

The Effects of Audit Experience, Trust and Information Technology on the Professional Skepticism and Ability in Detecting Fraud by Internal Bank Auditors in Jakarta, Indonesia

Bahtiar

Ph.D scholar, Post Graduate School of Economics
University of Hasanuddin, Makassar

Gagaring Pagalung

Professor of Economics, Post Graduate School of Economics
University of Hasanuddin, Makassar

Abdul Hamid Habbe

Lecturer of Economics, Post Graduate School of Economics
University of Hasanuddin, Makassar

Harryanto

Lecturer of Economics, Post Graduate School of Economics
University of Hasanuddin, Makassar

Abstract- This study aims to (i) test and analyze the effect of audit experience of the internal auditors on the ability to detect fraud through professional skepticism; (ii) to test and analyze the effect of trust on the ability to detect fraud through professional skepticism; and (iii) to test and analyze the impact of information technology. This is explanatory study, which seeks to explain causality between the variables. Data were collected by using survey method based on selected non probability samples. The research study was conducted from April 2015 to February 2016 in Jakarta. The unit analysis is the internal auditors of banks located in Jakarta. By using proportional sampling criteria, the number of samples selected was 200 respondents. These respondents are the internal auditors from the government and the private banks. The instrument used to collect the data was by using questionnaires. These data are then analyzed quantitatively using Structural Equation Model (SEM). The study found that the audit experience has no significant effect on the ability of the internal auditors to detect fraud through professional skepticism, while trust has a significant effect on the ability to detect fraud through professional skepticism. Therefore, the internal auditors of banks should be given a trust in order to detect fraud.

Index Terms - Auditing experience, trust, information technology, internal auditors, fraud

I. INTRODUCTION

In the past few decades, there have been many cases of corporate crimes highlighted in the world press. Many mega corporations that were previously considered financially healthy by stock market analysts and rating companies such as Enron, Adelphia, Worldcom, Tyco, Fanny Mae, Bernard Maddoff become bankrupts due to fraud. Of these corporations, the Enron company has been pointed out as the company that has the largest accounting fraud in the 21st century. This case occurs due to an audit failure as a result of the improper application of professional skepticism (Benston and Hartgraves, 2002).

Beasley et. al. (2001) in their study found that of the 10 shortcomings associated with the SEC fraud case in the United States, the lack of professional skepticism was in the third rank (60 percent cases) of the shortcomings. This suggests that the study on professional skepticism is important simply because if the auditors are more skeptical, the impact of the inappropriateness of the business can be reduced (Bell et al., 2005). This finding was also supported by Fullerton and Durtchi (2004) toward the important of professional skepticism in minimizing the audit failures. See, also, Kopp et.al. (2003).

Apart from professional skepticism, Tubbs (1992) argued that the audit experience also affects the company's performance. The longer experiences of the auditors have, the better will be the performance of the company. This is partly because experiences have positive effect on the increased accuracy of knowledge to hinder mistakes. Moyes and Hasan (1996) also confirmed this theory that the auditor's experience and previous successes in detecting fraud are constantly significant variables in detecting fraud for each audit cycle and combined cycle estimation. While Castro's (2013) and Rose (2007) found that the audit experience does not have significant effect on the increased professional skepticism of internal audit.

Furthermore, Shaub (1996) using Kee and Knox theoretical model (1970) examined whether situational or dispositional factors that influence the auditor to trust his clients subjectively. The study concluded that previous experience and situational factors influenced the trust of the auditor than he dispositional factors. Whilst Kopp et. al. (2003) offer other theoretical model that relates trust factors to professional skepticism. This model was based from the compilation of previous theories in that trust variable are grouped in three levels, namely calculus-based trust, knowledge-based trust and identification-based trust.

A professional skepticism of an internal auditor in conducting his/her roles needs to have the following attitude such as high discipline, analytical, realistic, critical, firm, based on rules, systematic, justified, and so on. These attitudes are essential to an internal auditor in performing his or her duties and responsibilities. Internal auditors are required by the code of professional standards (IIA) to be skeptical of potential fraud risks. This is because any organization of any kind and its activities are believed to be inseparable from the potential risk of fraud.

Standard for International Practice (2007) no. 1220.A2 part of Due Professional Care, IIA has advised internal auditors to consider the use of information technology. This is consistent with the expectation so that the audit conclusions on red flags from fraud can be taken on the basis of the entire business data and not just the samples from the results of the examination. A software support to Information systems aimed at assisting internal audits has been developed to sustain increased demands for internal auditors such as increasing the number, volume, complexity and scope audits that need to be implemented in line with business development. Based on the above background, this study aims to analyze the effect of audit experience, trust and information technology on professional skepticism and ability in detecting fraud of internal auditors

II. LITERATURE REVIEW

1. *Audit Experience*

An experience auditor can simply be defined as the auditor who has gained knowledge after auditing one particular object some time before. The experience of internal auditors can also be obtained from training, direction, sharing and others. An experienced auditor is believed not only have the ability to find the unusual faults or fraud contained in the financial statements, but he/she is also able to explain accurately his/her findings than the auditor who has little experience (Nasution and Fitriany, 2012).

Some research have been able introduce theories that suggest that previous audit experiences significantly affected professional skepticism in the context of the ability to detect fraud. However, there have been studies that found contradictorily with the above theories. Bonner (1997) and Carpenter et. al., (2002), for instance, disagree to generalize the effect of audit experience on the audit ability. In fact, Shaub and Lawrence (1996), Montgomery et al. (2002), Panny and Whittington (2001) and Payne and Ramsay (2005) stated that junior auditors are more skeptical than more experienced auditors.

Castro (2013) explained that the cause of experienced internal audit who is able to reach higher levels of skepticism in detecting cheating is due to the lack of knowledge about fraud. Therefore, many researchers tend to agree with the arguments of previous researchers who found that experience has an effect on professional skepticism as well as the ability to detect fraud if this experience is linked to specific experiences related to the sensitivity and ability to detect specific frauds.

2. *Trust*

Trust is viewed as an aspect in a relationship and is constantly changing and varied. Trust is built through a series of trusting and trustworthy actions. Trusting is the willingness to take risks of both good and bad consequences, while trustworthy is a behavior that involves acceptance of the beliefs of others. Rousseau et. al. (1998) states that trust is a psychological statement of intention to accept vulnerability based on positive expectations of the intentions or behavior of others.

According to Johnson and Swap (1982), the trust components include trusting and trustworthy. Trusting consists of openness and sharing, while trustworthy consists of acceptance, support and intention to cooperate. To build trust and deepen relationships with others, each individual must be able to communicate his/her acceptance, support and intention to cooperate. The key to building and gaining trust is to be trustworthy. Lewicki and Wiethoff (2000) mention that individuals who develop expectations about the degree to which a person can trust others depend on the personality predisposition, reputation and stereotypes, actual experience, and psychological orientation. The level of trust will increase through recurring meetings between individuals (Dasgupta, 1988). Internal auditors and auditees are employees in the same organization so that the frequency and momentum for social interaction is usually higher than between the external audit and their auditees. Kopp et al. (2003) stated that during auditing, the auditee has many opportunities to show good prejudices which further accumulate evidence of trustworthy.

3. *Information Technology for Internal Auditing*

Information systems security refers to processes and methodologies designed and implemented to protect a media print, electronic or other form of confidential, private information and sensitive data to get unauthorized access or legitimate, use, misuse, disclosure, destruction, modification, or disruption. The security of the information systems aim to protect the confidentiality, integrity and availability of information. Perrin (2008) states the triad CIA (confidentiality, integrity, availability) is a well-known model for the development of security policies, used to identify problems and solutions needed for the security of information systems.

4. *Professional Skepticism*

Professional skepticism is an individual attitude. According to Siegel and Marconi (1989), the formation of attitude is influenced by several factors such as social, psychology and personality. To get a clearer picture of professional skepticism, it is better to observe the prevailing standards first. Standard made by SAS (Statement of Accounting Standard) AICPA No. 1, Professional Standards of Certified Public Accountants SA Section 230 PSA No. 4 states that professional skepticism consists of thought that questions and critically assesses the audit evidences. The auditor uses the knowledge, skills and abilities needed by the public accounting profession to execute smartly, with good faith and with the integrity of collecting and evaluating evidence objectively.

Skepticism methodologically also prioritizes the element of examination first rather than directly doubt something. Another issue that exists in the element of skepticism is that skepticism is one part of critical thinking. This critical thinking usually consists of several components such as justification of reason, ability to identify and solve non-structural problems. Professional skepticism is able to distinguish facts and claims, and others (Nelson, 2009).

5. *The ability to detect Fraud*

Alleyne and Howard (2005) through an explorative study of auditor responsibility in detecting fraud in Barbados shows that there is an expectation gap between internal auditors and management where internal auditors consider management should be responsible for detecting fraud. In addition, they found the fact that companies with internal auditors, a good internal control and audit committees prove to be better at preventing and detecting fraud. Mui (2010) argues that the task of fraud detection is an unstructured task that requires the auditor to produce alternative methods and seeks information from other sources. The important of these roles apart from the implementation of Good Corporate Governance (GCG), internal auditors are also required to carry out evaluation and improve risk management and control. One way to assess the performance of internal auditors is by testing how well they detect or prevent mistakes, fraud and obedience that significantly affect the performance of the organization.

III. RESEARCH METHODS

This study is an explanatory study in that it explains the causal relationship between internal audit experience variables outside the specific field of fraud on the professional skepticism and internal audit capabilities in detecting fraud. Data was collected by using survey method, i.e. by selecting the non- probability sample with purposive sampling criteria among the existing internal auditor population. The criteria are based on education characteristics and work experience (class / rank) of internal auditors. The unit of

analysis in this study is an internal auditor who has educational background of graduates and above and has work experience as an internal auditor. This research is useful to know how the influence of some independent variables on professional skepticism attitude of internal Auditor in order to improve its ability in detecting fraud.

The population in this research is all the internal auditors of banks in Jakarta city which was estimated at about 2,794 internal auditors (IBI Internal Auditor Bank IAIB, 2015). Of this population, about 200 respondents are selected based on the social characteristics of the sample (purposive sampling method). However, of these sample there are 9 respondents have not been able to complete the questionnaires given to them, so that the total sample of this study becomes 191 respondents. Data were then analyzed using SEM (Structural Equation Modeling). The conceptual framework of this study is described as follows (Figure 1).

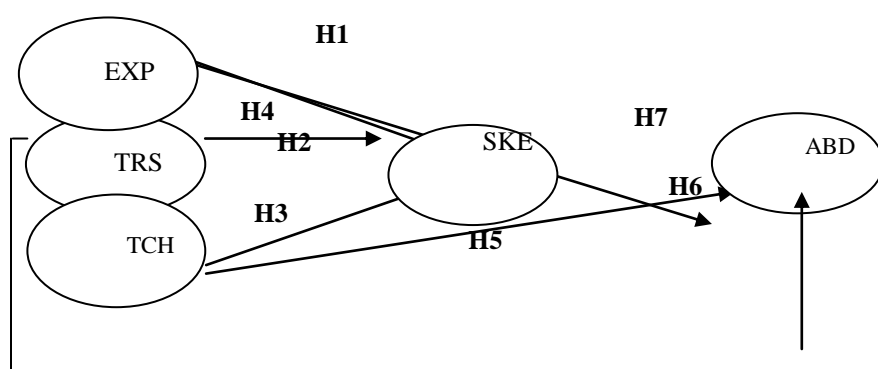


Figure 1. Conceptual Framework of the Study

IV. RESULTS AND DISCUSSION

The characteristics of respondents of this study are shown at Table 1. As can be seen at Table 1, the proportion of male respondents is more dominant than female respondents. The percentage of male respondents was about 62.8 percent, while the female respondents was about 37.2 percent. This indicates that the number of male auditors is more needed in various types of jobs that require a very high level of accuracy.

In terms of educational attainment, the percentage of respondents with undergraduate level was only 7.9%, while the internal auditors with magister education level was about 89.0 percent and the doctoral holders was 3.1 percent. Most of the respondents have working period of less than 3 years. The percentage of the respondents in this group was about 55.5 percent, while the rest of 44.5 percent are those respondents with a working period of more than 4 years.

In terms of age, most of the respondents under survey have the age between 35 and 45 group. This then followed by respondents in the age group between 30 and 35 (27.7 %), the rest are in the age group less than 30 years and the age group above 40 years. Note that the age of respondents has been confirmed to have relationship with the working experience of the internal editor. Those respondents in the age group of less than 30 years tend to have working experience as internal auditor less than two years, while those respondents in the age group between 30 and 35 years tend to have working experience as the internal auditor between 2 and 4 years. Those respondents who have working experience as the internal auditor of 6 years are in the age group of more than 40 years.

Table 1. Respondent Characteristics .

No.	Characteristics of Respondent based on	Classification	Respondent	
			N	%

1.	Sex	Male	120	62,8
		Female	71	37,2
		Total	191	100,0
2.	Formal Educational Level	S1	15	7,9
		S2	170	89,0
		S3	6	3,1
		Total	191	100,0
3.	Working Experiences	<3 years	106	55,5
		>4 years	85	44,5
		Total	191	100,0
4.	Age	<30 years	29	15,2
		30 – 35 years	53	27,7
		35 – 40 years	95	49,7
		> 40 years	14	7,3
		Total	191	100,0

Source: collected from the survey.

The structural equation model developed in this study was found to be feasible. This is shown from the values GFI, CFI, CMIN-DF and TLI. As exhibits at Table 2 the magnitude of the influence and contribution provided between exogenous and endogenous variables has GFI values of 0.921 or 92.1 percent. This suggests that 92.1 percent of the data variation can be explained by the structural model, while the rest of 7.9 percent can be explained by other latent variables. Thus, the model developed is acceptable or in accordance with the data.

Table 2. Criteria Evaluation of the Model

No.	Goodness of fit index	Cut-off Value	Results
1	χ^2 – Chi-square	df (44)= 60,481	129,309
2	Probability	≥ 0.05	0,000
3	CMIN/DF	≤ 2.00	2,939
4	RMSEA	≤ 0.08	0,101
5	GFI	≥ 0.90	0,921
6	AGFI	≥ 0.90	0,783
7	TLI	≥ 0.92	0,943
8	CFI	≥ 0.92	0, 976

Source : estimated from data collected.

Furthermore, in terms of the causality relationship and hypothesis testing, the study found that the success of professional skepticism of internal bank auditors is determined by the level of experience of the auditor. This suggests there is a positive influence of previous audit experience on the attitude of internal auditors' skepticism. The impact of the audit experience has no significant effect on the internal auditor's ability to detect fraud. However, there is a positive influence of professional skepticism attitude of internal auditors on their ability in detecting fraud. The success of professional skepticism of internal bank auditors is influenced by the level of auditor trust. This condition indicates a positive influence of trust on professional skepticism attitude of internal auditors.

Trust has a significant effect on the ability of internal auditors in detecting fraud. Also, information technology for internal audit on professional skepticism is also positive and significant. This suggests that there is a positive influence of information technology for internal audit on the ability of internal auditors in detecting fraud. The use of information technology has an effect on increasing the

ability to detect fraud. These conditions explain that the quality of the ability to detect fraud is also determined by the information technology used (Table 3).

Table 3. Evaluation toward Variables correlations

Variable	Variable	Estimation	Critical Ratio	Sig.
Audit Experiences	Professional Skepticism	0,162*	2,664*	0,008
Trust	Professional Skepticism	0,518*	8,828*	0,000
Information Technology	Professional Skepticism	0,382*	7,249*	0,000
Audit Experiences	Ability to detect fraud	-0,015	-0,197	0,844
Trust	Ability to detect fraud	0,218*	2,385*	0,017
Information Technology	Ability to detect fraud	0,168*	1,967*	0,049
Professional Skepticism	Ability to detect fraud	0,293*	2,039*	0,041

Notes: *) Significant at < 0,05.

The findings of this study suggest that the audit experience has no significant effect on the ability to detect fraud. These results confirm that the quality of the internal auditor's ability to detect fraud is not determined by the audit experience. The internal auditor who becomes the sample unit in this study generally has previous audit experience on various non banking companies, but in different position or occupation. This condition describes that not all experienced internal bank auditors have higher capability than internal auditors who lack experience in detecting fraud.

Castro (2013), Rose (2007), Payne and Ramsey (2005), Montgomery et al. (2002), Shaub and Lawrence (1999), and Bonner (1997) generally agree with the results of this study. They claim that audit experience has a significant effect on the ability to detect fraud through professional skepticism. However, other studies advanced in literature such as Nizarudin (2013), Silalahi (2013), Nasution and Fitriani (2012) and Suraida (2005) argue that the audit experience variables (EXPR) is only one factor that can improve audit skills through professional auditors skepticism.

Trust has a significant effect on the ability to detect fraud through professional skepticism. By increasing trust by one percent, it will increase the ability to detect fraud by 15.2 percent through professional skepticism (*ceteris paribus*). Increased trust of internal auditors in banking companies is indicated through the introduction of auditee thoroughly so that the auditor's trust level is high.

By understanding the auditee's personality, an internal auditor will be more careful in ensuring the correctness of information received in order to avoid situations deliberately designed to mislead audits due to differences in perceptions, hidden agendas and other things. This condition is not uncommon in the field because the company tends to hide the real fact so that the case becomes increasingly difficult to uncover.

Nasution and Fitriany (2012), Fullerton and Durtschi (2004) have proved auditors who have higher professional skepticism will further improve the ability to detect fraud when compared with a less skeptical auditor using the Hurtt & Plumlee model (2003). Therefore, this study uses the same assumptions as some of the previous studies. Kopp et. al. (2003) categorize three levels of auditor trust that is based on identification, knowledge and calculus. Novianty (2008) found the influence of a three-level trust variable that are moderated by a fraud risk assessment toward professional skepticism of the external auditor.

The skeptical attitude is subjective so that each auditor has different skeptical sizes depending on the level of auditor trust on the client and the auditor's own personality type. Theory of planned behavior states that the attitude is basically as positive or negative trust to show a certain behavior, so the intention to behave is determined from the attitude. The basic function of determinant perceived behavioral control relates to past experiences and perceptions of a person to determine his/her behavior. The function of this determinant relates to past experience and the perception of a person about how difficult it is to conduct a behavior.

Moreover, information technology for internal audit has a significant effect on the ability to detect fraud through professional skepticism. By improving information technology for internal audit by one percent, it will increase the ability to detect fraud by 11.2 percent through professional skepticism, holding other things constant. Improved information technology for internal audit of banks is indicated through the assurance of data confidentiality that can be access only to authorized persons.

Using this software, this strongly supports the attitude of internal auditors' skepticism since this device is able to provide great benefits in terms of speed, accuracy, complexity data , analysis and other capabilities. Hurtt (2003) explains that skeptical auditors will exhibit expanded information-seeking behavior, add contradiction detection, add alternative creation, improved resource reliability research. Fullerton and Durschi (2004), Nasution and Fitriany (2012) examine the effect of professional skepticism on behavior which encourages internal auditors to improve their ability to detect fraud. Their study showed that internal auditors who have a high score in skepticism generally have a higher desire to seek information associated with fraud. Meanwhile Hoffman and Patton (1997) and Braun (2000) argue that auditors with skepticism sometimes are also fail to detect fraud.

The process of collecting and evaluating evidences to determine whether information systems can protect assets, and whether the existing information technology maintained data integrity so that both can be directed to the achievement of business objectives effectively by using resources effectively. Some of the key elements in reviewing the Information Systems Audit can be classified as follows: 1) Review of physical and environmental that is related to physical security, resource supply, temperature, humidity control and other environmental factors; 2) The system administration review which includes the security review of the operating system, the database management system, the whole procedure of system administration and its implementation; 3) Software review used in a business application.

Information technology includes access control and authorization into the system, validation and error handling including system exclusion as well as business process flow in software along with manual controls and usage procedures. In addition, reviews also need to be made to the system development life cycle. 4) A network security review that includes internal and external that connected to the systems, security level constraints, firewall reviews, router access control lists, port scanning and detection of disturbances as well as threat to the system. 5) Review of business continuity by ensuring the availability of backup and storage procedures, documentation of such procedures and disaster recovery / business continuity documentation. 6) A data integrity review aimed at ensuring the accuracy of the data in operation so as to verify the adequacy of controls and the impact of the lack of control defined.

V. CONCLUDING REMARKS

Audit experience has no significant effect on the ability to detect fraud by considering the effects of professional skepticism. The number of examination tasks that have been performed become the top priority in shaping the audit experience. Internal auditors who have higher working experience have an advantage. This is because they have a wider knowledge of their job scope. Within the organizational structure of the internal audit of banks in general, there are also a number of positions that do not interfere directly with the audit fraud.

Trust has a significant effect on the ability to detect fraud by considering the effects of professional skepticism. The calculus-based trust indicator becomes priority in forming trust variable. The level of trust moderated by the fraud risk assessment on auditor professional skepticism shows that trust in audit quality will increase if the internal auditor implements high quality standards on audit work implementation.

Finally, information technology for internal audits significantly affects the ability to detect fraud by considering the effects of professional skepticism. The principle indicator of confidentiality becomes the top priority in forming information technology variables for internal audit. In accordance with the generally accepted standard of internal audit, the use of information technology for internal auditors has become a major requirement, especially in the face of large, complex, and varied data to detect fraud as well as errors that need immediate action.

REFERENCES

- [1] Alleyne, Philmore., and Howard, Michael. (2005). An Exploratory Study of Auditors Responsibility for Fraud Detection. *Managing Audit Journal*. Vol. 20, No. 3.
- [2] Beasley, M.S., J.V. Carcello., and D.R. Hermanson. (2001). Top 10 audit deficiencies. *Journal of Accountancy*, April, pp 63-66.
- [3] Bell, T.B., M.E. Peecher, and H. Thomas. (2005). *The 21st Century Public Company Audit*. New York, NY: KPMG LLP.
- [4] Benston, G.J., and A.L. Hartgraves. (2002). Enron: What Happened and What We Can Learn From It. *Journal of Accounting and Public Policy*, pp 105-127.
- [5] Bonner, S. E., Libby, R., and Nelson M. W. (1997). Audit Category Knowledge as a Precondition to Learning from Experience. *Accounting, Organizations and Society*. Volume 22 no. 5, pp 387-409.
- [6] Braun, R. (2000). The effect of time pressure on auditor attention to qualitative aspects of indicative of potential fraudulent financial reporting. *Accounting, Organization, and Society*, pp 243-259.
- [7] Carpenter, Tina., Durtschi Cindy., and Lisa Milici Gaynor. (2002). *The Role of Experience in Professional Skepticism, Knowledge Acquisition, and Fraud Detection*. Working paper. 1-28.
- [8] Castro, Gloria, S. (2013). *Internal auditors skepticism in detecting fraud: A quantitative study*. Diss. Capella University.
- [9] Dasgupta, P. (1988). Trust as a commodity. In: Gambetta D (ed) Trust: making and breaking cooperative relations. *Basil Blackwell*. Oxford pp 49-72.
- [10] Fullerton, Rosemary R., and Durtschi, Cindy. (2004). The Effect of Professional Skepticism on The Fraud Detection Skills of Internal Auditors. *Working Paper Series*. March 5.
- [11] Hoffman, V., & Patton, J. (1997). Accountability, the dilution effect, and conservatism in auditors' judgments. *Journal of Accounting Research*. Vol. 35:227-238.
- [12] Hurtt, R. Kathy, Eining, M., and Plumlee, D. (2003). *Professional Skepticism: A Model with Implication for Research, Practice and Education*. Working Paper. University of Wisconsin.
- [13] Johnson-George, C., and W.C. Swap. (1982). Measurement of Specific interpersonal Trust: Construction and Validation of a Scale to Assess Trust in a Specific Other. *Journal of Personality and Social Psychology* 43 (6): pp 1306-1317.
- [14] Kee, H. W, and R. E Knox. (1970). Conceptual and Methodological Considerations. In the Study of Trust and Suspicion. *Journal of Conflict Resolution*. Vol. 14, p. 357-366.
- [15] Kopp, Lori, Lemon, W. Morley, Rennie, Morina. (2003). A Model of Trust and Professional Skepticism in the Auditor-Client Relationship. *Presentation, School of Accountancy Seminar Series*.
- [16] Lewicki, Roy J., and Carolyn Wiethoff. (2000). Trust, Trust Development, and Trust Repair. In *The Handbook of Conflict Resolution: Theory and Practice*, edited by Morton Deutsch and Peter T. Coleman. San Francisco. *Jossey-Bass Publishers*.
- [17] Montgomery, D.D., Beasley, M.S., Menelaides, S.L., and Palmrose, Z. (2002). Auditors' new procedures for detecting fraud. *Journal of Accountancy*.
- [18] Moyes, Glen D., and Hasan, Iftekhhar. (1996). An Empirical Analysis Of Fraud Detection Likelihood. *Managerial Auditing Journal*. Vol.11: 41-46.
- [19] Mui, Grace Yanchi. (2010). Factors That Impact On Internal Auditors' Fraud Detection Capabilities – A Report For The Institute of Internal Auditors Australia. *Center for Business Forensics HELP University Malaysia*.
- [20] Nasution, Hafifah., and Fitriany. (2012). Pengaruh Beban Kerja, Pengalaman Audit dan Tipe Kepribadian terhadap Skeptisme Profesional dan Kemampuan Auditor dalam Mendeteksi Kecurangan. *Jurnal SNA*. Vol.15.

- [21] Nelson, M. (2009). A model and literature review of professional skepticism in auditing. *Auditing*, Vol.28 (2): pp 1-34.
- [22] Nizaruddin, Abu. (2013). Pengaruh Etika, Pengalaman Audit dan Independensi terhadap Skeptisme Profesional Auditor BPK Perwakilan Provinsi Bangka Belitung. *Ilmiah*. Vol.VI, No.1.
- [23] Noviyanti, Suzy. (2008). Skeptisme Profesional Auditor dalam Mendeteksi Kecurangan. *Jurnal Akuntansi dan Keuangan Indonesia*, Vol.5, No.1, 102-125.
- [24] Pany, K.J., and Whittington, O.R. (2001). Research implications of the auditing standard board's current agenda. *Accounting Horizons*. Vol.15 No.4.
- [25] Payne, Elizabeth A., and Ramsey, Robert J. (2005). Fraud Risk Assessment and Auditors' Professional Skepticism. *Managerial Auditing Journal* 20, No. 3:321-330.
- [26] Perrin, Chad. (2008). *The CIA Triad*.
- [27] Rose, M. Jacob. (2007). Attention to Evidence of Aggressive Financial Reporting and Intentional Misstatement Judgments: Effects of Experience and Trust. *Behavioral Research in Accounting*. Vol.19, No.1, pp 215-229.
- [28] Rousseau, D., Sitkin, S. B., Burt R. S., and Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of Management Review* 23(3), pp 393-404.
- [29] Shaub, Michael K., and Janice E. Lawrence. (1996). Ethics, Experience and Professional Skepticism: A Situational Analysis. *Behavioral Research in Accounting* 8, supplement): 124-157.
- [30] Shaub K. Michael. (1996). Trust and Suspicion: the Effects of Situational and Dispositional Factors on Auditors' Trust of Client. *Behavioral Research in Accounting*. Vol.8.
- [31] Siegel, G., and Marconi, H. R. (1989). *Behavioral Accounting*. Cincinnati, Ohio: South Western Publishing Co.
- [32] Silalahi, S.P. (2013). Pengaruh etika, kompetensi, pengalaman audit dan situasi audit terhadap skeptisme profesional auditor. *Jurnal Ekonomi*. Vol. 21, No. 3.
- [33] Suraida, Ida. (2005). Pengaruh Etika, Kompetensi, Pengalaman Audit dan Risiko Audit Terhadap Skeptisisme Profesional Auditor dan Ketepatan Pemberian Opini Akuntan Publik. *Sosiohumaniora*, Vol.7, No.3, pp 186-202.
- [34] Tubbs, M. Richards. (1992). The Effect of Experience on the Auditor's Organization and Amount of Knowledge. *The Accounting Review*, Vol. 67, No. 4.