

## Detection Of Fraud Through Professional Scepticism

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### ABSTRACT

**Purpose** – This study aims to determine the factors influencing the auditor's ability to detect fraud through professional skepticism.

**Methodology/approach** – This research method is quantitative and descriptive. The primary data collection technique uses a questionnaire distributed to the supervisory auditors of central government agencies working at the Central BPKP in the DKI Jakarta Region, Indonesia. Sampling using the purposive sampling method obtained several 40 respondents. Data analysis tools use multiple linear regression analysis and path analysis.

**Findings** – The results showed that the auditor's competence and the internal control system positively affected professional skepticism, but workload did not affect professional skepticism. Meanwhile, professional skepticism has a significant positive impact on the auditor's ability to detect fraud.

**Novelty/value** – The existence of an attitude of professional skepticism will be better able to analyze fraudulent acts in the financial statements so that the auditor will increase the detection of fraud in the next auditing process.

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## INTRODUCTION

Fraud can occur in various sectors, both in the private sector and in the government sector. However, fraud that often occurs in the government sector is corruption. According to the Transparency International study, it shows that Indonesia is ranked 96th out of 180 countries free of corruption (Corruption Perceptions Index, 2017). Then in the Global Corruption Barometer survey (2017), Indonesia is ranked second in the Asia Pacific continent with the level of corruption development ([www.transparency.org](http://www.transparency.org)). Fraud in government agencies is still quite high, one example of fraud in the government sector is the corruption case in the e-KTP auction project in 2011. which caused state losses of up to IDR 2.3 trillion. This is reinforced by the statement of the investigative auditor of the Financial and Development Supervisory Agency (BPKP) who confirmed that the tender documents were not following their implementation in the e-KTP project. The e-KTP document is related to a list of experts who are believed to be fictitious. From this case, it appears that there are indications of the inability or failure of the auditors to detect fraud in reviewing tenders for the procurement of the e-KTP project. In certain conditions, some factors cause the auditor's inability to detect fraud.

The auditor's inability to detect fraudulent financial statements is a reflection of the auditor's low professional skepticism (Herawati, 2014). Maintaining professional skepticism requires ongoing questioning as to whether the information and audit evidence obtained indicate that a material misstatement resulting from fraud may exist (Auditing Standards section 240, 2013). An auditor who has an attitude of professional skepticism will not simply put his trust in the client's explanations regarding audit evidence..

In detecting fraud through professional skepticism, auditors need self-competence in carrying out their duties. During this process, the auditor's ability to gather evidence and evaluate audit evidence will

increase professional skepticism. With the competencies possessed, the auditor can be more critical in seeking evidence and evaluating existing evidence. Indirectly it can be said that the more competent the auditor is, the more professional skepticism the auditor will have (Attamimi & Riduwan, 2015). With an attitude of competence, it will hone the auditor's sensitivity in analyzing financial statements and be increasingly able to detect tricks that occur in financial statement engineering (Pratomo, 2017).

Competence stated in the State Financial Audit Standards (SPKN) Number 1 (2017), is the knowledge and experience that a person has, both about examinations and about certain things or fields. Apart from competence, another factor is the auditor's ability to detect fraud through professional skepticism, namely the internal control system. The implementation of the internal control system must be adjusted to the vision, mission, and organizational size of each entity. Government agencies that receive APBN or APBD funds such as the Financial and Development Supervisory Agency (BPKP) or the Supreme Audit Agency (BPK) as auditors in the government sector must carry out their duties to prevent fraud so that state financial responsibilities can be carried out properly and can be accounted (Nisak et al., 2013).

Another factor affecting the auditor's ability to detect fraud through professional skepticism is the auditor's workload. The high workload of the auditors makes the attitude of the auditor's professional skepticism decrease. This is because the auditor will tend to ignore small things that are considered unimportant to complete his work on time so that the auditor becomes easy to accept the information provided by his client. The auditor will also tend to abolish some audit procedures and the auditor will find it easier to accept the client's explanation when faced with a workload that is too heavy. Auditors who work under workload pressure will be less sensitive if fraud occurs because the auditor's attention to the causes of misstatements will decrease, and the auditor will focus more on the work they have to complete so that the auditor fails to produce signals that cause fraud (Anggriawan, 2014).

This study aims to determine the factors influencing the auditor's ability to detect fraud through professional skepticism. In preventing errors and fraud, the auditor must have a competent attitude, an understanding of the internal control system, and a workload that tends not to be too high and is supported by an attitude of professional skepticism to detect fraud.

## LITERATURE REVIEW

### Attribution Theory

Attribution theory is a person's behavior (Heider, 1982). This theory argues that the combination of internal forces and external forces determines the behavior of an individual. A person's performance and behavior can be influenced by personal abilities that come from internal strengths possessed by a person, such as knowledge, ability, experience, expertise, or effort. Meanwhile, factors that come from outside the individual's control are external strengths of a person, such as situational pressures, opportunities, and the work environment. Researchers use attribution theory as a study to obtain empirical evidence on the variables that affect the auditor's ability to detect fraud. Whether or not an auditor's ability to detect fraud is good or bad, it is suspected that the characteristics of the personal auditor and those from outside the personal auditor. It is not easy for an auditor to detect fraud (Koroy, 2008). Personal characteristics in this study include competence and professional skepticism possessed by an auditor, then according to Heider (1982), behavior that is influenced by external things is seen as the result of certain situational pressures or circumstances that force a person to do certain actions (Rahmawati, 2012). External factors in this study are the internal control system and the auditor's workload. It is not easy for an auditor to detect fraud (Koroy, 2008). External factors in this study are the internal control system and the auditor's workload. then according to Heider (1982), behavior that is influenced by external things is seen as the result of certain situational pressures or circumstances that force a person to do certain actions (Rahmawati, 2012). External factors in this study are the internal control system and the auditor's workload.

### Competence

In the State Financial Audit Standards (SPKN Number 1 2017), competence is education,

knowledge, and/or experience possessed by a person, both regarding examinations and certain matters or fields. Based on this definition, it can be concluded that the competence of an auditor is someone who has acquired knowledge through formal education or adequate training and experience in technical auditing, so competence can be proxied in two ways, namely knowledge, and experience.

According to Tjun et al. (2012), auditor competency knowledge is measured through; (1) the Auditor's ability to master accounting principles and auditing standards; (2) Formal education that has been taken; (3) Special training and expertise. Experience is a process that brings a person to a higher pattern of behavior (Monks et al., 2019). As stated by Rosalina (2014) that more experienced auditors have a better understanding of financial reports so that decisions can be taken better. Tjun et al. (2012) explain that auditor experience can be measured through, (1) Experience conducting audits; (2) Number of audit assignments; (3) Type of audit assignment. The formulation of the research hypothesis is:

H1: Competence positively influences professional skepticism

### **Internal Control System**

The definition of Internal Control System according to Government Regulation Number 60 of 2008, concerns the government's internal control system, namely process which integral to action and activity conducted in a manner Keep going continuously for giving belief adequate on achievement destination organization. The purpose of the internal control system according to Government Regulation Number. 60 The Government's Internal Control System (2008) aims to provide adequate assurance on four things, namely to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with policies. According to the Committee of Sponsoring Organizations (2013) that internal control is defined as a process designed to obtain adequate assurance about the achievement of objectives in the following respects: reliability of financial reports, compliance with applicable laws and regulations, effectiveness, and efficiency of operations.

The internal Control-Integrated Framework issued by COSO in Arens et al. (2012) describes the five components of internal control designed and implemented by management to provide reasonable assurance that the control objectives will be achieved. While the components of the internal control system according to Government Regulation no. 60 f 2008 purely adopts and refer to the internal control components issued by COSO, which include: (1) Control environment, (2) Risk assessment (3) Control activities (control activities), (4) Information and communication (information and communication), (5) Monitoring (monitoring). As the results of research by Phanestu (2016) and Sari (2015) show that all components of the internal control system have a positive influence on the level of skepticism of an auditor. Based on the results of this study, the formulation of the research hypothesis is:

H2: The Internal Control System positively influences Professional Skepticism

### **Workload**

DeZoort & Lord (1997) defines workload as a form of pressure that arises from limited resources that can be given to carry out tasks. One of them is the time used by the auditor in carrying out his duties. According to Kelly et al. (2011), time limit pressure is "Time deadline pressure occurs when auditors are pressured to complete audit tasks in total available time before a deadline for completion of the task is reached". Based on this definition, it can be interpreted that time pressure occurs when the auditor is pressured to complete the audit task in the total time available before the deadline for completing the task is reached.

Research showed that workload has a significant negative effect on professional skepticism (Attamimi & Riduwan, 2015; Faradina et al., 2016; Nugrahanti & Jahja, 2018). While research results from Faradina et al. (2016) show the results that workload has a negative and significant relationship to skepticism. And in conclusion, with the high workload of the auditor, the auditor does not develop a search for additional information in carrying out the examination. It's the same with research results from Attamimi & Riduwan (2015) which show that workload pressure has a negative and significant relationship to professional skepticism, which means that the higher the auditor's workload, the lower the attitude toward professional skepticism. The formulation of the research hypothesis is:

H3: Workload negatively influences Professional Skepticism

### **Professional Skepticism**

Auditing Standards (SA 200) (2013), define professional skepticism as an attitude that includes a questioning mind, being alert to conditions that may indicate the possibility of misstatement, whether caused by fraud or error, and an important assessment of audit evidence. Hurtt (2010) and Nugrahanti & Jahja (2018) created a theoretical model of professional skepticism based on the philosophical elements of skepticism and the professional accounting literature. In this theoretical model, professional skepticism is built with a construct of three dimensions, namely; (a) dimensions related to the examination of evidence; (b) dimensions related to understanding audit evidence (Understanding evidence); and (3) dimensions related to a person's initiative to be skeptical based on the audit evidence obtained (Acting on the evidence).

### **Auditor's Ability to Detect Fraud**

Fraud detection includes the identification of fraud indicators that require follow-up by the auditor to conduct an investigation. Koroy (2008) states that fraud detection is not an easy task for auditors to carry out. The characteristics and forms of the occurrence of fraud can be mapped by the four identified factors that make detecting fraud difficult so that the auditor fails in its attempt to detect it. The causes are (a) Identification of fraud indicators; (b) Understanding the characteristics of fraud; (c) There is an auditing standard for fraud detection; (c) Finding factors that cause fraud; (c) There is an estimate of the forms of fraud that could occur. The auditor's ability to detect fraud requires a competent auditor. With competence, it will hone the auditor's sensitivity in analyzing financial statements and be increasingly able to detect tricks that occur in financial statement engineering (Pratomo, 2017). The research also shows that competence has a positive and significant effect on fraud detection and concludes that if competence increases, the auditor's ability to detect fraud will also increase (Hartan & Waluyo, 2016; Pratomo, 2017). Conversely, if competence decreases, it will also reduce the auditor's ability to detect fraud. The formulation of the research hypothesis is:

H4: Competence positively influences the Auditor's Ability to Detect Fraud

Accounting fraud can be anticipated with good internal control. Internal control is a way to direct, supervise, and measure the resources of an organization. It plays an important role in preventing and detecting fraud and protecting organizational resources, both tangible and intangible (Korompis, 2014). As the results of the research show that all components of the internal control system affect the detection of fraud, in terms of the internal control environment which plays a significant role in anticipating the tendency of accounting fraud (Korompis, 2014; Nisak et al., 2013). The formulation of the research hypothesis is:

H5: The Internal Control System positively affects the Auditor's Ability to Detect Fraud

Auditors who work under workload pressure will be less sensitive if fraud occurs because the auditor's attention to the causes of misstatements will decrease, and the auditor will focus more on the work they have to complete so that the auditor fails to produce signals that cause fraud (Anggriawan, 2014). Research by Yusrianti (2015) and Anggriawan (2014) shows that workload has a positive relationship with the ability to detect fraud. This research shows that the greater the workload of an auditor, the better the auditor's detection of financial statement fraud, and the smaller the workload of an auditor, the less good the auditor's detection of financial statement fraud. The formulation of the research hypothesis is:

H6: Workload positively affects Auditor's Ability to Detect Fraud

The higher the auditor who has an attitude of skepticism in evaluating audit evidence, the better his ability to detect fraud in financial statements. This is proven by Rinaldi et al. (2018) that professional skepticism has a positive effect on the detection of financial statement fraud. The research results show a positive influence between professional skepticism on the auditor's ability to detect fraud (Hartan &

Waluyo, 2016; Herawati, 2014; Sari et al., 2018). Based on the results of these studies, then the formulation of the research hypothesis is:

H7: Professional Skepticism positively Affects the Auditor's Ability to Detect Fraud

In detecting the existence of fraud, of course, the auditor requires sufficient competence to recognize the symptoms of fraud and the attitude of professional skepticism of the auditor can support the competence of the auditor to indicate the occurrence of fraud (Pratomo, 2017). This proves that competence is a factor that can influence professional skepticism and fraud detection. with an attitude of competence will hone the auditor's sensitivity in analyzing financial reports and be increasingly able to detect the tricks of financial statement engineering. The formulation of the research hypothesis is:

H8: Competence Influences the Auditor's Ability to Detect Fraud Through Professional Skepticism

A good internal control system in an institution or company will maintain an attitude of professional skepticism of an auditor in detecting fraud. An auditor who has a low level of skepticism can become more skeptical if it is supported by good controls and monitoring from an institution or company, it will assist the auditor in detecting fraud. The results of Phanestu (2016) show that the internal quality control system at the assignment level has a significant influence on the level of auditors' professional skepticism. The formulation of the research hypothesis is:

H9: The Internal Control System Affects the Auditor's Ability to Detect Fraud Through Professional Skepticism

Novita et al. (2015) proved that skepticism about the effect of workload on the ability to detect fraud is significantly negative. From these tests, it can be said that an auditor who has a high workload will tend to reduce the attitude of the auditor's professional skepticism so that the ability to detect fraud will also decrease. The formulation of the research hypothesis is:

H10: Workload Affects Auditor's Ability to Detect Fraud Through Professional Skepticism

## METHOD

The research method used is a quantitative research method derived from qualitative data. Quantitative research approach because of research data in the form of numbers. This study uses path analysis (path analysis) to examine the effect of intervening variables. Data processing in this study uses statistical software, IBM SPSS. Before testing the path analysis which is an extension of the multiple linear regression model, in this study, the validity and reliability tests were carried out as well as testing the classical assumptions including, normality tests, heteroscedasticity tests, and multicollinearity tests. To test the hypothesis in this study, testing the entire model, testing the coefficient of determination ( $R^2$ ), partial testing, and testing the feasibility of the regression model were carried out.

The population in this study are auditors who work at the Financial and Development Supervisory Agency (BPKP) in DKI Jakarta. Sampling was carried out using the nonprobability sampling method, namely purposive sampling. The researcher obtained the data by sending questionnaires directly to the auditors working at the BPKP DKI Jakarta Supervision Division for Central Government Agencies (PIPP). The sample selection process is based on predetermined criteria as follows:

**Table 1.: Distribution and Return of Questionnaires**

Questionnaire	Amount	Percentage (%)
Questionnaire distributed	50	100
Unreturned questionnaires	(10)	20
Questionnaires are returned and can be processed	40	80

Source: Processed primary data, 2022

Based on the information in table 1. shows that the number of questionnaires distributed was 50 questionnaires. Of the 50 questionnaires distributed, 10 questionnaires were not returned, so the

questionnaires that could be used in this study were 40 questionnaires, or 80% of the total questionnaires distributed. This study will examine several variables that need to be explained, the independent variables namely competence (X1), internal control systems (X2), and workload (X3) the dependent variable namely, fraud detection (Y2) with professional skepticism as the intervening variable (Y1). These independent and dependent variables are measured using a Likert scale, namely: value 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = agree.

## RESULT AND DISCUSSION

Based on the descriptive statistical data in this study, shows the range, minimum, maximum, mean, and standard deviation values. The results of the descriptive statistical test can be seen in table 2 as follows:

**Table 2: Results of Descriptive Statistical Analysis**

	N	Range	Minimum	Maximum	Means	std. Deviation
Competence (KO)	40	13.00	21.00	34.00	28.5750	2.95164
Internal Control (SP)	40	27.00	64.00	91.00	78.2500	6.25013
Workload (BK)	40	16.00	18.00	34.00	26.2000	3.74303
Skepticism (SK)	40	23.00	30.00	53.00	46.0750	4.50292
Fraud Detection (PK)	40	20.00	25.00	45.00	35.4000	3.26442

Source: processed by researchers, 2022

In this study, the results of validity testing were only carried out on 40 respondents. The magnitude of the degree of freedom (df) can be calculated as  $40 - 2 = 38$  with  $\alpha = 0.05$  or 5% obtained r table of 0.312. The results of the validity test for the variables used in this study can be seen from all research questionnaires. The competence variable (KO) consists of 7 questions, the Internal Control System (SP) variable consists of 20 questions, and the Workload variable (BK) consists of 7 questions. the Professional Skepticism variable (SK) consists of 12 questions, and the Fraud Detection variable (PK) consists of 9 valid questions because the value of r count (Corrected Item-Total Correlation) > r table is 0.312. Based on the results of the reliability test, shows that the variables Competency (KO), Internal Control System (SP), Workload (BK), Professional Skepticism (SK), and Fraud Detection (PK) meet the criteria of being reliable, because the value of Cronbach's Alpha is greater than 0,70.

The results of the normality test for the dependent variable and the independent variable have a normal distribution because one of the requirements in the parametric analysis is normal data distribution. To test it using the Kolmogorov Smirnov (KS) non-parametric statistical testing method, it is carried out with the criteria of the Asymp. Sig (2-tailed)  $\geq 0.05$ , then the data is normally distributed. It can be concluded that the residual data is normally distributed among 40 respondents. The multicollinearity test aims to determine whether there are deviations from the classical assumption of multicollinearity, namely the existence of a linear relationship between the independent variables in the regression model. The multicollinearity test results can be seen in the coefficients table. Based on the results the VIF is less than 10 and the tolerance value indicates that there are no independent variables that have a tolerance value of less than 0.10. So it can be concluded that there is no multicollinearity between the independent variables in the regression model. Heteroscedasticity testing aims to test whether the regression model occurs. The variance inequality of the residuals from one observation to another. A good regression model is that there is no heteroscedasticity. The results of the heteroscedasticity test using the scatterplot graph can be seen that the data points on the scatterplot graph are spread above and below and around the number 0 on the Y axis, besides that the data points are spread evenly or not in groups. This indicates that there is no heteroscedasticity disorder in the regression model. The structural equation in the coefficients of the path analysis can form two regression equations. More specifically, the regression coefficients are summarized in table 3 below:

**Table 3: Standardized Regression Weight**

Variable	Estimates
SK ← KO	0.173
SK ← SP	0.405
SK ← BK	0.216
PK ← KO	0.142
PK ← SP	-0.045
PK ← BK	-0.244
PK ← SK	0.800

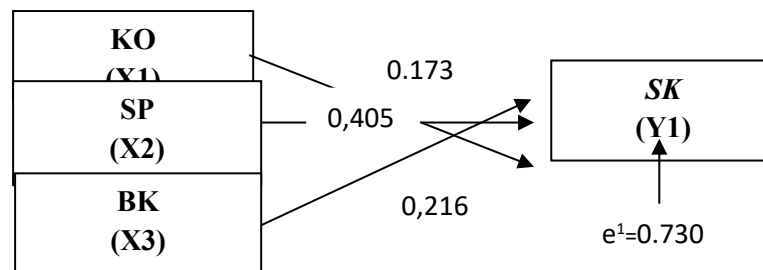
Source: Processed primary data, 2022

From the relationship shown in the path diagram and the regression coefficient in table 3, the equations that can be formed are as follows:

$$\text{Model 1: SK} = 0.405 \text{ SP} + 0.730 \text{ e}^1$$

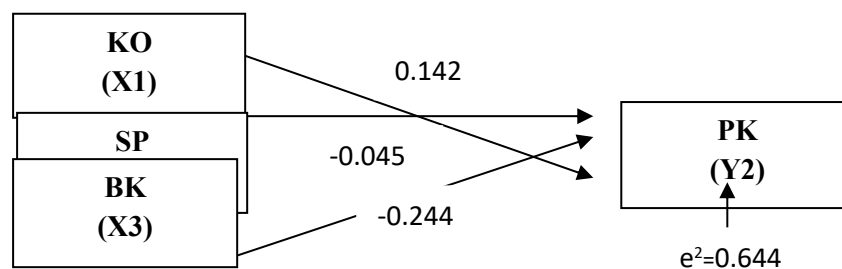
$$\text{Model 2: PK} = 0.800 \text{ SK} + 0.644 \text{ e}^2$$

**Figure 1.:Substructure Research Path Diagram 1**



The results of the path diagram analysis in Figure 1. show that the direct effect of the internal control system (SP) on professional skepticism (SK) is 0.405 and direct competency (KO) and workload (BK) have no effect on professional skepticism (SK) with a coefficient of 0.173 and 0.216. The regression error in this path analysis is e1, the arrow e1 indicates the number of variations in the dependent variable that cannot be explained by the independent variable, which is 0.773.

**Figure 2.:First Substructure 2 Research Path Diagram**





**Figure 3.: Substructure 2 Research Path Diagram Second**



Source: Processed primary data, 2022

From the results of the path diagram analysis, Figure 3 shows that the direct effect of professional skepticism (SK) on fraud detection (PK) is 0.800, and Figure 2 shows that competence (KO) is direct with a coefficient of 0.142, the internal control system (SP) with a coefficient of -0.045, and workload (BK) with a coefficient of -0.244 does not affect fraud detection (PK). The regression error in this path analysis is  $e^2$ , the  $e^2$  arrow indicates the number of variations in the dependent variable that cannot be explained by the independent variable, amounting to 0.644

### Data Test Results

Testing the hypothesis proposed in this study will be carried out using the coefficient of determination test, t-test, and F test. Meanwhile, for proving the intervening test, it is carried out by analyzing the indirect effect and the total effect between competency variables, internal control systems, and workload on fraud detection through professional skepticism.

**Table 4.: Determination Coefficient Test Results**

Model Equality	R	R Square	Adjusted R Square	std. Error of the Estimate
1	0.683	0.466	0.421	3.42497
2	0.765	0.585	0.537	2.22013

Source: Primary data processed, 2022

Based on table 4, the results of the calculation test for the analysis of the coefficient of determination model (R2) Equation I states that the Adjusted R-Square value is 0.421, this means that 42.1% of the variation in the professional skepticism variable can be explained by the competency variable (KO), the internal control system (SP), and workload (BK) or competence contribution (KO), internal control system (SP), and workload (BK) to the variable professional skepticism (SK) of 42.1%, then the remaining 57.9% (100% - 42.1%) explained by factors outside competence (KO), internal control system (SP), and workload (BK). std. An error of the Estimate in equation 1 of 3.42497 indicates the number of errors in multiple linear regression in predicting the results. This means that the total error in the professional skepticism regression is 3.42497.

And from the results of the calculation of the coefficient of determination model analysis (R2) equation 2 in table 4 states that the Adjusted R-Square value is 0.537, this means that 53.7 % of the variation in the fraud detection variable (PK) can be explained by the competency variable (KO), internal control system (SP), workload (BK), and professional skepticism (SK) or competence variable contribution (KO), internal control system (SP), workload (BK), and professional skepticism (SK) 53.7 %, then the remaining 36.3 % (100% -53.7 %) is explained by factors outside competence (KO), internal control system (SP), workload (BK), and professional skepticism (SK). std. The error of the Estimate in equation 2 is 2.22013 indicating the number of errors in multiple linear regression in predicting the results.



**Table 5: Summary of Hypothesis Testing Model Equation 1**

Variable	t	Sig	R2	e1	Information
Competence	0.787	0.043			Received
Internal Control System	2,092	0.044	0.466	0.730	Received
Workload	1,414	0.166			Rejected

Dependent variables: Professional skepticism

The t-statistical test shows how far the influence of one explanatory/dependent variable individually explains the variation of the dependent variable. Based on the description of table 5. the results of the t-test for each variable can be interpreted as follows: (a) Competence (KO) has a positively significance value of  $0.043 > 0.05$ , it can be concluded that competence (KO) has significant effect on professional skepticism (SK ); (b) The internal control system (SP) has a positively significance value of  $0.044 < 0.05$ , so it can be concluded that the internal control system (SP) affects professional skepticism (SK); (c) Workload (BK) has a positively significance value of  $0.166 > 0.05$ , so it can be concluded that workload (BK) has no significant effect on professional skepticism (SK).

**Table 6: Summary of Equation 2 Hypothesis Test**

Variable	t	Sig	R2	e2	Information
Competence	0.715	0.480			Rejected
Internal Control System	-0.243	0.809	0.485	0.644	Rejected
Workload	-1.1737	0.091			Rejected
Professional Skepticism	5,368	0.000			Received

Dependent variables: fraud detection

The t-statistical test shows how far the influence of one explanatory/dependent variable individually explains the variation of the dependent variable. Based on table 6, the results of the t-test for each variable can be interpreted as follows: (a) Competence (KO) has a significance value of  $0.480 > 0.05$ , it can be concluded that competence (KO) has no significant effect on fraud detection (PK); (b) The internal control system (SP) has a significance value of  $0.809 > 0.05$ , so it can be concluded that the internal control system (SP) does not affect fraud detection (PK); (3) Workload (BK) has a significance value of  $0.091 < 0.05$ , so it can be concluded that workload (BK) has no significant effect on fraud detection (PK).

**Table 7: Summary of Path Analysis output from Direct Effect, Indirect Effect, and Total Effect**

Variable	Direct Effects	Indirect Effects	Total Effects
SK ← KO	0.173	-	0.173
SK ← SP	0.405	-	0.405
SK ← BK	0.216	-	0.216
PK ← KO	0.142	0.140	0.282
PK ← SP	-0.045	0.324	0.279
PK ← BK	-0.244	0.173	-0.071
PK ← SK	0.800	-	0.800

Source: Processed primary data, 2022

Based on the information in table 7, the results of the path analysis are as follows:

**Direct Influence:** From the results of this direct effect, the professional skepticism (SK) variable has the greatest influence compared to the others on the detection of fraud (PK). fraud (PK) of 0.800 units.

**Indirect Influence and Total Influence:** The indirect effect of competence on fraud detection through professional skepticism is 14.2% and the total effect of competence on fraud prevention is 28.2 %, which is from  $14.2 \% + 14.0 \%$ . Based on the results of the research previously described, it can be concluded that the competency variable (KO) has no direct or indirect effect on fraud detection (PK) because competence (KO) has no significant effect on professional skepticism (SK). So it can be

concluded that directly or indirectly competence (KO) through professional skepticism (SK) has no significant effect on fraud detection (PK).

The effect of the internal control system on the detection of fraud (PK) is -4.5% and the indirect effect of the internal control system on the detection of fraud through professional skepticism is 32.4 % from  $0.405 \times 0.800$ . And the total effect of the internal control system on fraud detection is 27.9 %, coming from -4.5 % + to 32.4 %. Based on the results of the research previously described, it can be concluded that the internal control system (SP) variable does not have a direct effect on fraud detection (PK), while the internal control system (SP) has an indirect effect on fraud detection (PK) through professional skepticism (SK) of 32.4% or 0.324 because the internal control system (SP) has a significant effect on professional skepticism. The direct effect of workload on fraud detection is -24.4 % and the indirect effect of workload on fraud detection through professional skepticism is 17.3 % from  $0.216 \times 0.800$ . So that the effect of the total workload on fraud detection is -7.1% coming from -24.4 % + 17.3 %. Based on the results of the research previously described, it can be concluded that the workload variable (BK) has no direct or indirect influence on fraud detection (PK) because workload (BK) has no significant effect on professional skepticism (SK). So, it can be concluded that directly or indirectly, workload (BK) through professional skepticism (SK) has no significant effect on fraud detection (PK).

## DISCUSSION

### The Effect of Competence on Professional Skepticism

Based on the results of testing the first hypothesis shows that competence has significant effect on professional skepticism. This shows that the competency variable has a positively significance value of 0.043 more than 0.05, thus it can be concluded that there is significant effect of competence on professional skepticism so H1 is accepted. The results of this study support the research by Pratiwi & Suryono (2017), Pratomo (2017), and Fa'ati & Sukirman (2014) that concluded that competence influences professional skepticism. This can happen because the competence possessed by the auditor guarantees the auditor to always be skeptical of the evidence received. This relates to the different types of audit evidence received from various government agencies which are difficult to trace. So that a competent auditor seems to know more about the evidence he has received, another factor that causes the auditor to behave skeptically is the difficulty for the auditor to obtain new evidence. From the answers of the respondents it can be seen that the indicators of auditor competence in this study influence the behavior of auditors' professional skepticism which is quite strong. The results of this study contradict the results of research conducted by Kushasyandita & Januarti (2012), also from and Oktavia (2017) which show that competence does not affect professional skepticism.

### The Effect of Internal Control Systems on Professional Skepticism

The results of testing the second hypothesis indicate that the internal control system has a significant influence on professional skepticism. This is indicated by the significance value of the internal control system of 0.044 less than 0.05, so it can be concluded that there is a direct significant positive effect of the internal control system on professional skepticism so H2 is accepted. The results obtained in this study indicate that the good the internal control system, the better the level of professional skepticism. The results of this study are in line with the results of research conducted by (Phanestu, 2016) and (M. Sari, 2015). This can happen because the role of the internal control system can protect BPKP policies and procedures so that they continue to run and be controlled as BPKP is responsible for a large job as a government auditor, which must carry out supervision of accountability for financial management and development to support government clean one. This is also related to the factor where the auditor is required to have professional skepticism following BPKP procedures or policies in carrying out their duties as government auditors. Thus, the higher the internal control system, the auditor is required to behave skeptically in his profession by reporting indications of violations or fraud that occur within government agencies.

### **Effect of Workload on Professional Skepticism**

The results of testing the third hypothesis indicate that workload has no significant effect on professional skepticism. This shows that the workload variable has a significance value of 0.166 more than 0.05, thus it can be concluded that there is no significant effect of workload on professional skepticism, so H3 is rejected. This can happen because the auditor maintains an attitude of professional skepticism even though the workload is high. The results of this study are in line with the results of research conducted by Novita et al. (2015) which shows that workload does not affect professional skepticism. This relates to BPKP's policy demands not to be quick in making decisions regarding the adequacy of the evidence received, even though the number of audit assignments is increasing or the audit time constraints are getting narrower. So the auditor's high workload is not a reason for the BPKP auditor to reduce the level of professional skepticism. From the respondents' answers, we can see that the influence of the auditor's workload on professional skepticism is still quite low. The results of this study contradict the results of research conducted by Faradina et al. (2016) and Attamimi & Riduwan (2015) who concluded that workload has a significant effect on professional skepticism. From the respondents' answers, we can see that the influence of the auditor's workload on professional skepticism is still quite low. The results of this study contradict the results of research conducted by Faradina et al. (2016) and Attamimi & Riduwan (2015) who concluded that workload has a significant effect on professional skepticism.

### **The Effect of Competence on the Auditor's Ability to Detect Fraud**

The results of testing the fourth hypothesis indicate that competence has no significant effect on fraud detection. This shows that competence has a significance value of 0.480 more than 0.05, thus it can be concluded that there is no significant effect of competence on fraud detection, so H4 is rejected. The results of this study support research conducted by Atmaja (2016) and Sari et al. (2018) which stated that competency does not affect fraud detection. This can happen because the mode of fraud that is happening now is increasingly complex and sophisticated, therefore BPKP auditors are required to have more specific abilities in detecting fraud. This is also related to the competence of an auditor in detecting fraud which is still not sufficient to be able to identify and understand the existence of fraud in a government agency that tends to cover up one another by cooperating or colluding from one party to another. From the respondents' answers, we can see that the indicator of the influence of competence to improve the auditor's ability to detect fraud is quite low. The results of this study contradict the results of research conducted by Pratomo (2017) and Hartan & Waluyo (2016) who concluded that competence influences fraud detection.

### **The Influence of the Internal Control System on the Auditor's Ability to Detect Fraud**

The results of testing the fifth hypothesis indicate that the internal control system has no significant effect on fraud detection. This shows that the internal control system variable has a significance value of 0.809 more than 0.05, thus it can be concluded that there is no significant effect of the internal control system on fraud detection, so H5 is rejected. The results of this study support the research conducted by Soleman (2015) and Maya Sari (2015) which shows that the internal control system does not affect fraud detection. This can happen because the internal control system has not sufficiently encouraged BPKP auditors to be able to detect fraud. This is related to the factor that fraud can occur which is caused by fraud perpetrators who are always looking for new loopholes to avoid BPKP audit procedures or policies in indicating the occurrence of fraud, making it difficult for the auditor to find out whether there are estimates of the forms of fraud that will occur. From the respondents' answers, we can see that the indicators of the influence of the internal control system on the level of the auditor's ability to detect fraud are still low.

The results of this study contradict the results of research conducted by Korompis (2014) and Nisak et al. (2013) who concluded that the internal control system influences fraud detection. Thus, making it difficult for the auditor to find out the existence of estimates of the forms of fraud that will occur. From the respondents' answers, we can see that the indicators of the influence of the internal control system on the level of the auditor's ability to detect fraud are still low. The results of this study contradict the results of research conducted by Korompis (2014) and Nisak et al. (2013) who concluded

that the internal control system influences fraud detection. Thus, making it difficult for the auditor to find out the existence of estimates of the forms of fraud that will occur. From the respondents' answers, we can see that the indicators of the influence of the internal control system on the level of the auditor's ability to detect fraud are still low. The results of this study contradict the results of research conducted by Korompis (2014) and Nisak et al. (2013) who concluded that the internal control system influences fraud detection.

### **Effect of Workload on Fraud Detection**

The result of testing the sixth hypothesis in this study is the effect of workload on fraud detection. Based on the test results indicate that the workload variable does not have a significant effect on fraud detection. This shows that the workload variable has a significance value of 0.091 more than 0.05, thus it can be concluded that there is no significant effect of workload on fraud detection, so H6 is rejected. The results of this study support research conducted by Faradina et al. (2016) and Novita et al. (2015) who found evidence that workload does not affect fraud detection. This can happen because the auditor is required to always apply and carry out audit methods or procedures according to those set by the BPKP. So that the auditor will continue to maintain the quality and level of fraud detection, even though the number of audit assignments is quite dense and time availability is quite narrow. From the respondents' answers, we can see that the indicator of the influence of the auditor's workload on the level of fraud detection in each audit assignment is still quite low. The results of this study contradict the results of research conducted by Yusrianti (2015) and Anggriawan (2014) who concluded that workload influences fraud detection. From the respondents' answers, we can see that the indicator of the influence of the auditor's workload on the level of fraud detection in each audit assignment is still quite low. The results of this study contradict the results of research conducted by Yusrianti (2015) and Anggriawan (2014) who concluded that workload influences fraud detection. From the respondents' answers, we can see that the indicator of the influence of the auditor's workload on the level of fraud detection in each audit assignment is still quite low. The results of this study contradict the results of research conducted by Yusrianti (2015) and Anggriawan (2014) who concluded that workload influences fraud detection.

### **The Effect of Professional Skepticism on the Auditor's Ability to Detect Fraud**

The results of testing the seventh hypothesis indicate that professional skepticism has a significant effect on fraud detection. This is indicated by the significant value of professional skepticism of 0.044 less than 0.00, so it can be concluded that there is a direct significant positive effect of professional skepticism on fraud detection, so H7 is accepted. The results obtained in this study indicate that the level of skeptical behavior is high, and the auditor's ability to detect fraud will also be higher.

The results of this study are in line with the results of research conducted by several; researchers which show that professional skepticism influences fraud detection. This can happen because when the auditor collects and assesses audit evidence as a whole, the auditor will not be so quickly satisfied with the adequacy of the audit evidence received that he can consider questioning other evidence (Anggriawan, 2014; Hartan & Waluyo, 2016; Herawati, 2014; Sari et al., 2018). By being skeptical in seeking new evidence, the auditor will be increasingly convinced that there are no indications of fraud so that during the process the auditor's level of professional skepticism can increase. This is also related to the auditor's factor in prioritizing skeptical behavior in detecting fraud. Thus, the higher the professional skepticism of the auditor, the better the auditor can detect fraud. The auditor will not be so quickly satisfied with the sufficient audit evidence received that he may consider questioning other evidence. By being skeptical in seeking new evidence, the auditor will be increasingly convinced that there are no indications of fraud so that during the process the auditor's level of professional skepticism can increase. This is also related to the auditor's factor in prioritizing skeptical behavior in detecting fraud. Thus, the higher the professional skepticism of the auditor, the better the auditor can detect fraud. The auditor will not be so quickly satisfied with the sufficient audit evidence received that he may consider questioning other evidence. By being skeptical in seeking new evidence, the auditor will be

more certain that there are no indications of fraud so that during the process the auditor's level of professional skepticism can increase. This is also related to the auditor's factor in prioritizing skeptical behavior in detecting fraud. Thus, the higher the professional skepticism of the auditor, the better the auditor can detect fraud. the auditor will be increasingly convinced that there are no indications of fraud so during this process the level of professional skepticism of an auditor can increase. This is also related to the auditor's factor in prioritizing skeptical behavior in detecting fraud. Thus, the higher the professional skepticism of the auditor, the better the auditor can detect fraud. the auditor will be increasingly convinced that there are no indications of fraud so during this process the level of professional skepticism of an auditor can increase. This is also related to the auditor's factor in prioritizing skeptical behavior in detecting fraud. Thus, the higher the professional skepticism of the auditor, the better the auditor can detect fraud.

### **The Effect of Competence on auditors' Ability to Detect Fraud Through Professional Skepticism**

Based on the results of testing the eighth hypothesis, shows that professional skepticism does not mediate with the effect of competence on fraud detection, this is because the competency variable (X1) does not affect professional skepticism (Y1). These results are consistent with the results of research by Kushasyandita & Januarti (2012) and Oktavia (2017) which concluded that competence does not affect professional skepticism. This happens because the various frauds that exist within the government sector and are currently occurring are very complex and complicated to trace so the auditor is required to have more specific abilities in detecting fraud so that the auditor will be more confident and confident in his ability to be more skeptical of the evidence he received. This contradicts the research results of Anggriawan (2014) and Sari et al. (2018) in their research who concluded that professional skepticism affects the auditor's ability to detect fraud. So, in this study, it can be concluded that there is no indirect effect of competence on fraud detection through professional skepticism.

### **Effect of Internal Control System on auditors' Ability to Detect Fraud Through Professional Skepticism**

Based on the results of testing the ninth hypothesis, shows that professional skepticism mediates the internal control system variables on fraud detection. This is following the research results of Phanestu (2016) in his research who concluded that the internal control system affects fraud detection. Then Anggriawan (2014) and Sari et al. (2018) in their research concluded that professional skepticism had a significant positive effect on fraud detection. Based on the path analysis results, the direct effect of the internal control system on fraud detection is -0.045 and the indirect effect of the internal control system on fraud detection through professional skepticism is 0.324. This means that the influence of the internal control system on the detection of fraud through professional skepticism strengthens the effect of the internal control system indirectly on the detection of fraud because the results of this study show that the internal control system influences the detection of fraud through professional skepticism, which has a positive effect. This can happen because the auditor in his work is required to be able to detect fraud as the BPKP has the responsibility to always maintain financial management accountability to ensure a government that is clean from fraud. With the role of the internal control system which protects all auditors from deviations in detecting fraud, Of course, the BPKP will provide guarantees for an auditor to become a more confident person in questioning any evidence received and always finding out any evidence that is deemed less convincing with an alibi based on the audit procedures set by the BPKP. So, with the existence of internal control, the BPKP will always carry out regular supervision so that the auditor will automatically report evidence indicating the occurrence of fraudulent acts in government agencies. So, in this study, it can be concluded that there is an indirect effect of the internal control system on fraud detection through professional skepticism.

### **Effect of Workload on Auditor's Ability to Detect Fraud Through Professional Skepticism**

Based on the results of testing the tenth hypothesis, shows that professional skepticism does not mediate with the effect of workload on fraud detection, this is because the workload variable does not affect professional skepticism. This is in line with the research results of Novita et al. (2015) and Faradina et al. (2016) in their research which concluded that workload does not affect fraud detection

through professional skepticism. This can happen because even auditors who have high workload pressure will still maintain their level of consistency in being skeptical in detecting fraud that will occur so that this can guarantee government assets to avoid fraud that can harm the state. It is this demand that proves that even a high workload will not influence an auditor to ignore evidence that is deemed unconvincing. Another factor is the implementation of BPKP audit procedures and policies that are made to be able to overcome the problem of setting time limits properly so that the auditor can freely find out other evidence so that the auditor has the opportunity to detect fraud if the evidence received is less relevant. So, in this study, it can be concluded that there is no indirect effect of workload on fraud detection through professional skepticism. Another factor is the implementation of BPKP audit procedures and policies that are made to be able to overcome the problem of setting time limits properly so that the auditor can freely find out other evidence so that the auditor has the opportunity to detect fraud if the evidence received is less relevant. So, in this study, it can be concluded that there is no indirect effect of workload on fraud detection through professional skepticism. Another factor is the implementation of BPKP audit procedures and policies that are made to be able to overcome the problem of setting time limits properly so that the auditor can freely find out other evidence so that the auditor has the opportunity to detect fraud if the evidence received is less relevant. So, in this study, it can be concluded that there is no indirect effect of workload on fraud detection through professional skepticism.

## CONCLUSION

Based on the results of research and discussion concluded that competence and the internal control system have significant effect on professional skepticism. This shows that the auditor's competence and a good internal control system will affect the attitude of professional skepticism of the auditor. While workload has no a negatively significant effect on the attitude of professional scepticism. Furthermore, the auditor's workload has no significant effect on professional skepticism, this shows that auditors who have a low or high workload do not affect professional skepticism. Competence, internal control systems, and workload have no significant effect on the auditor's ability to detect fraud. Furthermore, professional skepticism has a positive and significant effect on the auditor's ability to detect fraud. The results of this study indicate that auditors who have an attitude of professional skepticism will be better at detecting fraud than auditors who do not have an attitude of professional skepticism. The path analysis results show that directly or indirectly competency through professional skepticism does not have a significant effect on fraud detection. Likewise, the internal control system does not have a significant effect on the detection of fraud directly, but the indirect effect of the internal control system through professional skepticism has a significant effect on the detection of fraud. It can be concluded that directly or indirectly embracing professional skepticism does not have a significant effect on fraud detection.

Limitations in this study include: This research was only conducted on Central BPKP Auditors in DKI Jakarta Region. Limits on the number of respondents and the number of questionnaires distributed following the provisions of the BPKP agency. This research was conducted using a survey method through questionnaires, so sometimes the answers given by respondents did not show the real situation. As for the suggestions put forward by researchers, namely, that further research is expected to be able to use research samples not only by auditors in the government sector, namely BPKP Auditors but also include company and internal auditors. Future studies are expected to be able to add other variables that are thought to affect the auditor's ability to detect fraud. through the auditor's professional skepticism. Future research is expected to be able to use intervening variables other than professional skepticism which is thought to have a large influence on an auditor's ability to detect fraud.

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