

The Influence Of Professional Skepticism And Competence On Auditors' Ability In Detecting Fraud With Internal Locus Of Control As A Moderation Variable

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Abstract – This study aims to examine and analyze the influence of professional skepticism and competence on the auditor's ability to detect fraud with internal locus of control as a moderating variable. The object of research is the auditor of the North Kalimantan Inspectorate. Determination of the sample using the non-probability sampling method with census techniques or saturated sampling techniques, namely research that takes samples that do not provide equal opportunities/opportunities for each element or member of the population that meets the criteria to be selected as a sample. The total population in this study was 36 auditors and all populations were used as samples for data collection using a questionnaire with data analysis using moderated regression analysis (MRA). The results of the study show that: first, Professional skepticism has a positive and significant effect on the auditor's ability to detect fraud. Second, competence has a positive and significant effect on the auditor's ability to detect fraud. Third, internal locus of control strengthens in moderating the effect of professional skepticism on the auditor's ability to detect fraud. Fourth, the internal locus of control strengthens in moderating the effect of competence on the auditor's ability to detect fraud.

Keywords – Auditor, professional skepticism, competence, internal locus of control, fraud detection.

I. INTRODUCTION

The ability to detect fraud plays an important role for the auditor in understanding and assessing the internal control of an organization or institution, determining the level of materiality risk, evaluating and testing audit evidence so that it can be used as material for the auditor's consideration in giving an opinion on financial statements as the final stage of the audit process (Gracia, 2021). Provisions of Government Regulation Number 41 of 2007 concerning Regional Apparatus Organizations. The Inspectorate is a government and development internal control apparatus tasked with supervising government affairs. The inspectorate has a significant role as an internal examiner, commonly called an internal auditor, in detecting fraud and improving regional financial reports (Mustiasanti, Syarifuddin, and Syamsuddin 2020). Phenomena and problems related to the findings when the BPK gave a WTP opinion of 90% of Regencies/Cities in North Kalimantan Province showed that the audit results conducted by the auditors had not been able to detect fraud properly because the funds came from the APBD, APBN, DAK North Kalimantan which became one of the objects of inspection in the use of these funds received supervision from the North Kalimantan Inspectorate.

An auditor in carrying out an audit role must have the expertise and skills in carrying out his duties to be responsible for planning and carrying out audits to obtain assurance whether the financial statements are free from material misstatement (Cheng et al. 2021; Harris, Shi, and Xie 2018). Attribution theory is used to test the auditor's ability to detect fraud which is influenced by internal factors including professional skepticism, competence, internal locus of control (Agustina, Nurkholis, and Rusydi 2021; Halimatusyadiah, Ilyas, and Oktora 2022). Internal auditors who have high professional skepticism generally have a greater desire to increase their search for information related to fraud symptoms (Fullerton and Durtschi, 2004). To carry out their duties, especially in detecting fraud, the auditor needs to be supported by competence. The competence of the auditor is an important

component in carrying out an audit, because competence will affect the success rate of the auditor in detecting fraud (2016 Treasure). The use of internal locus of control as a moderating variable on the auditor's ability to detect fraud refers to researchGautama and Dwirandra (2017) argues that if an auditor with a locus of control is able to strengthen the performance of an auditor with a locus of control that provides motivation.Halimatusyadiah et al., (2022), Purba and Nuryatno (2019) believes that the internal locus of control also plays an important role in improving the auditor's ability to detect fraud. The higher the internal locus of control in the auditor, the higher the auditor's ability to detect fraud (Halimatusyadiah et al. 2022). The cognitive dissonance theory developed by Festinger (1957) explains that cognitive dissonance occurs when conflicts occur between individual cognitive elements that cause psychological discomfort. This theory explains the interaction effect of internal locus of control and the influencing factors (professional skepticism and competence) if cognitive dissonance occurs when detecting fraud. The tendency of individuals to commit fraud can be seen from the triangle fraud theory which is explained in detail through the concepts of pressure, opportunity and rationalization (Damayanti and Ramlah, 2020).

Attribution Theory

Heider (1958) states that individual behavior can be explained by attribution theory. Heider develops this theory by arguing that it is a combination of internal (internal forces) and external forces (external forces) that determine the behavior of an individual. A person's performance and behavior can be influenced by his personal abilities, which come from internal strengths possessed by a person, for example, such as nature, character, attitude, ability, skill or effort. Meanwhile, factors that come from outside the individual's control are a person's external strengths such as situation pressure, difficulty or luck at work.

The Cognitive Dissonance Theory

Cognitive dissonance theory (cognitive dissonance) was developed by Leon Festinger in 1957. The basic view of cognitive dissonance theory is if a person has two cognitions (ideas and thoughts) simultaneously and contradict each other. Cognitive dissonance theory is a theory that explains the uncomfortable feelings that people have when they do something that is not in accordance with what they know or have opinions that are not in accordance with their own beliefs.

Pentagon Fraud Theory (Fraud pentagon theory)

Fraud pentagon theory is the theory put forward by (Crowe 2011). This theory is a development of the fraud triangle theory (Cressey 1953) and the fraud diamond theory (Wolfe and Hermanson, 2004). Where the previous theory was, the fraud triangle theory has three components, namely pressure, opportunity, and rationalization. Then to the fraud diamond theory one component is added, namely competence (ability/competence), so that the fraud diamond theory becomes four components. Furthermore, the deception of the pentagon theory was refined again by (Crowe 2011) by adding another new component, namely arrogance. So the pentagon fraud theory is divided into five components.

Ability to Detect Fraud

The ability to detect fraud is defined as a skill or expertise possessed by the auditor to find indications of fraud. In addition, to carry out their duties, including gathering evidence, making judgments, evaluating internal controls, and assessing audit risk. According to Kumat (2011) Detecting fraud is an effort made by an auditor to obtain sufficient early indications of fraud, as well as to make the space for fraudulent behavior narrower.

Auditor Professional Skepticism

Hurt, Eining, and Plumlee (2003) inSusanto et al (2020) presents a theoretical model of professional skepticism based on the philosophy of skepticism and the professional accounting literature. They model professional skepticism as a multi-dimensional construct with three characteristics. To measure the high or low level of professional skepticism of an auditor, six indicators are used. According to Mande et al (2020), internal auditors in carrying out their duties in the field apart from following the audit procedures listed in the audit program the auditor must have an attitude of professional skepticism. So that, Amiruddin et al (2022), to carry out an examination of the calculation of state financial losses, of course, an examiner must have an attitude of professional skepticism.

Competence

SPAP (2011) in IAI cited inFrancisco et al (2019) states that the first general standard states that an audit assignment must

be carried out by one or more people who have adequate technical expertise and training as an auditor, while the third general standard states that in the audit assignment and the preparation or preparation of the report, the auditor must use his professional skills carefully and thorough. Competence is a qualification required by an auditor in carrying out the audit process properly. AAPI (2013) cited in Agustina et al (2021) states that auditing standards are an audit process that must be carried out by people who have sufficient expertise and technical training as auditors. Thus, the auditor has not met the requirements if he does not have adequate education and experience in the field of auditing. Nirvana et al (2021), stating a person's level of education makes the reasoning possessed by the auditor in solving every problem he faces will be better.

Internal Locus Of Control

According to Rotter (1966) internal locus of control is the belief that a person or individual has that success will be achieved because of oneself. Internal locus of control is defined as the level of a person's belief in their ability to determine the fate they accept. According to Millett (2005), internal locus of control is the attitude of the auditor in a conflict condition which is influenced by the locus of control character aims to find out the perspective of an auditor to believe he is making the right judgment so that he can find if there is fraud during the examination. Individuals with an internal locus of control are considered to be able to increase success at work compared to someone who has an external locus of control (Wilopo, 2006) cited in (Jefri and Mediaty, 2014).

II. METHOD

A. Population, Sample, and Sampling Technique

The sampling method used in this research is non-probability sampling with purposive sampling technique. Purposive sampling, namely the selection of a group of subjects based on certain characteristics or characteristics. The criteria used are internal auditors who work in the Inspectorate Office of North Kalimantan Province and auditors who have two years of experience. The total population in this study was 36 auditors and all populations were used as samples. So this study used a census technique or saturated sampling technique to collect research data using a survey method using a questionnaire. This is because the population is relatively small or less than 100 (Sugiyono 2021). Source of data used in this research is primary data. Primary data is information collected by researchers who aim for the research process (Sugiyono 2021),

B. Data analysis technique

The data analysis technique used in this study is a statistical analysis method using SPSS 29.0. The data analysis method used in this study is multiple linear regression analysis and moderated regression analysis (MRA). In this study several stages of testing were carried out, namely data validity testing, reliability testing, classical assumption testing, and hypothesis testing (Sekaran and Bougie, 2020).

C. Regression Analysis of Research Data

Multiple Regression Analysis (Multiple Regression Analysis)

Hypothesis 1 and hypothesis 2

Table 1. Results of Multiple Linear Regression Analysis (Before Moderation)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	6,397	7,362		.869	0.391
	X1	.358	.146	.357	2,452	0.020
	X2	.625	.175	.521	3,579	0.001

a. Dependent Variable: Y

Source: Primary Data Processed, 2022

Table 2. R test

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.817a	.668	.648	2,715
a. Predictors: (Constant), X2, X1				

Source: Primary Data Processed, 2022

The value of the determinant coefficient R square in the test results above shows a value of 0.668 or 66.8%. These results indicate that the variable auditor's ability to detect fraud is influenced by the variables of professional skepticism (X1) and competence (X2), amounting to 66.8%. The remaining 33.2% is influenced by other variables outside the independent variables examined in this study. Based on the results of the regression test above, a mathematical equation can be arranged as follows.

$$Y = 6.397 + 0.358 X1 + 0.625 X2$$

Hypothesis testing in this study was carried out partially by using the t test which can be seen as follows.

1. The constant value of 6.397 indicates that if professional skepticism and competence is 0, then the auditor's ability to detect fraud is 6.397.
2. The effect of professional skepticism (X1) on the auditor's ability to detect fraud (Y). In the professional skepticism variable (X1) a probability value of 0.020 is obtained. Because the probability value is less than 5% ($0.001 < 0.050$), partially the professional skepticism variable (X1) has a significant effect on the auditor's ability to detect fraud (Y). Based on the coefficient value of 0.358, it is positive, indicating a positive influence. This can be interpreted that every time there is an increase in professional skepticism by 1 time, the auditor's ability to detect fraud will increase by 0.358. This means that the higher the professional skepticism (X1), the higher the auditor's ability to detect fraud (Y).
3. In the competency variable (X2) a probability value of 0.001 is obtained. Because the probability value is less than 5% ($0.000 < 0.050$), partially the competency variable (X2) has a significant effect on the auditor's ability to detect fraud (Y). Based on the coefficient value of 0.625, it is positive, indicating a positive influence. This can be interpreted that every time there is an increase in the competence of the auditor by 1 time, the auditor's ability to detect fraud will increase by 0.625. This means that the higher the competency (X2), the higher the auditor's ability to detect fraud (Y).

Moderation Regression Analysis(Moderated Regression Analysis)

*H3 : Locus Of Control*Internal Moderates the Effect of Professional Skepticism (X1) on the Auditor's Ability to Detect Fraud (Y)

Table 3. Results of Moderation Regression Analysis X1.Z

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	std. Error	Betas	
1	(Constant)	121.61	37.248		.003
	X1	-.799	-.542	.796	.150
	Z	-3.608	-1.262	4.043	.007
	X1. Z	.053	.018	4.309	.007
a. Dependent Variable: Y					

Source: Primary Data Processed, 2022

Table 4. R test

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.798 ^a	.636	.602	2,887
a. Predictors: (Constant), X1.Z, X1, Z				

Source: Primary Data Processed, 2022

The value of the determinant coefficient R square in the test results above shows a value of 0.636 or 63.6%. These results indicate that the variable auditor's ability to detect fraud (Y) is influenced by 63.6% by professional skepticism (X1) after interacting with the internal locus of control variable (Z). The remaining 36.4% is influenced by other variables outside the independent variables examined in this study. Based on the results of the moderation regression test, the following mathematical equations can be arranged.

$$Y = 121.361 - 0.799 X1 - 3.608 Z + 0.053 X1.Z$$

From the table above, it is known that the variable professional skepticism interacts with internal locus of control (moderation) has a value of 0.007 below the standard significance value of 0.05. This indicates that the internal locus of control moderates the effect of professional skepticism on the auditor's ability to detect fraud. The coefficient for the interaction of professional skepticism and internal locus of control variables is 0.053 with a positive value, which means that the internal locus of control variable strengthens the effect of professional skepticism on the auditor's ability to detect fraud. The results of data analysis also show that the moderating variable in this study, namely internal locus of control, is a quasi moderator variable.

H4 : Locus Of Control Internal Moderates the Effect of Competence (X2) on the Auditor's Ability to Detect Fraud (Y)

Table 5. Results of Moderation Regression Analysis X2.Z

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	101.638	34.049		2.985	.005
	X2	-.550	-.586	.458	-.939	.355
	Z	-3.037	-1.126	3.403	-2.697	.011
	X2. Z	.051	.019	3.699	2.622	.013
a. Dependent Variable: Y						

Table 6. R test

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.828 ^a	.686	.657	2,682
a. Predictors: (Constant), X2.Z, X2, Z				

Source: Primary Data Processed, 2022

The R square determinant coefficient value in the test results above shows a value of 0.686 or 68.6%. These results indicate that the variable auditor's ability to detect fraud (Y) is affected by competence (X2) by 68.6% after interacting with the internal locus of control variable (Z). The remaining 31.4% is influenced by other variables outside the independent variables examined in this study. Based on the results of the competency variable moderation regression test (X2) on the auditor's ability to detect fraud after interacting with the internal locus of control variable (Z), the following mathematical equation can be compiled.

$$Y = 101.638 - 0.550 X1 - 3.037 Z + 0.051 X1.Z$$

From the table above, it is known that the competency variable interacts with internal locus of control (moderation) has a value of 0.011 below the standard significance value of 0.05. This indicates that the internal locus of control moderates the effect of competence on the auditor's ability to detect fraud. The coefficient for the interaction of the competence variable and internal locus of control is 0.051 with a positive value, which means that the internal locus of control variable strengthens the effect of competence on the auditor's ability to detect fraud. The results of data analysis also show that the moderating variable in this study, namely internal locus of control, is a quasi moderator variable.

III. DISCUSSION

A. Professional Skepticism Has a Positive Influence on the Auditor's Ability to Detect Fraud

The results of hypothesis testing show that the proposed first hypothesis is accepted. Thus the hypothesis which states that professional skepticism has a positive and significant effect on the auditor's ability to detect fraud empirically can be proven by auditors who work at the Inspectorate of North Kalimantan.

These results support the research conducted by Fullerton and Durtschi (2004) who have found that auditors with high skepticism will improve their detection abilities by developing a search for additional evidence and information when faced with symptoms of fraud, as well as research Said and Munandar (2018), reveals that professional skepticism has a significant and positive effect on the auditor's ability to detect fraud, meaning that the higher the professional skepticism, the higher the fraud detection. On the other hand, the results of this study contradict the research Ranu and Merawati (2017), reveals that professional skepticism has no effect on the auditor's ability to detect fraud.

B. Competence Has a Positive Influence on the Auditor's Ability to Detect Fraud

The results of hypothesis testing show that the second hypothesis proposed is accepted. Thus the hypothesis which states that competency has a positive and significant effect on the auditor's ability to detect fraud empirically can be proven by auditors who work at the Inspectorate of North Kalimantan.

The results of this study support the research Said and Munandar (2018) and Noch et al (2022), which states that auditor competence has a positive and significant effect on detecting fraud. The positive influence of the competency variable on the auditor's ability to detect fraud shows that if the competence of an auditor increases, the level of the auditor's ability to detect fraud will also be higher. While the results of this study are contrary to research Agustina et al., (2021) and Francisco et al., (2019), stated that the competence of the auditor has no effect on the detection of internal audit fraud.

C. Internal Locus Of Control Reinforces and Moderates the Influence of Professional Skepticism on the Auditor's Ability to Detect Fraud

The results of the study show that internal locus of control can strengthen the effect of professional skepticism on the auditor's ability to detect fraud in auditors working at the Inspectorate of North Kalimantan. Hypothesis 3 is accepted.

The findings of this study are confirmed by research conducted by Purba and Nuryatno (2019) and Halimatusyadiah et al (2022) who found that internal locus of control had a positive and significant effect on the auditor's ability to detect fraud. This can be interpreted that the higher the internal locus of control in the auditor, the higher the auditor's ability to detect fraud.

D. Internal Locus Of Control Reinforces and Moderates the Influence of Competence on the Auditor's Ability to Detect Fraud.

The results of the study show that internal locus of control can strengthen the influence of competence on the auditor's ability to detect fraud in auditors who work at the Inspectorate of North Kalimantan. Hypothesis 4 is accepted.

Gautama and Dwirandra (2017), argues that if an auditor with an internal locus of control is able to strengthen the performance of an auditor with an internal locus of control that provides motivation. This research is in line with Halimatusyadiah et al., (2022), Purba and Nuryatno (2019) believes that the internal locus of control also plays an important role in improving the auditor's ability to detect fraud. With a high internal locus of control, it will increase the competence of an auditor, and will also increase the auditor's ability to detect fraud.

IV. CONCLUSIONS AND RECOMMENDATIONS

A. Conclusion

Based on the results of hypothesis testing and discussion regarding the effect of professional skepticism and competence on the auditor's ability to detect fraud with the internal locus of control moderating variable, the following conclusions can be drawn:

1. Professional skepticism has a positive and significant effect on the auditor's ability to detect fraud. The results of this study support the attribution theory which assumes that a person's attitude or actions are strongly influenced by internal forces that arise in humans. In this study, professional skepticism is an attitude or behavior that is part of the internal strength of an auditor's ability to influence the ability to detect fraud. These results prove that the auditors working at the North Kalimantan Inspectorate have optimized their professional skepticism in carrying out audit assignments. This means that the higher the professional skepticism, the auditor's ability to detect fraud will increase.
2. Competence has a positive and significant effect on the auditor's ability to detect fraud. The results of this study support the attribution theory which assumes that a person's performance and behavior can be influenced by personal abilities that come from internal forces. Competence is part of the ability of an auditor that can affect the ability to detect fraud. This proves that the competence possessed by the auditors working at the North Kalimantan Inspectorate will support the auditor's ability to detect fraud. This means that if the competence of an auditor increases, the level of the auditor's ability to detect fraud will also be higher.
3. *Locus of control* Internal audit can strengthen and moderate the effect of professional skepticism on the auditor's ability to detect fraud. These findings indicate that internal locus of control has a positive effect and significantly strengthens the effect of professional skepticism on the auditor's ability to detect fraud. The results of this study support the theory of cognitive dissonance in which an unpleasant psychological state arises in humans resulting in a conflict between two behaviors and attitudes. In this theory what is meant by cognitive is opinion, what is believed about an object, environment, and oneself or behavior, all of this is part of professional skepticism and the auditor's internal locus of control if cognitive dissonance occurs in him when detecting fraud.
4. *Locus of control* internal control can be strengthened in moderating the effect of competence on the auditor's ability to detect fraud. These findings indicate that internal locus of control has a positive effect and significantly strengthens the influence of competence on the auditor's ability to detect fraud. This proves that auditors working at the North Kalimantan Inspectorate who have a high internal locus of control will support competence when the auditor is carrying out an audit task to detect fraud.

B. Suggestion

Based on the research conclusions, several suggestions are recommended for the next researcher related to the auditor's ability to detect fraud in government internal auditors, namely:

1. Add or consider other variables that can be used to review factors that affect the auditor's ability to detect fraud.
2. For future researchers to expand the research object by developing research samples not only to respondents who work as internal auditors for the government of one province, but to increase the number of sample respondents, so as to allow differences in the results of this study.
3. This study uses instruments based on questionnaires distributed to respondents, so that for further research it can be examined with other research instruments.
4. For further research, you can also try to do this research with different research methods, for example qualitative research methods or mixed methods between qualitative and quantitative.

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