

CHAPTER IV
RESULTS AND DISCUSSION

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4.1 Description of Research Object

4.1.1 Overview of the Audit Environment in The Gambia

The audit environment in the Gambia is relatively small compared to other countries such as Nigeria, South Africa, Indonesia, the USA, and so on. Despite this factor, it still possesses a structured professional framework that serves both the public and private sectors. The study was conducted within the Gambian audit environment, which comprises auditors registered with the Gambia Institute of Chartered Accountants (GICA), auditors employed at the National Audit Office (NAO), and private audit firms. The Gambia applies International Standards on Auditing (ISA) as its auditing guidelines while following the International Standards of Supreme Audit Institutions (ISSAI) and the auditing profession is mainly governed by the Accountants Act (1991) and Financial Reporting Act (2013), which are the legal basis for professional practice, financial reporting standards, and mechanisms of oversight. The Gambia Institute of Chartered Accountants (GICA) was established by the Financial Reporting Act (2013) to strengthen the accounting and auditing profession in the Gambia through the adoption and application of international accounting and auditing standards, high ethical and business conduct, and the development of membership capacity to improve the quality of services provided to clients and the broader public interests.

In the public sector, the National Audit Office (NAO), which serves as the Gambia's Supreme Audit Institution (SAI), is led by an Auditor General and is in charge of conducting audits and reporting on the use of public funds by government agencies. In accordance with international standards and other financial legislation in the Gambia,

NAO audit reports ascertain whether public funds are being used in an economical, efficient, and effective manner. NAO has a variety of technical audit units that carry out the public sector audits required by the 1997 Gambia Constitution, including financial, compliance, and performance audits on public organizations. Government ministries, departments and agencies, courts, the National Assembly, local government authorities, State Owned Agencies (SoEs), government and donor-funded agencies are among the public institutions that NAO audits. Compared with private institutions, public institutions also have internal audit departments to provide internal control assurances. In the private sector, statutory audits are carried out by licensed audit firms registered with the Gambia Institute of Chartered Accountants (GICA) in accordance with the International Standards on Auditing (ISAs) adopted by the regulatory bodies.

In the Gambia, the audit profession operates in a fairly small, concentrated market, with a limited number of licensed and authorized practicing audit firms. This has led to audit engagements being undertaken by a small number of audit firms serving both the public and private sectors. This structure gives rise to an unusual professional environment in which familiarity threats arise, resource constraints, and limited specialization may all affect audit practices. At the same time, the profession plays a vital role in supporting financial transparency, investor confidence, and public sector accountability and trust.

The Financial Reporting Oversight Board (FROB) was also established to assist with the regulatory oversight of auditing and financial reporting. FROB is tasked with enhancing an institution's accountability and compliance with auditing and financial reporting standards. As a whole, The Gambia's audit environment shows a developing economy with a growing but capacity-constrained professional sector. The contextual

background to the determination of audit quality in The Gambia includes the small size of the profession and the developing regulatory framework and professional development.

4.2 Description of Respondents Characteristics

The population of the study as mentioned in chapter 3 includes external auditors registered with the Gambia Institute of Chartered Accountants (GICA), as well as those employed in both the public and private sector audit institutions. From the distribution of research questionnaire, the study obtained a total of 48 valid respondents from practicing auditors in The Gambia. The demographic characteristics of respondents are presented in the following tables below, including personal information about gender, age, academic qualification, professional membership, years of work experience, current position, and sector.

Table 4. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	32	66.7	66.7	66.7
	Female	16	33.3	33.3	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

Table 4 shows that 32 respondents (66.7%) are male and 16 respondents (33.3%) are female. This distribution suggests that the respondents were drawn from an audit environment in which men still occupy a larger share of professional roles. In practical terms, the result means that the views captured in this study are more heavily influenced by the experiences of male auditors. This does not weaken the data, but it indicates that the sample reflects the gender structure of the institutions surveyed rather than an evenly balanced profession.

Table 5. Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18—25	2	4.2	4.2	4.2
	26—35	32	66.7	66.7	70.8
	36—45	12	25.0	25.0	95.8
	Above 46	2	4.2	4.2	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

From the table above, respondents' ages are grouped into four categories. There were 2 respondents between 18—25 years, representing 4.2%; 32 respondents between 26—35, representing 66.7%; 12 respondents between 36—45, representing 25%; and 2 respondents above 46, representing 4.2%. Respondents aged 26-35 have the highest frequency and percentage. This pattern shows that the study is dominated by early- to mid-career auditors who are likely to be actively involved in audit execution and supervision. As a result, the findings mainly represent the perspective of auditors who are operationally engaged in day-to-day audit work rather than those at entry level or near retirement.

Table 6. Highest Academic Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's	20	41.7	41.7	41.7
	Master's	9	18.8	18.8	60.4
	PhD	1	2.1	2.1	62.5
	ACCA/ CPA	18	37.5	37.5	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

According to Table 6 above, respondents' academic qualifications are grouped into four classifications. The highest academic qualification is the Bachelor's Degree level, with 41.7% of respondents (20), followed by ACCA/CPA and Master's Degree holders at 37.5% and 18.8%, respectively, with 18 and 9 respondents, respectively.

Respondents who hold a PhD Degree accounted for 2.1%, making it the lowest in this classification, with only 1 respondent. This distribution means the sample is grounded in respondents who possess both formal education and professional certification relevant to audit work. It also suggests that the study reflects practical professional competence rather than purely academic specialization, which is important for research on audit quality.

Table 7. Professional Membership

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	GICA	7	14.6	14.6	14.6
	NAO	27	56.3	56.3	70.8
	Audit Firms	13	27.1	27.1	97.9
	Other	1	2.1	2.1	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

The professional membership in table 7 shows that NAO had the highest response rate at 56.3%, totaling 27 respondents, followed by Audit Firms and GICA at 27.1% and 14.6%, respectively, with 13 and 7 respondents. Respondents categorized as others accounted for 2.1% of the total, which is the lowest in this classification, with only 1 respondent. This composition indicates that the sample is weighted toward the public audit environment. Therefore, the study findings are likely to reflect stronger exposure to public-sector accountability, government oversight, and institutional control systems than to purely private-sector audit practice.

Table 8. Years of Audit Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 3 years	9	18.8	18.8	18.8
	3—5 years	16	33.3	33.3	52.1
	6—10 years	13	27.1	27.1	79.2
	> 10 years	10	20.8	20.8	100.0
	Total	48	100.0	100.0	

According to Table 8, auditors with only 3—5 years of audit experience in both public and private accounting institutions had the highest rate, with 33.3% of the total respondents, followed by auditors with 6—10 years of audit experience, who accounted for 27.1% of the total respondents. Auditors with more than 10 years of audit experience accounted for 20.8% of the total respondents, and auditors with less than 3 years of audit experience accounted for the lowest share at 18.8%. This pattern shows that the sample is dominated by auditors with moderate professional experience. In other words, most respondents are experienced enough to understand audit procedures and professional challenges, yet they are still actively involved in field and review work, making their responses relevant for assessing audit quality determinants.

Table 9. Current Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Junior Auditor	14	29.2	29.2	29.2
	Senior Auditor	18	37.5	37.5	66.7
	Audit Manager	11	22.9	22.9	89.6
	Audit Partner	5	10.4	10.4	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

Table 9 shows that Senior Auditors form the largest group with 18 respondents (37.5%), followed by Junior Auditors with 14 respondents (29.2%), Audit Managers with 11 respondents (22.9%), and Audit Partners with 5 respondents (10.4%). This hierarchy suggests that the data are mainly derived from respondents who work closest to the execution and review stages of the audit process. Since senior and junior auditors are directly involved in evidence gathering, testing, and documentation, their responses are useful for explaining how audit quality is formed in practice.

Table 10. Sector

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public	32	66.7	66.7	66.7
	Private	13	27.1	27.1	93.8
	Both	3	6.3	6.3	100.0
	Total	48	100.0	100.0	

Source: Respondents processed data

According to Table 10 above, the majority of respondents (66.7%) work in the public sector, while 27.1% work in the private sector. The total number of respondents working in both the public and private sectors accounted for 6.3%. This means the study primarily reflects the realities of public-sector auditing in The Gambia, where accountability to the state and public institutions is central. The result is important because public- and private-sector auditors often face different pressures, so the dominance of public-sector respondents helps explain why institutional and regulatory considerations appear strongly in the study context.

Overall, Tables 4 to 10 shows that the sample is mainly composed of public-sector, male, early- to mid-career auditors with relevant academic or professional qualifications and moderate audit experience. This profile indicates that the data come from respondents who are sufficiently familiar with actual audit practice in The Gambia. At the same time, it also explains why the study findings should be interpreted as reflecting the dominant institutional realities of the public audit environment.

4.3 Description of Research Variables

This section presents the descriptive statistics for the research variables: Auditor Independence, Professional Competence, Ethical Behavior, Professional Skepticism, Financial Patriotism, and Audit Quality. The main purpose of the descriptive statistics in this research is to provide a summary of the data used in the study, including range,

minimum value, maximum value, mean, standard error, and variance. In this study, a total of 48 valid respondents with a profession as auditors were analyzed, as shown in the table below.

Table 11. Descriptive Statistics

Variable	N	Range	Minimum	Maximum	Mean	Std. Error	Variance
X1	48	4.00	1.00	5.00	4.00	0.107	0.553
X2	48	4.00	1.00	5.00	4.06	0.121	0.698
X3	48	4.00	1.00	5.00	4.25	0.131	0.830
X4	48	4.00	1.00	5.00	3.96	0.133	0.849
X5	48	4.00	1.00	5.00	4.08	0.126	0.759
Y	48	4.00	1.00	5.00	4.04	0.111	0.594
Valid N	48						

Source: Respondents processed data

According to Table 11 above, all the variables in this study have a minimum value of 1.00 and a maximum value of 5.00, with a range of 4.00. This is consistent with the five-point Likert scale used in the research questionnaire, which was distributed among auditors in The Gambia. Auditor Independence (X1) has a mean score of 4.00 with a variance of 0.553, indicating that respondents generally agree that auditors in The Gambia maintain independence in performing their duties. In contrast, Professional Competence (X2) has a mean of 4.06 and a variance of 0.698, suggesting that respondents perceive auditors as possessing adequate technical knowledge, training, and experience to conduct audits effectively.

Ethical Behavior (X3) and Professional Skepticism (X4) have mean values of 4.25 and 3.96, respectively, and variances of 0.830 and 0.849, respectively, indicating that auditors adhere to ethical standards such as integrity, objectivity, and professional conduct, while also demonstrating a questioning mindset and critically evaluating audit evidence. Financial Patriotism (X5), on the other hand, has a mean score of 4.08 and a variance of 0.759, indicating that respondents acknowledge the presence of national

economic loyalty considerations within audit practice in The Gambia. Audit Quality has a mean of 4.04 and a variance of 0.594, indicating that respondents generally perceive audit quality in The Gambia to be relatively high and consistently practiced.

4.3.1 Validity and Reliability Testing

Table 12. Validity and Reliability Test for Auditor Independence (A)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Auditor Independence	B8	0.680	0.000	0.770
	B9	0.807	0.000	
	B10	0.691	0.000	
	B11	0.701	0.000	

Source: Respondents processed data

From the table above, all indicators of auditor independence (B1, B2, B3, and B4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.770 indicates that the set of indicators used in measuring auditor independence is reliable. This result indicates that all the indicators of X1 are reliable and valid for further analysis.

Table 13. Validity and Reliability Test for Professional Competence (B)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Professional Competence	C12	0.789	0.000	0.901
	C13	0.810	0.000	
	C14	0.844	0.000	
	C15	0.816	0.000	

Source: Respondents processed data

From the table above, all indicators of professional competence (C1, C2, C3, and C4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.901 indicates that the set of indicators used in measuring professional competence is reliable. This result indicates that all the indicators of X2 are reliable and valid for further analysis.

Table 14. Validity and Reliability Test for Ethical Behavior (C)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Ethical Behavior	D16	0.866	0.000	0.887
	D17	0.761	0.000	
	D18	0.863	0.000	
	D19	0.780	0.000	

Source: Respondents processed data

From the table above, all indicators of ethical behavior (D1, D2, D3, and D4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.887 indicates that the set of indicators used in measuring ethical behavior is reliable. This result indicates that all the indicators of X3 are reliable and valid for further analysis.

Table 15. Validity and Reliability Test for Professional Skepticism (D)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Professional Skepticism	E20	0.846	0.000	0.885
	E21	0.825	0.000	
	E22	0.814	0.000	
	E23	0.748	0.000	

Source: Respondents processed data

From the table above, all indicators of professional skepticism (E1, E2, E3, and E4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.885 indicates that the set of indicators used in measuring professional skepticism is reliable. This result indicates that all the indicators of X4 are reliable and valid for further analysis.

Table 16. Validity and Reliability Test for Financial Patriotism (E)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Financial Patriotism	F24	0.813	0.000	0.861
	F25	0.834	0.000	
	F26	0.788	0.000	
	F27	0.784	0.000	

Source: Respondents processed data

From the table above, all indicators of financial patriotism (F1, F2, F3, and F4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.861 indicates that the set of indicators used in measuring financial patriotism is reliable. This result indicates that all the indicators of X5 are reliable and valid for further analysis.

Table 17. Validity and Reliability Test for Audit Quality (F)

Variable	Indicators	Validity		Coefficient Alpha
		Correlation (r)	Probability (p)	
Audit Quality	G28	0.829	0.000	
	G29	0.805	0.000	
	G30	0.730	0.000	
	G31	0.800	0.000	

Source: Respondents processed data

From the table above, all indicators of audit quality (G1, G2, G3, and G4) show correlation coefficients greater than 0.30, suggesting they are valid. The Cronbach's Alpha of 0.861 indicates that the set of indicators used in measuring audit quality is reliable. This result indicates that all the indicators of the Y are reliable and valid for further analysis.

4.4 Analysis and Hypothesis Testing

4.4.1 Testing of Classical Assumptions

4.4.1.1 Normality Test

According to the table 18 below, the results of the normality test indicate that the regression residuals are normally distributed. The Kolmogorov–Smirnov test produced a significance value of 0.200, while the Shapiro–Wilk test produced a significance value of 0.702 for both unstandardized and standardized residuals. Hence these values exceed the 0.05 significance threshold, the residuals can be considered normally distributed.

Thus, the normality assumption in the regression model is satisfied, and the data are appropriate for further inferential analysis.

Table 18. Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	0.089	48	0.200*	0.983	48	0.702
Standardized Residual	0.089	48	0.200*	0.983	48	0.702

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

4.3.1.2 Multicollinearity Test

Based on the regression output, all independent variables show tolerance values greater than 0.10 and VIF values below 10.0, indicating that there is no multicollinearity problem in the regression model. Therefore, the independent variables used in this study are considered suitable for multiple linear regression analysis.

Table 19. Multicollinearity Test Results

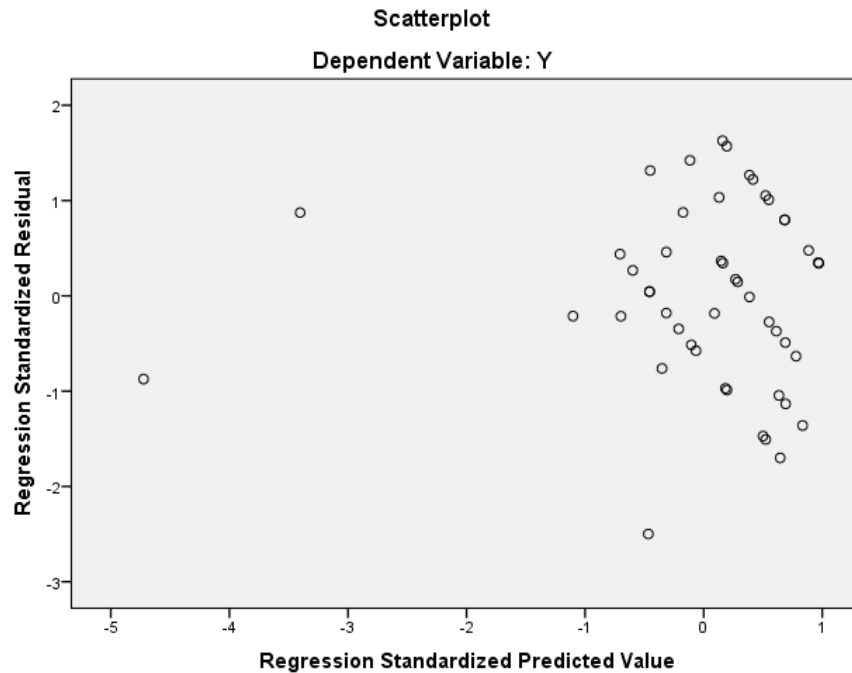
Model	Coefficients ^a	
	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
X1	0.534	1.873
X2	0.311	3.214
X3	0.403	2.482
X4	0.454	2.201
X5	0.401	2.497

Source: Respondents processed data

4.5.1.3 Heteroscedasticity Test

The scatterplot below shows data points randomly distributed above and below the horizontal axis, without forming a specific pattern, such as a funnel or a systematic shape. This indicates that the residual variance is relatively constant.

Figure 2. Heteroscedasticity Test Results



Source: SPSS processed data

4.4.2 Multiple Linear Regression Analysis

The multiple linear regression analysis in this study tests and analyzes the effects of auditor independence, professional competence, ethical behavior, professional skepticism, and financial patriotism on audit quality. The coefficients of the variables can be found in table 18, while the regression model is mathematically presented as follows.

$$Y = 0.362 + 0.342X_1 + 0.035X_2 + 0.281X_3 + 0.263X_4 + -0.005X_5$$

Where:

Y = Audit Quality

B₀ = Intercept (constant)

B₁ – β₅ = Regression coefficients

X₁ = Auditor Independence

X₂ = Professional Competence

X₃ = Ethical Behavior

X₄ = Professional Skepticism

X₅ = Financial Patriotism

ε = Error term

4.4.3 Hypothesis Testing Results

Table 20. T- test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.362	0.406		0.893	0.377
X1	0.342	0.124	0.330	2.759	0.009
X2	0.035	0.144	0.027	0.170	0.865
X3	0.281	0.116	0.332	2.411	0.020
X4	0.263	0.108	0.214	2.424	0.020
X5	-0.005	0.122	-0.006	-0.044	0.965

a. Dependent Variable: Y

Source: Respondents processed data

H1: Auditor independence significantly influence audit quality in The Gambia.

According to Table 20, the auditor independence shows a significance value of 0.009, which is less than the significance level of 5% ($\alpha = 0.05$) used to determine the status of the hypothesis. Therefore, the hypothesis that auditor independence significantly influences audit quality in The Gambia is accepted.

H2: Professional Competence significantly influence audit quality in The Gambia.

According to Table 20, professional competence shows a significance value of 0.865, which is greater than the significance level of 5% ($\alpha = 0.05$) used to determine the status of the hypothesis. Therefore, the hypothesis that professional competence significantly influences audit quality in The Gambia is rejected.

H3: Ethical Behavior significantly influence audit quality in The Gambia.

According to Table 20, ethical behavior shows a significance value of 0.020, which is greater than the significance level of 5% ($\alpha = 0.05$) used to determine the status

of the hypothesis. Therefore, the hypothesis that ethical behavior significantly influences audit quality in The Gambia is accepted.

H4: Professional Skepticism significantly influence audit quality in The Gambia.

According to Table 20, professional skepticism shows a significance value of 0.020, which is greater than the significance level of 5% ($\alpha = 0.05$) used to determine the status of the hypothesis. Therefore, the hypothesis that professional skepticism significantly influences audit quality in The Gambia is accepted.

H5: Financial Patriotism significantly influence audit quality in The Gambia.

According to Table 20, financial patriotism shows a significance value of 0.965, which is greater than the significance level of 5% ($\alpha = 0.05$) used to determine the status of the hypothesis. Therefore, the hypothesis that financial patriotism significantly influences audit quality in The Gambia is rejected.

Table 21. Coefficient of Determination (R-square)

Models	
R	0.824 ^a
R-Square (R ²)	0.679
Adjusted R-Square	0.641
Std. Error of the Estimate	0.462

a. Predictors: (Constant), X1, X2, X3, X4, X5

Source: Respondents processed data

According to Table 21 above, the regression results show an R-squared of 0.679, indicating that 67.9% of the variation in audit quality is explained by the independent variables (auditor independence, professional competence, ethical behavior, professional skepticism, and financial patriotism). Other variables not included in the

study, such as regulatory enforcement, time budget pressure, audit firm size, audit fees, and audit objectivity, explained the remaining 32.1% of the research model.

Table 22: Summary of Hypothesis Testing

Hypothesis	Variable	Sig	Decision
H1	Auditor Independence (X1)	0.090	Accepted
H2	Professional Competence (X2)	0.865	Rejected
H3	Ethical Behavior (X3)	0.020	Accepted
H4	Professional Skepticism (X4)	0.020	Accepted
H5	Financial Patriotism (X5)	0.965	Rejected

4.5 Discussion

4.5.1 The Influence of Auditor Independence on Audit Quality

The findings of the study revealed that auditor independence has a positive and a significant influence on audit quality in the Gambia. This result indicates that auditors who maintain a mental attitude free of influence, not controlled by others, and not dependent on others, are more capable of producing reliable and credible audit opinions. Independence enables auditors to objectively assess financial statements, enhancing audit credibility and fostering confidence in financial reporting among stakeholders.

The study's findings support Agency theory, a fundamental theory that explains the relationship between principals (shareholders) and agents (management). In this theory, management possesses more information than shareholders about how the company operates, which creates an information asymmetry between the two parties. Thus, independent auditors serve as a monitoring mechanism planned to mitigate this information asymmetry by providing objective verification of financial reports and determining whether they accurately represent the organization's position.

The significance of auditor independence was also mentioned in the qualitative responses that were collected from respondents. *“Independence remains strong in private practice, although pressure in relation to fees and personal relationships with particular clients sometimes present risks,”* one respondent noted. This answer demonstrates the practical difficulties auditors face in maintaining independence, especially in smaller markets where long-standing client relationships can create familiarity threats. Another point was elaborated by a respondent, who noted that *“independence is often undermined by the relationship between the auditor and client, where in some cases the client pressures firms to amend findings of audits or issue favorable opinions.”* These realizations indicate that, while independence is duly acknowledged as central to the audit, it can only persist when matched with appropriate and ongoing regulatory oversight and ethical rigor, which is in support of research by Manneh et al. (2025), who revealed that independence alone cannot influence audit quality in the absence of strong regulatory enforcement, ethical commitment, and institutional support.

In the case of the Gambia, concerns about independence are shaped by several structural factors in its auditing environment. Several respondents pointed out *“political interference”* and *“executive influence”* as additional challenges auditors face that may affect their independence. For example, one respondent stated in the additional comment of the distributed questionnaire that *“political interference can be one of the biggest challenges in an audit in the Gambia.”* In contrast, another respondent noted that *“there is always bias of the executive on audit reports.”* Circumstances of this magnitude demonstrate how institutional pressures can erode auditors’ independence, especially in the public sector.

This study's findings align with previous empirical research on the influence of auditor independence and audit quality. For example, Manneh et al. (2025), found that in developing economies, independence and audit quality have a positive relationship, and a significant influence on audit quality, while in South Africa, Harber & Marx (2020) found that auditor independence greatly improves audit quality due to the possibility of an independent auditor having the ability to discover irregularities and report them without bias. Similarly, Tjan et al. (2024) found that independence is a crucial factor in enabling auditors to make objective professional judgments. Studies conducted in Indonesia by Hendrawan et al. (2024) and Kurniawan (2023) collectively supports the study's findings, by revealing that independence improves audit quality in public accounting firms in Indonesia.

Similarly, broader studies have also shown consistency with the study findings. Lamba et al. (2020) found that auditor independence had a positive and direct effect on audit quality, with a coefficient of 0.438 and a significance value of 0.020, according to their study findings. According to their research, the quality of financial statement audit results increases with auditors' independence. This requirement is consistent with the State Financial Audit Standard, which stipulates that the Inspectorate's auditor shall be free in both appearance and mental attitude in all matters related to audit work. Also, Muslimin et al. (2024) found that independence has a positive and significant effect on audit quality in East Kalimantan, complementing the current study's findings. The study further emphasized that greater independence in audit procedures is associated with better audit quality. This suggests that the study's results in the Gambian context are not isolated; rather, they are consistent with broader evidence from other regions, indicating that independent auditors tend to produce more reliable, high-quality audit results.

Overall, the study's findings show that auditor independence positively and significantly influences audit quality in The Gambia. The finding also supports the Agency Theory, which was developed in Chapter II, aligning with the institutional realities described in the study and supported by prior evidence from studies such as Manneh et al. (2025), Harber & Marx (2020), Kurniawan (2023), Lamba et al. (2020) and Muslimin et al. (2024). Consequently, both the quantitative analysis and the qualitative feedback from respondents in this study highlight that promoting auditor independence is fundamental to enhancing audit quality in The Gambia. The implementation of mandatory auditor rotation, improved ethical compliance, and greater regulatory oversight may reduce threats to independence and strengthen the credibility of audit reports. Therefore, auditor independence stands out as one of the most obvious and policy-relevant factors influencing audit quality in the Gambia among the factors this study.

4.5.2 The Influence of Professional Competence on Audit Quality

The findings of the study revealed that professional competence a positive but no significant influence on audit quality in the Gambia. Although it has been widely recognized that professional competence is a fundamental element of auditing practice, the empirical analysis in this study did not find sufficient statistical evidence to confirm its influence on audit quality in the Gambia.

The finding is crucial to this study, as it contradicts the theoretical expectation formulated in Chapter II. Earlier in Chapter II, the study uses the Lending Credibility Theory to explain the professional competence variable as a determinant of audit quality in the Gambia, which states that an auditor's technical expertise, such as educational qualification, training years of experience and industrial knowledge, increases the

credibility of audited information, and thus, improves audit quality. The study argued that competence should be vital in The Gambia because of shortages of qualified audit professionals and limited access to continuing professional education, which improves auditors' professional competence. Based on this argument, the study initially expected that professional competence would significantly influence audit quality in the Gambia, but the statistical analysis yielded a different result.

The rejection of competence does not mean the variable lacks value; rather, it shows that, within this study, the variable was not the most decisive explanation of audit quality compared with more immediate professional and institutional factors. The result can be justified on research grounds because professional competence is already a basic requirement expected of auditors, not the main factor distinguishing better audit outcomes in the Gambian setting. In practice, the issue is not only whether auditors have technical knowledge, but whether the working environment allows that knowledge to be used effectively. When audit teams operate under resource limitations, weak enforcement, limited specialist support, and close institutional relationships, technical ability alone will not automatically produce stronger audit quality. This means the rejected result should not be read as evidence that competence is unimportant. It shows that competence alone was not sufficient to explain differences in audit quality, compared with more operationally decisive factors such as independence, ethics, and skepticism.

From a theoretical perspective, this study's findings confirm that competence functions more as an enabling condition than as a stand-alone driver of quality. The lending-credibility theory assumes that knowledge, training, and experience increase confidence in audit work. However, this assumption is stronger when competence is

supported by independence, ethical discipline, and an institutional system that allows professional judgment to be exercised without compromise. In other words, auditors may know what should be done, yet the quality of the final audit still depends on whether they are free, supported, and willing to apply that knowledge rigorously. Therefore, the result does not weaken the theory; it refines it by showing that, in the Gambian context, competence is necessary but not sufficient to improve audit quality on its own.

However, professional competence challenges do exist in the Gambian auditing environment, as respondents indicated. One of the respondents to the qualitative question mentioned that *“one of the most significant challenges of audit quality in the Gambia remains the skills gap, particularly in applying International Standards on Auditing (ISAs) and complex audit analytics.”* The same respondent further emphasized that *“continuous professional development (CPD) programs are insufficiently utilized in the Gambia auditing environment, which may reduce auditors’ technical capacity to perform high-quality audits”*, thereby reducing audit quality.

The structural issue of a limited number of registered qualified auditors in the country was highlighted by another respondent, noting that *“the shortage of qualified auditors has a direct effect on the development of the auditing environment in the Gambia.”* In accordance with this response, the limited availability of highly trained auditors could place significant pressure on existing auditors, potentially compromising the overall consistency of audits. These insights demonstrate that, while professional competence may not be statistically significant in this study, it remains a practical challenge for the auditing profession and environment in The Gambia. The lack of

statistical significance may simply reflect homogeneous skill among respondents or the small sample size in this study.

As mentioned earlier, previous studies have consistently emphasized the importance of professional competence for audit quality worldwide. However, this study and others take a different view; for example, the study by Prabangkara & Fitriany (2020) asserts that professional competence negatively affects audit quality and thus reduces underreporting time. Similarly, a study conducted by Ainun & Djamil (2024) on a Public Accounting Firm in Pekanbaru, Indonesia, revealed that auditors' professional competence does not affect audit quality, supporting the study's findings. Kumalasari et al. (2020) provide additional empirical evidence that complements the study's findings, stating that professional competence does not influence audit quality after conducting a study of public accounting firms in Surabaya, Indonesia.

Furthermore, a study by Rinaldi & Koerniawan (2025) found that professional competence had no significant effect on audit quality. Similarly, Salim & Kho (2025) reported that competence does not affect audit quality in accounting firms in DKI Jakarta, whereas Raihan & Setiyawati (2025) also found that, within Accounting Firms (KAP) in West Jakarta, professional competence does not influence audit quality, providing further evidence supporting the current study's findings.

In addition, the current study's findings are consistent with prior studies published in international journals indexed in Scopus. One study that supports the claim that competence does not influence audit quality is Xiao et al. (2020), who found that increased audit effort, a practical extension of competence, did not significantly affect the issuance of modified audit opinions, particularly in complex audit environments. Similarly, a study by Khalil (2022) found no significant difference in financial reporting

quality between companies audited by Big-4 and non-Big-4 auditors, suggesting that auditor expertise alone does not necessarily determine audit quality.

Again, Khurana et al. (2026) highlighted that auditors' professional judgment and skepticism are influenced by cultural trust, suggesting that technical competence may be moderated by contextual and behavioral factors, thereby limiting its impact on audit outcomes. Other studies, such as Defond et al. (2024), emphasize that institutional and relational factors, including auditor networks and social connections, may play a more critical role than competence alone in determining audit quality, providing further evidence that auditors' professional competence does not, in itself, influence audit quality. These findings collectively support the current study's conclusion that, in the Gambia context, professional competence alone is not sufficient to significantly influence audit quality, as evidenced by the T-statistic of 0.334.

To sum it all up, the study's findings show that, within the tested model, professional competences have no significant influence on audit quality in the Gambia; however, this does not necessarily mean that competence does not play an important role in determining audit outcome quality, especially in the Gambia. Professional competences alone may not necessarily lead to improved high-quality audit outcomes, particularly in cases where higher-level institutional frameworks, robust regulations, professional auditing experience, and the practical ability to apply audit-related technical skills are absent. In the context of the Gambia, the study's findings suggest that audit quality will not be improved by only providing professional training to auditors, but rather, by creating institutional frameworks, legal structures, and organizational systems within which competencies can increase the quality of audits, and be able to embrace and fully utilize the competencies acquired during professional

training. Therefore, the rejection of H2 must be seen as a testament to the fact that the professional competence of auditors is indeed valuable. Still, its value is determined by the professional setting in which auditors work.

It is therefore very important, in the context of the Gambia, that strengthening professional competence through expanded training programs, improved CPD participation, and enhanced professional certification opportunities remain essential. This is crucial in tackling the skill gaps and improving the overall development of the audit environment in the Gambia.

4.5.3 The Influence of Ethical Behavior on Audit Quality

The findings of this study indicate that ethical behavior is positively correlated and has a significant influence on audit quality in the Gambia. This result highlights that integrity, objectivity, confidentiality, and professional behavior by auditors in ensuring that they perform their duties responsibly to the best of their abilities and in a manner that manifests the public interest has a positive and a significant influence on audit quality in the Gambia. Ethical behavior serves as the foundation for maintaining credibility and public trust in the auditing profession, which is responsible for providing independent assurance on the credibility of financial information. Maintaining ethical conduct and compliance with ethical standards, such as the IFAC Code of Ethics, ensures impartiality and resistance to pressures that could compromise auditors' judgments, which aligns with the Ethical Theory explained in Chapter II.

The finding of this study is crucial as it shows alignment with the theoretical expectation formulated earlier in Chapter II. The study operationalized ethical behavior as the auditor's compliance with the moral and professional benchmarks and can be evaluated using indicators such as integrity, objectivity, confidentiality, and professional

behavior. The theory formulated in this study to measure the influence of ethical behavior on audit quality is grounded in Ethical Theory, which posits that the virtues and duties of professional behavior should enhance the substantive trust placed in audit work. Based on this, the study initially expected in Chapter II that ethical behavior would influence audit quality in the Gambia. However, this expectation was empirically supported in the Gambian context, as direct statistical relationship was observed.

However, the study respondents noted several ethical challenges presence in The Gambia's public and private sectors; for example, one respondent stated that *"both public and private sectors face similar ethical and competence challenges regarding audit quality in The Gambia."* This view has highlighted that concerns about ethical behavior are not confined to a single sector but represent a broader professional issue. Another respondent further emphasized that factors such as *"corruption"* and *"weak compliance with audit procedures"* can negatively affect the quality of audit reports in The Gambia if strong ethical regulations are not put in place. In accordance with this view, some public institutions do not fully comply with audit processes, and audit findings are sometimes ignored or undermined by the authorities. A responder noted that *"audit quality plays a pivotal role in society by identifying loopholes in institutions, but some public institutions do not comply with audit procedures, and government offices sometimes undermine audit reports."*

From a theoretical perspective, the study's findings suggest that ethical behavior may be a necessary condition for high-quality audits in the Gambia. While ethical standards may guide an auditor's conduct and professionalism, high-quality audits are ultimately displayed in specific audit activities, such as collecting and evaluating evidence, assessing risk, and managing client pressure. This perspective aligns with the

study's logic, which holds that ethical commitment provides the basic foundation for professional behavior. In summary, ethical behavior directly affect audit quality in the Gambia.

However, the present finding is consistent with previous studies, which indicate that auditor ethical behavior directly influence audit quality. For example, auditors in public accounting companies in Indonesia, as listed in the Indonesian Institute of Certified Public Accountants Directory, reported that auditors' ethical behavior has a positive effect and a significant influence on audit quality (Yulianti et al., 2022). This suggests that an auditor will increase public confidence in audit results and enhance the quality of audit outcomes if they adhere to all requirements, responsibilities, virtues, and principles of objectivity and confidentiality. Additionally, according to a study by Yulianti et al. (2024), auditor ethical behavior and audit quality are significantly positively correlated, indicating that auditors who uphold higher ethical standards generate audits of superior quality. As a result, high ethical standards among auditors signify adherence to the code of ethics and produce excellent audit results.

These findings demonstrate the role of ethics in sustaining public trust in the auditing profession. The same results have been noted in other studies, for instance, Sarwar et al. (2024) noted that there is a positive relationship between ethical behavior and audit quality, thus it is further strengthened by strong corporate ethical values. Similarly, research by Alsughayer (2021) and Kamil & Fathonah (2020) revealed that auditors adherence to professional ethics has a significant influence on audit effectiveness and credibility.

Furthermore, a study by Sarwar et al. (2024) found similar results, supporting the current study's findings. Their study shows that ethical behavior had a direct

coefficient of 0.16 and a significance value of 0.001 for audit quality, revealing that auditors' ethical behavior had a positive and a significant influence on audit quality. This indicates that the ethical behavior of auditors does have a direct significant influence of audit quality among auditors in Pakistan. Their study also concluded that strong corporate ethical values can enhance the consideration of ethics in audit quality. Firms that prioritize auditors' ethical behavior report higher audit quality, providing regulators and stakeholders with useful information.

The study revealed that The Gambia's audit environment is characterized by a small, closely knit professional environment, institutional relationships, weak enforcement, and persistent accountability issues. In this scenario, the structural pressures may be too strong for ethical ideals to have any effect. Therefore, maintaining strong ethical conduct is of vital importance in producing high quality audit in the Gambia. Indications from the qualitative responses show that, in the absence of sufficient institutional frameworks, adhering ethics may be difficult to achieve in the Gambia, and thus may not a significant influence on audit quality.

In conclusion, ethical behavior has a positive correlation and a significant direct influence on audit quality in The Gambia, as measured by the model tested in this study. This finding emphasizes the importance of ethics in auditing; as it indicates that ethics directly translate into measurable audit quality. Therefore, improving audit quality in The Gambia should not rely solely on ethical exhortation. Greater impact is likely to come from combining ethics training with stronger regulatory enforcement, better audit supervision, enhanced professional skepticism, and practical institutional safeguards that allow auditors to act on ethical principles in actual audit engagements. This conclusion is consistent with the evidence from various studies such as, study by Sarwar

et al. (2024), Alsughayer (2021), Kamil & Fathonah (2020), Yulianti et al. (2022), Yulianti et al. (2024), and Yulianti et al. (2024) collectively revealed that auditor's ethical values does have a direct significant influence on audit quality.

Principles of professional ethics force some auditors to act with utmost courage, honesty, wisdom, and responsibility in building trust and making decisions. Consequently, strengthening ethical awareness and professional integrity among auditors remains essential, especially in The Gambia. Professional bodies such as the Gambia Institute of Chartered Accountants (GICA) and Financial Reporting Oversight Board (FROB) should continue to promote ethical training programs and enforce strict adherence to professional codes of conduct.

4.5.4 The Influence of Professional Skepticism on Audit Quality

The results of this study show that professional skepticism has a positive and a significant influence on audit quality in the Gambia, meaning that H4 is accepted. This finding indicates that auditors who maintain a questioning attitude, verification mindset, critical assessment and alertness to red flags are able to significantly influence audit quality in the Gambia. Maintaining professional skepticism means that an auditor must look beyond management's assertions and obtain sufficient and appropriate audit evidence before concluding his/her findings. This is a foundational principle of ISA 200, which requires auditors to maintain a skeptical frame of mind throughout the audit engagement.

This finding is significant because it aligns with the theoretical expectation developed in this study. In Chapter II, professional skepticism was presented as a critical determinant of audit quality because it reflects a questioning mind, careful judgment, and a critical evaluation of audit evidence. The study also argued that, in the

Gambian context, professional skepticism should be especially important because audits often rely heavily on management representations and because insufficient skepticism can weaken the detection of irregularities. For that reason, the study initially expected professional skepticism to have a direct positive and a significant influence on audit quality. However, the empirical result has confirmed and supported this expectation in the context of the Gambia.

The study respondents also highlighted the importance of professional skepticism in the Gambia, noting the unavailability and reliability of financial information, which are key to a quality audit outcome. *“The provision and availability of information affects audit quality,”* as noted by one respondent. This implies that in the absence of information, auditors’ skepticism becomes insignificant, and thus cannot influence audit quality. Another respondent also noted that *“weak internal control”* and the *“lack of specialized experts in certain sectors”* make the work of auditors more challenging, especially when the required information and documents are not presented to them.

Other respondents have equally highlighted that the tools and data available to auditors can influence the effectiveness of their work, especially in audit engagements. According to one response, *“the tools auditors use and the quality of information they have to work with significantly affect audit outcomes.”* These observations suggest that professional skepticism must be supported by adequate resources and access to reliable information to produce reliable and quality audit reports.

The field condition presented in the study provides additional insight into the lack of professional skepticism in the Gambian context. The study notes that the Gambian auditing environment features weak professional enforcement, close

professional relations, limited professional development, and managerial reliance. Additionally, the study of behavioral and institutional conditions describes how practical analytical skepticism can be weakened. In these circumstances, auditors may recognize the need for skepticism. Still, they may be incapable of exercising it to the degree necessary to produce quantifiable improvements in professional auditing standards.

From a theoretical point of view, this result suggests that professional skepticism is important in principle, thus emerging as a strong direct determinant of audit quality in practice. A skeptical attitude may help auditors question explanations and evaluate evidence more critically. This is also depended on whether auditors have the institutional support, technical competence, independence, time, and authority needed to act on that skepticism during the audit process. In other words, skepticism may exist at the attitudinal level without being fully translated into observable audit-quality outcomes. This interpretation remains consistent with the study framework, which treats audit quality as a multidimensional outcome shaped by institutional, behavioral, and professional factors rather than by any single factor in isolation.

The results of this study are consistent with previous research, for instance, research by Tjan et al. (2024) and Rustandi (2025) collectively found that the auditor's professional skepticism has a positive and significant influence on audit quality. Similarly, Asmoro et al. (2022) also found that auditor's professional skepticism positively and significantly influence audit quality among auditors in the big 10 public accounting firms (KAP) in Indonesia. The study further emphasized that auditors with a skeptical mindset, who are not easily convince possess great ability to detect irregularities and produce reliable audit outcome.

Furthermore, **Cilliers (2023)** demonstrated that skeptical auditors are better equipped to evaluate complex financial information and identify potential risks. In The Gambia, improving audit quality can be accomplished through institutional support, advanced auditing methodologies, and continued training to develop professional skepticism. Similarly, a study by Rinaldy & Anwar (2021) also found that auditors' professional skepticism has a positive relationship and a direct significant influence on audit quality, supporting the current study's findings. The findings further demonstrated that increased auditor professional skepticism is associated with improved audit quality. The greater the application of professional skepticism, the higher the quality of the audit report.

To sum up, professional skepticism has a positive and a significant direct influence on audit quality in The Gambia, as tested in this study. This means that professional skepticism is an important determinant of audit quality, especially in the context of the Gambia, suggesting that professional skepticism lead to an improvement in audit quality in the Gambia. The results also emphasized that other factors, such as enhanced institutional oversight, professional independence, effective enforcement, and technical competence, must also be in place. Regarding this, the present finding aligns with previous studies, such as Tjan et al. (2024), Rustandi (2025), Asmoro et al. (2022), Cilliers (2023), and Rinaldy & Anwar (2021), who collectively found and reported that professional skepticism positively and significantly influence audit quality. In this sense, it may be concluded that Gambian audit quality cannot be only improved by simply increasing auditors' level of professional skepticism; rather, it must create a unique set of professional and regulatory circumstances in which audit quality can be improved collectively.

4.5.5 The Influence of Financial Patriotism on Audit Quality

The results of this study indicate that financial patriotism has a negative relationship and does not have a significant influence on audit quality in the Gambia, meaning that the hypothesis, which suggests that financial patriotism significantly influence audit quality in the Gambia is rejected. This finding suggests that auditors' commitment to safeguarding the public interest and financial stability as a national responsibility does not significantly affect their professional judgments when performing audit engagements and thus does not influence the quality of audit reports.

This finding is important because it did not support the initial theoretical expectation developed in the earlier stage of this study. In Chapter II, financial patriotism was introduced as an emerging concept referring to the auditor's commitment to protecting financial stability and the public interest as a national duty. The study further argued that, in developing economies such as The Gambia, financial patriotism could function as a behavioral reinforcement mechanism that encourages auditors to resist opportunistic pressure, uphold public accountability, and protect national financial integrity. On that basis, the study hypothesized that financial patriotism would significantly influence audit quality in the Gambia. However, the empirical evidence did not confirm that expectation.

The rejection of financial patriotism does not mean the variable lacks value; rather, it shows that auditors generally perform their work through professional rules, evidence, and reporting discipline rather than through national sentiment. In a small audit environment such as The Gambia, financial patriotism may be too broad and abstract to serve as a clear, day-to-day management factor in audit engagements. Some auditors may interpret patriotism as protecting the public interest, while others may

associate it with protecting institutions from criticism. Because the idea can be understood in different ways, it is less likely to shape audit practice consistently. For that reason, the rejected result is sensible: audit quality in this setting is driven more by practical professional behavior than by a broad sense of national financial loyalty.

From a theoretical perspective, this study's findings confirm that financial patriotism does not have a stable or single direction within audit theory. From an agency perspective, auditors are expected to protect accountability by remaining objective and independent. A patriotic orientation may support that role when it is understood as service to the public interest, but it may also create tension when it encourages loyalty to state institutions, political interests, or national image. Because the concept can strengthen accountability in one situation and weaken objectivity in another, it is better understood as a contextual influence rather than a direct determinant of audit quality. The rejected result therefore makes conceptual sense: established professional principles provide a clearer explanation of audit quality than an emerging concept whose meaning and practical boundaries are still unsettled.

The unique circumstances surrounding Gambia support the interpretation of this finding. The Gambia's auditing environment is characterized by a small professional setting, close social and organizational relationships, weak enforcement, political influence in some parts of the public sector, and ongoing concerns about financial accountability. In such environments, institutional or national loyalty may not lead to higher audit quality. Instead, it could exercise a more insidious form of pressure on auditors to defend domestic institutions, avoid reputational risks to public entities, or soften reporting in the name of national stability. In such a context, the positive definition of strong national loyalty, or patriotism, creates ambiguity and conflict in

professional settings. This possibly explains why, in the context of the current study, financial patriotism, although appealing, was not a key direct driver of audit quality.

Another reason the study's findings show that financial patriotism has no direct influence on audit quality in the Gambia is that the current study itself acknowledged that financial patriotism is still an emerging concept, with a lack of direct empirical studies in the auditing and accounting field. It was stated that almost no research has examined the impact of economic loyalty on audits in developing countries. This indicates that H5 was testing a concept that is still relatively underdeveloped both theoretically and empirically. It follows that the non-significant result is not to be interpreted solely as the hypothesis failing, but as an indication that the concept in question may require substantial improvement before it can be viewed as an adequate explanatory factor in audit-quality research.

In addition, qualitative feedback from respondents indicated broader political and institutional factors that may indirectly influence perceptions of auditing in the Gambia. One respondent noted that certain public comments seem to undermine and dismiss audit opinions, suggesting that the auditor's opinion is a personal opinion rather than a professional opinion supported by evidence. These perceptions can further damage the already limited public confidence in the auditing profession. Another respondent emphasized that audit serves as an important corporate governance mechanism, stating that the effectiveness of governance systems is often reflected in the quality of audit outcomes. These responses highlighted the broader institutional context in which auditing operates in The Gambia.

Although the concept of financial patriotism has been explored in the literature as a factor that could influence auditors' decision-making at the professional level, this

study shows that auditors in The Gambia base their audit decisions on professional auditing standards and ethical principles rather than on national loyalty. This suggests that auditors may have recognized the importance of professional independence and of applying global auditing standards rather than national considerations.

Another possible explanation for the insignificance of financial patriotism is that the concept is relatively new in the auditing literature and may not yet be widely understood or consciously recognized by practicing auditors, especially in small economies like the Gambia. As a result, respondents may not perceive financial patriotism as a factor that directly influences their professional decisions during the audit process. That being observed, future research should focus more on this concept to know how it can directly affect auditors and their reports.

Furthermore, auditors worldwide adhere to auditing standards such as the International Standards on Auditing (ISA) and the IFAC Code of Ethics, which emphasize the importance of professional independence and objectivity. These standards require auditors to perform their duties in the public interest and to avoid any bias or external influence. Therefore, professional obligations may override any personal or national loyalties that auditors might hold. Thus, although financial patriotism may be relevant in broader discussions of economic governance and national development, the results of this study suggest that it does not play a significant role in determining audit quality in The Gambia.

Overall, the study's findings show that financial patriotism had no significant direct influence on audit quality in The Gambia within the model tested. This finding should not be interpreted to mean that public-interest commitment is irrelevant to auditing. Rather, it suggests that financial patriotism is not yet a stable or clearly bounded

predictor of audit quality in this context. Its effect may be indirect, conditional, or dependent on how auditors resolve the tension between loyalty to national interests and loyalty to professional objectivity. Therefore, future research should treat financial patriotism with caution, refine its operational definition more carefully, and distinguish between patriotism as public-interest responsibility and patriotism as institutional or national loyalty. For the present study, the evidence indicates that audit quality in The Gambia is shaped more clearly by established professional variables than by this emerging patriotic concept.

4.6 Research Implications

4.6.1 Theoretical Implications

The study's findings have revealed that auditor independence, ethical behavior, and professional skepticism all have a positive and a significant influence on audit quality, providing empirical evidence from the Gambia. These findings also support Agency Theory, Ethical Theory, and Professional Skepticism Theory by emphasizing that independent auditors help reduce agency conflicts and enhance objectivity, ensuring adherence to moral principles and professional integrity in reporting, and fostering a questioning mindset and critical evaluation to improve the detection of misstatement in audit engagements. Additionally, professional competence and financial patriotism show statistically insignificant values, indicating that they do not influence audit quality in the Gambia. This suggests that technical expertise alone cannot guarantee a high-quality audit without strong ethical values and professional independence. Similarly, loyalty to the state cannot guarantee high-quality audits, suggesting that auditors tend to prioritize professional standards and ethical guidelines over national economic considerations when performing their duties.

4.6.2 Practical Implications

The study reveals that auditor independence, ethical behavior, professional skepticism, and competence are crucial for improving audit quality in The Gambia. It advises regulators to impose stricter auditor rotation and non-audit service restrictions to enhance objectivity. Furthermore, it stresses the importance of ethics training and compliance with the IFAC Code of Ethics. The emphasis on professional skepticism suggests that auditors should foster critical thinking during training. Finally, while professional competence lacks statistical significance, continuous education and training in international standards remain vital for auditor development. These findings advocate for a comprehensive approach integrating regulation, ethics, and professional growth.

4.7 Research Limitations

The study encountered several limitations and obstacles despite its contribution. Firstly, the lack of an exact number of auditors working in audit institutions in the Gambia limits data availability, making this study more vital for shedding light on country-specific deficiencies. Another limitation encountered during this study was the unwillingness of auditors to complete the questionnaire, especially those in the private sector. The lack of literature on the Gambian context was also a major limitation throughout this study.