

**International Journal of Intellectual Property Management**

ISSN online: 1478-9655 - ISSN print: 1478-9647

<https://www.inderscience.com/ijipm>

---

**Effect of auditor experience, independence, professional skepticism, and ability to detect fraud on capital spirituality audit results quality as moderating factors**

Ida Bagus Teddy Prianthara, Made Setini, Ida Ayu Budhananda Munidewi

**DOI:** [10.1504/IJIPM.2022.10047651](https://doi.org/10.1504/IJIPM.2022.10047651)

**Article History:**

Received:	19 September 2021
Accepted:	24 January 2022
Published online:	21 April 2023

---

## **Effect of auditor experience, independence, professional skepticism, and ability to detect fraud on capital spirituality audit results quality as moderating factors**

---

**Ida Bagus Teddy Prianthara\***

Universitas Pendidikan Nasional,  
Denpasar, Bali, 80224, Indonesia  
Email: ibtprianthara09@gmail.com  
\*Corresponding author

**Made Setini**

Faculty of Economic and Business,  
Warmadewa University,  
Bali, 80224, Indonesia  
Email: gitan4nd4@gmail.com

**Ida Ayu Budhananda Munidewi**

Maharaswati University,  
Denpasar, 80233, Indonesia  
Email: budhananda1990@gmail.com

**Abstract:** This study aimed to analyse the auditor experience, independence, professional skepticism, and ability to detect fraud on capital spirituality audit results quality as moderating factors. The technique of taking respondents in this study uses the non-probability sampling technique with the method used purposive sampling on criteria: 1) auditors working in public accountants in Bali and Lombok; 2) auditors having periods minimum 1-year work; 3) the auditor has an accounting education background. The processed data is primary data through a survey by distributing questionnaires which are then analysed by Amos software with structural equation modelling analysis techniques. The results of this study indicate that partially the variables of auditor experience, independence, professional skepticism, and the ability to detect fraud have a significant positive effect on audit results. Other findings, partially the auditor experience variable, independence, professional skepticism, and the ability to detect fraud has a significant positive effect on spiritual capital. However, in this study, the mediation of spiritual capital cannot mediate exogenous and endogenous relationships in the audit environment.

**Keywords:** auditor experience; independence; professional skepticism; ability to detect fraud; audit results quality; capital spirituality.

**Reference** to this paper should be made as follows: Prianthara, I.B.T., Setini, M. and Munidewi, I.A.B. (2023) 'Effect of auditor experience, independence, professional skepticism, and ability to detect fraud on capital spirituality audit results quality as moderating factors', *Int. J. Intellectual Property Management*, Vol. 13, No. 2, pp.101–129.

**Biographical notes:** Ida Bagus Teddy Prianthara is a Lecturer at the Universitas Pendidikan Nasional, Denpasar, Bali, Indonesia. He has been starting as a Permanent Lecturer at the Universitas Pendidikan Nasional and actively taught at the Bachelor, Master and Doctoral levels. In addition, he is also an independent tax consultant who provides consulting services related to managing finances and taxation. He is interested in research with the concept of human resource management related to finance, green financial management, financial literacy and taxation. He is actively researching and has many international or national research publications that have close links to finance management finance, green finance, and taxation.

Made Setini is a Lecturer at the Faculty of Economics and Business, Warmadewa University, Denpasar, Bali, Indonesia. She has been actively teaching at the undergraduate, Master and Doctoral levels. She is interested in marketing management, human resource management, human relations and the environment in marketing strategy, community welfare and MSME actors, and behaviour in business. She produced many international and national kinds of research which have scientific fields with marketing management, human resources, green marketing, human behaviour in online product shopping, human social relations in performance improvement, and knowledge exchange, culture and digital adoption, green resource development, and sustainable green business, and green economy.

Ida Ayu Budhananda Munidewi is a Lecturer at Mahasaraswati University Denpasar, Bali, Indonesia. She has been a Permanent Lecturer at Mahasaraswati University and actively teaching at the Bachelor and Master levels. In addition, she is also an independent tax consultant who provides consulting services related to financial management and taxation. She is interested in research with the concept of human resource management related to finance, green financial management, financial literacy and taxation. She is actively researching and has many international or national research publications linked to financial management finance, green finance, and taxation.

---

## 1 Introduction

Disclosure of business fraud cases through financial reports in the world's major corporations has become a concern and raises concern for all people. Cases related to financial fraud in large and well-known large companies allegedly involved auditors who work as independent public accountants in engineering or manipulating audit results on corporate financial statements. Every profession, including accountants and auditors, must have the ability to identify ethical behaviour (Moses and Yakubu, 2020). However, according to Zeff (2018), accountants have weaknesses in their profession, namely the greed of individuals and corporations, violations of independence when providing services, attitudes too soft on clients, and participation in avoiding existing accounting rules (Kirana and Ramantha, 2020; Putra and Suwandana, 2020; Putra et al., 2020). Finding (Smaili and Arroyo, 2019) revealed that Enron is one of seven large companies in America that has an ethical crisis of the profession in accounting. In 2001, Enron suffered a startling loss to global business. Enron went bankrupt due to ethical scandals by manipulating numbers in financial statements whose purpose was to attract investors so that their financial performance looked good (Abdulhamid and Dauda, 2019). Enron

has marked up USD 600 million in income and hid USD 1.2 billion In debt by Enron's management. An independent auditor from Arthur Andersen who provided audit services for Enron's corporate financial statements had violated the accountant's professional code of ethics by fabricating an audit of financial statements (Takhar and Liyanage, 2020; Khoja et al., 2019; Lind et al., 2019). Even worse, the auditor from Arthur Andersen destroyed important documents related to Enron's audit evidence.

To the above, there have been many scandals of audit malpractice and ethical violations by auditors who work as public accountants in Indonesia, which have harmed many parties. Cases of ethical violations should not occur if every accountant has the knowledge, understanding, and willingness to apply moral and ethical values adequately to implement his professional work (Nurhidayat and Kusumasari, 2018). Public accountants have not fully obtained sufficient and appropriate audit evidence to assess the appropriateness of accounting treatment according to the substance of the transaction from the underlying agreement (Kok and Maroun, 2020). Another case is the involvement of ten public accounting firms that were proven to have committed accounting fraud by issuing false audit reports, which revealed that the financial statements of 37 national banks were in good health (Ikbal, 2020). An auditor must be able to detect fraud and understand the process of finding or determining an illegal act that can result in intentional misstatements in financial reporting (Demetriades and Owusu-Agyei, 2021; Amiram et al., 2018); Craja et al., 2020).

"The phenomenon of uncovering major world cases related to malpractice of manipulating financial statements from the results of audits such as ethical violations, destroying documents, violating laws, not maintaining professional, integrity attitudes and independent attitudes carried out by auditors who work at global-scale public accounting firms to the clients of the world's major corporations, like the opening 'Pandora's Box' revealing a big, unwanted problem" (Marcelo et al., 2021). Based on the disclosure of the malpractice scandal of a globally reputable Public Accountant above, it has penetrated, occurred, and was revealed in Indonesia involving large national companies, including state-owned enterprises (BUMN), which were audited by large Internationally affiliated public accounting firms. The scandal's disclosure raised concerns, doubts, misgivings, suspicion, and distrust of shareholders, company commissioners, and the public interested in the company, on the reputation of auditors working in local public accounting firms affiliated to global public accounting firms, large and medium-sized companies audited by local accountants not affiliated to International, against the published audit results. In this study, the researcher wants to reveal the doubts of the interested parties regarding the quality of the audit results related to the auditor's experience, independence, skepticism, and the ability to uncover fraud in the audit process carried out. The researcher also examines whether the quality of the audit results produced is related to the low spiritual capital of auditors considering that Indonesia is known as a religious country with relatively strong religious beliefs.

Regarding the revelation of events in several countries, including Indonesia, many parties have questioned the responsibility and professionalism of an auditor in carrying out their professional duties to detect fraud from auditing financial statements. They indirectly have made the level of public confidence decrease. To produce quality audits, an auditor in carrying out his profession must have adequate experience, be independent, have professional skepticism, and have the ability to detect fraud. Brivot et al. (2018) audit quality is the degree or level of perfection for the achievement of an auditor. Audit quality reflects the auditor's professionalism in carrying out his duties. Moral reasoning

affects the audit quality produced by the auditor where; if the auditor has moral reasoning, then the auditor will maintain his professional values so that he can provide a reliable audit opinion. Lamba et al. (2020) found that auditor professional skepticism has a positive effect on audit quality that more skeptical of an auditor is less level of an error in conducting an audit. Supriyatin et al. (2019) stated that the longer work experience an auditor possesses would improve audit quality. Based on the background that has been stated above, the researcher formulates the problem:

- 1 What audit experience affects audit quality?
- 2 What independence affects audit quality?
- 3 What professional skepticism affects audit results?
- 4 What the ability to detect fraud affect the audit quality?

## **2 Theoretical review**

### *2.1 Quality of audit results*

Ciger (2020) defined audit quality as “audit quality is defining as the probability that an auditor will both discover material misstatements in the client’s financial statements (competence) and truthfully report such material errors, misrepresentations, or omissions in client’s financial statements in the auditor’s audit report (independence).” Audit quality can be measured through process quality (accuracy of professional findings, skepticism), quality of results (value of recommendations, clarity of reports, and benefits of audits), and follow-up of audit results (Razak et al., 2018). The timeliness of audit reports is an indicator of audit quality. (Rosnidah 2018; Lamba et al., 2020) found that auditor specialisation in the client industry and auditor education level influenced audit quality. Audit quality is influenced by knowledge of accounting, auditing, financial reporting, knowledge of the client industry, and the ethics of the accounting profession. Audit quality can build the credibility of information and the quality of financial reporting information which also helps users have useful information (Chanawongse et al., 2011). From the description above, it can be concluded that audit quality is a description of the practice or characteristics of the audit results based on applicable quality control standards and auditing standards that serve as a measure of the implementation of the auditor’s duties and responsibilities. Audit quality is related to how well a job is completed compared to the established conditions. Statement of Auditing Standards (Pavlenko et al., 2020) is expertise and due professional care. But often, the definition of expertise in the field of auditing is measured by experience; their research found that in auditors, the expectation gap occurs due to a lack of work experience and knowledge that is only limited to college. According to Petridis et al. (2021), the auditor must have expertise that includes two elements, namely knowledge, and experience. For various reasons, as stated above, work experience has been seen as an important factor in predicting the performance of public accountants, in this case, the audit quality.

## 2.2 *Experiences*

Experience is the overall life journey activities experienced by humans in living social life in conditions of joy and sorrow, which serve as lessons for managing future life in various activities and professions (Heslam, 2020; Rathbun and Stein, 2020). Experience can be obtained by someone directly or indirectly. The experience is a process in the past that someone undertakes, especially in a particular job, that makes a person better understand their work by forming deeper knowledge and skills (Fauzan et al., 2017). A person with a fair amount of experience in a particular field is certainly more masterful of their work and responsibilities, so they tend to be referred to as experts in their fields. An audit committee member who is experienced and senior in the process of detecting fraud will be more effective (Ashmos and Duchon, 2000). The more experienced, the higher the level of sensitivity to irregularities. Petcova (2009) states that high work experience will be superior in several ways, including detecting errors, understanding errors, and looking for the causes. An experienced audit committee will certainly consider many things from various perspectives in determining its attitude in the context of detecting fraudulent financial reporting (Muraina et al., 2020). Libby and Frederick (1990) suggested that with the auditor's experience in this matter, the audit committee will increasingly be able to produce various allegations in explaining the audit findings (Caño et al., 2021). Most people understand that an auditor's greater number of working hours certainly provides better audit quality than an auditor just starting his career (Al-Shqairat et al., 2020).

## 2.3 *Independence*

The meaning of independence is a mental attitude that is free from pressure and influence, not dependent, and not controlled by others. Independence can also mean the existence of objectivity and honesty in considering the audit facts and not taking sides in the auditor in formulating and expressing their opinions. The independence takes an unbiased perspective. The auditor must not only be independent, but it must also be independent in appearance. Independence exists when the auditor can truly maintain an unbiased attitude throughout the audit, while independence in appearance results from other interpretations of this independence (Pathoni et al., 2021). According to the opinion of (Wolf et al., 2002), independence can be classified into three aspects:

- 1 Independent is independent in the auditor, namely the auditor's ability to be free, honest, and objective in conducting audit assignments.
- 2 Independent appearance is independent, which is seen from the parties concerned to the audited company that knows the relationship between the auditor and their client.
- 3 Independent of expertise or competence (independence incompetence).

Independence for expertise is closely related to the competence or ability of auditors in carrying out and completing their duties. From the above statement, it can be concluded that the independent attitude of an auditor must arise from their statements and attitudes that are not one of each other based on professional practice by complying to regulations, code of ethics, and knowledge and behaviour to be free without pressure, honest and objective as well as has firmness in making decisions.

Independence affects audit quality through three dimensions, namely programming independence, investigative independence, and reporting independence; this is in line with the research of Abbott et al. (2016), Hossain (2013) and Rahmina and Agoes (2014). So the results of the independence test on audit quality show that the more the auditor is freed from supervision or inappropriate influence in the selection of techniques and procedures, as well as the breadth of audit work to develop the program, both the steps that must be taken and the amount of work that must be carried out, including all limitations imposed by the audit committee (Zafar et al., 2021). Contained in the engagement, the audit quality will increase. In addition, audit quality will also increase if the auditor is free from improper supervision and influence in determining the areas, activities, personal relationships, and managerial policies to be examined, and is free from improper supervision and influence in the statement of facts has been disclosed through the examination as well as the expressions of recommendations and opinions as a result of the examination (Abu-Rumman et al., 2021a).

#### *2.4 Professional skepticism*

Cohen et al. (2017) defined the auditor's professional skepticism as a critical attitude to audit evidence in the form of doubts, questions, or disagreements with client statements or generally accepted conclusions. The auditors show their professional skepticism by thinking skeptically or showing doubtful behaviour. Additional audits and direct inquiries are a form of auditor behaviour in following up auditor's doubts about the client. Verwey and Asare (2022), the professional skepticism auditor model, stated that individual consideration factors, prior audit experience, and situation factors affect professional auditor skepticism. Auditors' professional skepticism is an attitude in conducting audit assignments, so the first thing discussed is human attitude (Agustina et al., 2021). Hurtt (2010) and ElHaffar et al. (2020) stated three main components in attitude: cognition or belief, affect or feelings, and action or behaviour (Vidal-López, 2020). The component of cognition or belief refers to thoughts, beliefs, ideas, facts, and knowledge of something. Component of effect or feelings involves positive or negative emotions stated about something. The action or behaviour component refers to the intention to behave in a certain way towards an object so that the behaviour aligns with the attitude. Attitudes are unstable; attitudes towards the same object can change if the three components forming attitudes also change. Carpenter et al. (2002) and Zarefar and Zarefar (2016) stated professional skepticism is an attitude that is influenced by several things, namely the situation factor, ethical biases, and experience. Some of the above opinions about professional skepticism can be concluded as a critical attitude always questioning based on experience (Dehipawala et al., 2021). It is not easy to just believe with words and data without hearing and seeing directly in carrying out the audit process (Almomani et al., 2019).

According to the International Federation of Accountants (IFAC), skepticism means an auditor makes a critical judgment, with a way of thinking that constantly asks and questions the validity of the audit evidence obtained and is always alert to contradictory evidence or the reliability of documents and answers to questions and other information. Professional skepticism is an obligation for auditors to use and maintain skepticism throughout the assignment period, especially vigilance for fraud (Endrawes et al., 2021; Beasley et al., 2001). Skepticism increases auditor vigilance in evaluating audit evidence provided by management; auditors with skepticism tend to be more alert, careful, and

have a questioning mind; this supports the assurance of the quality of the audit produced. Research conducted by Khan and Oczkowski (2021) states that skepticism can reflect an auditor's professional skills, which can affect the accuracy in reviewing financial statements (Naparan and Castañeda MaEd, 2021). With the attitude of professional skepticism, it is expected that the auditor can carry out his duties according to the standards that have been set to uphold the norms to maintain the quality of audit results and the image of the auditor's profession. The results of Fullerton and Durtschi (2004), Shafati et al. (2021) and Afriyani et al. (2014) show that increasing professional skepticism is very important for auditors in carrying out the examination; it is necessary to pay attention to the level of doubt and direct confirmation. The auditor's level of doubt about audit evidence reflects the auditor's critical attitude, the number of additional examinations and direct confirmation of the client is carried out to eliminate the auditor's doubts about the objectivity, adequacy, and relevance of the audit evidence examined (Alshawabkeh et al., 2020).

### *2.5 Detecting fraud*

Weirich and Reinstein (2000) define fraud as falsification or data theft. Fraud is an act by one or more persons in the presence of deliberate factors for the sake of personal gain at the expense of others. Fraud is criminal deception intended to benefit the deceiver financially. Cheating is a criminal act carried out to benefit the perpetrator. This crime means any serious wrongdoing done with malicious intent. The evil acts benefit and harm their victims financially. Cheating involves three steps, namely actions, concealment, and conversion. Fraud can be committed by someone inside a company (internal fraud) or someone from outside the company (external fraud) (Harrison and Huang, 2020). Internal fraud can be categorised as:

- a employee fraud, which an employee or group of employees usually does to take financial advantage
- b fraudulent financial statements performed on financial statements that are intentionally made to cover errors or losses resulting in the incorrect financial information provided to third parties
- c management fraud, usually carried out by management who has a high enough authority to disrupt internal control.

In recent decades, increasing attention to fraud by practitioners, academics, and the government has occurred mainly because of the emergence of two aspects related to the audit environment: the expectation gap and litigation crisis (Kan et al., 2020).

In this study, the ability to detect fraud means the process of finding or determining an illegal act that can result in intentional misstatements in financial reporting. The method that can be used to detect fraud is to look for signs, signals, or red flags of an action suspected of causing or potentially causing fraud. The signs used to indicate fraud are divided into two, namely signs of fraud originating from within and outside the company (Craja et al., 2020). Types of fraudulent actions relate to symptoms that can be used as fraud signals. Paugam et al. (2021) conveyed several fraudulent signals, including missing documents, double payments, unusual amounts at the beginning or accounting period, customer complaints, and unreasonable payments or expenses. In addition to looking for signs or signals of fraud, other indications of fraud are by looking at the



presence or absence of red flags. Red flags are a condition that is odd or different from normal conditions. In other words, red flags are clues or indications of something unusual and require further investigation (Monaro et al., 2020). Although the emergence of red flags does not always indicate fraud, these red flags usually always appear in every case of fraud that occurs so that it can be a warning sign that fraud has occurred (Luchkin et al., 2020). Further understanding and analysis of red flags can assist in the next step in obtaining preliminary evidence or detecting fraud (Abu-Rumman, 2021).

## *2.6 Capital spirituality*

Nowadays, it has been called spiritual capital. Harrison and Huang (2020), has stated that spiritual capital is different from other capital, which generally has material resources. Bosch Rabell and Bastons (2020), interpreted spiritual capital as a moral sense, the ability to adjust rigid rules coupled with understanding and love and an equal ability to see when love and understanding reach its limits, also allows us to wrestle with matters of good and bad, imagining what has not happened and lift us from humility. This intelligence places behaviour and life in the context of a broader and richer meaning, the intelligence to judge that someone's actions or ways of life are more valuable and meaningful. Meanwhile, Park et al. (2020) revealed that spiritual capital is the intelligence of the soul or wisdom intelligence, and this intelligence is an innate capacity of the human brain, spirituality based on structures from inside the brain that gives us the basic ability to form, value, meaning and aim. Therefore, people need to find, manage, optimise or utilise the wisdom they have to achieve a noble goal that makes themselves truly meaningful (meaningful life). Spiritual intelligence (SQ) can facilitate dialogue between mind and emotions, soul and body. He also stated that SQ could also help someone to be able to transcend themselves. Vasconcelos (2020) defined SQ as a combination of many factors, including mysticism, transcendence, and the ability to cultivate high levels of spiritual awareness, understand the spiritual meaning in daily activities, use spiritual resources to solve problems and become a virtuous character (Abu-Rumman, 2018). Furthermore, SQ includes the vision of life and the purpose of life. The second is also SQ regarding the whole life and even the whole universe so that self-awareness and insight are needed to understand SQ. SQ is the basis for growth, self-esteem, values, morality, and a sense of belonging. Spirituality gives direction and meaning to life (Zulfiqar et al., 2020). Spirituality is the belief in the existence of a non-physical force greater than the strength of the human self. This awareness connects humans directly to God, or whatever is the source of human existence.

## **3 Research method**

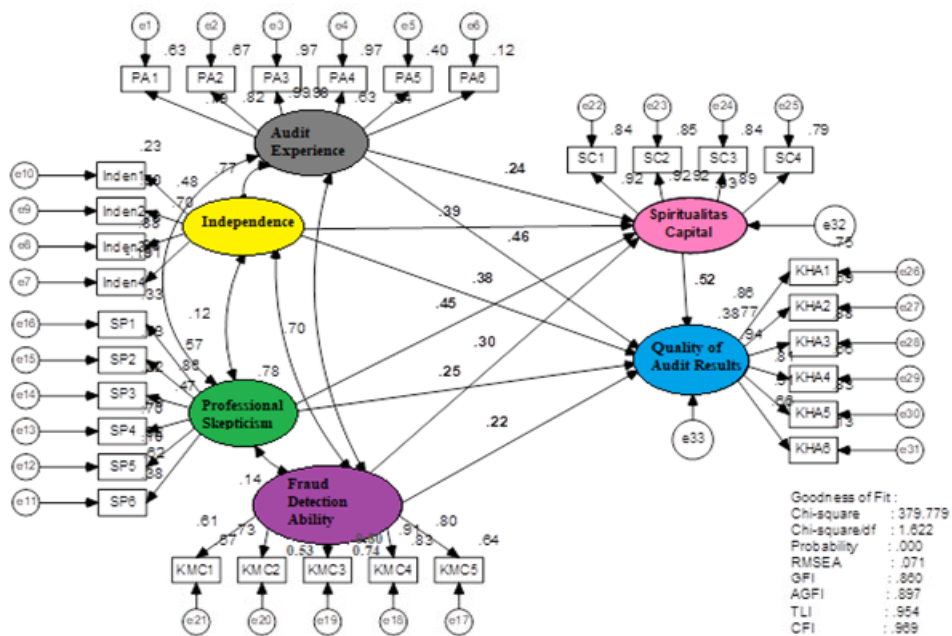
The type of data collected in this study is primary data. Respondents from this study were all permanent auditors totalling 100 people who worked in 13 public accounting firms registered to the Ministry of Finance of the Republic of Indonesia, headquartered in Bali, and two Registered Public Accountants with offices in Lombok, West Nusa Tenggara. Auditors who become research respondents have auditing experience in many companies for more than one year and have an accounting education background. This research method uses quantitative research methods (Al Shraah al., 2021; Deti and Mandasari,

2021). The data analysis technique used in this study is SEM to determine the role of the mediating variable using the Sobel test.

## 4 Result and discussion

Based on the obtained data from the results of filling out the questionnaire distributed to 100 respondents, the data is processed using AMOS version 23.0 software using SEM analysis; the results of data processing are obtained with the results presented in the full standardised model image of the equation model structure as shown in the following Figure 1.

**Figure 1** Result Amos (see online version for colours)



Source: Researchers processed data (2020)

Based on Figure 1, the goodness of fit analysis, structural model analysis, determination analysis, measurement model analysis with lambda parameters can affect auditor experience, independence, professional skepticism, ability to detect fraud on audit results quality, and spirituality in the capital as moderating factors (Abu-Rumman et al., 2021b).

### 4.1 Evaluation towards data normality

Analysis of data normality to determine whether the data obtained and collected are normally distributed. For normalcy data analysis, skewness and kurtosis values are used. Analysis of this normal distribution is necessary if the number of data (n) < 100 pieces. Data normally distributed allows parametric analysis to be carried out. A skewness test and a kurtosis test were performed to evaluate normality. The skewness test is used to see

the skewness of data distribution, while kurtosis is the spreading data failure. The data have a skewed distribution if the critical value (c.r.) for skewness is above  $\pm 3.00$ ; the data has a sharp spread if the critical value (c.r.) for kurtosis is above  $> 3.00$ . The data normality test is presented in Table 1.

**Table 1** Assessment of normality

<i>Variable</i>	<i>min</i>	<i>max</i>	<i>Skew</i>	<i>c.r.</i>	<i>Kurtosis</i>	<i>c.r.</i>
KHA6	4.000	5.000	-0.666	-2.369	-1.557	-2.771
KHA5	3.000	5.000	-0.162	-0.577	-0.530	-0.944
KHA4	3.000	5.000	-0.211	-0.449	0.303	0.540
KHA3	3.000	5.000	-0.021	-0.074	-0.100	-0.179
KHA2	3.000	5.000	-0.125	-0.445	-0.572	-1.018
KHA1	3.000	5.000	-0.075	-0.268	-0.431	-0.767
SC4	3.000	5.000	-0.081	-0.287	-0.687	-0.757
SC3	3.000	5.000	-0.101	-0.360	0.332	0.493
SC2	3.000	5.000	-0.137	-0.488	-0.492	-1.021
SC1	3.000	5.000	-0.306	-1.088	-1.079	-1.920
KMC1	3.000	5.000	-0.321	-0.144	-0.982	-1.248
KMC2	3.000	5.000	-0.415	-1.476	0.969	-1.725
KMC3	3.000	5.000	-0.067	-0.237	-0.515	-1.162
KMC4	3.000	5.000	-0.061	-0.218	-1.003	-1.671
KMC5	3.000	5.000	-0.112	-0.231	0.242	0.675
SP1	3.000	5.000	-0.326	-1.159	-1.033	-2.005
SP2	3.000	5.000	-0.235	-1.396	-0.343	-0.539
SP3	4.000	5.000	-0.155	-1.110	-0.667	-1.186
SP4	4.000	5.000	1.238	4.406	-0.467	-0.832
SP5	4.000	5.000	1.155	4.110	-0.667	-1.186
SP6	4.000	5.000	0.728	2.591	-1.470	-2.616
Inden1	2.000	5.000	-0.316	-0.124	-0.734	-1.307
Inden2	3.000	5.000	-0.624	-1.222	-0.546	-0.795
Inden3	3.000	5.000	-0.061	-0.218	-0.367	-0.671
Inden4	3.000	5.000	-0.115	0.134	-0.750	-1.114
PA6	3.000	5.000	0.549	1.955	-0.801	-1.425
PA5	3.000	5.000	-0.140	-0.497	-0.862	-1.712
PA4	3.000	5.000	-0.067	-0.237	0.215	1.162
PA3	3.000	5.000	-0.125	-0.446	-0.449	-1.579
PA2	3.000	5.000	-0.081	-0.287	-0.687	1.757
PA1	3.000	5.000	-0.342	0.415	-0.429	-0.322
Multivariate					21.335	2.356

*Source:* Researchers processed data (2020)



The results of the z-skewness and z-kurtosis values can be seen that all of the observed variable data are univariately normal because they are in the  $-2.58 < CR < +2.58$  region. Multivariate the result data is normally distributed because it is between  $-2.58 < CR < +2.58$ , which is 2.356, so the data is normally distributed. The data normality test aims to identify the normality of the data distribution and is carried out univariate (per indicator) and multivariate (all indicators), namely by observing the value of the slope of the data (skewness) and the sharpness of the data (kurtosis). Both of these parameters have a critical ratio (CR) value in each indicator. If a significance level of 5% is used, then the CR value between  $-1.96$  to  $+1.96$  is said to be normally distributed both univariate and multivariate. While at a significant level of 1%, the CR value is between  $\pm 2.58$ , if the CR value is within this limit, it can be said that the data on the indicator is normal.

#### 4.2 Analysis of measurement model test with Lamda parameters ( $\lambda_i$ )

The parameter testing carried out was the Lamda ( $\lambda_i$ ) parameter test. This test is intended to determine the validity of each research indicator. For testing the parameters of  $\lambda_i$ , the standardised estimate (regression weight) value in the form of the loading factor is used. If the value of  $CR > t\text{-table} = 2,000$ , and  $Probability < \alpha = 0.05$ , then the loading factor parameter lambda ( $\lambda_i$ ) of the indicator is declared significant. This means the indicator is valid for measuring the corresponding variable. To test these parameters, the following Table 2 shows the loading factor/lambda ( $\lambda_i$ ), CR, Probability (P).

From the above Table 2, it can be seen that all latent variable indicators have a standardised estimate (regression weight) in the form of a loading factor or  $\lambda_i > 0.50$ , a critical value of  $CR > 2.00$ , and have a probability of less than 0.05 (\*\*\*). Thus, all these indicators' loading factors or lambda ((i) are valid/significant.

#### 4.3 Goodness of fit analysis

Based on the test criteria, Chi-square ( $\chi^2$ ), Relative Chi-square ( $\chi^2/df$ ), RMSEA, GFI, AGFI, TLI, and CFI above and the Goodness of Fit value of the Amos for windows version 23.0 processing as shown in Table 3.

**Table 3** The goodness of fit evaluation

<i>The goodness of fit index</i>	<i>Cut-of value</i>	<i>Model results</i>	<i>Information</i>
Chi-square ( $\chi^2$ )	Expected to be small	379,799	Not good
Relative Chi-square ( $\chi^2/df$ )	$\leq 3.00$	1,622*)	Good
Probability	$> 0.05$	0.000	Not good
RMSEA	$\leq 0.08$	0.071	Good
GFI	$\geq 0.90$	0.860	Marginal
AGFI	$\geq 0.90$	0.897	Marginal
TLI	$\geq 0.95$	0.954	Good
CFI	$> 0.95$	0.969	Good

Note: \*Meets goodness of fit, \*\*marginal.

Source: Processed by researchers (2020)

Square multiple correlation, whose values are 0.843 and 0.379, respectively, as shown in Table 5. Square multiple correlation values for the SC variable and audit result quality (KHA) are identical to  $R^2$  in SPSS of 0.843 and 0.379. The amount of determination is the square multiple correlation values for the auditor experience variable (X1), independence (X2), skepticism professional (X3), and the ability to detect fraud (X4) times 100% =  $0.843 \times 100\% = 84.3\%$ . Thus, it can be stated that changes in SC are influenced by the X1, X2, X3, and the X4 by 84.3%. The value of square multiple correlation for the X1, X2, X3, X4, and spirituality capital (Z) times 100% =  $0.379 \times 100\% = 37.9\%$ . It can be stated that changes in the quality of audit results are influenced by the X1, X2, X3, X4, and Z by 37.9%.

#### 4.4 Analysis of structural equation models

X1, X2, X3, X4, Z, quality of audit results (Y) as the following equation.

$$Y = \gamma_{y.x1}X_1 + x_1 \rightarrow \text{Direct effects } X_1 \text{ towards } Y$$

$$Z = \gamma_{z.x1}X_1 + x_2 \rightarrow \text{Direct effects } X_1 \text{ towards } Z$$

$$Y = \gamma_{y.x2}X_2 + x_1 \rightarrow \text{Direct effects } X_2 \text{ towards } Y$$

$$Z = \gamma_{z.x2}X_2 + x_2 \rightarrow \text{Direct effects } X_2 \text{ towards } Z$$

$$Y = \gamma_{y.x3}X_3 + x_1 \rightarrow \text{Direct effects } X_3 \text{ towards } Y$$

$$Z = \gamma_{z.x3}X_3 + x_2 \rightarrow \text{Direct effects } X_3 \text{ towards } Z$$

$$Y = \gamma_{y.x4}X_4 + x_1 \rightarrow \text{Direct effects } X_4 \text{ towards } Y$$

$$Z = \gamma_{z.x4}X_4 + x_2 \rightarrow \text{Direct effects } X_4 \text{ towards } Z$$

$$Y = \gamma_{y.z}Z + x_2 \rightarrow \text{Direct effects } Z \text{ towards } Y$$

Model testing is carried out using regression coefficients for the X1, X2, X3, X4, Z, Y through the output tables from the sub-menus view/set. Based on the regression coefficient calculation, the output table can be made as presented in Table 4.

**Table 4** Regression weight experience of auditors

			<i>Unstandardised estimate</i>	<i>Standardised estimate</i>	<i>SE.</i>	<i>CR.</i>	<i>P</i>	<i>Info.</i>
SC	<---	PA	0.303	0.237	0.127	2,391	0.017	Significant
SC	<---	Inden	0.460	0.461	0.123	3,750	***	Significant
SC	<---	SP	0.459	0.452	0.121	3,669	***	significant
SC	<---	KMK	0.337	0.301	0.126	2,681	0.007	Significant
KHA	<---	PA	0.325	0.383	0.133	2,736	0.005	Significant
KHA	<---	Inden	0.395	0.380	0.263	3,361	***	significant
KHA	<---	SP	0.390	0.246	0.185	2,101	0.036	Significant
KHA	<---	KMK	0.228	0.219	0.147	2,218	0.024	Significant
KHA	<---	SC	0.477	0.519	0.137	3,742	***	Significant

Source: Processed by researchers (2020)

Table 4 shows the results of the direct relationship of all hypotheses that have a positive influence, which will be explained as follows:

- Hypothesis 1 The estimated parameter value of the standardised regression weight coefficient between audit experience and spirituality capital is 0.237, testing the relationship between the two variables shows a probability value of 0.017 ( $p < 0.05$ ) from the estimated value of 0.237. Thus, H1 is supported because there is a significant positive relationship between audit experience and spirituality capital. This is reinforced by the results of data processing which shows the probability value of 0.017 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate 0.237, so it can be concluded that audit experience has a significant positive effect on spiritual capital, so that the higher the auditor's experience, the higher the employee's spirituality capital will be higher. This is in line with the results of Fauzan et al. (2017) that to get good audit quality; absolute honesty is needed, acknowledging if proven wrong, being able to adapt to stressful situations, variables on contributions in optimising responsibility as an auditor, and always thinking positively when auditing client accounting variables. Heslam (2020) coined the term spiritual capitalism, initially linking it with business practices from within the Christian (Calvinist) tradition and the pursuit of profit ethics. Compared to Heslam (2020), Rathbun and Stein (2020) offered a deeper understanding of human morality as an approval variable where the variable in the name of justice or established consent is the most important. Ashmos and Duchon (2000) defined spirituality in the workplace as recognising that employees have an inner life that nurtures and is fostered by meaningful work in a community context, not about religion.
- Hypothesis 2 The estimated parameter value of the standardised regression weight coefficient between independence and spirituality capital is 0.461, testing the relationship between the two variables shows a probability value of 0.000 ( $p < 0.05$ ) from the estimated value of 0.461, thus H2 is supported because there is a significant positive relationship between independence and spirituality capital. This is reinforced by the results of data processing which shows the probability value of 0.000 has met the requirements  $< 0.05$  and the positive direction is seen from the estimate 0.237, so it can be concluded that independence has a significant positive effect on spiritual capital, so the higher the independence of employees, the spirituality of capital will be higher. The more independent the auditor conducting the audit, the higher the quality audit will be. This is caused by the auditor's need to always be neutral and objective in audit work (Agustina et al., 2021). To perform the role of independent auditors with high quality, individual auditor characteristics, corporate climate Auditee corporate audit such as ethics, values, culture, and corporate ethical climate. Client pressure plays an important role in the auditor's decision-making ability (Cohen et al., 2017).

- Hypothesis 3 The estimated parameter value of the standardised regression weight coefficient between professional skepticism and spirituality capital is 0.452; testing the relationship between the two variables shows a probability value of 0.000 ( $p < 0.05$ ) from the estimated value of 0.452. Thus, H3 is supported because there is a significant positive relationship between professional skepticism and spirituality capital. This is reinforced by the results of data processing, which shows the probability value of 0.000 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate 0.237, so it can be concluded that professional skepticism has a significant positive effect on spiritual capital, so that the higher the professional skepticism of employees, the spirituality capital will be higher. This finding is in line with Fullerton and Durtschi (2004). Auditors who have high professional skepticism will make the auditor always look for more and more significant information than auditors who have a low level of professional skepticism, and this results in auditors who have a high level of professional skepticism will be more able to detect fraud because of the additional information they have (Endrawes et al., 2021). Experiencing cognitive dissonance, a person will change their attitude depending on their perception of the reward (award). From the results of this study, it appears that the auditor changed their attitude of professional skepticism that should be low to high following the skeptical behaviour desired by their superiors. The auditor considers that the rewards from his superiors are important to them, so their attitude of skepticism will follow the instructions from their superiors.
- Hypothesis 4 The estimated parameter value of the standardised regression weight coefficient between the ability to predict fraud on spirituality capital is 0.301, the test of the relationship between the two variables shows a probability value of 0.007 ( $p < 0.05$ ) from the estimated value of 0.452, thus H4 is supported because there is a significant positive relationship between predictive ability cheating on spirituality capital. This is reinforced by the results of data processing which shows the probability value of 0.007 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate 0.237, so it can be concluded that the ability to predict fraud has a significant positive effect on SC, so the higher the ability to predict fraud owned by employees then the spirituality of capital will be higher. An auditor's ability to detect fraud is not easy (Khan and Oczkowski, 2021). It takes experience and knowledge about cheating and the sharpness of taste, feeling vision, and criticism to see the cause of fraud (Fullerton and Durtschi, 2004; Shafati et al., 2021). SQ as a moral sense, the ability to adjust rigid rules coupled with understanding. The spiritual capital combines strength, influence, passion, and knowledge obtained through religion. Also, they stated, spiritual capital is 'intangible knowledge, faith, and emotions that are embedded in the minds of individuals and at the heart of the organisation, which includes vision, direction, guidance, principles, values, and culture.



**Hypothesis 5** The estimated parameter value of the standardised regression weight coefficient between the auditor's experience and the quality of the audit results is 0.383. The test of the relationship between the two variables shows a probability value of 0.005 ( $p < 0.05$ ) from the estimated value of 0.383. Thus, H5 is supported because there is a significant positive relationship between auditor experiences on the quality of audit results, so the higher the experience of the auditors owned by the employees, the higher the auditor's experience the quality of audit results will be higher. Auditor experience influences audit quality because experienced auditors have the advantage of detecting material misstatements, understanding misstatements accurately, and looking for causes of misstatements (Paugam et al., 2021). The audit experience in this study is determined based on the length of work as an auditor and the number of clients audited, so the results of this study also prove that the longer the auditor works as an auditor and the more companies that are audited, the auditor's ability to do so will increase, including more thorough and critical in finding potential ingredients. The ability of auditors to conduct quality audits will continue to increase along with the amount of audit work and the complexity of audits that have been carried out. The above findings are in line with (Monaro et al., 2020); experienced audit accountants can better identify errors in analytic studies. Experienced auditor accountants also show greater selective attention to relevant information. (Harrison and Huang, 2020) also found in one of his studies that experienced audit accountants became aware of unusual errors. The experience-based tasks obtained can improve one's performance in carrying out tasks. The longer work experience an auditor possesses will result in better audit quality. Audit experience affects audit quality because auditors have high working hours and repeatedly carry out similar tasks. Experienced auditors are always maintaining integrity as a basis for professionalism, fair presentation of the obligation to report honestly and accurately, applying due diligence and judgment in audits, maintaining the confidentiality and information security, basic independence attitude for the impartiality of the audit, and objectivity of audit conclusions, evidence-based approach, rational methods for reaching audit conclusions that are reliable and reproducible in a systematic audit process. Another experience is reading the situation in the audit object environment related to governance and data storage systems and reading the behaviour and body language of the official who is the object of the examination.

**Hypothesis 6** The estimated parameter value of the standardised regression weight coefficient between independence and the quality of audit results is 0.380. The test of the relationship between the two variables shows a probability value of 0.000 ( $p < 0.05$ ) from the estimated value of 0.380. Thus, H6 is supported because there is a significant positive relationship between independence and quality audit results. This is reinforced by the results of data processing, which shows the probability value of 0.000 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate

0.380, so it can be concluded that independence has a significant positive effect on the quality of audit results, so the higher the independence of employees, the quality of the results audits will increase. This research supported by Rahmina and Agoes (2014) reflected that auditors could be influenced by the desire to retain their clients in making decisions. However, the results of this study indicate that several forces can improve audit quality by implementing an attitude of independence. These forces include regulations or legislation related to the rotation of public accountants and fear of losing reputation if the audit is wrong. This shows that the more independent the auditor is in conducting an audit, the higher the audit quality. This is caused by the auditor's need to always be neutral and objective in audit work (Abbott et al., 2016). In a parallel study (Hossain, 2013), the financial scandal, as stated in the introduction, also positively impacts auditors, namely raising awareness to be more careful in maintaining their independence. (Shafati et al., 2021), argued that the auditor's independence assessment needs to be more focused on the individual office level than the entire company level because most audit decisions concerning specific clients are made in each office. The research results also reinforce this (Rahmina and Agoes, 2021), stating that independence affects audit quality. Based on this research has proven that independence affects audit quality.

The independence that can affect audit quality through three dimensions, namely:

- a Programming independence, is the auditor's freedom in controlling the selection of audit techniques and procedures and extending the application of auditors having the authority to develop and select audit techniques and procedures and the length of the audit process in accordance to the need of the audit process to be carried out by the previous auditor
- b investigative independence, the auditor's freedom to control in choosing areas, activities, personal relationships and management policies to be examined by the auditor. The auditor has the authority and confidentiality to choose where the audit process will be conducted without pressure from outside parties to obtain materials needed by the auditor in the client's examination process
- c Reporting independence, the freedom of the auditor to control in submitting statements in accordance to the results of the examination and express it in a recommendation or opinion as a result of the auditor's examination. The auditor has the freedom and authority without intervention in expressing an audit opinion; the report results will be presented as the results of the audit that the auditor has carried out.

Hypothesis 7 The standardised regression weight coefficient parameter estimated value between professional skepticism on the quality of audit results is 0.246. Testing the relationship between the two variables shows a probability value of 0.036 ( $p < 0.05$ ) from the estimated value of 0.246. Thus, H7 is supported because there is a significant positive relationship between professional skepticism on the quality of audit results. This is reinforced by the results of data processing, which shows the probability value of

0.036 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate 0.246, so it can be concluded that professional skepticism has a significant positive effect on the quality of audit results so that the higher the professional skepticism of employees the quality of audit results will be higher. The findings of this study are in line with Hurtt (2010). Auditors need to be skeptical in evaluating audit evidence to estimate the possibility of errors that might occur. Skeptical auditors will not only accept statements from clients but will always look for more evidence until a solid decision is made. Professional skepticism is a questioning mind, suspension of judgment, seeking knowledge, interpersonal understanding, and self-esteem. This study shows that if an auditor does his job, as Hurtt (2010) said, he always thinks critically of the evidence provided then carefully evaluates the completeness of the audit evidence with the knowledge that will necessarily produce the expected audit quality. On the other hand, interpersonal quality indicates that the auditor needs to examine the human aspects of an audit to evaluate audit evidence to provide better audit quality. Auditors with good authority and high self-esteem will also improve audit quality. The results of the above study are also supported by Beasley et al. (2001) based on AAERs (Accounting and Auditing Releases) of the SEC for 11 periods (January 1987-December 1997) stated that one of the causes of auditor failure in detecting fraud was the low level of audit professional skepticism. Based on this research, out of 45 cases of fraud in financial statements, 24 cases (60%) occurred because the auditor did not apply an adequate level of professional skepticism. This is the third most frequent audit deficiency. Afriyani et al. (2014) also show that professional skepticism significantly affects audit quality. The quality of audit results will improve to increase an auditor's professional skepticism (Zarefar and Zarefar, 2016). This shows that the higher the professional skepticism of an auditor, the more quality the audit results are given.

Professional skepticism affects audit results if an auditor makes a critical judgment, with a way of thinking that constantly asks and questions the validity of the audit evidence obtained and is always alert to contradictory evidence or the reliability of documents and answers to questions and other questionable information that obtained from management and those in authority as managers. Skepticism increases auditor vigilance in evaluating audit evidence provided by management; auditors who have skepticism tend to be more alert, careful, and have a questioning mind; this supports the assurance of the quality of the resulting audit. Skepticism can reflect an auditor's professional skills, affecting the accuracy of reviewing financial statements. With the attitude of professional skepticism, it is expected that the auditor can carry out his duties according to the standards that have been set to uphold the norms to maintain the quality of audit results and the image of the auditor's profession. Professional skepticism is very important for auditors; it is necessary to pay attention to the level of doubt and direct confirmation in carrying out the examination. The auditor's level of doubt about audit evidence reflects the auditor's critical attitude; additional examinations and direct confirmation of the client are carried out to eliminate the auditor's doubts about the objectivity, adequacy, and relevance of the audit evidence examined.

- Hypothesis 8 The estimated parameter value of the standardised regression weight coefficient between the ability to predict fraud and the quality of audit results is 0.219; the test of the relationship between the two variables shows a probability value of 0.024 ( $p < 0.05$ ) from the estimated value of 0.219. Thus, H8 is supported because there is a significant positive relationship between the ability to predict fraud and audit results quality. According to Pavlenko et al. (2020), cheating is more difficult to detect because it usually involves concealment. The concealment is related to accounting records and related documents, and this also relates to the response of fraud perpetrators at the auditor's request in carrying out the audit. If the auditor asks for proof of a transaction containing fraud, they will cheat by giving false or incomplete information. The study results of Rosnidah (2018) and Lamba et al. (2020) showed that most auditors (in this study using partners) could not detect fraud properly. Although the motivation, training, and experience are adequate, the partners tested can be tricked by client management. From the study results (Pavlenko et al., 2020), it appears that experience alone is not sufficient in detecting fraud unless the experience is obtained from the same variable or through assignments that involve material errors or fraud. Signs originating from within the company include irregularities in the use of production shown by several modified production reports, alteration of records to hide illegal transactions, omission of records that can prove manipulation, and others. Meanwhile, signs of fraud originating from outside the company include overcharging for services and materials, incorrect invoices sent to the wrong company due to falsification of invoices, lack of supporting evidence for payment for goods and services, etc. The type of fraudulent action relates to symptoms used as fraud signals. Other forms of fraud include missing documents, double payments, unusual amounts at the beginning or accounting period, complaints from customers, unreasonable payments or expenses, and so on.
- Hypothesis 9 The estimated parameter value of the standardised regression weight coefficient between the spirituality of capital and the quality of audit results is 0.519. The test of the relationship between the two variables shows a probability value of 0.000 ( $p < 0.05$ ) from the estimated value of 0.519. Thus, H9 is supported because there is a significant positive relationship between spirituality capitals on the quality of audit results. This is reinforced by the results of data processing which shows the probability value of 0.000 has met the requirements  $< 0.05$ , and the positive direction is seen from the estimate 0.519, so it can be concluded that spiritual capital has a significant positive effect on the quality of audit results so that the higher the spirituality of capital owned by employees, the higher the spirituality of the employee's capital the quality of audit results will be higher. SC owned by an auditor includes a sense of moral responsibility towards work, professional skills, and confidence to complete work as part of good deeds. SQ positively affects auditor performance, whereas the resulting audit quality will be good if the auditor's performance is good. Thus the results of this study can be

concluded that SQ is very important for an auditor to produce audit quality following the facts and evidence available. The results of this study confirm the research conducted by (Paugam et al. (2021) and Luchkin et al. (2020) stated that spiritual capital influences the auditor's opinion, which means that the better spiritual capital owned by an auditor, the quality of the audit produced is also more qualified so it can be stated that spiritual capital has a significant effect on audit quality.

Justifying audit quality is related to how well the work is done compared to the stated conditions. Quality audit results are determined by quality process procedures following and complying with generally accepted auditing standards and determined by official professional associations. For quality audit results, it is necessary:

- a there is preparation before the audit is carried out
- b implementation of audits
- c reporting on audit results.

The three stages can be explained as follows:

- a planning or audit preparation needs to know the client's industry and business understanding, perform analytical procedures, determine the initial risk level, develop a preliminary audit strategy for important assertions, gain an understanding of internal control.
- b audit implementation is collecting evidence, evaluating and analysing information, and operations carried out. There are several activities in the implementation of the audit, including preparation of audit working papers, performing understanding and testing of internal control, assessing the suitability of reports/information with established standards and comparing with real operational activities carried out. In-depth testing and development of findings. Confirming auditees regarding findings. Conducting closing meetings and determining auditee action plan targets at the end of audit activities.
- c Reporting and follow-up: It is an activity of making reports on the findings of audit activities addressed to the relevant management and accompanied by follow-up monitoring to control the problems being faced.

Of the three stages, each stage requires the experience of an auditor as a team leader, an independent attitude is required in every task at the audit object, an attitude of prudence or skepticism in assessing the audit evidence and data provided and does not rule out the possibility of findings that lead to the disclosure of fraud. The quality of audit results is also largely determined by the quality of spirituality possessed by an auditor regarding right and wrong behaviour and the values of honesty and morality and professional attitudes that are not easily influenced by the lure of tempting material.

#### *4.5 Analysis of measurement models by determination*

The following is an analysis of the measurement model with the determination of the effect X1, X2, X3, X4 on Z, Y. Analysis of the measurement model with determination is used to determine the magnitude of variable contributions. For this reason, square

multiple correlation is used. The amount of square multiple correlation can be seen in the following table.

**Table 5** Squared multiple correlations

		<i>Estimate</i>				<i>Estimate</i>	
PA1	<---	PA	0.794	KMC5	<---	KMK	0.800
PA2	<---	PA	0.816	KMC4	<---	KMK	0.914
PA3	<---	PA	0.985	KMC3	<---	KMK	0.859
PA4	<---	PA	0.983	KMC2	<---	KMK	0.727
PA5	<---	PA	0.631	KMC1	<---	KMK	0.613
PA6	<---	PA	0.541	SC1	<---	SC	0.919
Inden4	<---	Inden	0.955	SC2	<---	SC	0.922
Inden3	<---	Inden	0.881	SC3	<---	SC	0.919
Inden2	<---	Inden	0.704	SC4	<---	SC	0.888
Inden1	<---	Inden	0.576	KHA1	<---	KHA	0.864
SP6	<---	SP	0.618	KHA2	<---	KHA	0.767
SP5	<---	SP	0.517	KHA3	<---	KHA	0.940
SP4	<---	SP	0.699	KHA4	<---	KHA	0.811
SP3	<---	SP	0.573	KHA5	<---	KHA	0.913
SP2	<---	SP	0.857	KHA6	<---	KHA	0.656
SP1	<---	SP	0.670				

*Source:* Processed by researchers (2020)

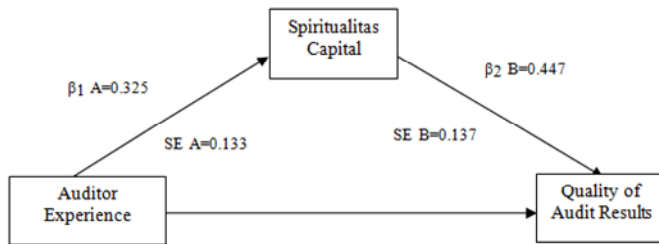
Based on the standardised regression weight output above, the number in the estimate column shows the factor loadings of each indicator on the related variables. In the auditor experience variable, there are six indicators. The six indicators show a relationship with the auditor experience variable, which can explain the existence of the auditor experience variable because it has a factor loading value above 0.5. In the independence variable, there are four indicators. Then the four indicators show a relationship with the independent variable that can explain the existence of the independent variable because it has a factor loading value above 0.5. In the professional skepticism variable, there are six indicators. Then the six indicators show a relationship with the professional skepticism variable that can explain the existence of the professional skepticism variable because it has a factor loading value above 0.5. There are five indicators in the ability to predict fraud. Then the five indicators show a relationship with the ability to predict fraud, which can explain the existence of the ability to predict fraud because it has a factor loading value above 0.5. In the spirituality capital variable, there are four indicators. The four indicators show a relationship with the spirituality capital variable, which can explain the existence of the spirituality capital variable because it has a factor loading value above 0.5. There are six indicators in the audit result quality variable. The six indicators show a relationship with the audit result quality variable, which can explain the existence of the audit result quality variable because it has a factor loading value above 0.5.

4.6 Moderation testing on the variable spirituality capital

4.6.1 Mediation of spiritual capital on the effect of auditor experience and quality of audit result

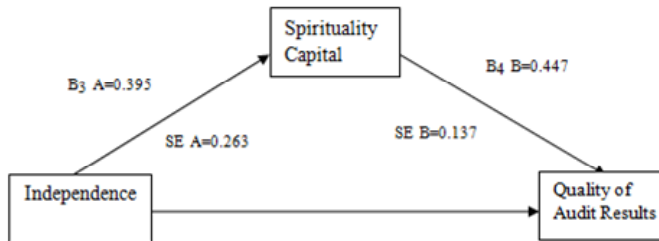
Data processing results above ( $\beta_1 = 0.325$ ) and standard errors (0.133) and ( $\beta_2 = 0.477$ ) and standard errors (0.137), can be explained in Figure 2. The t-value of the regression coefficient of the interaction of auditor experience and spirituality capital shows t-count = 1,955, which is smaller than t-table 1.96, so the interaction between variables is not statistically significant. Thus, the hypothesis is concluded that spiritual capital does not moderate the relationship between the auditor’s experience and the quality of audit results, so the hypothesis is rejected.

**Figure 2** Mediation of spiritual capital on the effect of auditor experience and quality of audit result



Source: Data processed, 2020

**Figure 3** Mediation of spiritual capital on the effect of independence and quality of audit result



Source: Data processed, 2020

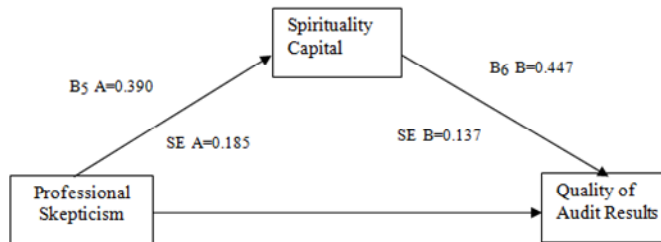
4.6.2 Mediation of spiritual capital on the effect of independence and quality of audit result

The results of the above data processing ( $\beta_3 = 0.395$ ) and the standard error (0.263) and ( $\beta_4 = 0.447$ ) and the standard error (0.137) can be explained in Figure 3. Looking at the t-value of the regression coefficient of the interaction of independence and spirituality of capital, the result is t-count = 1,364, which is smaller than t-table 1.96, so the interaction between variables is not statistically significant. So the hypothesis is concluded that the spirituality of capital does not moderate the relationship between professional skepticism on the quality of audit results, so the hypothesis is rejected.

#### 4.6.3 Mediation of spiritual capital on the professional skepticism and quality of audit result

The results of the above data processing ( $\beta_5 = 0.390$ ), as well as the standard error (0.185) and ( $\beta_6 = 0.447$ ) and the standard error (0.137), can be explained in Figure 4. Looking at the t-value of the regression coefficient of the interaction of professional skepticism and spirituality of capital, the result is t-count = 1,770, which is smaller than t-table 1.96, so the interaction between variables is not statistically significant. Thus, the hypothesis is concluded that spiritual capital does not moderate the relationship between professional skepticism on the quality of audit results, so the hypothesis is rejected.

**Figure 4** Mediation of spiritual capital on the professional skepticism and quality of audit result

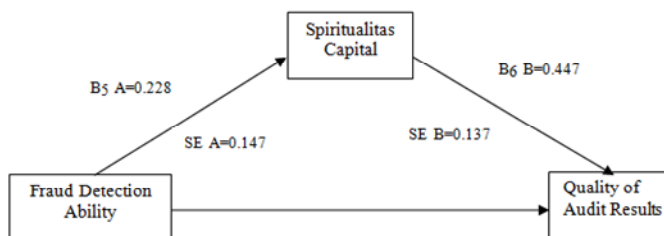


Source: Researchers processed data, 2020

#### 4.6.4 Mediation of spiritual capital on the fraud detection ability and quality of audit result

The results of the above data processing ( $\beta_7 = 0.228$ ), as well as the standard error (0.147) and ( $\beta_8 = 0.447$ ) and the standard error (0.137), can be explained in Figure 5. Looking at the t-value of the regression coefficient of the interaction between the ability to detect fraud and the spirituality of capital, the result is t-count = 1,400, which is smaller than the t-table 1.96, so the interaction between variables is not statistically significant. Thus, the hypothesis is concluded that spiritual capital does not moderate the relationship between the ability to detect fraud and the quality of audit results, so the hypothesis is rejected.

**Figure 5** Mediation of spiritual capital on the fraud detection ability and quality of audit result



Source: Data processed, 2020



## 5 Conclusions

In this study, which was conducted on audits in Java and Bali, exogenous variables, audit experience, independence, professional skepticism and fraud prediction ability had a positive influence on spiritual capital and the quality of audit results. By having audit experience, independence, professional skepticism and the ability to predict audit fraud, work practices in the audit process will run very smoothly. These four variables are an important ability for an auditor to apply their knowledge and experience in conducting an audit to audit carefully and objectively. Audit experience, independence, professional skepticism and ability to predict an auditor's audit fraud is measured by the experience and level of education of an auditor because then the auditor will have more knowledge (views) about auditing, so that can know various problems in greater depth, besides the auditor it will be easier to keep up with increasingly complex developments in detecting an error. Spiritual capital cannot mediate auditor's experience, independence, professional skepticism and the ability to predict fraud on the quality of audit results in Bali and Lombok; situational factors influence these results so that they still give negative results.

### 5.1 Suggestions

Based on the conclusions mentioned above, to produce audit reports on quality financial reports, it can be suggested to independent auditors who work at the independent public accountant office to increase their audit hours by handling many audit cases. Professional auditors must also increase their understanding and mastery of science, especially auditing and other relevant sciences such as risk management, upholding the code of ethics, and always maintaining an independent attitude. Another suggestion is to sharpen the attitude of professional skepticism using the senses: seeing, hearing, smelling, feeling, and using feeling cruelty to get data and answers that are convincing for any doubts experienced in the audit. Auditors are also advised to always obey quality control standards in every part of the audit conducted. Auditors are also advised to carry out their duties by adhering to the profession's rules based on their beliefs and accountability to the religion they hold.

## References

- Abbott, L.J., Daugherty, B., Parker, S. and Peters, G.F. (2016) 'Internal audit quality and financial reporting quality: the joint importance of independence and competence', *Journal of Accounting Research*, Vol. 54, No. 1, pp.3–40.
- Abdulhamid, M. and Dauda, S. (2019) 'Appraisal of attitudes and utilizations of information and communication technology (ICT) among students in Nigerian Universities', *International Journal on Research in STEM Education*, Vol. 1, No. 1, pp.50–61.
- Abu-Rumman, A. (2018) 'Gaining competitive advantage through intellectual capital and knowledge management: an exploration of inhibitors and enablers in Jordanian Universities', *Problems and Perspectives in Management*, Vol. 16, No. 3, pp.259–268.
- Abu-Rumman, A. (2021) 'Transformational leadership and human capital within the disruptive business environment of academia', *World Journal on Educational Technology: Current Issues*, Vol. 13, No. 2, pp.178–187.

- Abu-Rumman, A., Al Shraah, A., Al-Madi, F. and Alfalah, T. (2021a) 'The impact of quality framework application on patients' satisfaction', *International Journal of Human Rights in Healthcare*, Vol. ahead-of-print No. ahead-of-print, <https://doi.org/10.1108/IJHRH-01-2021-0006>.
- Abu-Rumman, A., Al Shraah, A., Al-Madi, F. and Alfalah, T. (2021b) 'Entrepreneurial networks, entrepreneurial orientation, and performance of small and medium enterprises: are dynamic capabilities the missing link?', *Journal of Innovation and Entrepreneurship*, Vol. 10, No. 1, pp.1–16.
- Afriyani, A.D.N., Chotim, M. and Hidayah, I. (2014) 'Keefektifan pembelajaran TTW dan SGW berbantuan kartu soal terhadap kemampuan pemecahan masalah', *Unnes Journal of Mathematics Education*, Vol. 3, no. 1, pp.1–15.
- Agustina, F., Nurkholis, N. and Rusydi, M. (2021) 'Auditors' professional skepticism and fraud detection', *International Journal of Research in Business and Social Science*, 2147–4478, Vol. 10, No. 4, pp.275–287.
- Al Shraah, A., Abu-Rumman, A., Al Madi, F., Alhammad, F.A. and AlJboor, A.A. (2021) 'The impact of quality management practices on knowledge management processes: a study of a social security corporation in Jordan', *The TQM Journal*, Vol. ahead-of-print No. ahead-of-print, <https://doi.org/10.1108/TQM-08-2020-0183>.
- Almomani, R.Z.Q., Al-Abbadi, L.H.M., Rumman, A.R.A.A.A., Abu-Rumman, A. and Banyhamdan, K. (2019) 'Organizational memory, knowledge management, marketing innovation and cost of quality: empirical effects from construction industry in Jordan', *Academy of Entrepreneurship Journal*, Vol. 25, No. 3, pp.1528–2686.
- Alshawabkeh, R., Rumman, A.A., Al-Abbadi, L. and Abu-Rumman, A. (2020) 'The intervening role of ambidexterity in the knowledge management project success connection', *Problems and Perspectives in Management*, Vol. 18, No. 3, p.56.
- Al-Shqairat, Z.I., AL Shraah, A.E.M. and Abu-Rumman, A. (2020) 'The role of critical success factors of knowledge stations in the development of local communities in Jordan: a managerial perspective', *Journal of Management Information and Decision Sciences*, Vol. 23, No. 5, pp.510–526.
- Amiram, D., Bozanic, Z., Cox, J.D., Dupont, Q., Karpoff, J.M. and Sloan, R. (2018) 'Financial reporting fraud and other forms of misconduct: a multidisciplinary review of the literature', *Review of Accounting Studies*, Vol. 23, No. 2, pp.732–783.
- Ashmos, D.P. and Duchon, D. (2000) 'Spirituality at work: a conceptualization and measure', *Journal of Management Inquiry*, Vol. 9, No. 2, pp.134–145.
- Beasley, M.S., Carcello, J.V. and Hermanson, D.R. (2001) 'Top 10 audit deficiencies', *Journal of Accountancy*, Vol. 19, No. 1, p.63.
- Bosch Rabell, M. and Bastons, M. (2020) 'Spirituality as reinforcement of people-focused work: a philosophical foundation', *Journal of Management, Spirituality and Religion*, Vol. 17, No. 5, pp.403–418.
- Brivot, M., Roussy, M. and Mayer, M. (2018) Conventions of audit quality: the perspective of public and private company audit partners', *Auditing: A Journal of Practice and Theory*, Vol. 37, No. 2, pp.51–71.
- Caño, M.C., Tan, C.S., Bandyopadhyay, M.M., Yazon, A.D. and Buenvenida, D.L.P. (2021) 'An input for stakeholders' management and engagement primer (SMEP) of basic education in the new normal in laguna cluster, Philippines insight', *International Journal of Theory and Application in Elementary and Secondary School Education*, Vol. 3, No. 2, pp.76–90.
- Carpenter, T., Durtschi, C. and Gaynor, L.M. (2002) 'The role of experience in professional skepticism, knowledge acquisition, and fraud detection', *American Accounting Association Mid-Year Auditing Meeting*, Vol. 17, No. 1, pp.2012–2026.
- Chanawongse, K., Poonpol, P. and Poonpool, N. (2011) 'The effect of auditor professional on audit quality: an empirical study of certified public accountants (CPAs) In Thailand', *International Journal of Business Research*, Vol. 11, No. 3, pp.113–127.

- Ciger, A. (2020) 'Audit quality: a bibliometric analysis (1981–2020)', *Scientific Annals of Economics and Business*, Vol. 67, No. 4, pp.473–494.
- Cohen, J.R., Dalton, D.W. and Harp, N.L. (2017) 'Neutral and presumptive doubt perspectives of professional skepticism and auditor job outcomes', *Accounting, Organizations and Society*, Vol. 62, No. 10, pp.1–20.
- Craja, P., Kim, A. and Lessmann, S. (2020) 'Deep learning for detecting financial statement fraud', *Decision Support Systems*, Vol. 139, No. 12, p.113421.
- Dehipawala, S., Schanning, I., Tremberger, G. and Cheung, T.C.D. (2021) 'Learning of uncertainty in an introductory astronomy course in remote asynchronous delivery during COVID-19 lockdown', *International Journal on Research in STEM Education*, Vol. 3, No. 2, pp.1–17.
- Demetriades, P. and Owusu-Agyei, S. (2021) 'Fraudulent financial reporting: an application of fraud diamond to Toshiba's accounting scandal', *Journal of Financial Crime*, Vol. ahead-of-print No. ahead-of-print, <https://doi.org/10.1108/JFC-05-2021-0108>.
- Deti, R. and Mandasari, V. (2021) 'A bibliometric analysis of e-learning research trends', *International Journal of Theory and Application in Elementary and Secondary School Education*, Vol. 3, No. 1, pp.74–81.
- EIHaffar, G., Durif, F. and Dubé, L. (2020) 'Towards closing the attitude-intention-behavior gap in green consumption: a narrative review of the literature and an overview of future research directions', *Journal of Cleaner Production*, Vol. 275, No. 12, p.122556.
- Endrawes, M., Leong, S. and Matawie, K.M. (2021) 'The moderating effect of culture on the relationship between accountability and professional skepticism', *Meditari Accountancy Research*, Vol. ahead-of-print No. ahead-of-print, <https://doi.org/10.1108/MEDAR-08-2020-0986>.
- Fauzan, M.A., Kumara, I.S., Yogyantoro, R., Suwardana, S., Fadhilah, N., Nurmalasari, I., ... and Wicaksono, P. (2017) 'Assessing the capability of Sentinel-2A data for mapping seagrass percent cover in Jerowaru, East Lombok', *The Indonesian Journal of Geography*, Vol. 49, No. 2, pp.195–203.
- Fullerton, R. and Durtschi, C. (2004) 'The effect of professional skepticism on the fraud detection skills of internal auditors', Available at SSRN 617062, Vol. 10, No. 1, pp.51–73, <https://dx.doi.org/10.2139/ssrn.617062>.
- Harrison, K. and Huang, L. (2020) 'Not all corporate social responsibility (CSR) is created equal: a study of consumer perceptions of CSR on firms post fraud', *Journal of Marketing Theory and Practice*, pp.1–18, <https://doi.org/10.1080/10696679.2020.1828928>.
- Harrison, K. and Huang, L. (2020) 'Not all corporate social responsibility (CSR) is created equal: a study of consumer perceptions of CSR on firms post fraud', *Journal of Marketing Theory and Practice*, Vol. 25, No. 1, pp.1–18.
- Heslam, P.S. (2020) 'An ethical policy for an Islamic People: the colonial policy of the Kuyper Cabinet (1901–1905) and the challenge of human development', *Journal of Markets and Morality*, Vol. 23, No. 2, pp.297–317.
- Hossain, S. (2013) 'Effect of regulatory changes on auditor independence and audit quality', *International Journal of Auditing*, Vol. 17, No. 3, pp.246–264.
- Hurt, R.K. (2010) 'Development of a scale to measure professional skepticism', *Auditing: A Journal of Practice and Theory*, Vol. 29, No. 1, pp.149–171, <https://doi.org/10.2308/aud.2010.29.1.149>.
- Ikkbal, M., Irwansyah, I., Paminto, A., Ulfah, Y. and Darma, D.C. (2020) 'Explores the specific context of financial statement fraud based on empirical from Indonesia', *Universal Journal of Accounting and Finance*, Vol. 8, No. 2, pp.29–40.
- Kan, K.A.S., Agbodjo, S. and Gandja, S.V. (2021) 'Accounting polycentricity in Africa: framing an 'accounting and development research agenda'', *Critical Perspectives on Accounting*, Vol. 78, No. 10, p.102234.

- Khan, M.J. and Oczkowski, E. (2021) 'The link between trait and state professional skepticism: a review of the literature and a meta-regression analysis', *International Journal of Auditing*, Vol. 25, No. 2, pp.558–581.
- Khoja, F., Adams, J., Kauffman, R.G. and Yegiyani, M. (2019) 'Supply chain sustainability in SMEs: an application of the Hayes and Wheelwright model and identifying stages of development using cluster analysis', *International Journal of Integrated Supply Management*, Vol. 12, No. 4, pp.309–33.
- Kirana, I.G.A.M.I. and Ramantha, I.W. (2020) 'The effect of auditor rotation, time pressure, and audit tenure on audit quality with auditor specialization as moderation variable', *International Research Journal of Management, IT and Social Sciences*, Vol. 7, No. 3, pp.126–136.
- Kok, M. and Maroun, W. (2021) 'Not all experts are equal in the eyes of the international auditing and assurance standards board: on the application of ISA510 and ISA620 by South African registered auditors', *South African Journal of Economic and Management Sciences*, Vol. 24, No. 1, pp.1–13.
- Lamba, R.A., Seralurin, Y.C., Lamba, A. and Pattiasina, V. (2020) 'The effect of auditor independence and ethics on auditor professional scepticism: its implications for audit quality in Indonesia', *International Journal of Innovation, Creativity and Change*, Vol. 12, No. 8, pp.383–396.
- Libby, R. and Frederick, D.M. (1990) 'Experience and the ability to explain audit findings', *Journal of Accounting Research*, Vol. 28, No. 2, pp.348–367, <https://doi.org/10.2307/2491154>.
- Lind, L., Monto, S. and Kärri, T. (2019) 'Mapping working capital models in the automotive industry', *International Journal of Integrated Supply Management*, Vol. 12, No. 4, pp.285–308.
- Luchkin, A.G., Lukasheva, O.L., Novikova, N.E., Melnikov, V.A., Zyatkov, A.V. and Yarotskaya, E.V. (2020) Cryptocurrencies in the global financial system: problems and ways to overcome them', in *Advances in Economics, Business and Management Research. Proceedings of the Russian Conference on Digital Economy and Knowledge Management (RuDEcK)*, August, No. 2020, p.423.
- Marcelo, F.F., Juanillas, J., Yazon, A., Manaig, K. and Tesoro, J.F. (2021) 'The lenses and experiences of grade 10 english teachers on distance learning modalities: a phenomenological study', *International Journal of Theory and Application in Elementary and Secondary School Education*, Vol. 3, No. 2, pp.140–155.
- Monaro, M., Bertomeu, C.B., Zecchinato, F., Fietta, V., Sartori, G. and Martínez, H.D.R. (2021) 'The detection of malingering in whiplash-related injuries: a targeted literature review of the available strategies', *International Journal of Legal Medicine*, Vol. 135, No. 5, pp.2017–2032.
- Moses, T. and Yakubu, S. (2020) 'A study of computer literacy among Stm teachers in colleges of education in Nigeria', *International Journal on Research in STEM Education*, Vol. 2, No. 1, pp.26–41.
- Muraina, K.O.G.S.M. and Kabir, Z.M. (2020) 'The future of guidance and counselling in the 21st Century in Nigeria: changing face-to-face counselling through cyberspace counselling', *International Journal on Research in STEM Education*, Vol. 2, No. 2, pp.91–98.
- Naparan, G.B. and Castañeda, MaEd, I.L.P. (2021) 'Challenges and coping strategies of multi-grade teachers', *International Journal of Theory and Application in Elementary and Secondary School Education*, Vol. 3, No. 1, pp.25–34.
- Nurhidayat, I. and Kusumasari, B. (2018) 'Strengthening the effectiveness of whistleblowing system: a study for the implementation of anti-corruption policy in Indonesia', *Journal of Financial Crime*, Vol. 25, No. 1, pp.140–154, <https://doi.org/10.1108/JFC-11-2016-0069>.
- Park, S.W., Sun, K., Viboud, C., Grenfell, B.T. and Dushoff, J. (2020) 'Potential roles of social distancing in mitigating the spread of coronavirus disease 2019 (COVID-19) in South Korea', *Emerging Infectious Diseases*, Vol. 26, No. 11, pp.2697–2700.

- Pathoni, H., Ashar, R.M. and Huda, N. (2021) 'Analysis student needs for the development of contextual-based STEM approach learning media in online learning: an evidence from universities in Jambi, Indonesia', *International Journal on Research in STEM Education*, Vol. 3, No. 1, pp.17–26.
- Paugam, L., Stolowy, H. and Gendron, Y. (2021) 'Deploying narrative economics to understand financial market dynamics: an analysis of activist short sellers' rhetoric', *Contemporary Accounting Research*, Vol. 38, No. 3, pp.1809–1848.
- Pavlenko, O., Martynets, V., Dreval, O. and Smolennikov, D. (2020) 'Analysis of influence of the quality of specialist training on social and economic development', *Calitatea*, Vol. 21, No. 176, pp.81–86.
- Petkova, A.P. (2009) 'A theory of entrepreneurial learning from performance errors', *International Entrepreneurship and Management Journal*, Vol. 5, No. 4, p.345.
- Petridis, K., Drogalas, G. and Zografidou, E. (2021) 'Internal auditor selection using a TOPSIS/non-linear programming model', *Annals of Operations Research*, Vol. 296, No. 1, pp.513–539.
- Putra, I.P.K.S.D. and Suwandana, I.G.M. (2020) 'Effect of organizational commitment, job stress and work-family conflict to turnover intention', *International Research Journal of Management, IT and Social Sciences*, Vol. 7, No. 2, pp.30–37, <https://doi.org/10.21744/irjmis.v7n2.859>.
- Putra, M.D.P., Widanaputra, A.A.G.P., Ramantha, I.W. and Gayatri, G. (2020) 'The effect of organizational commitments in auditor performance with dysfunctional audit behavior as mediation variables', *International Research Journal of Management, IT and Social Sciences*, Vol. 7, No. 1, pp.45–52.
- Rahmina, L.Y. and Agoes, S. (2014) 'Influence of auditor independence, audit tenure, and audit fee on audit quality of members of capital market accountant forum in Indonesia', *Procedia-Social and Behavioral Sciences*, Vol. 164, No. 12, pp.324–331.
- Rahmina, L.Y. and Agoes, S. (2014) 'Influence of auditor independence, audit tenure, and audit fee on audit quality of members of capital market accountant forum in Indonesia', *Procedia-Social and Behavioral Sciences*, Vol. 16, No. 4, pp.324–331.
- Rathbun, B.C. and Stein, R. (2020) 'Greater goods: morality and attitudes toward the use of nuclear weapons', *Journal of Conflict Resolution*, Vol. 64, No. 5, pp.787–816.
- Razak, L., Ramly, A. and Fe, H. (2018) 'Effect of fraud risk assessment, auditor independence of audit of the quality of financial inspectorate regional authorities (case study in South Sulawesi provincial inspectorate)', *Auditor Independence of Audit of the Quality of Financial Inspectorate Regional Authorities* (Case Study in South Sulawesi Provincial Inspectorate), 30 May, Vol. 15, No. 3, pp.17–29.
- Reinstein, A., Weirich, T.R. and Goodwin, J.H. (2000) 'SEC proposes international accounting standards', *The Journal of Corporate Accounting and Finance*, Vol. 11, No. 6, pp.33–60.
- Rosnidah, I. (2018) 'Model pengukuran kualitas audit internal', *EKUITAS (Jurnal Ekonomi dan Keuangan)*, Vol. 17, No. 3, pp.299–317.
- Shafati, M., Abdoli, M. and Valiyan, H. (2021) 'Designing a fuzzy approach for innovative model to empower the auditor's argument', *International Journal of Procurement Management*, Vol. 14, No. 6, pp.759–795.
- Smaili, N. and Arroyo, P. (2019) 'Categorization of whistleblowers using the whistleblowing triangle', *Journal of Business Ethics*, Vol. 157, No. 1, pp.95–117.
- Supriyatin, E., Iqbal, M.A. and Indradewa, R. (2019) 'Analysis of auditor competencies and job satisfaction on tax audit quality moderated by time pressure (Case Study of Indonesian Tax Offices)', *International Journal of Business Excellence*, Vol. 19, No. 1, pp.119–136.
- Takhar, S.S. and Liyanage, K. (2020) 'The impact of Industry 4.0 on sustainability and the circular economy reporting requirements', *International Journal of Integrated Supply Management*, Vol. 13, Nos. 2–3, pp.107–139.

- Vasconcelos, A.F. (2020) 'Spiritual intelligence: a theoretical synthesis and work-life potential linkages', *International Journal of Organizational Analysis*, Vol. 28, No. 1, pp.109–134.
- Verwey, I.G.F. and Asare, S.K. (2022) 'The joint effect of ethical idealism and trait skepticism on auditors' fraud detection', *Journal of Business Ethics*, Vol. 176, No. 2, pp.381–395.
- Vidal-López, J. (2020) 'The double path of light in ancient times: lessons for science educational practice', *International Journal of Theory and Application in Elementary and Secondary School Education*, Vol. 2, No. 1, pp.21–28.
- Weirich, T. and Reinstein, A. (2000), *Accounting and Auditing Research: A Practical Guide*, 5th ed., South-Western College Publishing, Dayton, OH.
- Wolf, M., O'rourke, A.G., Gidney, C., Lovett, M., Cirino, P. and Morris, R. (2002) 'The second deficit: an investigation of the independence of phonological and naming-speed deficits in developmental dyslexia', *Reading and Writing*, Vol. 15, No. 1, pp.43–72.
- Zafar, S.Z., Zhilin, Q., Malik, H., Abu-Rumman, A., Al Shraah, A., Al-Madi, F. and Alfalah, T.F. (2021) 'Spatial spillover effects of technological innovation on total factor energy efficiency: taking government environment regulations into account for three continents', *Business Process Management Journal*, Vol. 27, No. 6, pp.1874–1891.
- Zarefar, A. and Zarefar, A. (2016) 'The influence of ethics, experience and competency toward the quality of auditing with professional auditor scepticism as a moderating variable', *Procedia-Social and Behavioral Sciences*, Vol. 219, No. 5, pp.828–832.
- Zeff, S.A. (2018) 'My accounting theory seminar', *Accounting Historians Journal*, Vol. 45, No. 1, pp.135–140.
- Zulfiqar, U., Mohy-Ul-Din, S., Abu-Rumman, A., Al-Shra'ah, A.E. and Ahmed, I. (2020) 'Insurance-growth nexus: aggregation and disaggregation', *Journal of Asian Finance, Economics and Business*, Vol. 7, No. 12, pp.665–675.