



## Auditor's Ability to Detect Fraud

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### ABSTRACT

This research aims to find out whether professional skepticism, independence and competence influence fraud. The population and sample for this research are auditors who work at the South Sulawesi Inspectorate Office. The sampling technique uses purposive sampling technique. The sample in this study was auditors who worked at the South Sulawesi Inspectorate Office. The data collection method uses a questionnaire. The research questionnaire uses a Likert scale. Data analysis used multiple linear regression analysis using Statistical Packages for Social Science (SPSS). The research results show that skepticism, independence, competence and experience of auditors have a positive and significant effect on fraud at the South Sulawesi Inspectorate Office

## **INTRODUCTION**

The internal auditor profession has developed from merely dealing with technical accounting problems into a profession that is oriented towards providing value-added services for management. The main task of a professional internal auditor within a company is to provide an ongoing review of the effectiveness of risk management, control and governance mechanisms. The prevalence of fraud and cheating is rising in a variety of ways, necessitating ongoing improvements in the auditor's capacity to identify conditions. However, auditors must maintain their ability to recognize conditions when performing audit activities. The issue is that auditors aren't always the best at spotting fraud. Many different professions highlight the value of professional skepticism. Generally, professions that need professional skepticism are professions that are concerned with collecting and assessing evidence critically, and making decisions based on the evidence acquired. The ability of internal auditors to detect fraud cannot be separated from internal and external influences. These elements fit into different categories. audit tasks, personality, cognitive factors, auditor ethical status, and auditor traits, among other dimensions, KAP characteristics, KAP role, auditor role and fraud risk indicators (Yuli, et al. 2018).

Variables affecting the auditor's capacity to identify situations in this study focus on the auditor's characteristics. One of the characteristics of these auditors is the competence of internal auditors. With competency, someone will have the qualifications to do the job. The importance of professional skepticism is much emphasized by various types of professions. Generally, professions that require professional skepticism are professions that are concerned with collecting and evaluating evidence critically, and making decisions based on the evidence collected. The Importance of an Auditor's Independent Attitude in Carrying Out an Audit Financial reports offer a range of quantitative financial data and are essential for decision-making for the company's internal and external stakeholders. Relevance and reliability are the two most crucial elements that financial reports ought to have, according to the FASB. Because these two qualities are very hard to quantify, information consumers must enlist the help of a third party, an independent auditor, to ensure that the financial statements are meaningful. and trustworthy, which might boost the confidence of everyone who is interested in the business. (Sri Dewi Wahyundaru, 2020).

### **1. Problem Statatemet**

The background information provided above allows for the formulation of the primary issue as follows:

1. Does competency affect the auditor's ability to detect fraud?
2. Does independence affect the auditor's ability to detect fraud?
3. Does Professional Skepticism affect the auditor's ability to detect fraud?

### **2. Objective of the study**

The objectives to be achieved in this research are as follows:

1. Knowing the effect of competency on the auditor's ability to detect fraud

2. Knowing the effect of independence on the auditor's ability to detect fraud
3. Knowing the effect of Professional Skepticism on the auditor's ability to detect fraud

## LITERATURE REVIEW

Fraud is a term in English which means cheating. In the world of accounting, fraud is one type of error that is often found. Apart from that, mistakes or errors are also other mistakes in accounting. These two terms, Fraud and Error, are two types of errors that often occur in the accounting process. Even though they are considered the same, they have slight differences, namely the presence and absence of an intentional element. The Indonesian Institute of Public Accountants defines fraud as a purposeful act involving the use of deception to obtain an unfair advantage or break the law by one or more members of management, parties responsible for governance, employees, or third parties. . (Mekari, 2018).

Pratama (2017) in Anisatul and Ahmad (2018) stated that Greed is associated with the possibility of greedy behavior in individuals. Anger is an individual factor, where this factor is inherent in everyone. If a person's level of greed is high, there is a tendency for a person to commit fraud.

### 1. GONE Theory

- a). Greed (greed): Related to greedy behavior that has the potential to exist in every person.
- b). Opportunity (Opportunity): Relating to the condition of an organization, agency, society which is such that it is open to someone to commit fraud against it.
- c). Need: Relates to the factors needed by individuals to support a normal life.
- d). Exposure (disclosure): Concerns the likelihood that a fraud will be discovered as well as the type and gravity of the penalty meted out to the fraudster.. The greater the possibility that a fraud can be discovered, the less the person's incentive to commit the fraud, the more severe the punishment for the perpetrator of the fraud, the less the person's incentive to commit the fraud.

### 2. Agency Theory (Agency Theory)

Essentially, agency theory in economics splits into positivist and principal-agent categories (Jensen, 1983). The same analytical unit—the principal-agent contract—applies to this part as well. Additionally, both make comparable assumptions about individuals, groups, and data. They vary, nevertheless, in terms of dependent variables, style, and mathematical rigor. The occurrence of a conflict of interest between management acting as an agent and the owner acting as the principal is explained by agency theory. The principal requests access to all information pertaining to his investment or finances in the organization, including management operations. To achieve this, ask the agent (management) for an accountability report. The principal evaluates management performance in light of this report. However, the inclination of management to operate in a way that enhances the reputation of their reports in order to elevate their performance occurs. Testing is necessary

to minimize or reduce management fraud and increase the reliability and trustworthiness of management-prepared financial reporting. An impartial person, in this case an independent auditor, does this testing.

### **3. Professional Skepticism**

Professional skepticism in an auditor is a mindset that involves constantly challenging and evaluating audit evidence with skepticism (Haliah et al, 2022). In order to fulfill their role as public accountants who the public trusts, auditors must adopt a professional skepticism in which they constantly challenge and resist taking at face value audit data that supports their conclusions. The highest degree of professional skepticism is required of auditors (Haliah et al., 2022). A skeptical mind is one that constantly asks questions and is on the lookout for circumstances that could point to a material misrepresentation, whether due to fraud or error. Measurements of professional skepticism are based on the Hurr, Eining, and Plumlee (HEP) (2003) model, which was created by In 2019, Julio. When an auditor evaluates the available data and sees obvious or suspected fraud, they can apply their professional skepticism.

### **4. Independence**

(Julio, et al. 2019) When conducting investigations, assessing audit findings, and writing audit reports, independence refers to objectivity. This definition leads to the conclusion that a public accountant is considered independent if they have an honest, knowledgeable mental attitude and are not influenced, controlled, or persuaded by third parties when conducting their planning, evaluation, and reporting of audit results. According to Annisa et al. (2019), independence is an unbiased perspective in carrying out audit work. According to Annisa, an auditor is said to be independent if during the audit process there are no elements that favor any party. Meanwhile, according to Eko (2019), an independent auditor is an auditor who is not influenced by any party in carrying out his duties. There are two factors that influence independence. , namely internal factors and external factors. In his book, Arens (2009), based on the implementation of audits or groups, There are three categories of auditors: external auditors, who work for the company they audit, internal auditors, and auditors who work for other companies. Thirdly, government auditors, or auditors employed by the interests of the government. A professional auditor will plan the audit as well as possible, consider the risks that arise and carry out careful collection and testing of evidence.

### **5. Competence**

Competence is the auditor's capacity to carry out financial report audits with enough expertise and knowledge in an impartial, meticulous, and rigorous manner (Renaldi et al., 2021). Every auditor performing audit activities is required by a number of applicable standards to be competent since competency has an impact on the quality of the audit. In order to perform audit activities, collective audits must possess the necessary professional abilities, according to the first general standard of the State Financial Audit Standards (SKPN). With this statement of inspection standards, all inspection organizations are responsible for ensuring that each inspection is carried out by inspectors who collectively have the knowledge, skills and experience required to carry out the task. Renaldi (2021) states that if an auditor is competent and

his professional competence is recognized as very good, then High-quality audit findings are created, and vice versa – if the auditor's competence is not as well-known, it is likely that the audit will be implemented in that entity in a way that yields low-quality audit results as well. We find that an auditor's expertise significantly affects the caliber of financial report outcomes (Renaldi et al., 2021). Superior proficiency of an auditor will yield superior audit outcomes. Conversely, if the auditor lacks ability, the value of the quality will be diminished of the audit results.

## 6. Previous Research

Table 1. Previous Research

No	Researcher	Title	Research methods	Research result
1	Nurwahyuni and Atik Isniawati,2021	Analysis of factors in an The ability of auditors to spot fraud is limited by professional ethics	Quantitative	The study's findings demonstrate that professional skepticism, auditor experience, and time constraints all positively and significantly impact the ability to identify financial statement fraud.
2	Friska Ayu Afiani and Nurul Latifah,2019	At Central Java's city and district inspectorates, professional skepticism, fraud audit training, audit experience, and auditor skill to detect fraud	Purposive Sampling	Based on the examiner's results, it was found that the questionnaire was as trustworthy and legitimate. Following the examination of the traditional presumptions of heteroscedasticity, multicollinearity, and normalcy, it was stated that the data was free from the symptoms of classical assumptions so that the data could be subjected to multiple regression.
3	Jessica Puji Astuti and Partogian Sormin,2019	The impact of internal auditors' impartiality,	Quantitative	The study's findings support the notion that while internal auditor independence

		skill, and professionalism on their capacity to identify fraud		and professionalism have little bearing on fraud detection skills, internal auditor competency significantly improves fraud detection capabilities.
4	Rastina and Hasiyah,2021	Determinants of The capacity of internal auditors to identify fraud (internal auditor case study) at South Sulawesi universities)	Qualitative	The findings of the hypothesis test indicate that an auditor's capacity to identify fraud is influenced by their competence, independence, and ability.
5	Dewi Larasati and windy Puspitasari,2019	The influence of experience, independence, auditors' professional skepticism, application of workload and ethics on the auditor's capacity to identify fraud	Quantitative	Based on the results of the analysis and testing that have been carried out, experience has no effect on the auditor's ability to detect fraud, independence has no effect on the detection of fraud, the auditor's professional skepticism has a positive and significant influence on the auditor's ability to detect fraud, the application of ethics has a positive and significant influence on the ability of the auditor in detecting fraud, ethical burden does not affect the auditor's ability
6	Julii Herdi Peuranda and Amir Hasan,2019	The influence independence, competence, and professional	Causal	Based on the tests that have been carried out, this research obtained the following results: 1) There is no

		skepticism on the auditor's capacity to detect fraud in fraud audit training as a moderating variable.		influence of independence on the ability of internal auditors to detect fraud; 2) There is an influence of competence on the internal auditor's ability to detect fraud; 3) There is an influence of professional skepticism held by internal auditors on the auditor's ability to detect fraud; 4) There is no influence of fraud audit training on the relationship between independence and the auditor's ability to detect fraud; and 5) There is no effect of fraud audit
7	Safira Indriyani and Luqman Hakim,2021	The impact of audit expertise, professional skepticism, and time constraints on the auditor's ability to discover fraud	Quantitative	Based on the results of this test, it is possible to conclude that audit expertise and skepticism have a considerable favorable impact on the auditor's ability to detect fraud. Meanwhile, time constraints have a negative and considerable impact on an auditor's capacity to detect fraud.
8	Ika Sarah Mahsitah and Mahmudi,2021	The auditor's attitude, investigative audit	Quantitative	According to the findings of the investigation, professional

		experience, whistleblowing, and gender influence the auditor's ability to spot fraud.		skepticism has a significant impact on the auditor's capacity to detect fraud, whistleblowing is beneficial and vital for government institutions, and gender has no effect on fraud detection.
9	Kadek Gita Arwinda Sari and Made Gede Wirakusuma,2018	The influence of professional skepticism, ethics, personality type, compensation, and experience on fraud detection	Qualitative	This study suggests that professional skepticism improves fraud detection. An auditor with a higher level of professional skepticism will be able to spot fraudulent financial reporting. Research also reveals that ethics has a positive impact on fraud detection.
10	Yulia Eka Sari and Nayang Helmayunita,2018	The impact of workload, experience, and professional skepticism on the auditor's capacity to detect fraud (an empirical study at BPK RI representing West Sumatra province)	Causative	According to the results of the analysis: 1) Workload has a negative effect on the auditor's ability to detect fraud; 2) Experience has a positive effect on the auditor's ability to detect fraud; and 3) Professional skepticism has a positive effect on the auditor's ability to detect fraud. 4) Test results reveal that workload, experience, and professional skepticism all influence the auditor's ability to detect fraud.

## 7. Conceptual Framework

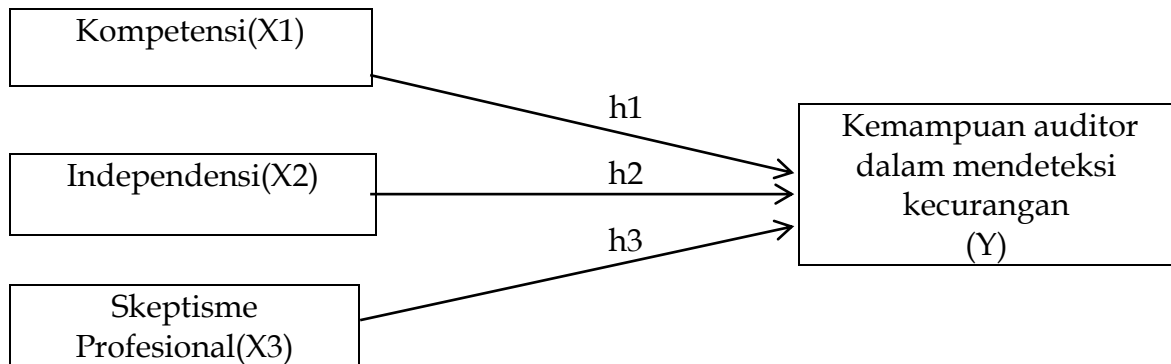


Figure 1. Conceptual Framework

H1: Competence enhances the auditor's capacity to detect fraud.

H2: Independence enhances the auditor's capacity to spot fraud.

H3: Professional skepticism positively and significantly affects the auditor's capacity to detect fraud.

## METHODOLOGY

This research uses a survey approach, namely causal relationships and analysis using moderated regression analysis which aims to analyze the influence between variables and other variables or how one variable influences other variables. The population in this study was 147, staff of the South Sulawesi Provincial Regional Inspectorate office. Sampling in this research used the convenience sampling method. 37 questionnaires were distributed to the staff of the South Sulawesi Provincial Regional Inspectorate office. The data collection method used in this research is the questionnaire method.

The type of questionnaire used in this research is a closed questionnaire. A closed questionnaire is a questionnaire that does not give respondents the option to develop their answers to the questions asked. Therefore, in a closed questionnaire the respondent chooses the answers provided by the researcher. Research using questionnaires requires a pilot study (instrument test) to find out that the questions are understood by potential respondents. According to Jogiyanto (2008) the number of samples used in the pilot study was around 10-30 respondents. The type of data in this research is categorized as primary data. Primary data is data collected and processed by researchers directly based on answers from respondents. The analysis method contains tests of data obtained from the results of respondents' answers received and then analyzed using SPSS.

### Data Analysis and Discussion

#### Descriptive Analysis of Variables

According to Ferdinand (2014), descriptive statistics are used for provide an empirical picture or description of the data collected in study. To see respondents' responses to statements and also calculating scores for variables X1, X2 and X3 and for variable Y, can be seen as follows:

**Competent Variable Descriptive Analysis (X1)**

Analysis of the description of the competency variable distributed to respondents presented as follows:

Table 2. Respondent Response  
Competency Variable (X1)

Response		Strongly agree	Agree	Doubtful	Don't agree	Strongly Disagree
Statement		F	F	F	F	F
1	Knowledge plays an important role in government agencies	18	19	0	0	0
2	Skills play an important role in government agencies	18	19	0	0	0
3	Attitude plays an important role in government agencies	18	19	0	0	0
4	Bad behavior has an adverse impact on uptake decision	12	25	0	0	0

Based on table 2 above, with 37 respondents, the responses are fairly variable, as evidenced by the items. The first item strongly agrees with a frequency of 18 respondents and agrees with a frequency of 19 respondents, the second item strongly agrees with a frequency of 18 respondents and agrees with a frequency of 19 respondents, the third item strongly agrees with a frequency of 18 respondents and agrees with a frequency of 19 respondents, the fourth item strongly agrees with a frequency of 12 respondents and agrees with a frequency of 25 respondents, it can be concluded and obligation of each staff member have been clearly defined, with the frequency of agreement being the most important.

**Descriptive Analysis of the Independence Variable (X2)**

Analysis of the description of the Independence variable distributed to respondents is presented as follows:

Table 3. Respondent Responses  
 Independence Variable (X2)

Response		Strongly agree	Agree	Doubtful	Don't agree	Strongly Disagree
Statement		F	F	F	F	F
1	Independence is the honest nature of an auditor	15	18	4	0	0
2	Length of relationship with clients including independence	15	18	4	0	0
3	Pressure from clients can trigger fraud	15	18	4	0	0
4	Fraud happens because lack of independence test assessment	9	24	4	0	0

Based on table 3 above with a total of 37 respondents, the respondents' responses are quite varied, as can be seen from the first item, strongly agree, the frequency is 15 respondents, agree the frequency is 18 respondents, and the frequency of doubt was 4 respondents, the second item strongly agree had a frequency of 15 respondents, agreed the frequency was 18 respondents, and was unsure the frequency was 4 respondents, and the third item strongly agreed the frequency was 15.. So it can be concluded from the four statements of the Independence variable above, in the organizational structure of your agency, the boundaries of authority and responsibility of each staff member have been clearly determined, with the frequency of agreement being the most dominant.

**Descriptive Analysis of the Professional Skepticism Variable (X3)**

Analysis of the description of the Professional Skepticism variable distributed to respondents is presented as follows:

Table 4. Respondent Responses  
Professional Skepticism Variable (X3)

Response		Strongly agree	Agree	Doubtful	Don't agree	Strongly Disagree
Statement		F	F	F	F	F
1	Auditors should always question and evaluate evidence critically	17	12	6	2	0
2	Seeking knowledge is a form of professional skepticism	17	12	6	2	0
3	Confidence is the first step to starting something new	17	12	6	2	0
4	Knowledge Internationally, an audit is needed	15	14	6	2	0

According to table 4 above, with a total of 37 respondents, the respondents' responses were quite varied, as evidenced by the first item, the frequency of strongly agree was 17 respondents, the frequency of 12 respondents agreed, the frequency was 6 respondents, unsure, the frequency was 2 respondents, and the second item was strongly agree. The frequency was 17 respondents, the frequency was 12 respondents, the frequency was 6 respondents, unsure, the frequency was 6 respondents, and the frequency of two respondents disagreed, the third item strongly agreed. The frequency was 17 respondents; the frequency was 12 respondents; the frequency was unsure; the frequency was 6 respondents; and the frequency of 2 respondents disagreed, item The fourth frequency was strongly agreed upon with 15. 14 people agreed, 6 were undecided, and 2 disagreed. So it can be concluded from the four statement items of the Skepticism variable Professional above, in the organizational structure of your agency, the boundaries of authority and responsibility of each staff member have been clearly determined, with the frequency of strongly agreeing being the most dominant.

**Descriptive Analysis of Auditor Ability Variables in Detecting Fraud (Y)**

Analysis of the variable description of the Auditor's Ability to Detect Fraud distributed to respondents is presented as follows:

Table 5. Respondent Responses Variable  
 Auditor's Ability to Detect Fraud (Y)

Response		Strongly agree	Agree	Doubtful	Don't agree	Strongly Disagree
Statement		F	F	F	F	F
1	Competence can reduce the risk of fraud	15	13	9	0	0
2	Standing alone can reduce the risk of fraud	15	14	8	0	0
3	A mindset that always asks questions can reduce risk fraud	16	13	8	0	0

Based on table 5 above with a number of respondents of 37, the respondents' responses were quite varied, as shown by the first item strongly agree with a frequency of 15 respondents, agree with a frequency of 13 respondents, and doubtful with a frequency of 9 respondents, the second item strongly agree with a frequency of 15 respondents, agree with a frequency of 14 respondents, and undecided frequency was 6 respondents.

The third item is strongly agreed upon by 16 respondents, agreed upon by 13 respondents, and unsure by 8 respondents. So it can be concluded from the four statements of the Auditor's Ability to Detect Fraud variable above, in the organizational structure of your agency, the boundaries of authority and responsibility of each staff have been clearly determined, with the frequency of strongly agree being the most dominant.

## RESULT

### Validity test

Table 6. Validity Test Results

No	Variabel	No Pertanyaan	$r_{hitung}$	$r_{tabel}$	Ket
1	Competency(X1)	P1	0,968	0,407	Valid
		P2	0,968		
		P3	0,968		
		P4	0,588		
2	Independence(X2)	P5	0,981	0,407	Valid
		P6	0,981		
		P7	0,981		
		P8	0,753		
3	Professional Skepticism (X3)	P9	0,994	0,407	Valid
		P10	0,994		
		P11	0,994		
		P12	0,941		
4	Ability Internal Auditor Detect Cheating(Y)	P13	0,979	0,407	Valid
		P4	1,000		
		P15	0,978		

Table 6 shows the results of validity testing with all of the statement indicators contained in the questionnaire as a measuring instrument for the influence of variables. Based on these findings, it is possible to conclude that all of the questionnaire's statement items are legitimate.

#### Partial Test (T)

Based on the results of the research data processing that has been carried out, it can be shown in the partial test table below:

Table 7. Partial Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,999	3,559		-1,405	,169
	TOT_X1	,430	,171	,323	2,520	,017
	TOT_X2	,392	,129	,402	3,031	,005
	TOT_X3	,194	,087	,295	2,233	,032

a. Dependent Variable: TOT\_Y

Based on table 7, the independent variable's influence on the dependent variable can be interpreted as follows:

1. Competence (X1) about the auditor's capacity to detect fraud (Y) Table 7 above shows that the calculated t value is 2.520, while the t table value is 2.034. The t-table value is smaller than the calculated t ( $2.034 < 2.520$ ) with a significance of 0.17, which is larger than 0.05 ( $0.17 > 0.05$ ). The coefficient of the variable has a significant impact on the auditor's capacity to detect fraud at the South Sulawesi Regional Inspectorate office.
2. Independence (X2) of the auditor's capacity to detect fraud (Y) Table 7 above shows that the calculated t The value is 3.031; the t-table value is 2.034. The t table value is smaller than the calculated t ( $2.034 < 3.031$ ) with a significance of 0.005, which is greater than 0.05. With a coefficient of 0.392 for the variable X1, it is possible to conclude that competence has a positive and substantial effect on auditor capacity in identifying fraud at the South Sulawesi Regional Inspectorate office.
3. Professional Skepticism (X3) regarding the auditor's competence to detect fraud (Y) Table 7 above shows that the calculated t value is 2.233, while the t table value is 2.034. The t-table value is smaller than the calculated t ( $2.034 < 2.233$ ) with a significance of 0.032, which is greater than 0.05. With a coefficient of 0.194 for the variable X1, it is possible to conclude that Competency has a positive and substantial effect on the auditor's capacity to detect fraud at the South Sulawesi Regional Inspectorate office.

## DISCUSSION

Based on research findings on the elements that influence the Auditor's capacity to recognize circumstances at South Sulawesi Province's Regional Inspectorate office. Then you can proceed with the debate. If Competency improves the auditor's capacity to detect fraud. The coefficient is positive, indicating that there is a positive relationship between Competency and the auditor's ability to detect fraud. The better the organizational structure, the higher the competency value, and the greater the influence on the auditor's capacity to detect fraud. Independence improves the auditor's capacity to spot fraud. The coefficient is positive, indicating that independence has a favorable influence on the auditor's ability to detect fraud. The better. the organization's structure. The higher the independence number, the more it affects the auditor's ability to detect fraud. Professional skepticism enhances the auditor's capacity to spot fraud. The coefficient is positive, indicating that there is a positive relationship between Professional Skepticism and the auditor's ability to detect fraud. The better the organizational structure, the higher the Professional Skepticism value, and the greater the influence on the auditor's ability to detect fraud.

## **CONCLUSION**

The study's findings indicate that an internal auditor's competency has a considerable beneficial effect on their capacity to discover circumstances. 2) Based on the findings of this study, it is possible to conclude that there is a positive relationship between independence and the auditor's ability to detect conditions as the organizational structure improves. The higher the Independence rating, the greater the impact on the auditor's ability to spot problems. 3) Professional skepticism of internal auditors has an influence on the auditor's ability to detect conditions; This suggests that there is a positive influence between Professional Skepticism and the auditor's ability to detect conditions. The better the organizational structure, the higher the Professional Skepticism value, and the greater the impact on the auditor's capacity to detect circumstances.

## **FURTHER STUDY**

This research still has limitations, so further research needs to be carried out regarding the topic The Influence of Audit Experience, Skepticism, and Pressure Time on the Auditor's ability to Detect Fraud. to perfect this research and increase insight for readers.

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