



# The Effect Of Professional Skepticism & Auditor's Independence On Detection Fraud

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## ABSTRACT

The growing economy is inseparable from the existence of fraud. For this reason, the services of an auditor are required to check whether the financial statements that have been prepared by the company are free from material misstatement and have been presented in accordance with generally accepted auditing standards, and have reflected the actual situation or manipulation of the financial statements was found. The purpose of this study was to determine how the influence of professional skepticism and independence on fraud detection. The research method used in this study is a descriptive and verification method with a quantitative approach. The population of this study is the external auditor of the Public Accounting Firm in Bandung with a sample of 38 respondents. Data were collected by distributing questionnaires. The data analysis technique used in this research is SEM-Partial Least Square (PLS) using SmartPLS 3.2.9 software. The results showed that professional skepticism and independence effect on fraud detection.

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## 1. Introduction

The growing economy is inseparable from the existence of fraud. Fraud is a general term and includes all kinds of ways that can be used with certain shrewdness carried out by a person or group of people to gain advantage from other parties by making false representations (Carpenter & Reimers, 2013; Sidiq & Maulida, 2021). The Association of Certified Examiners (ACFE) classifies fraud into 3 types, namely fraudulent reporting (fraudulent statement), asset theft (misappropriation of assets), and corruption (Sayed et al., 2017; PrawiraW et al., 2021). Fraudulent statements are divided into two types, namely fraudulent financial statements and fraudulent non-financial reports (Payne & Ramsay, 2005; Kunyati et al., 2021).

As time goes by, the ways to commit fraud are increasingly diverse, because the factors that cause someone to commit fraud are also growing. There is a fraud triangle which contains three conditions that cause fraud, among others, first, there is pressure, referring to something that has happened in the perpetrator's personal life that creates a need that motivates him to commit fraud. The second opportunity occurs due to weak internal control, poor supervisory management and the use of positions as well as failure to establish adequate procedures to detect fraud also increase the chance of fraud.

To be able to detect fraud, auditor services are needed to check whether the financial statements that have been prepared by the company are free from material misstatement or have been presented in accordance with generally accepted auditing standards, and reflect the actual situation or manipulation of the financial statements is found. serves as an independent party to the financial statements that have been prepared by management along with accounting records and supporting evidence with the aim of providing an opinion on the fairness of the financial statements (Harding & Trotman, 2017; Sidiq & Jalil, 2021).



Detecting fraud is an effort to obtain sufficient early indications of fraud, as well as to narrow the space for fraud perpetrators (that is, when the perpetrator realizes that the practice has been known, it is too late to dodge) (Putra & Dwirandra, 2019). The auditor's effort in detecting fraud is the quality of an auditor in explaining the unfairness of the financial statements presented by the company by identifying and proving the fraud (Said & Munandar, 2018).

The phenomenon that occurred in 2019 according to Hadiyanto as the Secretary General of the Ministry of Finance revealed that Sirumapea Cancer Public Accountants from KAP Tanubrata, Sutanto, Fahmi, Bambang and Partners received sanctions from the Center for the Professional Development of Public Accountants (PPPK) in conducting an audit of the Annual Financial Report of PT Garuda Indonesia. Tbk in 2018. The results of Garuda Indonesia's financial statements sparked a polemic that was triggered by the refusal of two Garuda Indonesia commissioners to sign an agreement on the 2018 financial statements. The two have different opinions regarding the recording of transactions with Mahata worth US\$239.94 million in the income statement.

The reason is that Garuda Indonesia's financial statements are not presented in accordance with PSAK because there has been no payment of receivables that have come in from Mahata until the end of 2018. However, Garuda Indonesia has recognized it as income even though in nominal terms it has not been received by the company. The fraud that occurred failed to be detected by the Public Accountant concerned. Public Accountants are less alert to factors that can indicate fraud because they do not question the results of Garuda Indonesia's financial statements further, it can be said that Public Accountants do not apply professional skepticism so that fraud / fraud fails to be detected (Biksa & Wiratmaja, 2016; Grenier, 2017).

Fraud cases involving Public Accounting Firms such as this are caused by several factors such as the low professional skepticism of the auditors and the public accounting firm's lack of commitment to the standard of independence in providing audit services. Professional skepticism is being aware of the possibility of fraud that can be carried out by management, by constantly questioning audit evidence and maintaining professional skepticism throughout the assignment period, especially vigilance and applying prudence (Sugito, 2018; Agustina et al., 2021). Professional skepticism is very important for auditors to have in order to obtain strong information, which will be used as the basis for relevant audit evidence that can support the provision of an opinion on the fairness of the financial statements. The auditor must have an attitude that is always suspicious of the things he observes. This suspicion will certainly bring or raise many questions which then lead to the discovery of an answer (Quadackers et al., 2014).

Skepticism is a critical attitude in assessing audit evidence, considering the suitability and adequacy of existing evidence so that the audit evidence obtains a high level of confidence, but the low level of professional skepticism possessed by an auditor is one of the causes of an auditor's failure to detect fraud. So as an auditor, it is necessary to always question and critically evaluate every audit evidence. An auditor is required to have professional skepticism in the audit process to consider and evaluate the competence of the audit evidence that has been collected objectively. Auditors should not assume that management is being dishonest, but the possibility of them being dishonest should also be considered. At the same time, the auditor should also not assume that management is unquestionably honest, in order to detect whether there is fraud in a company (Olsen & Gold, 2018; Sheila et al., 2019).

To support the auditor's ability to detect a situation that has the potential to cause fraud, the auditor also needs to maintain an attitude of independence. Independent means not easily influenced, and neutral. An independent auditor is not justified in taking sides with anyone's interests, auditors who find fraud will continue to find out and express their suspicions in order to maintain their independence. Auditors must also maintain objectivity, so as not to conflict with other interests, so that independence is the basic foundation for the public accounting profession.

## 2. Method

This study uses descriptive and verification methods with a quantitative approach. Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or

statistical data analysis, with the aim of testing predetermined hypotheses (Sugiyono 2017). The definition of descriptive method according to Sugiyono (2013), is the method used to analyze data by describing or describing the data that has been collected as it is without intending to make conclusions that apply to the public or generalizations, the reason this research uses descriptive methods is because this study aims to explain or describe the facts that occur in the variables that have been studied, namely the effect of professional skepticism and auditor independence on fraud detection.

The source of data used in this research is primary data, because the researcher collects the required data directly from the first object to be studied by distributing questionnaires to respondents. The primary data in this study are the results of the answers to the questionnaires that have been filled out by the respondents. The sampling technique used in this study is Probability Sampling, which is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a sample (Sugiyono, 2017). While the Probability Sampling technique used is random sampling. Random Sampling is taking sample members from the population at random without regard to the strata that exist in this population (Sugiyono, 2017).

### 3. Result and Discussion

#### 3.1 Respondents' Responses to Professional Skepticism

To find out the respondents' perceptions or responses to each indicator regarding Professional Skepticism, the researcher used the percentage score. The Professional Skepticism variable consists of 4 (four) indicator items. These indicators are Questioning mindset (a mindset filled with questions), Suspension of judgment (delaying making a decision), Search for knowledge (curiosity), and Self determination. The following is a recapitulation of these indicators:

**Table 1**  
Recapitulation of Respondents' Response Scores on Indicators Questioning Mindset

| No | Statement  | Answer Distribution |      |       |       |       | Total | Score Index |       | %   | Criteria |             |
|----|--|---------------------|------|-------|-------|-------|-------|-------------|-------|-----|----------|-------------|
|    |  | 5                   | 4    | 3     | 2     | 1     |       | current     | Ideal |     |          |             |
| 1  | During this time, Mr / Mrs in carrying out audits always think or question further about the existing evidence | f                   | 0    | 11    | 16    | 5     | 0     | 32          |       |     |          | Pretty good |
|    |  | %                   | 0.0% | 34,4% | 50,0% | 15,6% | 0,0%  | 100%        | 102   | 160 | 64%      |             |

Source: SPSS 2021 Processing Results

The table above is a recapitulation of respondents' answers to the Questioning mindset indicator (a mindset filled with questions). Responses to statement number 1, So far, in carrying out audits, you always think or question further about the existing evidence, having the highest score of 16 respondents (50.0%) answering less questions, 11 respondents (34.4%) answering always questioned, and 5 respondents (15.6%) answered that they did not always question.

Overall, the total score of respondents' responses to the Questioning mindset indicator (a mindset that is always filled with questions) of 64% is categorized as good enough, so it is known that the Questioning mindset is quite good, but there is still a gap of 36%. This is because there are still

respondents who answered no questions and less questions related to the statement "So far, in carrying out audits, you always think or question further about the existing evidence" and the actual score of 102 is still below the ideal score of 160, which means there are still auditors who are lacking and do not apply the Questioning mindset (a mindset filled with questions) when providing audit services to clients.

### 3.2 Respondents Response Regarding Fraud Detection

To find out the respondent's perception or response to each indicator regarding Fraud Detection, the researcher uses the percentage score. The Fraud Detection variable consists of 4 (four) indicator items. These indicators are Having the ability to detect fraud, Having a high attitude of vigilance, Having accuracy, and Having accuracy. The following is a recapitulation of these indicators:

**Table 2**

Recapitulation of Respondents' Response Scores on Indicators Having the ability to detect fraud

| No | Statement   | f | Answer Distribution |        |        |       |       | Total | Score Index |       | %      | Criteria |
|----|---|---|---------------------|--------|--------|-------|-------|-------|-------------|-------|--------|----------|
|    |   |   | 5                   | 4      | 3      | 2     | 1     |       | current     | Ideal |        |          |
| 1  | Mr/Mrs are able to identify any fraud committed by the client | f | 2                   | 14     | 16     | 0     | 0     | 32    |             |       |        |          |
|    |   | % | 6,3 %               | 43,8 % | 50,0 % | 0,0 % | 0,0 % | 100 % | 114         | 160   | 71,2 % | good     |

Source: SPSS 2021 Processing Results

The table above is a recapitulation of respondents' answers on the indicator of Having the ability to detect fraud. The response to statement item number 9 Mr/Ms able to identify the existence of fraud committed by the client has the highest score of 16 respondents (50.0%) answered quite able to identify, 14 respondents (43.8%) answered able to identify, and 2 respondents ( 6.3%) answered very able to identify.

Overall the total score of respondents' responses to the indicator Having the ability to detect fraud is 71.2% categorized as good, so it is known that the indicator Has the ability to detect fraud is good, and there is still a gap of 28.8%. This is because there are still respondents who answered that they were quite able to identify those related to the statement "Mr/Mrs was able to identify fraud committed by the client" and the actual score of 114 was still below the ideal score of 160, which means that there are still auditors who are less able to identify fraud when provide audit services.

**Table 3**

Recapitulation of Respondents' Response Scores on Indicators Having an attitude of vigilance tall one

| No | Statement  | f | Answer Distribution |       |       |       |      | Total | Score Index |       | %     | Criteria    |
|----|--|---|---------------------|-------|-------|-------|------|-------|-------------|-------|-------|-------------|
|    |  |   | 5                   | 4     | 3     | 2     | 1    |       | current     | Ideal |       |             |
| 1  | In carrying out the audit, you are always vigilant regarding internal controls at the client company | f | 1                   | 9     | 16    | 6     | 0    | 32    |             |       |       |             |
|    |  | % | 3,1%                | 28,1% | 50,0% | 18,8% | 0,0% | 100%  | 101         | 160   | 63.1% | Enough Well |

Source: SPSS 2021 Processing Results

The table above is a recapitulation of respondents' answers to the indicator of having a high alert attitude. Responses to item, statement number 10 In carrying out the audit, you are always vigilant regarding internal control at the client company, having the highest score of 16 respondents (50.0%) answering quite alert, 9 respondents (28.1%) answering always being alert, 6 respondents (18.8%) answered not always alert and 1 respondent (3.1%) answered very always alert. Overall, the total score of respondents' responses to the indicator Having a high alert attitude is 63.1% categorized as good enough, so it is known that the indicator Having a high alert attitude is good, and there is still a gap of 36.9%. This is because there are still respondents who answered that they were not alert and quite alert related to the statement "Mr/Madam is always vigilant regarding internal control at the client company" and the actual score of 101 is still below the ideal score of 160, which means there are still auditors who do not have the attitude vigilance and sufficient vigilance when providing audit services.

### 3.3 Testing the Measurement Model (Outer Model)

Table 2 shows the results of the evaluation of the outer model used to see the relationship between the latent variable and the indicator or manifest variable (measurement model). To evaluate the outer model, validity and reliability tests are used. The validity test in Partial Least Square (PLS) is divided into two parts, namely Convergent Validity and Discriminant Validity. Convergent validity is related to the principle that indicators of a construct should be highly correlated. The convergent validity test with SmartPLS software can be seen from the outer loading value for each construct indicator, as for assessing convergent validity, namely the outer loading value must be more than 0.5-0.6, which is quite sufficient, while if it is greater than 0.7 then it is said to be high, and the value of Average Variance Extracted (AVE) and the value of communality must be 0.5. Based on the test results using the SmartPLS 3.2.9 software, the following results were obtained:

**Table 4**  
Loading Factor

| Professional Skepticism |  | Loading Factor | Information |
|-------------------------|--|----------------|-------------|
| X <sub>1.1</sub>        | Questioning mindset                                | 0,842          | Valid       |
| X <sub>1.2</sub>        | Suspension of judgement                            | 0,784          | Valid       |
| X <sub>1.3</sub>        | Search for knowledge                               | 0,896          | Valid       |
| X <sub>1.4</sub>        | Self determination                                 | 0,856          | Valid       |
| Independence            |  | Loading Factor | Information |
| X <sub>2.1</sub>        | Length of relationship with clients (Audit Tenure) | 0,783          | Valid       |
| X <sub>2.2</sub>        | Pressure from clients                              | 0,784          | Valid       |
| X <sub>2.3</sub>        | Review from Fellow Auditor (Peer Review)           | 0,828          | Valid       |
| X <sub>2.4</sub>        | Providing non-audit services                       | 0,777          | Valid       |
| Cheat Detection (Fraud) |  | Loading Factor | Information |
| Y <sub>1</sub>          | Have the ability to detect fraud                   | 0,809          | Valid       |
| Y <sub>2</sub>          | Have a high alert attitude                         | 0,872          | Valid       |
| Y <sub>3</sub>          | Have accuracy                                      | 0,741          | Valid       |
| Y <sub>4</sub>          | Have accuracy                                      | 0,885          | Valid       |

Source: Data processed using Smart PLS software

Based on the table above, it can be explained that the outer loading value for each indicator of Professional Skepticism, Independence, and Fraud Detection has a value of 0.6 which means that all indicators are declared to have good validity in explaining the latent variables (Imam Gozali, 2013 ). Meanwhile, the Average Variance Extracted (AVE) and communality values are presented as follows:

Table 5  
AVE

| Variable Let                 | AVE   | Communality |
|------------------------------|-------|-------------|
| Professional Skepticism (X1) | 0,715 | 0,715       |
| Independence (X2)            | 0,629 | 0,629       |
| Fraud Detection (Y)          | 0,687 | 0,687       |

Source: Data processed using Smart PLS software

From the table above, it can be seen that the AVE value and the communality value of each latent variable exceed the specified limit, namely 0.5 (Imam Gozali, 2013) which means that all latent variables have good validity.

Effect of Professional Skepticism (X1) on Fraud Detection (Y) (Hypothesis 1)

H<sub>0</sub> : Professional Skepticism has no significant effect on Fraud detection

H<sub>a</sub> : Professional Skepticism has a significant effect on Fraud Detection

The level of significance used is 0.05 or 5%

Decision making criteria:

Reject H<sub>0</sub> and accept H<sub>a</sub> if the value of t<sub>count</sub> > t<sub>critical</sub>

Accept H<sub>0</sub> and reject H<sub>a</sub> if the value of t<sub>count</sub> < t<sub>critical</sub>

**Table 6**  
Professional Skepticism t Test (X1) Against Fraud Detection (Fraud) (Y)

| Variable Let        | Path Coefficient | t <sub>statistik</sub> | t <sub>kritis</sub> | Information             | Conclusion  |
|---------------------|------------------|------------------------|---------------------|-------------------------|-------------|
| X <sub>1</sub> -> Y | 0,552            | 4,891                  | 2,045               | H <sub>0</sub> rejected | Significant |

Source: Data processed using Smart PLS software

Based on the table above, the value of t<sub>statistics</sub> for the variable X<sub>1</sub> is 4.891. This value is greater than 2.045, so it can be concluded that H<sub>0</sub> is rejected and H<sub>a</sub> is accepted, meaning that Professional Skepticism has a significant effect on Fraud Detection with a contribution of 45.4%. If depicted, the values of t<sub>statistics</sub> and t<sub>critical</sub> for the partial test X<sub>1</sub> appear as follows:

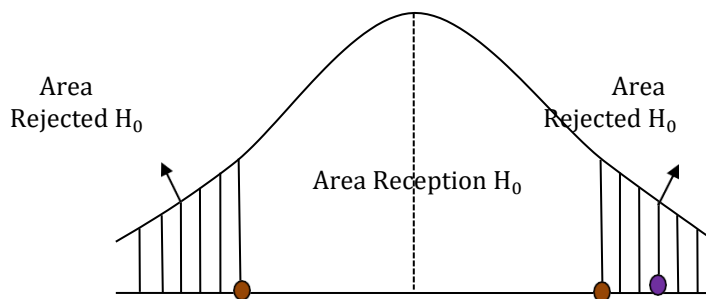


Figure 1. Variable Hypothesis Testing Curve X1 against Y

Effect of Independence (X2) on Fraud Detection (Y) (Hypothesis 2)

H<sub>0</sub> : Independence has no significant effect on Fraud Detection

H<sub>a</sub> : Independence has a significant effect on Fraud Detection

The level of significance (α) used is 0.05 or 5%

Decision making criteria:

Reject H<sub>0</sub> and accept H<sub>a</sub> if the value of t<sub>count</sub> > t<sub>critical</sub>.

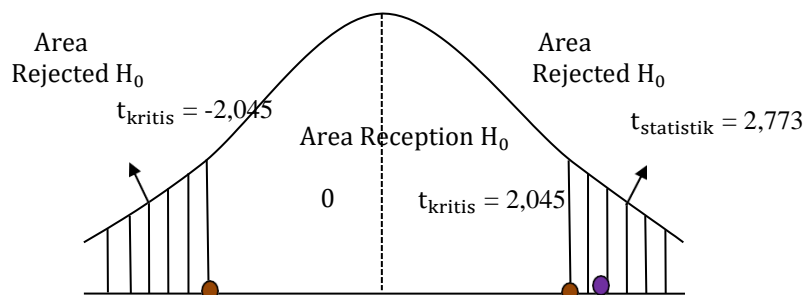
Accept H<sub>0</sub> and reject H<sub>a</sub> if the value of t<sub>count</sub> < t<sub>critical</sub>.

**Table 7**  
Independence t-test (X2) Against Fraud Detection (Fraud) (Y)

| Variable Let        | Path Coefficient | t <sub>statistik</sub> | t <sub>kritis</sub> | description             | conclusion  |
|---------------------|------------------|------------------------|---------------------|-------------------------|-------------|
| X <sub>2</sub> -> Y | 0,381            | 2,773                  | 2,045               | H <sub>0</sub> Rejected | Significant |

Source: Data processed using Smart PLS software

Based on the table above, the value of  $t_{\text{statistics}}$  for the variable  $X_2$  is 2.773. This value is greater than 2.045, so it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, meaning that Independence has a significant effect on Fraud Detection with an influence contribution of 29.4%.



**Figure 2.** Variable Hypothesis Testing Curve X2 against Y

In testing the hypothesis, it can be seen that the  $t_{\text{count}}$  value of 4.891 is greater than  $t_{\text{table}}$  2.045, meaning that Professional Skepticism has an effect on Fraud Detection (Fraud) at the Public Accounting Firm (KAP) in Bandung.

The phenomenon that occurs in the field is that there are auditors who lack the attitude of Professional Skepticism because when examining audit evidence there is still information or audit evidence that has not been revealed but the auditors are less likely to question the client's financial statements. This is in accordance with what the researchers found in the field, namely through the questioning mindset indicator (a mindset filled with questions) with a percentage of 64% that can be interpreted in the fairly good category and there is still a gap of 36%.

Based on the results of research in the field, Professional Skepticism ( $X_1$ ) has an effect of 45.4% on Fraud Detection ( $Y$ ), with a correlation value of 0.822 which means Professional Skepticism has a strong positive effect on Fraud Detection (Fraud) at Public Accounting Firms in the City Bandung. The direction of the positive relationship between Professional Skepticism and Fraud Detection shows that the better Professional Skepticism, the better the auditor will be in Detecting Fraud. Then from the descriptive results of the Professional Skepticism variable, it shows a percentage of 68% and is included in the good category, but there are still problems in terms of Professional Skepticism. This is evidenced by the indicator with the lowest response from respondents, namely the questioning mindset indicator (a mindset filled with questions) of 64% and there is a gap of 36% which is a problem that exists in Professional Skepticism. Furthermore, Fraud Detection (Fraud) has a percentage of 67.66% which is included in the fairly good category and there are still problems in terms of Fraud Detection. This is evidenced by the indicator with the lowest response from the respondents, namely the indicator of having a high alert attitude of 63.1% and there is a gap of 36.9%.

The results of this study provide empirical evidence that Professional Skepticism affects Fraud Detection (Fraud) at a Public Accounting Firm in Bandung City, where the better Professional Skepticism, the better the auditor will be in Detecting Fraud (Fraud). Based on calculations using the SEM Partial Least Square statistical tool, the questioning mindset indicator (a mindset filled with questions) has a high loading factor value. Questioning mindset is an attitude that includes a questioning mindset to investigate a number of things that are felt to be doubtful, that must be improved in Fraud Detection efforts.

#### 4. Conclusion

The influence of skepticism and independence on the detection of fraud at the Public Accountant office in Bandung, it can be concluded that, professional skepticism affects the detection of fraud. meaning that the better the professional skepticism, the better the detection of fraud. However, there are still things that cause professional skepticism not to be maximized, which is marked by a questioning

mindset indicator (a mindset filled with questions) which causes fraud detection to be not optimal, then independence has an influence on fraud detection, meaning that the better the independence, the better. the better the detection of fraud, but there are still things that cause independence can not be maximized, which is indicated by the indicator of the length of the relationship with the client (audit tenure) which results in the detection of fraud is not optimal.

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