

EFFECT OF COMPETENCE, INDEPENDENCE, AND PROFESSIONAL SKEPTICISM AGAINST ABILITY TO DETECT FRAUD ACTION IN AUDIT ASSIGNMENT (Survey on Public Accounting Firm Registered in IICPA Territory of Jakarta)

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Abstract: Public accounting profession as a locomotive in driving good corporate governance and filters (filter) in preventing fraud, has a significant role in creating a healthy economic order and accountable. To determine and analyze whether the competence, independence and professional skepticism influence on the ability to detect fraud. The method in this study is an associative type of survey research with qualitative data are used as a points on the Likert scale, using primary data from field research and literature. The population uses the auditor of the Public Accounting Firm in Jakarta with simple random sampling, the samples obtained were 107 respondents unit of 32 Public Accounting Firm. Using the quality of data testing, reliability testing, validity testing, and classical assumption, and using hypothesis testing, T test (Partial), F test (simultaneous), and multiple linear regression. The study states that, variable competence, independence and professional skepticism simultaneously positive effect on fraud detection with a significance level of 0.000. Competence variables affect the detection of fraud with a significance level of 0.000. Independent variables affect the detection of fraud to the significance of 0.032. And professional skepticism variables affect the detection of fraud with a significance of 0.000. The conclusion that can be drawn is that the competence, independence and professional skepticism has an influence on the auditor's ability to detect fraud, either partially or simultaneously.

Keyword: Competence, Independence, Professional Skepticism, and fraud detection.

INTRODUCTION

Audit of all general purpose financial statements in Indonesia conducted by Public Accounting Firm except on certain government organizations. The legal right to conduct an audit firm is given to the public by the finance minister. Public accounting firm providing a wide range of services to the community or to the

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company, becoming a critical need for existing public accounting profession in order to perform their duties in accordance with the procedures and take no action that contains elements of conflict of interest (Arens 2011).

Public accounting profession as a locomotive in driving good corporate governance and filters in preventing fraud, has a significant role in creating a healthy economic order and accountable. Therefore, more and more cheating is often the case make a public accountant should be competent in putting himself and understand the fraud that may occur in the audit assignment. Larger businesses are more likely to experience economic crime. However, the act of cheating may be more expensive than small businesses. In addition, the damage caused by acts of fraud beyond direct financial loss. Such damage including adverse external relations business, employee morale, and reputation of the company.

Fraud can occur at any time and in organizations (companies) anywhere. Knowledge of fraud not only needs to be known by the public accountant, but should also be known by relevant parties such as the Audit Committee and Management Operations related to the handling of fraud. Along with the development of increasingly sophisticated technology, it would require the use of technology in the prevention, detection and investigation fraud. In anticipation of this, then both public accounting and operational management should improve the ability to detect and prevent such fraud and to find the best solution so that fraud does not occur. If it is the case of fraud, the public accountants can perform a forensic audit (forensic auditing) to prove the existence of fraud and determine the modus operandi of the perpetrators of fraud. It is no less important is the need to build anti-fraud culture and business ethics are based on the principles of Good Corporate Governance (GCG).

One example of that is enough to attract attention world Indonesian economy is the incidence of fraud in the banking world, where there is fraud in the banking company Bank Panin on the sale of assets bad credit used to cover the debt of Bank Panin. This encourages effectiveness and external auditor competence in expressing it. In January 2010, the board of directors of Bank Panin send an audit team to Banjarmasin Branch Office, which later found indications of fraud in the process of credit (credit engineering) around Rp30 billion to debtors Jaya SetiaDau. In chronological submitted to Parliament, noted that Panin Bank directors has authorized credit for engineering report that occurred in Banjarmasin Branch Office for South Kalimantan Police for processing. Then on February 22, 2010, an indication of a criminal act through the banking credit engineering are reported to the police South Kalimantan, which is confirmed by the evidence report letter TBL/29/II2010/KALSEL/DITRESKRIM.

Then in case of manipulation of financial statements by PT Kimia Farma. On 31 December 2001 audit, management Kimia Farma reported a net profit of Rp 132 billion, and the report on the audit by Hans Tuanakotta & Mustafa (HTM). However, the Ministry of SOEs and Bapepam considers that net income is too large and contain elements of engineering. After the re-audit, on October 3, 2002 financial statements restated Kimia Farma 2001 (restated), because it has been found fairly fundamental error. In the new financial statements, profit is presented only Rp 99.56 billion, or lower Rp 32.6 billion, or 24.7% from the beginning of the reported profit. Errors that occur in units of Industrial Raw Materials is an error in the form of overstated sales of USD 2.7 billion, the central logistics unit be overstated inventory amounting to Rp 23.9 billion, the unit be overstated pharmaceutical wholesaler inventories amounting to Rp 8.1 billion and overstated sales of USD 10.7 billion.

Indonesian Corruption Watch (ICW) provide a statement, Indonesia Corruption Watch (ICW) asked the police to investigate Nine public accounting firm, which is based on reports the Financial Supervisory Agency (BPK), is alleged to have colluded with the bank ever audited between tahun 1995-1997. ICW coordinator Teten Masduki told reporters on Thursday, said that based on the findings of BPK, nine out of ten KAP who conduct audits of approximately 36 troubled banks did not perform activities in accordance with auditing standards and has partnerships with banks being audited. The results of the audit was not in accordance with the fact that as a result the majority of banks - banks audited among banks - banks suspended business activities by the government around 1999.(Indonesian Corruption Watch: 2001)

Formulation of the Matter

For the purposes of this study, the formulation of the problem in this study are:

- 1) How does the competence of the ability to detect fraud action in the audit?
- 2) How will the independence of the ability to detect fraud in the audit assignment actions?
- 3) How does the influence of professional skepticism in the ability to detect fraud action in the audit?
- 4) How does the competence, independence and professional skepticism in the ability to detect fraud in audits actions simultaneously?

READER REVIEW

Fraud

Definition of fraud by the Black Law Dictionary states that:

1. Deliberate on any declaration of a state of the hidden truth or of a material fact may influence others to commit acts which harm him, usually a mistake, but in some cases (especially deliberate) allows a crime; 2. Presentation of false or recklessly false / without calculation and without be credible result may affect or cause another person to act or acts; 3. A loss incurred as a result of known or presentation of false information (false statements), concealment of material facts, or careless presentation / without calculation influence others to do or act which is detrimental.

Competency

Professional standard of competence in public accounting requires each practitioner to maintain professional knowledge and expertise required to ensure the provision of services of a competent professional to the client or employer and use professional skills carefully in accordance with professional standards and code of ethics in providing professional services.

Independency

According to Mautz and Sharaf through their famous work "The Philosophy of Auditing" in Sawyer 2009 gave some professional independence indicators intended for public accountant:

- ❑ The independence of the audit program
 - Free of managerial interventions audit program
 - Free from any intervention on the audit procedures
 - Free from the requirement to audit other than that is required for an audit process
- ❑ Independence in verification
 - Free access to all records, inspect assets, and employees that are relevant to an audit conducted
 - Getting active cooperation of management employees during the audit verification
 - Free from any managerial effort seeking to limit or restrict activities that examined the acquisition of evidence.

- Free from private interests that impede verification audits
- Independence in reporting
 - Free from any feeling of obligation to modify the impact or significance of the facts reported
 - Free from the pressure to not report significant matters in the audit report
 - Avoid using words that mislead either intentionally or unintentionally in reporting the facts, opinions, and recommendations of the auditor interpretation.
 - Free from any attempt to diminish the auditor's consideration of the facts or opinions in the audit report.

Skepticism Professional

International Federation of Accountants (IFAC) defines professional skepticism in the context of evidence assessment or assessment of audit evidence. According to IFAC:

According to ISA No. 200, it is said that the attitude of professional skepticism means the auditor makes a critical assessment (critical assessment), with a mind that always question (questioning mind) the validity and the audit evidence obtained, wary of audit evidence is contradiction or raises questions with respect to reliability and documents, and to respond to questions and other information obtained and management and related parties (IFAC, 2009).

FRAMEWORK AND PARADIGM RESEARCH

The core of this research is how the influence of competence, independence and professional skepticism auditors in detecting fraud in audits. As set forth in SPAP 2011 the main purpose of the audit of financial statements is to present the financial statements are free from material misstatement whether due to fraud or error.

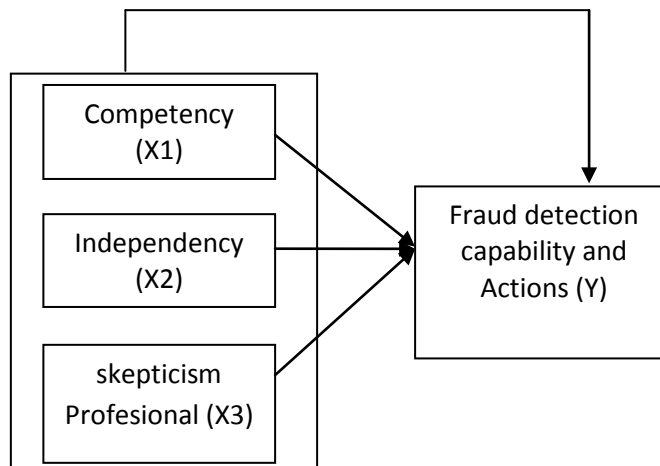
Competence is the first independent variable (X1) in this study is a skill possessed by an auditor in performing professional services. In this study measured the maintenance of competence, knowledge, and professional experience of the auditor.

Independence is the second independent variable (X2) in this study was not biased attitude of an auditor in taking a conclusion, and in carrying out an audit of the client. In this variable taking the combined indicator of SPAP 2011 and Mautz expert opinion in Sawyer (2009) in which independence by SPAP 2011 is divided into two, namely independent in fact and independent in appearance. While according to Mautz in Sawyer, split into three terms of independence, independent audit program, independent verification audits, and independent audit reports.

Professional skepticism is the third independent variable (X3) in this study is a critical assessment by an auditor and the vigilance of an auditor in the audit evidence contradictory, and thinking always ask for the truth. In this variable using indicators of IFAC, critical judgment, thinking, valid evidence, alertness, professional.

The ability to detect fraud is the dependent variable (Y) in this study is the ability of an auditor in detecting kecurangan action by management. In this study using indicators from experts Koroy (2008) and SA 240, the SPI understanding, understanding the characteristics of fraud, audit method, environmental audits, a form of cheating, ease of access, the discussion among the engagement team, risk assessment procedures, identification of risk judging, in response to assessment, and evaluation of audit evidence.

The linkage of the four variables studied can be described in the following research paradigm models:



Source: developed for this research

Hypothesis

With the results of previous investigators author will propose several hypotheses with additional hypothesis that the author a new variable input. This study has several hypotheses of several variables studied include the following:

- **H₁** : Competence significant effect on the ability to detect fraud action in the audit assignment.
- **H₂** : The independence of a significant effect on the ability to detect fraud action in the audit assignment.

- **H₃** : Professional Skepticism significant effect on the ability to detect fraud action in the audit assignment.
- **H₄**: Competence, Independence, Professional Skepticism significant effect on the ability to detect fraud action in the audit assignment.

RESEARCH METHODS

Research subjects in this study were the auditors who work in public accounting firms in the area of Jakarta. In this study, the research object is divided into two variables. The independent variables have an object of research in the form of fraud detection capabilities in audit assignments, while in the variable object of research in the form dependen have competence, independence, and professional skepticism attitude of an external auditor.

According to the type of data and the analysis of this research is a type of research that uses qualitative data which qualitative data is data in the form of words, sentences, schematic, and image. Quantitative data is data that is formed numeric or qualitative data are used as numbers. Qualitative data were used as numbers (scoring) contained in the measurement scale.

Population and Sample

In this study, researchers used a population of Public Accounting Firm (KAP) in the province of Jakarta, where there are 236 registered KAP Jakarta in Indonesia Institute of Certified Public Accountants (IAPI). According Sugiyono 2013, simple random sampling is a sampling of the population was randomly without regard to existing strata in the population. In this case, each of the firm are given equal opportunity to participate fill out a questionnaire that asked by the researcher. In the deployment is done successfully collected some samples of the firm who are willing to be the respondents of this study was obtained 32 KAP.

Examination

Test conducted divided into three major parts, namely the quality of test data consists of validity, reliability, classical assumption. Then performed multiple linear regression and hypothesis testing by t test (partial) and test f (simultaneous).

The following equation models can be described as follows:

$$Y_1 = a + b_1 \times 1 + b_2 \times 2 + b_3 \times 3 + e$$

Description in Y_1 :

Y_1 : Fraud detection

X_1 : Competency

X2 : Independency

X3 : skepticism professional

a : constant

bx : regression coefficient

e : *Error*

RESULTS AND DISCUSSION

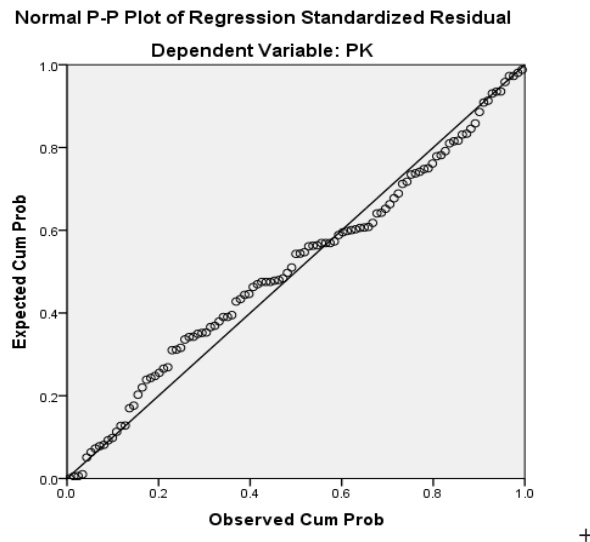
Research subjects in this study is the auditors who work in offices Public Accountant who is in the area of Jakarta. Questionnaires were distributed directly to the offices of the Public Accountant. Questionnaires were distributed to the respondents amounted to 146 questionnaires. Where the questionnaire is not fully back. This is because at the time of distribution of the questionnaire, the busy auditors to audit the field. The number of questionnaires were not returned a total of 18 questionnaires. So that the total number of questionnaires returned 128 questionnaires. All questionnaires were returned incomplete and its contents do not fully meet the requirements, so there are about 21 questionnaires were killed.

Respondents consisted of men as many as 66 people, women as many as 41 people with education level of respondents was dominated by graduates of S1 as many as 77 people, respondents who have recent education S2 as many as 20 people, and respondents who have recent education S3 as many as 10 people. In terms of length of working in the public accounting firm of respondents are dominated by long working less than 2-5 years amounted to 68 people, while respondents who have a long time to work more than 5-10 years as many as 23 people and respondents who have long worked over 10 years as many as 16 people. In terms of positions that carried by the respondents was dominated by senior auditor positions of 77 people, 11 people office supervisor, office managers were 9 people, and as many as 10 people partner office.

Test results have shown that the validity of all the variables have correlated item-total correlation is greater than the construct validity (0.3) so that the indicator for all variables can be said right (valid) as a measuring tool. While the results of reliability testing shows that for all the variables have a value of more than 0.60 Cronbach Alpha. This means that items of questions in the questionnaire for all variables can be said to be consistent or reliable as a measuring tool. Testing consisted of classical assumption of normality test, heteroscedasticity test, test and test multikolonearitas auto correlation. The first test of normality which aims to test whether or not the data is normally distributed. Testing normality, can be done by looking at the picture Normal Probability Plot.

Normality Test results can be presented visually with images Normal Probability Plots in Figure 1:

Gambar 1. Grafik Normal P-Plot



Based on Figure 1. Above, showed that the regression model obtained normal distribution, where it appears that the distribution of the data located around the diagonal line. Furthermore, for heteroscedasticity test results show that the probability value (sig) is greater than 0.05, so it can be concluded there is no heteroscedasticity problem. Multicollinearity test results showed that all independent variables have VIF <10 and have a tolerance value > 0.10. It can be concluded no symptoms of multicollinearity. The test results for test values obtained Durbin- Watsonsebesar autokolerasi 1,870. To determine whether or not autokolerasi first determined by the value of dL and dU see table Durbin- Watson (5% confidence level) d Usebesar value of 1.7428. Du smaller value of dw and dw value smaller than 4-du. Hypothesis testing is done to determine the coefficient of determination, multiple linear regression, t test the feasibility of the model and test the feasibility of the model f.

The first is, the coefficient of determination test that aims to determine how much the independent variables (competence, independence and professional skepticism auditors) can explain the dependent variable (the auditor's ability to detect fraud in audits). The test results coefficient of determination can be presented in Table 1. The following:

Table 1
Test Results The coefficient of determination (adjusted R2)

<i>Model Summary</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.956 ^a	.913	.911	.22326

a. Predictors: (Constant), Skeptisisme, Kompetensi, Independensi

Based on the above table 1, the value of Adjusted R square of 0.911, which means that 91.1% variation in the magnitude of the dependent variable can be explained by variation in the independent variable. While the remaining 8.9% is explained by other variables outside the model. Second, multiple regression testing aimed to determine the effect of independent variables on the dependent variable. The results of multiple linear regression testing can be presented in Table 2. below:

Table 2
Results of Multiple Linear Regression testing

		<i>Coefficients^a</i>				
<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	.225	.115		1.955	.053
	Kompetensi	.335	.069	.347	4.843	.000
	Independensi	.168	.077	.178	2.179	.032
	Skeptisisme	.444	.082	.460	5.383	.000

a. Dependent Variable: PendeteksianKecurangan

Based on the above table 2. The value of the constant (a) of, 225, value = 0.335 coefficient b1, b2 = 0.168, and b3 = 0.444. Equation can be determined as follows:

$$Y = \alpha + \beta_1 \times 1 + \beta_2 \times 2 + \beta_3 \times 3 + \varepsilon \dots \dots \dots (1)$$

$$Y = 0,225 + 0,335 \times 1 - 0,168 \times 2 - 0,444 \times 3 + e$$

Judging from the equation can be explained if the independent variable is equal to zero, then the dependent variable (the ability of auditors) will be equal to a constant value (a) = 0.225. Based on the equation of multiple regression coefficient is positive. This means that there is a positive effect of free variables namely

competence, independence and professional skepticism auditor to auditor’s ability to detect fraud in audits on public accounting firm in Jakarta area. If the auditor has a professional auditor skepticism, always able to maintain independence, as well as having adequate competence will be able to raise the auditor’s ability to detect fraud in audits.

Based on Table 2. As can be seen the results of the feasibility test of the model t (partial). Testing the feasibility of the model t (partial) aims to determine the effect of each of the dependent variable is the professional skepticism auditors, independence and competence of auditors on the dependent variable is the ability of auditors to detect fraud in audits.

The results showed that the variable competence has sig. 0,000, independence has sig. 0,032, and professional skepticism auditor memiliki sig. 0,000. The results of statistical analysis showed that each variable has a value sig. Below 0.05. This means that the independent variable, namely competence, professional skepticism auditors, and the independence of the partial effect on the dependent variable is the auditor’s ability to detect fraud in audits.

The results of testing the feasibility of the model f (simultaneous) aims to determine the effect of all independent variables on the dependent variable. F test results in this study can be seen in Table 3 below:

Table 3
Results of Simultaneous Testing

		ANOVA ^a				
<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	53.926	3	17.975	360.628	.000 ^b
	Residual	5.134	103	.050		
	Total	59.060	106			

a. Dependent Variable: PendeteksianKecurangan

b. Predictors: (Constant), Skeptisisme, Kompetensi, Independensi

Based on Table 3 above shows that the value of F at 360.628 > f tables ebesar 2.692 with a significance level of 0.000 < 0.05. This means that Ha is not rejected, so that it can be said independent variable competence, independence and professional skepticism auditors simultaneously (together) berpengaruh against the auditor’s ability to detect fraud in audits.

Effect of Auditor Competence Ability Against Auditor in Detecting Fraud in the Audit Assignment

The results in this study suggest that there are partial effect of auditor competence against the auditor's ability to detect fraud in audit assignments, can be seen from the sig. <0.05 which found 0,000 sig. The results of the study according to research conducted by Marcelina (2009) in his study entitled "Effect of Competence, Independence and Professionalism Against Ability to Detect Fraud Auditor. Research results show that the competence, independence and profesionalme affect the ability to detect fraud.

Regression results obtained value of Sig. less than 0.05 this means that the competence of auditors have a significant effect on the auditor's ability to detect fraud in audits. An auditor if it has sufficient competence, it will support the quality of the resulting audit in addition to their competence, an auditor will be familiar in dealing with similar problems or work. This proves that the more competent the auditor will be able to improve the ability to detect fraud in an audit.

Effect of Auditor Independence Against The ability Auditor in Detecting Fraud in the Audit Assignment

The results showed that there is a partial effect of auditor independence of the auditor's ability to detect fraud in an audit assignment, seen from the Sig. less than 0.05 which found 0,032 sig. This study is in line with research conducted by Adnyani (2014) in his study entitled "The Effect of Professional Skepticism, Independence and Responsibility Against Auditor Auditor Experience In detect fraud and error Financial Statements (Case Study On Public Accounting Firm (KAP) of Bali)". Research results indicate that the professional skepticism, the auditor's independence and experience affect the auditor's responsibility to detect fraud and error in the financial statements.

Regression results stated that the independence of a significant effect on the auditor's ability to detect fraud action in the audit assignment. Auditors are required to always maintain an attitude of independence in conducting the audit, so that the opinion given by the audit is not considered biased. If independence can be maintained then it will increase the ability of auditors to detect fraud in audits.

Effect of Auditor Professional Skepticism Against Auditors Ability to Detect Fraud in the Audit Assignment

The results showed that there is a partial effect between the auditor's professional skepticism in the auditor's ability to detect fraud in an audit assignment, seen from the Sig. less than 0.05. The results are consistent with research conducted

by Adnyani (2014) in his research on "The Effects of Professional Skepticism, Independence and Responsibility Against Auditor Auditor Experience In detect fraud and error Financial Statements (Case Study On Public Accounting Firm (KAP) of Bali)". Research results indicate that the professional skepticism, the auditor's independence and experience affect the auditor's responsibility to detect fraud and error in the financial statements.

Regression results stating that the auditor professional skepticism significant effect on the auditor's responsibility. It is important for auditors have professional skepticism that later evidence gathered can be used as a basis for providing an audit opinion. Moreover, according Tuanakotta Theodore M. (2013), one of the causes of a failed audit is the low professional skepticism that dulls sensitivity to fraud auditors, both real and that the form of the potential, or for any signs of danger (red flags, warnings signs) which indicates the presence of errors and fraud. Professional skepticism will assist the auditor in assessing the critical risks faced and the risk into account in the various decisions.

Influence Simultaneously Between Competence, Independence, and Professional Skepticism Against Ability to Detect Cheating Public Accountant in the Audit Assignment

The fourth hypothesis states that the competence, independence and professional skepticism auditors, influence simultaneously (together) to the auditor's ability to detect fraud in audits. Statistical tests showed significant value at the 0.05 level with sig $0.000 < 0.05$. This result is supported by the results of the calculation of the value of $F 360.628 > F \text{ table } 2,692$. This suggests that the competence, independence and professional skepticism auditors simultaneously (together) affect the auditor's ability to detect fraud in audits. Additionally indicated adjusted R square of 0.911, which means that 91.1% of the variation magnitude could be explained by the ability of auditors independent variable variation (competence, independence and professional skepticism auditors). While the remaining 8.9% is explained by other variables outside the model.

From the results of simultaneous testing showed that the most dominant independent variables affect the dependent variable (the responsibility of the auditor) is variable auditor's professional skepticism, said the most dominant influence the dependent variable because it has the greatest regression coefficient is 0.444 compared with regression coefficients of other variables. In detecting fraud in the audit, the auditor is highly dependent on the attitude of professional skepticism and competence, while action report misstatements depends on auditor independence. That means that if the auditor is able to maintain professional skepticism auditors, independence, and competence of the auditor's ability to

detect fraud in audits will increase. So that the auditor's opinion on the fairness given the audited financial statements are not biased.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study aimed to find out that the competence, independence and professional skepticism auditors significantly influence the auditor's ability to detect fraud in audits. Respondents in this study amounted to 107 auditors. Based on the data collected and hypothesis testing has been done, it can be concluded as follows:

- First, the competence of auditors significantly influence the auditor's ability to detect fraud in audits.
- Second, independence significant effect on the auditor's ability to detect fraud in audits.
- Third, professional skepticism significant effect on the auditor's ability to detect fraud in audits.
- Fourth, competence, independence and professional skepticism auditors significantly influence the auditor's ability to detect fraud in audits. With the adjusted R-square value of 91.1%, which means that the dependent variable can be explained by the independent variable in this study.

RECOMMENDATIONS

As for some suggestions for improvement of this study is the first, the suggestion for operations research, operational research in this study is the auditor of public accounting firms in the area of Jakarta. As a professional public accountant in the firm of public accountants who are in the Jakarta area is expected to maintain an attitude of independence and professional skepticism to demonstrate the quality of public accounting in the public eye. For KAP in Jakarta should be expected to continuously participate in seminars and training for prospective public accountant or public accountant with the goal to achieve and increase knowledge and are expected to maintain their competence in performing tasks of public accountants to be able to improve the quality of public accountants in performing their duties.

Suggestions for the development of science, this study is expected to be developed in the future with some suggestions from researchers. Respondents from public accounting firms scattered in Jakarta is expected to be reproduced again. Due to being in a busy period KAP and time constraints. Researchers only get 32 samples of the firm with 107 respondents. The independent variables in future

studies should be added other independent variables that affect the ability of an auditor in detecting fraud in audits. Not wearing the dimensions of professional competence achievement.

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