

Literature Study Related to Factors Affecting Fraud Detection: Audit Risk, Investigative Audit Techniques, and Whistleblowing System

Hendi Ependi¹, Trinandari Prasetya Nugrahanti²

^{1,2}Magister Akuntansi, Sekolah Pascasarjana, IKPIA Perbanas Institute Jakarta

Article Info

Article history:

Received December, 2024

Revised December, 2024

Accepted December, 2024

Keywords:

Fraud detection
audit risk
investigative audit techniques
whistleblowing systems

ABSTRACT

Fraud detection is a crucial aspect in auditing that aims to protect the integrity and reliability of financial statements. This study aims to review the main factors that influence the effectiveness of fraud detection, namely audit risk, investigative audit techniques, and whistleblowing systems. Based on the literature, these three factors play a significant role in improving the auditor's ability to detect fraud. Audit risk helps auditors focus on areas with higher potential for fraud, investigative audit techniques allow auditors to dig deeper into suspected fraud, while whistleblowing systems serve as early warning tools. This study provides in-depth insights for organizations regarding the importance of implementing these three factors in strengthening internal control and audit.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



Corresponding Author:

Name: Hendi Ependi

Institution: Sekolah Pascasarjana, IKPIA Perbanas Institute Jakarta

e-mail: hendiependi734@gmail.com

1. INTRODUCTION

The method of detecting fraud is intricate and crucial to preserving audit quality and averting monetary losses brought on by misuse. Enhancing fraud detection capacities has been demonstrated to be possible through the implementation of audit risk, investigative audit methods, and whistleblowing mechanisms. While investigation methods and whistleblower systems can enhance detection through thorough checks and early reporting, audit risk enables auditors to concentrate resources on the areas most susceptible to fraud.

Fraud is one of the main challenges faced by organizations, both in the public and private sectors. Fraud is not only financially detrimental, but it can also damage a company's reputation and integrity.

Therefore, fraud detection is an important aspect of risk management to ensure the sustainability of the Company and the trust of stakeholders.

The process of detecting cheating is not easy, because it involves various interrelated elements. In the literature, there are several main factors that affect the success of fraud detection. Audit risk, investigative audit techniques, and whistleblowing systems are three factors that are often considered key elements in fraud detection efforts. Each of these factors has a unique contribution to the fraud disclosure and prevention process.

Risk audits play an important role in identifying areas that have a high probability of fraud. By understanding these risks, auditors can focus their resources on the areas that need the most attention. Investigative

audit techniques, on the other hand, include the use of specialized methods designed to systematically uncover evidence of fraud. This technique involves analyzing data, interviews, and in-depth observation to find signs of fraud that may not be visible in routine audits.

Furthermore, one of the best preventative and investigative tools is the whistleblower system. Businesses can see issues early and take appropriate action by giving staff members or other connected parties a safe way to report suspected fraud. The company's culture and dedication to transparency are frequently linked to the deployment of this approach.

This aims to provide a theoretical foundation in understanding how these three factors contribute to fraud detection. This literature study will explore previous findings related to risk audits, investigative audit techniques, and breach reporting systems, as well as evaluate their effectiveness in preventing and uncovering fraud.

2. LITERATURE REVIEW

Audit Risk

Audit risk refers to the possibility that the auditor did not detect fraud or material errors in the financial statements. Audit risk includes inherent risk, control risk, and detection risk [1], [21]. According to [2], auditors who implement audit risk management are more likely to detect fraud by focusing audit procedures on the most risky areas.

Investigative Audit Techniques

Investigative audit techniques include a variety of methods that auditors use to identify evidence that indicates fraud. These techniques include data analysis, in-depth interviews, and more detailed evidence testing [3]. Investigative techniques can strengthen fraud detection through analytical and forensic approaches that allow auditors to find suspicious patterns or anomalies in financial statements [4], [5], [22].

Whistleblowing System

A whistleblowing system is a system that allows individuals to anonymously report suspected cheating to authorities. According to [6], Because they provide actionable early warning information before fraud spreads, whistleblowing systems are crucial to the identification of fraud. By giving workers a secure way to report questionable activity, an efficient whistleblower system can lower the risk of fraud.

Work Experience

An auditor's work experience plays an important role in his or her ability to detect fraud. Auditors who have extensive experience tend to be more familiar with the various scenarios that can indicate fraud. They have a better insight into reasonable and unnatural transaction patterns. With experience, auditors can use their intuition and practical knowledge to recognize signs of fraud that less experienced auditors may not see.

Competence

Competencies include the knowledge, skills, and technical abilities necessary to carry out audits effectively. Auditors who have high competence in accounting and auditing techniques can be better at analyzing data and devising effective audit procedures. Strong competence assists auditors in understanding and implementing proper audit procedures, thereby improving their ability to identify potential fraud. An in-depth knowledge of regulations, accounting standards, and investigative audit techniques is also essential.

Professionalism

Professionalism refers to the attitude and behavior of auditors in carrying out their duties. Professional auditors show high work ethics, integrity, and responsibility in their work. Professionalism creates trust between auditors and clients, and encourages auditors to be skeptical of the information provided. Auditors who are committed to maintaining high professional standards tend to be more thorough in data analysis and more proactive in looking for indications of fraud.

Professional Skepticism

Professional skepticism is a critical attitude that auditors must have in assessing the evidence and information presented. Auditors who have professional skepticism tend not to take information for granted without adequate verification. Skepticism helps auditors to question the validity of existing data and internal controls, so that they are better able to detect fraud. Skeptical auditors will be more likely to look for additional evidence when they find suspicious information, increasing the chances of fraud detection.

Organizational Commitment

Organizational commitment refers to the support of management and organizational culture that supports good control and ethical practices. Organizations that have a high commitment to integrity and transparency tend to provide an environment that supports auditors in carrying out their duties. The organization's commitment to internal control policies and fraud reporting encourages auditors to be more active in detecting fraud. Additionally, if organizations value whistleblowing reports and create a safe environment for whistleblowers, auditors will be better able to detect fraud effectively.

Auditor Training

The capacity of auditors to identify fraud is significantly impacted by their training. Auditors will be more equipped to handle challenging circumstances if they undergo specialised training in forensic auditing methods, data analysis, and identifying fraud indicators. In addition to expanding auditors' knowledge of industry best practices and standards, this training helps them better grasp the processes that need to be followed when spotting possible fraud. Well-trained auditors tend to have better analytical skills and are better able to use audit technology to detect anomalies in data.

Workload

The workload of auditors can affect their effectiveness in detecting fraud. Auditors who have a high workload may not be able to pay full attention to the details of

the financial statements, which can result in a lack of vigilance against indications of fraud. When auditors are overwhelmed with multiple tasks, they may feel pressured and rushed, which can reduce the rigor and sharpness of their analysis. Excessive workload can also cause auditors to miss important steps in audit procedures designed to detect fraud.

Forensic Audit

Forensic auditing is an approach used to investigate fraud and provide the necessary evidence for legal action. This approach involves a special technique designed to find evidence of irregularities in financial statements. Auditors who are experienced in forensic audits have better skills and methodologies in detecting fraud than auditors who only conduct traditional audits. Forensic audits typically involve more in-depth data analysis and more detailed investigations, which increases the likelihood of unexpected fraud detection.

Time Pressure

Time pressure is a significant factor in the audit process. When auditors are stressed by tight deadlines, they may not be able to execute audit procedures carefully. Time pressure can cause auditors to make less informed decisions and neglect important steps in the audit process, such as in-depth verification of suspicious transactions. According to research, auditors under a lot of time pressure are more likely to receive material quickly without conducting sufficient verification, which lowers their likelihood of spotting fraud.

Auditor Capabilities

Knowledge, abilities, and experience in conducting audits are all part of the auditor's skill set. Fraud can be detected more successfully by auditors with strong internal control, financial analysis, and audit technology abilities. This capability allows auditors to identify suspicious patterns and evaluate fraud risk more accurately. Skilled auditors can use more sophisticated auditing techniques and analyze data more deeply, which is crucial in detecting indications of fraud.

Characteristics of the Audit Committee

The audit committee is an important component of corporate governance that is tasked with overseeing the audit process and ensuring the integrity of financial statements. The characteristics of an effective audit committee include **financial competence, independence, and experience** in internal control.

An audit committee that has members with high competence and experience in the field of finance and auditing will be more sensitive to anomalies and irregularities that can indicate fraud. In addition, an independent committee is more daring to demand transparency from management, thus assisting auditors in detecting fraud.

Influence on Fraud Detection: A strong and competent audit committee assists auditors by providing effective supervision, facilitating transparent communication, and encouraging the implementation of good control systems, thereby increasing the effectiveness of fraud detection.

Auditor Personality Type

The auditor's personality type, such as the tendency to be skeptical, conscientious, and cautious, plays an important role in his or her ability to detect fraud. Auditors with the conscientious, critical, and skeptical personality types are more likely to question the information received and look for additional evidence to support their decisions.

Auditors who have a proactive personality type are also more likely to conduct in-depth investigations and research aspects that have the potential to cause fraud.

Influence on Fraud Detection: Auditors with skeptical and analytical personality types are more effective at detecting fraud because they are less likely to take information for granted without strong verification.

Auditor Independence

Auditor independence means that auditors are free from management influences or other interests that may hinder their objectivity. Independent auditors are more

daring to disclose irregularities in financial statements without fear of pressure or influence from the company's management.

Independence allows auditors to assess information and evidence objectively and impartially, which is crucial in fraud detection. Non-independent auditors may tend to ignore evidence of fraud in order to maintain good relations with clients.

Influence on Fraud Detection: Auditor independence increases the chances of fraud detection because auditors can carry out their duties objectively and act on evidence, not due to external pressure.

Fee Audit

Audit fee is the compensation received by the auditor for the audit services provided. Audit fees that are too high or too low can affect the independence and objectivity of the auditor. Fees that are too high can cause auditors to rely on clients, thus reducing the courage to disclose fraud. Conversely, fees that are too low can reduce audit quality because auditors may be limited in resource and time allocation.

Reasonable and competitive fees help auditors maintain independence and provide high-quality audit services.

Impact on Fraud Detection: Appropriate audit fees allow auditors to conduct thorough audits without financial stress or dependency that could affect their independence and integrity, thereby increasing the effectiveness of fraud detection.

Auditor Integrity

Integrity is a moral value that auditors have in carrying out their duties honestly and in accordance with professional standards. Auditors with high integrity will always prioritize ethics, transparency, and accountability in every decision and action they make. They will not be affected by external pressure and will report any suspicious findings despite the risks to the relationship with the client.

Integrity also pushes auditors to prioritise quality and thoroughness without sacrificing discovered fraud, and to be truthful and impartial in their auditing work.

Influence on Fraud Detection: The efficacy of fraud detection is increased when auditors with high integrity consistently conduct audit procedures in an ethical and responsible manner.

Relationship Between Variables

According to a research by [20], auditors' capacity to identify fraud is

enhanced when audit risk, investigative methods, and whistleblowing systems are combined. These three factors work synergistically, with audit risk as the basis of focus, investigative techniques for evidence verification, and whistleblowing as an early warning tool.

Previous Research Table

No.	Author	Research Results
1	[7]	The study's findings demonstrated that the whistleblower system had little impact on preventing cheating. Internal control does not affect fraud prevention, but good corporate governance and integrity do.
2	[8]	The findings of this literature review study are as follows: 1) fraud detection is impacted by competency; 2) fraud detection is impacted by professionalism; and 3) audit experience influences fraud detection.
3	[9]	The results of this literature review article are: 1) audit experience affects fraud detection; 2) competence affects fraud detection; and 3) professional skepticism affects fraud detection.
4	[10]	The results of this literature review article are: 1) the characteristics of the audit committee affect the detection of fraud; 2) Work experience has an effect on detecting fraud; and 3) Auditor personality type has a negative effect on detecting fraud.
5	[11]	The results of the conducted research indicate that independentness has a significant impact on fraud detection, auditor fees have a significant impact on fraud detection, work experience research has no significant impact on fraud detection, and scepticism research has a significant impact on fraud detection.
6	[12]	The results of this literature review article are: 1) competence affects fraud detection; 2) professionalism affects fraud detection; and 3) audit experience affects fraud detection
7	[13]	In this case, H1 is approved since the results show that professionalism significantly and favourably affects the auditor's capacity to identify fraud, and H2 is approved because the results show that the auditor's experience significantly and favourably affects the auditor's capacity to identify fraud.
8	[14]	The study's findings indicate that organisational commitment influences whistleblowing intention, however professionalism has no effect on it. Additionally, ethical sensitivity has no effect on whistleblowing intention.
9	[15]	According to the test results, (1) forensic audits and the professionalism of auditors have a considerable impact on fraud detection, but (2) organisational dedication has no discernible effect on fraud detection.
10	[16]	The study's conclusions show that auditor training enhances an auditor's ability to identify fraud, even while time restraints and professional scepticism have little bearing on that ability. Therefore, it is advised that auditors take part in training more regularly to enhance their ability to spot fraud.
11	[17]	The results of the regression test (t-test) showed that the auditor's ability to detect fraud was enhanced only by the experience variable.

No.	Author	Research Results
12	[18]	The findings demonstrated that the auditor's professional scepticism and work experience positively impacted their capacity to identify fraud, however the workload had no effect on their capacity to do so.
13	[19]	1) Audit experience influences fraud detection; 2) competency influences fraud detection; and 3) professional scepticism influences fraud detection, according to the findings of this literature review paper.

3. METHODS

This study uses a literature study approach by conducting a systematic review of relevant journals, books, and scientific articles. The literature analyzed includes empirical and theoretical research related to audit risk, investigative audit techniques, and whistleblowing systems in the context of fraud detection. This method aims to provide a comprehensive overview of the influence of these three factors on fraud detection.

4. RESULTS AND DISCUSSION

1. Audit Risk

Research shows that the application of a risk-based approach in auditing significantly increases the effectiveness of fraud detection. Auditors who can identify high-risk areas are better able to prevent and detect fraud.

By focusing resources on high-risk areas, auditors can be more effective in conducting in-depth analysis. Good audit risk management allows auditors to use techniques that are more contextual, thereby increasing the chances of identifying deviations.

2. Investigative Audit Techniques

Investigative audit techniques, such as data analysis and in-depth interviews, have proven to be effective in uncovering fraud. Auditors who apply this technique can detect suspicious patterns that may have been missed in standard audits.

The use of investigative techniques strengthens the auditor's ability to dig deeper into information. Auditors trained in this technique have more expertise in assessing and interpreting data, which is important in detecting complex fraud.

3. Whistleblowing System

An effective whistleblowing system improves fraud reporting. Research shows that employees are more likely to report cheating if they feel safe and secure.

The existence of a whistleblowing system serves as an important early warning tool. Organizations that have strong policies and support anonymous reporting can increase transparency and accountability, facilitating auditors in detecting fraud faster.

4. Work Experience

Auditors with more work experience tend to be more effective at detecting fraud. They are more sensitive to signs of cheating based on previous experience.

Experience gives auditors the ability to recognize patterns and situations that could potentially indicate fraud. Experienced auditors can use professional intuition and practical knowledge to better detect fraud.

5. Competence

The capacity of auditors to identify fraud is positively impacted by their competency, which includes technical knowledge and abilities.

Highly skilled auditors are more likely to spot fraud that less experienced auditors would miss because they can employ appropriate audit procedures and in-depth research more effectively.

6. Professionalism

The professionalism of auditors has a positive impact on audit integrity and fraud detection. Auditors who show high professionalism tend to be more skeptical and thorough.

The professional attitude of auditors encourages them not to take information for granted and to be more careful in their analysis, which is important to identify indications of fraud.

7. Professional Skepticism

The level of professional skepticism of auditors affects the detection of fraud. Skeptical auditors are more likely to look for additional evidence and question the information presented.

High professional skepticism helps auditors to maintain objectivity and thoroughness, which is important in the audit process to detect fraud.

8. Organizational Commitment

An organization's commitment to integrity and ethics has a positive effect on the effectiveness of fraud detection by auditors.

Organizations that demonstrate a high commitment to ethical values create a culture that supports control and transparency, facilitating auditors in conducting audits more effectively.

9. Characteristics of the Audit Committee

The characteristics of the audit committee, such as independence and competence, have a significant effect on audit quality and fraud detection.

A strong audit committee provides the necessary support for auditors in identifying areas of risk and improving communication between auditors and management.

10. Personality Type

The auditor's personality type influences their approach to detecting fraud. Auditors with analytical and skeptical personality types are more likely to succeed in fraud detection.

Auditors' personality types can affect the way they analyze information and interact with clients, which can have an impact on the effectiveness of fraud detection.

11. Independence

Auditor independence is very important in maintaining the objectivity and quality of the audit. Independent auditors are more likely to reveal fraud.

Independence helps auditors carry out their duties without external influences, thereby increasing effectiveness in detecting fraud.

12. Fee Audit

Fair audit fees support both audit quality and auditor independence. The independence of auditors may be impacted by inadequate fees.

Maintaining auditor objectivity and enhancing their capacity to identify fraud can be achieved by ensuring that audit fees are reasonable.

13. Auditor Integrity

The integrity of the auditor is directly related to the quality of the audit. Auditors who have high integrity tend to be more committed to disclosing fraud.

The integrity of auditors ensures that they will carry out their audit duties with ethics and responsibility, which is crucial for fraud detection.

14. Auditor Training

The training that auditors receive has a significant influence on their ability to use effective auditing techniques to detect fraud.

Well-trained auditors have broader knowledge and better skills in conducting audits, thereby increasing the effectiveness of fraud detection.

15. Workload

The precision with which auditors do audits might be impacted by heavy workloads. Overwhelmed auditors typically make choices more quickly.

Overwork can cause auditors to become less focused, which raises the possibility of fraud going unnoticed.

16. Forensic Audit

The use of forensic audits increases the effectiveness of fraud detection with specialized techniques designed to identify fraud.

Forensic audits provide a more focused and analytical approach to fraud detection, so that auditors are better able to find evidence that supports suspected fraud.

17. Time Pressure

Time pressure has a negative effect on audit quality and the auditor's ability to detect fraud.

The pressure to complete an audit in a short period of time can result in auditors

missing important steps, reducing vigilance and thoroughness.

18. Auditor Abilities

The auditor's capabilities, both in financial analysis and in the use of technology, have a significant impact on the effectiveness of fraud detection.

Auditors who have strong analytical skills and are familiar with audit technology are better able to detect anomalies and fraud in data.

DISCUSSION

The results and discussion above show that various factors contribute significantly to the ability to detect fraud in audits. By understanding the relationship between these factors, organizations can develop better strategies to improve audit effectiveness and reduce the risk of fraud. Efforts to improve training, support auditor independence, and create a good work environment are essential to achieve this goal.

5. CONCLUSION

The capacity of an auditor to identify fraud is greatly influenced by a number of elements, such as audit risk, investigative audit methods, and whistleblowing systems.

Every element contributes significantly to increasing the audit process' efficacy.

Generally speaking, highly qualified and experienced auditors are better at identifying signs of fraud. Appropriate training also has a big impact on the auditor's ability to use appropriate techniques. The auditor's professionalism and scepticism lead to successful fraud detection. Sceptical auditors are likely to question the facts and seek additional evidence.

An organization's commitment to ethics and integrity, as well as the characteristics of a strong audit committee, are critical in creating an environment that supports fraud detection. This shows that good internal control management can improve audit results. Auditor independence and the determination of reasonable audit fees are very important to ensure audit quality. Adequate fees contribute to the auditor's objectivity in detecting fraud.

Time pressure and high workloads can reduce auditor rigor and audit quality, increasing the risk of undetected fraud. The application of forensic auditing offers a more focused method of detecting fraud, demonstrating the importance of sophisticated audit techniques in complex situations.

REFERENCES

- [1] Arens, A. A., Elder, R. J., & Beasley, M. S. (2014). *Auditing and Assurance Services*. Pearson.
- [2] Bell, T. B., Peecher, M. E., & Solomon, I. (2005). *The 21st Century Public Company Audit*. KPMG LLP.
- [3] Albrecht, W. S., Albrecht, C. C., & Albrecht, C. O. (2011). *Fraud Examination*. Cengage Learning.
- [4] Zimbelman, M. F., & Albrecht, W. S. (2012). *Forensic Accounting*. Cengage Learning.
- [5] Nugrahanti, T. P., & Jahja, A. S. (2018). Audit judgment performance: The effect of performance incentives, obedience pressures and ethical perceptions. *Journal of Environmental Accounting and Management*, 6(3), 225-234.
- [6] Near, J. P., & Miceli, M. P. (1995). Effective whistle-blowing. *Academy of Management Review*, 20(3), 679-708.
- [7] Fitria, D., Kuntadi, C., & Etika, C. (2024). Faktor-Faktor Yang Mempengaruhi Pendeteksian Kecurangan: Risiko Audit, Teknik-Teknik Audit Investigatif Dan Whistleblowing Sistem. *Akuntansi Pajak Dan Kebijakan Ekonomi Digital*, 1(2), 01-12.
- [8] Rahmawati, A., & Kuntadi, C. (2022). Faktor-Faktor Yang Mempengaruhi Pendeteksian Fraud: Kompetensi, Profesionalisme Dan Pengalaman Audit (Literature Review Audit). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 4(1), 60-68.
- [9] Subekti, H., & Kuntadi, C. (2023). Faktor-Faktor Yang Mempengaruhi Pendeteksian Fraud: Pengalaman Audit, Kompetensi Dan Skeptisme Profesionalis (Literature Review Audit). *Jurnal Pengabdian Masyarakat Dan Penelitian Terapan*, 1(1), 77-83.
- [10] Roy, J., & Kuntadi, C. (2023). Faktor-Faktor Yang Mempengaruhi Pendeteksian Kecurangan: Karakteristik Komite Audit, Pengalaman Kerja, Dan Tipe Kepribadian Auditor. *Jurnal Multidisiplin Indonesia*, 2(1), 197-203.
- [11] Arief, R., & Pakpahan, M. M. A. (2024). Pengaruh Independensi, Skeptisme, Pengalaman Kerja, Dan Fee Audit Terhadap Pendeteksian Kecurangan: Studi Empiris Di Wilayah Jakarta Pusat. *Trends In Applied Sciences, Social Science, And Education*, 2(1), 15-24.
- [12] Rahmawati, A., & Kuntadi, C. (2022). Faktor-Faktor Yang Mempengaruhi Pendeteksian Fraud: Kompetensi,

- Profesionalisme Dan Pengalaman Audit (Literature Review Audit). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 4(1), 60-68.
- [13] Ira, N., & Nofryanti, N. Pengaruh Profesionalisme Dan Pengalamanauditor Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan. *Jurnal Ilmiah Akuntansi Universitas Pamulang*, 4(2), 268504.
- [14] Amalia, S. (2022). Pengaruh Integritas Auditor, Komitmen Organisasi, Dan Pengalaman Kerja Auditor Terhadap Pendeteksian Kecurangan Laporan Keuangan (Studi Terhadap Persepsi Auditor) (Doctoral Dissertation, Universitas Pembangunan Nasional Veteran Jakarta).
- [15] Ma'rifah, N., & Setiawan, A. (2022). Pengaruh Audit Forensik, Profesionalisme Auditor, Dan Komitmen Organisasi Terhadap Pendeteksian Fraud. *Veteran Economics, Management & Accounting Review*, 1(1).
- [16] Elfia, O., & Erinos, N. R. (2022). Pengaruh Pelatihan Auditor, Tekanan Waktu, Dan Skeptisisme Profesional Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan: Studi Empiris Pada Bpk Ri Perwakilan Provinsi Sumatera Barat. *Jurnal Eksplorasi Akuntansi*, 4(1), 178-191.
- [17] Arnanda, C. R., Purba, V. D., & Putri, A. P. (2022). Pengaruh Kompetensi, Profesionalisme, Beban Kerja, Pengalama Auditor Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan. *Owner: Riset Dan Jurnal Akuntansi*, 6(1), 769-780.
- [18] Gunawan, O., & Susilandari, C. A. (2023). Pengaruh Pengalaman Kerja, Skeptisisme Profesional Dan Beban Kerja Auditor Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan (Fraud). *Prosiding Working Papers Series In Management*, 15(2), 407-425.
- [19] Subekti, H., & Kuntadi, C. (2023). Faktor-Faktor Yang Mempengaruhi Pendeteksian Fraud: Pengalaman Audit, Kompetensi Dan Skeptisme Profesionalis (Literature Review Audit). *Jurnal Pengabdian Masyarakat Dan Penelitian Terapan*, 1(1), 77-83.
- [20] Hooks, K. L., Kaplan, S. E., Schultz Jr, J. J., & Ponemon, L. A. (1994). Enhancing communication to assist in fraud prevention and detection. *Auditing: A Journal of Practice & Theory*, 13(2), 86-107.
- [21] Trinandari Prasetyo Nugrahanti, N. (2020). Dysfunctional Audit Behavior and Sign Off Premature Audit Procedures: Case Study of Jakarta Public Accounting Firm.
- [22] Nugrahanti, T. P. (2023). Analyzing the evolution of auditing and financial insurance: tracking developments, identifying research frontiers, and charting the future of accountability and risk management. *West Science Accounting and Finance*, 1(02), 59-68.