



Contents lists available at [Journal IICET](#)
JPPi (Jurnal Penelitian Pendidikan Indonesia)
ISSN: 2502-8103 (Print) ISSN: 2477-8524 (Electronic)
Journal homepage: <https://jurnal.iicet.org/index.php/jppi>



The effect of auditor's competence, experience, professional ethics, and auditor's professional skepticism on the auditor's ability in detecting fraud

Salman Jumaili^{*}, Sri Rahayu, Rahayu Rahayu
Fakultas Ekonomi dan Bisnis, Universitas Jambi, Indonesia

Article Info

Article history:

Received Jun 11th, 2022
Revised Jul 17th, 2023
Accepted Aug 17th, 2023

Keyword:

Competence,
Auditor experience,
Professional ethics,
Auditor professional skepticism,
Fraud detecting

ABSTRACT

The Internal Auditor in Higher Education is the Internal Supervision Unit which is a Lecturer with Additional Tasks appointed by the Higher Education Leader whose task is to assist the leader in supervising, evaluating, and reviewing non-academic activities. This study analyzes the influence of competence, experience of auditors, professional ethics, and professional skepticism of auditors on the ability of auditors to detect fraud (Survey of SPI Members of State Universities in Indonesia). This study used a questionnaire survey method with the number of respondents 47 people. The data is processed using smart PLS 3.0. The results of the study indicate that in the SPI PTN members, only Competence affects the Auditor's Ability to Detect Fraud, while the other variables are Auditor Experience, Professional Ethics, and Auditor Professional Skepticism have no effect.



© 2023 The Authors. Published by IICET.
This is an open access article under the CC BY-NC-SA license
(<https://creativecommons.org/licenses/by-nc-sa/4.0>)

Corresponding Author:

Salman Jumaili,
Universitas Jambi
Email: salman.jumaili@unja.ac.id

Introduction

Fraud is a latent danger that threatens the world. In the public (non Private) sector, fraud is carried out in the form of leakage of the State Revenue and Expense Budget (APBN), while in the private sector, fraud occurs in the same form, namely inaccuracy in spending sources of funds. Fraud has two categories, namely fraud which is not a crime that is categorized as an operational risk, and fraud which is a criminal act is categorized as an illegal risk (ACFE, 2016).

Until now, fraud has still become a problem. Almost all institutions have fraud problems. The actors of fraud exist at all levels, whether at the upper class or the lower employee class. Therefore, it is necessary to pay attention to various parties to be aware, alert, and care in the workplace environment against the potential for fraud (ACFE, 2019). Internal and external auditors detect fraud. Internal auditors' role is still not really as high as external auditors. Although internal audit's role in detecting fraud is still low, several cases of fraud have also been detected and even revealed by internal auditors.

Internal auditors in the government are carried out by BPKP and the Inspectorate. The internal audit focused on improving financial reports through the level of standard compliance. The role of the Inspectorate at the ministry level is supported by the Internal Supervisory Unit (SPI), which is a supervisory unit formed to assist in the implementation of supervision over the implementation of unit tasks within the Ministry. In the Ministry of Education and Culture, the function of the internal auditor at the University is carried out by SPI

which is under the Rector where one of its functions is to assist the Chancellor in carrying out supervision which includes inspection, control, assessment, presentation, evaluation, suggestions for improvement of the University's policies and work programs,

The term fraud is different from the term errors (Setiawan, 2008). The main factor that distinguishes them is the action, whether it is intentional or not. If the action is done intentionally, it is called fraud and if the action is done unintentionally, it is called error. Detecting fraud is not easy, because it must go through appropriate procedures to obtain strong evidence. This study uses several factors that affect the detection of fraud, namely competence, auditor experience, professional ethics, and professional auditor skepticism.

Competence is an attitude that must be possessed by an auditor which is obtained by using sufficient technical expertise and training as an auditor. The ability possessed by the auditor includes knowledge and experience in the field of auditing and accounting. Collective auditors must have adequate professional skills to carry out audit duties. In carrying out the audit process, the auditor needs good knowledge, experience, education, and training because it will help the auditor to detect fraud.

Next, the factor that influences fraud detection is experience. The success of an auditor in detecting fraud can be influenced by experience. Auditor experience is an important factor in indicating auditor performance. Auditors that have a lot of experience will easily detect fraud by already knowing the points that are prone to abuse. Experience is the auditor's involvement during financial statements whether in terms of duration and tasks taken (Suraida, 2005).

Another factor that affects the detection of fraud is professional ethics. Ethics has a relationship with norms or is closer to morals. To maintain public confidence in the performance of auditors in general so that the reports produced can be trusted. Therefore, it is very important for the auditor to maintain a professional attitude and implement a code of ethics because it is directly related to the service and credibility of the auditor (Arens, Elder, Beasley, 2011).

The final factor influencing fraud detection is professional skepticism. The state financial audit standard (SPKN) 01 paragraph 23 (2007) states that in carrying out the preparation of the audit report, the auditor must use his professional skills. Then proceed with paragraph 30 which requires the auditor to have an attitude of professional skepticism. The attitude of professional skepticism is used by the auditor when carrying out the collection of audit evidence and evaluating the adequacy of audit evidence. This attitude does not mean the auditor is distrustful and considers the auditee to be dishonest when collecting and evaluating evidence. However, this attitude is indicated by the attitude of the auditor who is not easily satisfied and sufficient with the less convincing evidence provided by management.

Sartika (2015) revealed that competence significantly effects fraud detection. This means that the more auditors take part in the training that is made, the more auditors will have the expertise and can assist the auditors in detecting fraud. Research conducted by Mokoagouw, Linje and Natalia (2018), Ningtyas., I, Harun and Emily (2018), Bimantara., R & Sutjipto (2018), Sari Yulia & Nayang (2018), Suganda, Sri and Tri (2018) which shows that auditor experience has a significant effect on fraud detection. This means that the more experienced an auditor is, the higher or better he will be in detecting fraud. The experience that the auditor has will increase his understanding of the causes of fraud so that it will be easier for the auditor to detect fraud. Research conducted by Idawati (2020) found that professional ethics, auditor experience, and skepticism from professional auditors had a major impact on detecting fraud in financial statement preparation.

This study refers to research conducted by Idawati (2020) which examines the influence of professional ethics, auditor experience, and skepticism toward fraud detection and Sartika (2018) which examines the effect of independence, competence, professional skepticism and professionalism on the ability to detect fraud (fraud) on auditors at the BPK RI Jambi Province Representative. Also research conducted by Ningtyas, Delamat, & Yuniartie (2018) which examines the effect of experience, expertise, and professional skepticism on fraud detection (empirical study at BPK RI Representative of South Sumatra).

In this study, the object selected was SPI team at Universities of The Ministry of Education, Culture, Research, and Technology (Kemendikbud Ristek) of the Republic of Indonesia. The reason for choosing this object is due to the role and function of SPI in Higher Education which plays a major role in supporting and helping University Leaders carry out good governance in carrying out the Tri dharma functions of Higher Education.

Agency Problems in Government Organizations

Halim and Abdullah (2008) describe the existence of agency relation in government, both at the local government level and the Regional Work Units (SKPD). The scope of the relation among agencies in

government is broader than private organizations. This is because the organization is under a government agent directly as the agent for the community.

Higher education is one of the government organizations which also as an agent. The university carries out the mandate to manage educational activities and education funds from the principal. Principals in PT are the Ministry of Education and Culture and the Supervisory Board of PT, and Agents are the Heads of Higher Education and their staff. For a smaller scope of governance, the principal is the Chancellor as the Head of the PT and the agent is the Bureau and its staff.

Detection according to the Big Indonesian Dictionary (KBBI) is a process or method of detecting. Meanwhile, according to Sunanto (2015), fraud is an act that is carried out intentionally and is an act that violates the law in order to obtain an advantage, which is carried out by concealing facts or fraud and coercion. So, fraud detection is a process or method of detecting an action. that is done intentionally and is an act that violates the law in order to obtain an advantage, which is carried out by concealing facts or fraud and coercion.

The auditor is someone who carries the public's trust, therefore, the auditor must have the ability to be used in carrying out audit tasks. One of the capabilities that must be possessed by the auditor is the ability to detect fraud that may occur in their audit assignments.

In this study, the auditor's capability in identifying fraud means that he will be able to find out the illegal activities which caused miscommunication intentionally in financial reports. The method that can be used to detect fraud is to look for signs, signals, or red flags of an action that is suspected of causing or potentially causing fraud. Types of fraudulent acts are related to symptoms that can be used as signals of fraud. Hillison et al (2004) conveyed several forms of fraud signals, including missing documents, double payments, unusual amounts at the beginning of the accounting period, complaints from customers, unreasonable payments or expenses, and so on. -other.

After knowing how to detect fraud, an auditor, especially a government auditor, is obliged to pay attention to his attitude in accordance with professional standards because if it is not followed by the attitude of the auditor himself, this method will be in vain. The auditor may fail to detect fraud that has occurred or even after knowing the existence of the fraud, the auditor is involved in hiding the fraud. The minimum attitude that must be maintained by the auditor is in accordance with the general standards of the profession, namely the attitude of independence, competence, and experience.

The first general standard (SA Section 210 in SPAP 2011) states that the audit must be carried out by one or more persons who have sufficient technical expertise and training as an auditor. The technical expertise and training of the auditor which in this case reflects the competence of the auditor. The auditor should understand any criteria used. Aside of that, he also should be competent in identifying the type and facts collected in order to reach the correct conclusion (Arens,et al, 2008)

Jusup (2014) stated that someone is called to be competent if he knows an expert to complete any tasks that he is supposed be to responsible for. Auditor competence is a special skill possessed by an examiner who is recognized as being able to use theory and practice to carry out his profession.

Halim (2008) explained three factors that must be fulfilled by an auditor in order to be a competent auditor. The three factors are 1. Bachelor in accountant, 2. Experience in auditing, and 3. When he is pursuing a professional auditor, he also continues his professional education.

So, to achieve expertise as an auditor one must have obtained formal education, and adequate technical training which is then developed through auditing practice experience. So, the competence of auditors is auditors who with sufficient and explicit knowledge and abilities can conduct audits objectively, carefully, and thoroughly.

The experience of auditors in conducting audits of financial statements is one of the factors that affect audit quality. Experience is a learning process and the addition of potential development of behavior from both formal and non-formal education or it can also be interpreted as a process that leads a person to a higher pattern of behavior (Singgih and Bawono, 2010)

Auditor experience is a combined accumulation of all that is obtained through interaction. So it can be concluded that the experience of an auditor is a person who has expertise in the field of auditing and who always learns from events in the past.

According to Agoes (2004) auditor experience is an auditor who has a better understanding and can to provide reasonable explanations for errors in financial statements and can classify errors based on audit objectives and the structure of the underlying accounting system.

Experience is a process in increasing the potential possessed by a person. Many people believe that the more experienced a person is in his work, the better his work results will be (Trisna and Aryanto, 2016). Experience is very important in the context of an auditor's obligation to his duties to meet auditing standards.

Indicators of auditor experience according to Knoers and Haditono According to research by Singgih and Bawono(2010) there are 2 indicators related to audit experience, including: 1) Length of time as an auditor: Length of service as an auditor creates a structure in the auditor's assessment process. This structure determines the selection of auditors, and understands and reacts to the scope of duties; 2) Frequency of inspection work: Technically, the more tasks he does, the more he will hone his skills in detecting something that requires special treatment or treatment, which is often found in his work and has very varied characteristics.

If someone does the same job continuously, it will be faster and better at completing it. This is because he has really understood the technique or how to solve it, and has experienced many obstacles or errors in his work, so he can be more careful and careful in completing it.

Agoes provides an explanation of the nature of ethics, where it is said that the word ethics has a basis in Greek, namely *ethos* (single word) which has meaning as a house, field, residence, behavior, culture, thought, soul, actions, and understanding. In addition, the plural of *ethos* is the word *ta etha*, which has a meaning as culture. It can be concluded that the notion of ethics has a relationship with norms or is closer to morals. The word *moral* itself has a Latin basis, namely the word *mos* (singular), and also *mores* (plural) which has meaning as culture, norms, behavior, thoughts, actions, thoughts, goodness, and views of life.

What makes the implementation of the code of ethics in every audit activity very important to be carried out by every auditor due to the need to maintain public trust in the performance of auditors in general so that the resulting report can be trusted as a valid result. This also applies especially to users of audit services, where the performance of the auditor will greatly affect the results they want and if the results are not trusted by the public and are considered invalid, it can have a comprehensive impact on the position of the auditors themselves. Therefore, it is very important for the auditor to maintain a professional attitude and implement a code of ethics because it is directly related to the service and credibility of the auditor (Arens et al, 2011).

Professional skepticism means that the practitioner or auditor gives a critical assessment of the matter, asks questions to explore the case, and questions the validity of the evidence obtained and is also alert to evidence that contradicts or leads to questions about the reliability of documents or representations by responsible parties. answer. In other words, you must be critical of statements that can lead to opinions on certain interests that are not objective about the problems at hand.

Arens et al. [6] added that the audit process must always make preparations beforehand and must be carried out with a mental attitude of professional skepticism in all matters related to the work contract. Professional skepticism according to Arens (2011) is a form of attitude and view that is neutral or impartial and alert to all documents of evidence in the audit process. Practitioners are not required to always see management as a liar, but open to the idea that management has the possibility to direct evidence to their particular interests. Professional Skepticism specifically in auditing, Professional Standards for Certified Public Accountants (IAPAI) (2013).

Operating Variables and Hypotheses

This study uses two kinds of research variables, namely the dependent variable and the independent variable. The dependent variable is the variable that is the main concern of the researcher or the main variable that is appropriate in the investigation. The dependent variable is often called the dependent variable (Sekaran & Roger, 2017). The dependent variable in this study is fraud detection (Y). While the independent variable is a variable that affects the dependent variable, both positively and negatively (Sekaran & Roger, 2017). The independent variables in this study are Competence (X₁), and Experience (X₂). Professional Ethics (X₃) and Professional Skepticism (X₄).

Fraud detection can be measured by two indicators, including: a. Knowledge of fraud. b. Ability in the detection stage. This variable was measured using the Prasetya (2019) instrument using a Likert scale.

Competency variables can be measured using indicators, namely: 1. Mastery of Accounting and Auditing Standards, 2. Insights on Governance, 3. Expertise Improvement. This variable was measured using the Dewi [24] instrument using a Likert scale. Each respondent was asked to answer 5 Likert scale.

Variable of Auditor Experience can be measured Indicators related to audit experience, among others: 1. Length of time as an auditor, 2. Frequency of audit work. This variable was measured using the Oklivia and AanMarlinah (2014) instrument using 5 Likert scale.

Based on the theoretical basis and research problem formulation, the relationship between Competence (X1), Experience (X2), Professional Ethics (X3), Professional Skepticism (X.4) and Fraud Detection (Y) can be seen in Picture 1.

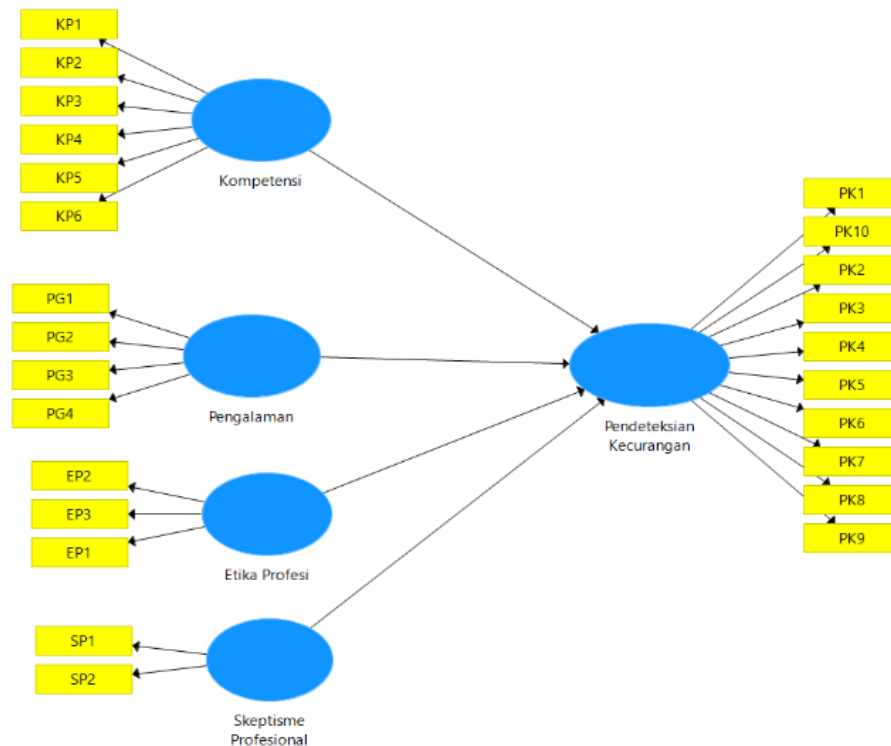


Figure 1. Research Model

Research Hypothesis:

H1: Competence has an effect on fraud detection.

H2: Professional Ethics a has an effect on fraud detection.

H3 : Auditor experience has an effect on fraud detection.

H4 : Professional Skepticism has an effect on fraud detection.

Results and Discussions

The population in this study are members of the Internal Supervision Unit of State Universities at the Ministry of Education and Culture of the Republic of Indonesia. Based on data from the Ministry of Education and Culture, in 2020, the number of state universities was 86. Questionnaires were distributed using a Google form and distributed through the SPI PTN Indonesia WhatsApp group during June - September 2021 and a sample of 49 people was collected. From the answers given, there were 2 incomplete answers so that the sample processed in this study became 47.

The data of this study were tested by Structural Equation Modeling (SEM) using the SEM-PLS program. Consequently, the researcher will assess the outer model and inner model. Assessment of the validity and reliability of the model using the Outer mode. While the Inner model is used to predict the relationship between latent variables. Researchers will follow the SEM-SMART PLS modeling procedure, namely model conceptualization, algorithm analysis, bootstrapping to determine the structural model, obtaining path diagrams/drawings, and conducting tests for structural models.

Outer Model Test Results

Outer loading is done to test the validity of the research indicators for each variable used by the researcher. The threshold used is 0.7, meaning that the indicator can be used if it has a factor loading value above 0.7. Researchers carried out two stages of testing because in the first testing stage there were two indicators that had values below 0.7. The test results can be seen in Table 1.

Table 1. Outer Loading Result (First Step)

	Etika Profesi	Komp	PendetekKecurangan	Pengalaman	SkeptismeProfesional
EP1	0.752				
EP2	0.938				
EP3	0.877				
KP1		0.773			
KP2		0.828			
KP3		0.903			
KP4		0.552			
KP5		0.464			
KP6		0.749			
PG1				0.905	
PG2				0.909	
PG3				0.95	
PG4				0.899	
PK1			0.896		
PK10			0.644		
PK2			0.877		
PK3			0.82		
PK4			0.645		
PK5			0.697		
PK6			0.384		
PK7			0.717		
PK8			0.598		
PK9			0.729		
SP1					-0.614
SP2					0.93

Based on Table 4.2, there are five indicators for the Fraud Detection variable, namely PK 4, PK 5, PK 6, PK 8, and PK 10 which are invalid with each loading factor value below 0.7. In the Competency variable, there are two indicators for KP 4 and KP 5 which are not valid. These two indicators were also excluded from the next validity testing model. Furthermore, there is one indicator for the invalid Professional Skepticism variable, namely SP1. These invalid indicators are then removed from the model for further validity testing. The results of the second outer loading test can be seen in Table 2.

Table 2. Outer Loading Result (Second Step)

	Etika Profesi	Kompe	Pendeteksian Kecurangan	Pengalaman	Skeptisme Profesional
EP1	0.704				
EP2	0.942				
EP3	0.902				
KP1		0.783			
KP2		0.881			
KP3		0.901			
KP6		0.734			
PG1				0.901	
PG2				0.906	
PG3				0.955	
PG4				0.899	
PK1			0.907		
PK2			0.942		
PK3			0.875		
PK7			0.802		
PK9			0.779		
SP2					1

Based on Table 2, all indicators have been declared valid, because they already have a loading factor value of more than 0.7. Therefore, the researcher can proceed to the next test.

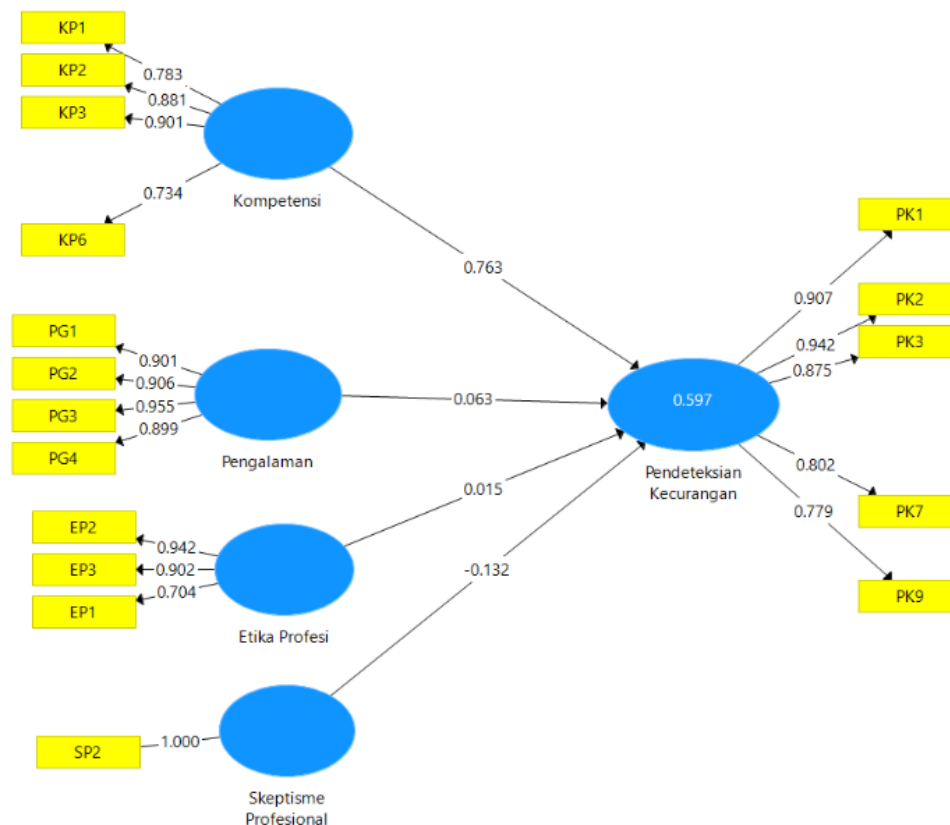


Figure 2. Final Resesarch Model

Hypothesis Test Results

The results of hypothesis testing for direct effects are presented in Table 3. The test results show that hypothesis 1 is proven which shows Competence has a significant effect on Fraud Detection. While hypothesis 2, hypothesis 3, and hypothesis 4 have not been proven.

Table 3. Hypotesis Test Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Etika Profesi ->Pendeteksian Kecurangan	0.015	0.05	0.168	0.09	0.929
Kompetensi ->Pendeteksian Kecurangan	0.763	0.773	0.129	5.935	0
Pengalaman ->Pendeteksian Kecurangan	0.063	0.052	0.182	0.345	0.73
Skeptisme Profesional ->Pendeteksian Kecurangan	-0.132	-0.139	0.125	1.058	0.29

Analysis and Discussion:

Hypothesis 1 states that the competence possessed by the SPI Auditor of PTN in Indonesia has an effect on Fraud Detection, showing a coefficient value of 0.763 which means that an increase in the competency value of 1 unit will cause an increase in the fraud detection value of 0.763 with a significance level of 0.000 so that it can be concluded that competence has an effect significant for fraud detection (H1 is supported/proven). This shows that indeed the SPI auditor has competence in the form of expertise that comes from an accounting background and training that has been attended as a supporting tool to become an SPI auditor. In tertiary institutions, almost all SPI auditors are lecturers with additional assignments, so their competence is unquestionable in detecting the possibility or occurrence of fraud in their respective tertiary institutions.

Furthermore, Hypothesis 2 states that the experience of the SPI Auditor of PTN in Indonesia influences Fraud Detection showing a coefficient value of 0.063 which means that if there is an increase in the experience value of 1 unit, it will cause an increase in the fraud detection value of 0.063 with a significance level of 0.73

greater. from p value 0.05 so it can be concluded that experience has no significant effect on fraud detection (H2 is not supported/proven). The experience of SPI auditors shows that it does not prove fraud detection because not all SPI auditors have direct experience background that intersects with fraud incidents in their respective tertiary institutions. Moreover, in tertiary institutions, the term of office of the SPI auditor as an additional task is 4 years and it is not certain that they will be reassigned in the next period because the appointment of an SPI auditor is the authority of the Chancellor.

For Hypothesis 3 which states that the Professional Ethics owned by SPI PTN Auditors in Indonesia have an effect on Fraud Detection, it shows a coefficient value of 0.015 which means that if there is an increase in the value of professional ethics by 1 unit, it will cause an increase in the value of fraud detection by 0.015 with a significance level of 0.929 more. greater than 0.05 so it can be concluded that professional ethics has no significant effect on fraud detection (H3 is not supported/proven). Professional ethics have no effect on fraud detection because the SPI auditors have not all received knowledge in the form of training related to professional ethics in their assignment as internal auditors. This is because SPI auditors come from various scientific backgrounds representing faculties in tertiary institutions.

Lastly, for Hypothesis 4 which states that the Professional Skepticism of the SPI PTN Auditors in Indonesia has an effect on Fraud Detection, it shows a coefficient value of -0.132 which means that if there is an increase in the value of professional skepticism by 1 unit, it will cause a decrease in the value of fraud detection by 0.015 with a significance level of 0.290 is greater than 0.05 so it can be concluded that professional skepticism has no significant effect on fraud detection (H4 is not supported/proven). Professional skepticism has no effect on fraud detection related to the explanation in hypothesis 3 above, that ordinary skepticisms is only possessed by internal auditors who have an accounting education background because auditors have been educated to have an attitude of skepticisms in assignments. In Higher Education, most of the internal auditors are lecturers with additional assignments who do not have an accounting background.

Conclusions

Based on the results of testing the hypothesis above, the factors that cause the independent variables (Experience, Professional Ethics and Professional Skepticism) to have no effect on fraud detection in PTN SPI Members in Indonesia are as follows:

In tertiary institutions, SPI members are appointed by the leadership of PT, namely the Chancellor and most of them are lecturers who are given additional tasks (not auditor functional positions/special careers) so that experience is not very influential. The assignment of the PTN SPI Team is appointed based on the Rector's Decree with a term of office of 4 years. In the course of the assignment as a member of the SPI, the Chancellor may reassign to another position so that the additional term of service at the SPI ends. Furthermore, sometimes the SPI Team will change personnel when there is a change of Chancellor. As a result, some SPI members rarely have more than 4 years of experience, let alone more than 10 years. This is a different result if the SPI member is an internal auditor who does have a functional auditor position who always focuses on carrying out his duties as an internal auditor in universities.

Ethics and skepticism have no effect because SPI members must be ready to accept assignments from the leadership and cannot refuse assignments. SPI members are usually an odd number, there are five in a team, there are seven, and so on. Supervision carried out Mostly related to assets and finances managed by the University. When there is an assignment requested by the leadership, the SPI is obliged to follow up on the assignment by conducting a review/verification/checking related to the problems that occur. The PTN SPI cannot refuse the assignment even though it has to check the faculty itself where the PTN SPI members come from. Sometimes the SPI Team already knows the problems that have occurred, but due to limited confidence and the inspection only reviews documents, only recommendations can be given to the leadership.

References

- ACFE Indonesia Chapter # 111. (2016). Survey Fraud Indonesia, Association of Certified fraud examiners . acfe-indonesia.or.id.
- ACFE Indonesia Chapter #111. (2019). Survey Fraud Indonesia, Association of Certified fraud examiners. acfe-indonesia.or.id.
- Agos, Amrizal. 2004. "Pencegahan dan Pendeteksian Kecurangan oleh Internal Auditor". Jakarta: Direktorat Investigasi BUMN dan BUMD Deputy Bidang Investigasi.
- Arens, A.A., Elder, R.J., Beasley, M.S. (2011). Auditing dan Assurance Services Jilid Satu Edisi Kedua belas. (Diterjemahkan Herman Wibowo). Jakarta: Erlangga.

- Arens, Alvin., Randal J.Elder, Mark S.Beasley. 2008. Jilid I, Edisi Ke Dua belas.
- Bimantara., R. & Sutjipto., N. 2018. Pengaruh independensi, objektivitas, dan pengalaman pemeriksa terhadap pendeteksian kecurangan. *Jurnal Ilmu dan Riset Akuntansi*: Volume 7, Nomor 5, Mei 2018. e-ISSN: 2460-0585.
- Dewi, Ajeng Citra. 2016. Pengaruh pengalaman kerja, Kompetensi dan Independensi Terhadap Kualitas Audit dengan Etika Auditor sebagai Variabel Moderasi Studi pada Auditor Internal Inspektorat Provinsi Daerah Istimewa Yogyakarta.
- Halim, Abdul. 2008. *Auditing*. Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN. Haryanto, Karnia Dwi Nolanda. Pengaruh Kompetensi, Independensi, Motivasi dan Akuntabilitas terhadap Kualitas Audit. (Studi empiris pada Aparat Inspektorat Provinsi Jawa Tengah). *Jurnal Ekonomika dan Bisnis Universitas Diponegoro*. Vol. 4 No. 4. Tahun 2015.
- Idawati, Wiwi, 2020, Analisa Pendeteksian Kecurangan pada Laporan Keuangan Behavioral Accounting Journal, Vol.3, no. 1, Juni.
- Jusup, A. H. (2014). *Auditing (pengauditan berbasis ISA) (II)*. Yogyakarta: Sekolah Tinggi Ilmu Ekonomi YKPN.
- Mokoagouw, M., Lintje dan Natalia. (2018). Pengaruh skeptisme profesional dan pengalaman auditor terhadap kemampuan auditor eksternal dalam mendeteksi kecurangan (Survei pada auditor BPK RI Perwakilan Sulawesi Utara). *Jurnal Riset Akuntansi Going Concern*, 3(2), 261-272.
- Ningtyas., I. & Harun. 2018. Pengaruh pengalamann, keahlian, dan skeptisisme professional terhadap pendeteksian kecurangan (studi empiris pada BPK RI Perwakilan Sumatera Selatan). *Akuntabilitas: Jurnal Penelitian dan Pengembangan Akuntansi* Vol. 12 No. 2 Juli 2018
- Oklivia, dan Aan Marlinah. 2014. Pengaruh Kompetensi, Independensi dan Faktor-Faktor Dalam Diri Auditor Lainnya Terhadap Kualitas Audit. *JurnalBisnis dan Akuntansi*. Vol. 16, No. 2, Desember 2014: 143-157.
- Praselia, Dwi. 2019. Keahlian Auditor, Independensi dan Pengalaman Kerja Terhadap Pendeteksian Kecurangan. Skripsi. Jurusan Akuntansi Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Surakarta.
- Prawitt, D.F., Smith, J.L., dan Wood, D.A. (2008) *Internal Audit Quality and Earnings Management*. Institute of Internal Auditors Research Foundation: 1-42.
- Sari., Yulia &Nayang., H. 2018. Pengaruh Behan Kerja, Pengalaman, dan Skeptisme Profesional Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan (Studi Empiris pada BPK RI Perwakilan Propinsi Sumatera Barat). *Jurnal WRA*, Vol 6, No 1, April 2018.
- Sartika.,N. (2015). Pengaruhin dependensi, kompetensi, skeptisme profesional dan profesionalisme terhadap kemampuan mendeteksi kecurangan (fraud) pada auditor di BPK RI Perwakilan Provinsi Sumatera Utara. *Jorn FEKON* Vol. 2 No. 2 Oktober 2015
- Sekaran, U., & Roger, B. (2017). *Metode penelitian untuk bisnis pendekatan pengembangan keahlian* (6th ed.). Jakarta: Salemba Empat.
- Setiawan, Wawan. 2003. Fraud: Suatu Tinjauan Teoritis. *KOMPAK. Jurnal Akuntansi, Manajemen dan Sistem Informasi*, Fakultas Ekonomi Universitas Teknologi Yogyakarta. 1(7), h: 137-154.
- Singgih, E.M, dan Bawono, I.R. 2010. Pengaruh Independensi, Pengalaman, Due Professional Care dan Akuntabilitas Terhadap Kualitas Audit. *SNA*. XIII Purwokerto.
- Suganda., T. Sri Ambarwati dan Tri Astuti. 2018. Pengaruh Skeptisisme Profesional, Independensi, dan Pengalaman Auditor terhadap Kemampuan Auditor Mendeteksi Fraud. *Jurnal Liquidity* Vol. 7, No. 1, Januari-Juni 2018, him. 19-25.
- Sunanto. (2015). Pengaruh kemampuan auditor investigative terhadap pembuktian kecurangan (fraud) pada BPKP Perwakilan Provinsi Sumatera Selatan. *Jurnal Coopetition*.
- Suraida, Ida; 2005; Pengaruhetika, Kompetensi, Pengalaman Audit dan Resiko Audit TerhadapSkeptisme Profesional Auditor dan Ketepatan Pemberian Opini Akuntan Publik; *Journal of Social Science and Humanities*.
- Trisna, Gusti Ayu Agung Manik I; Aryanto Dodik; 2016; Pengaruh Pengalaman Audit Pada Indikasi Temuan Kerugian Daerah; Fakultas Ekonomi dan Bisnis Universitas Udayana; *E-Jurnal Akuntansi Universitas Udayana* Vol.15.3. Juni 2016
- Ulum MD, I. (2012). *Audit Sektor Publik*. Jakarta: PT. Bumi Aksara.