, future researchers may consider other moderating or mediating variables, such as audit experience, workload, ethical sensitivity, time pressure, forensic audit training, or auditor competence, to provide a more comprehensive explanation of the factors influencing fraud detection.

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