

Tawhid-Based Skepticism: Implications for Awareness Revealing Audit Findings

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ABSTRACT

This study formulates auditor skepticism based on tauhid values and its implications for awareness in uncovering audit findings. Auditor skepticism is crucial for maintaining audit quality and the profession's credibility but is often hindered by external pressures and weak ethical foundations. Using a qualitative approach and critical paradigm, this research was conducted at KAP Yaniswar and Rekan, Makassar branch, through interviews, observations, and analysis. The tauhid values of rububiyah, uluhiyah, and asma wa sifat provide a strong ethical foundation for auditors to act with integrity and responsibility. The findings reveal that integrating tauhid values into auditor skepticism enhances honesty, thoroughness, and moral awareness in uncovering audit findings. The study concludes that tauhid-based skepticism can serve as an effective approach to improving audit quality and public trust in the auditing profession. The results aim to offer theoretical and practical contributions to auditor development and provide an ethical foundation for Islamic values-based audit practices.

Keywords: auditor skepticism, tauhid values, audit findings, professional ethics, integrity.

INTRODUCTION

A company is required to present financial reports in order to provide relevant information to users (Prakoso & Setiyorini, 2021). According to Abdullah et al., (2024) and Akbar (2023) the company's financial reports are needed by internal and external parties as a basis for decision making. The report reflects the results of recording various financial transactions that have occurred and requires an audit process to increase user confidence. Financial reports that have been audited by a public accountant are considered more reliable than reports that have not been or are not audited. Purwaningsih (2018) argues that the audit process is one of the control elements applied in a company or organization to evaluate how the company or organization's operational activities run and match them with the established standards. There are four stages of audit, namely accepting the audit engagement, planning the audit process, conducting audit tests, and reporting the audit. At the audit reporting stage, the auditor will reveal an audit finding.

Audit findings are the results of an evaluation of the evidence collected against the audit criteria. Audit findings can indicate either conformity or non-conformity with the audit criteria or opportunities for improvement. Zamzami et al., (2018) stated that audit findings are caused by weak internal controls, resulting in deviations from statutory provisions, fraud, and non-compliance. Audit findings are supported by sufficient and important (material) evidence, as well as findings such as conditions, criteria, and causes and effects. Today, audit cases that occur in Indonesia have reduced public trust in independent auditors. The public is wondering about the credibility of the auditor profession. In some cases, auditors cannot find fraud in the financial statements or the fraud has been found but not reported by the auditor (Gebryela, 2024).

The failure of auditors to uncover audit findings such as fraud is evidenced by several cases involving public accountants, such as the cases of SNP Finance (2018), PT Garuda Indonesia (2019), PT Jiwasraya (2020), and Wanaartha Life (2023), showing the auditor's weakness in detecting and reporting fraud. This indicates that

there is an audit deficiency. The audit deficiency that occurs is due to the lack of application of skepticism (Puspasari et al., 2019). Skepticism is very important in improving the quality of financial reports because it is related to the basic assumptions of preparation, for example transaction activities, liquidity, asset allocation, risk management and information systems. Meanwhile, in the scope of auditing, skepticism is a basic construct in auditing (Nolder & Kadous, 2018). Auditors should not immediately trust management without a doubt, but they should also not suspect without reason. A high level of skepticism results in better quality audits (Savira et al., 2021). Research by (Eryanti et al., 2022) proves that there is a significant influence between skepticism and auditor quality. This opinion is supported by research by Savira et al., (2021) which states that skepticism affects audit quality. Skepticism is crucial in the audit process. It helps auditors question evidence, identify fraud risks, and ensure that financial statements reflect the actual situation. However, skepticism alone is not enough. A strong value framework is needed to guide auditors in carrying out their duties with high integrity and ethics.

According to Basyir et al., (2021) the basic idea in Islam is understood as a guide and guideline in answering all the problems of human life. These values are derived from the guidelines of Muslims. The Qur'an and Hadith are the main foundations that come from Allah SWT. The character of the auditor will increase from being just a provider of information and a verifier of financial reports for the worldly community to a character that is afterlife (Harddian, 2022). The touch of monotheism in the auditor will reawaken the teachings of Islam. Monotheism is the belief in one or the Oneness of Allah, so all thoughts and theories and their arguments lead to the conclusion that God is one. Islamic teachings are not just rituals but also a way of life that regulates all aspects of worldly life that has a long-term, transcendental perspective, and comes from the Creator. Harahap (2002) said that one of our agendas is to make continuous efforts so that our Islamic life system can be applied comprehensively in all fields.

The attitude of skepticism has been explained in the Qur'an through the concept of tabayyun, namely seeking clarity carefully, without haste, and based on scientific standards. (Nasarudin & Salleh, 2020). This is reflected in QS. Al-Isra: 36, namely:

Translation:

"And do not follow what you do not have knowledge about. Indeed, hearing, sight and heart, all of them will be called to account." (QS. Al-Isra: 36).

The verse reminds people not to follow something without clear knowledge, because hearing, sight, and heart will be held accountable. According to Quraish Shihab, this verse emphasizes the importance of honesty, accuracy, and responsibility, which are in line with the principle of skepticism based on monotheism. Quraish Shihab interprets verse 36 of Surah Al-Isra as stating that do not follow words or deeds that you do not know. Do not say, "I have heard," when in fact you have not heard; or "I have known," when you do not know. Indeed, on the Day of Resurrection, the blessings of hearing, sight and heart will be held accountable by their owners for what they have done (tafsirq.com). Overall, verse 36 of Surah Al-Isra emphasizes the importance of honesty, accuracy, and responsibility which are values in line with the principle of skepticism based on the search for truth and understanding of monotheism that teaches accountability before Allah.

Several researchers associate auditor skepticism with individual characteristics or personality traits, for example Quraishi (2022), Zulaika & Novita (2021), and Almina Sitepu (2021). Ultimately, we must realize that Indonesia is part of a global community that requires the public accounting profession in its economic activities, so that many legal bases are adopted from abroad. However, in its development, Lusiana (2024) argues that internalizing Islamic values in building the attitude of the public accounting profession in Indonesia is very possible. In this context, the value of monotheism as a basic principle in Islamic teachings can provide a solid moral and ethical foundation for auditors. The value of monotheism teaches belief in the oneness of God and requires every individual to act with integrity, honesty, and responsibility (Faishol Fath & Hidayati Usman, 2023). The application of the value of monotheism in audit practice can help auditors to adhere to the principles of truth and justice, and avoid all forms of fraud and manipulation.

Every auditor must always prioritize moral and professional considerations in all their activities, from the audit process to the delivery of findings. According to Attribution Theory, a person's behavior is influenced by certain driving factors (Giovanni, 2022). Internally, this can be reflected in the professional responsibility that demands high commitment. Auditors who are less skeptical tend to make mistakes more often than auditors who apply skepticism in the audit process. Several principles of the Islamic code of ethics, such as trustworthiness, objectivity, and competence are in line with general principles in the profession and sharia (Harahap, 2003). Combining skepticism with the value of monotheism will not only improve the quality of audit findings but also strengthen public trust in the audit profession. The value of monotheism encourages auditors to do their work with honesty and sincerity, so that the audit results produced are more reliable and useful. Therefore, this study aims to explore how internalizing the value of monotheism into skepticism can increase auditor awareness in disclosing audit findings. This study will discuss "Building Auditor Skepticism Based on Monotheism: Implications for Awareness in Disclosing Audit Findings."

LITERATURE REVIEW

Tawhid in Arabic is mashdar from the words wakhada-yuwahhidu-tauhidan which means uniting Allah (Afrizal, 2018). According to the term, tawhid is "believing that Allah SWT is One in rububiyah (creation, maintenance, ownership), uluhiyyah (sincere worship of Him) and in Al-Asmaa wa-shifaat (His names and attributes)". If monotheism is absolute, the meaning is to purify all worship only for Allah SWT (Fauzi Lubis, 2019). Tawhid is the main teaching of Islam (Sufyan et al., 2023). Wahab (2007) also explained that the essence and essence of monotheism is that humans view all things as originating from Allah SWT and this view makes them not look to anyone other than Him. According to Arifin (2009), scholars generally state that the main sources of monotheistic knowledge are the Al-Qur'an and Hadith, and the other source used is reason.

The foundation of Islamic teachings is based on monotheism, namely the awareness of "God is One" and "Prophet Muhammad as the messenger of God." Monotheism creates a view of life that the existence of the universe depends entirely on God and human belief must be centered on Him. When the dimension of monotheism covers the realm of civilization, including in audit and technology, its essence is to express the principle of monotheism as a means to influence the civilization of society (Harddian, 2022). Monotheism is the most important part of the entire substance of the aqidah of Ahlus Sunnah wal Jama'ah. This part must be understood in its entirety so that its meaning, which also contains a classification of its types, can be realized in life. Asy Syaikh (2006) has the view that monotheism is the oneness of Allah in rububiyyah, uluhiyyah, and asma wasifat. Tawhid rububiyah is establishing and recognizing that Allah SWT alone has no partner for Him who created all creatures above and below, whether or not they are usually witnessed (Nur, 2017). As the word of Allah SWT is: "Allah created everything and He preserves everything". (QS Az-Zumar: 62). This verse emphasizes that every Muslim is obliged to have monotheism rububiyyah because this is a condition for the validity of monotheism uluhiyah and acceptance of deeds of worship. The essence of the value of monotheism rububiyyah is to unite Allah in all His actions and believe that Allah is the creator of all creatures in the universe and deny the existence of partners for Allah SWT in His power. The implication of the value of monotheism rububiyyah in everyday life is to make humans consistent in recognizing the oneness of Allah SWT as creator, as well as reminding humans to always be grateful for the blessings given by Allah to His creatures (Nur, 2017).

Meanwhile, monotheism uluhiyah is monotheism which directs a Muslim to worship only Allah and not worship anyone other than Him or identify Allah with the actions of his servants based on the prescribed taqarrub intentions such as prayer, vows, sacrifice, king', tawakkal, taqwa, worship, and inabah (Hambal, 2020). As Allah SWT says: "Allah declares that there is no God but Him (who has the right to be worshipped), who upholds justice. The angels and people who have knowledge (also declare this). There is no God but Him (who has the right to be worshipped), who is the Most Mighty, the Most Wise." (QS Ali-Imran: 18). Based on this verse, Allah SWT teaches Muslims to worship and pray only to Him, not to anyone other than Him, in accordance with the intention of taqarrub prescribed by Allah. In this way, all forms of shirk will be erased from this earth. The essence of the teachings of monotheism uluhiyah is to affirm Allah through actions based on taqarrub intentions such as prayer, trust and hope. The implication of the value of monotheism uluhiyah in everyday life is to carry out mahdhah worship only to Allah SWT and do it in accordance with the procedures

exemplified by Rasulullah SAW, as well as being able to implement ammah worship or social worship wisely and fairly (Hambal, 2020).

Tawhid asma wasifat is believing that only Allah has the Most Perfect names and attributes (Hambal, 2020). The meaning of tauhid asma wasifat is believing in the names of Allah and His attributes as explained in the Qur'an and Sunnah (Fodhil & Yusuf, 2022). The core value of tauhid Asma' wa Sifat is that Allah negates anything that resembles Him and confirms that He is the All-Hearing and All-Seeing and believes in the names and attributes of Allah. The implications of the value of tauhid Asma' wa Sifat in everyday life are always consistent in acknowledging the oneness of Allah SWT who has good names and attributes, and teaching Muslims to recognize the names and attributes of Allah and increase dhikr at all times (Hambal, 2020). When auditors carry out their duties, the auditor's attitude is expected to be in touch with the values of tauhid. The auditor's attitude such as skepticism is no longer just a demand for professional ethics but also sharia to carry out duties professionally and honestly. The auditor's attitude towards religious teachings will have the consequence of changing the meaning from what was previously only material to transcendental (Harddian, 2022). By integrating religious teachings, the auditor's role is not only as a provider of worldly information, but also has a spiritual dimension.

Skepticism comes from the word skeptical in the Great Dictionary of the Indonesian Language (Pusat Bahasa, 2008) and the Oxford dictionary (Hornby, 1980) which means an attitude of doubt, suspicion, and distrust of the truth of something, theory, or statement. The Public Accountant Professional Standards (SPAP) in Auditing Standards (SA) 200 paragraph 13(1) states that skepticism is an attitude that includes a mind that always questions, is alert to situations that can indicate misstatements. Rahayu's research (2020) states that skepticism does not mean not believing, but seeking evidence before being able to believe a statement. The attitude of the auditors determines the condition of a company. Therefore, skepticism is the key to forming a good audit engagement. According to (Eryanti et al., 2022) there are several attitudes that can describe the skepticism possessed by an auditor, including:

Questioning mind

Suspension of judgment

Search for knowledge

Interpersonal Understanding Skills,

Self confidence

Self determination

An auditor who is always skeptical will apply caution in evaluating audit evidence, and make audit decisions based on his audit skills. If an auditor has a skeptical attitude, fraud that occurs can be revealed and can minimize errors in the financial statements, thereby improving the quality of the audit report (Gebryela, 2024). Conversely, if the auditor has a low professional skepticism attitude, it will be able to dull the auditor's sensitivity to fraud, both real and potential, or to red flags and warning signs that accommodate errors (accounting errors) and fraud. This condition shows that the auditor should not be satisfied with a less convincing method and needs to apply a skeptical attitude throughout the assignment period towards the audit evidence received.

According to Sawyer translated by (Adhariani, 2005) audit findings are deviations from acceptable norms or criteria. Every auditor understands well that audit findings must include five important elements: Conditions, Criteria, Causes, Effects, and Recommendations. Conditions describe objective facts and data found during the audit, then compared with standards or criteria that should be met. Causes explain the root of the problem that causes the difference between conditions and criteria. Effects indicate the impacts arising from the difference. Recommendations are suggested steps to improve conditions by eliminating the causes of the difference. These elements are an integral part of good audit findings and must be developed by every auditor. Furthermore,

referring to Sawyer's statement translated by (Adhariani, 2005) based on the level of significance there are several types of audit findings, namely insignificant findings, minor findings, and major findings.

Insignificant findings are clerical errors that all organizations experience that do not require formal action. In reality, including such findings in a formal audit report would be counterproductive because it would obscure the actual significant findings in the report, implying that the internal auditor cannot see the difference between a speck and a widespread stain. It would also further reinforce the image of the internal auditor as someone who only pays attention to the little things. Minor problems should not be hidden or overlooked. Minor findings need to be reported because they are not simply random human errors. If not corrected, they will continue to cause harm and, although they do not interfere with the organization's operational objectives, are significant enough to warrant management's attention. Some minor findings are best reported in a management letter. Then there are major findings that will hinder the primary objectives of an organization or a unit within an organization. For example, one of the primary objectives of the accounts payable department is to pay only legitimate accounts payable. A weak control system that could or would result in payment errors would represent a weakness that could prevent the department from achieving its primary objectives. Therefore, this is a major audit finding and must be reported.

Separating major and minor audit findings is not easy. It takes good audit judgment to distinguish between the two. However, if the benchmarks just described can be applied reasonably, then the internal auditor must be able to classify the findings. If it involves audit judgment, the final decision on whether a finding should be classified as a major or minor finding is the responsibility of the internal auditor, not management. According to (Rismadi, 2021) when the internal auditor can reveal audit findings that could affect the continuity of the company's performance, the internal auditor must provide suggestions for improvement to management. These suggestions require corrective action and the operations manager has the right to implement the suggestions or not. Communication of the findings of the audit results can be done during the audit and can be done at the end of the audit period as confirmation before being included in the audit report. The reported findings must have criteria that are significant enough based on facts, objective, relevant and convincing enough.

METHOD

This study uses a qualitative method with a critical paradigm approach. Hardiman (2007) stated that for a critical approach, every study must gain knowledge about *das sein* (what is) and *das sollen* (what should be). In this study, the researcher used a critical paradigm from a scholar of the Qur'an named Quraish Shihab. When the progress of IPTEK (Science and Technology) reached its peak, the two sources of Islamic teachings continued to present fresh thoughts if they were always studied, although the progress of Muslims in this field was still far from expectations (Machmudi, 2008). Quraish Shihab wanted to prove that Islam can also be used as a guide for all humans and for all time. In addition, Quraish Shihab also wanted to prove that Islam always connects humans and all their activities with Allah SWT. Although attention is focused on humans or nature, but thoughts from Allah and His guidance, even in small and easy matters.

Tawhid in the field of faith for Quraish Shihab is a center around which other centers revolve. If in this world there is a sun that is the source of life for creatures on the surface of the earth, around which the planets of the solar system revolve and which cannot be separated from it, then tawhid is the sun of human spiritual life around which there are unities that cannot be separated from it if the spirit wants to stay alive. The unity in question is the unity of the universe, the unity of worldly life and the hereafter, natural and supernatural, the unity of knowledge, the unity of the heavenly religions, the unity of humanity, the unity of the people, the unity of human personality, etc. Quraish Shihab does not claim that his ideas about Islam are completely correct. His ideas are only to revive what was once raised by previous scholars with today's language to make it more alive (Shihab, 1998).

RESULTS AND DISCUSSION

Application of Auditor Skepticism at KAP Yaniswar and Partners Makassar Branch

Auditors are required not only to follow standard procedures, but also to apply a skeptical attitude that plays an important role in maintaining the integrity and accuracy of audit results. This skeptical attitude allows auditors to critically assess each piece of evidence received, question possible hidden assumptions, and avoid potential external influences that could affect objectivity. The application of auditor skepticism involves not only being alert to indications of fraud, but also a careful and thorough assessment of all data and information presented. Through the application of this skeptical attitude, auditors can ensure that the financial statements produced truly reflect the company's condition accurately. Therefore, skepticism is an important element in creating a quality audit engagement. Skepticism is an attitude of professional alertness and suspicion and conducting a critical review. As conveyed by informant 1:

"As an auditor, skepticism is a form of positive concern about the current conditions. If we realize that there is still a lot of fraud that occurs, then as an auditor I respond to these concerns as a form of responsibility in trying to minimize fraud." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Informant 1 said that a skeptical attitude reflects the concerns experienced by auditors when conducting audits. Auditors feel worried because they have the responsibility to minimize fraud that continues to increase. Fraud is often hidden by the perpetrator, so it is important for auditors to apply skepticism. Without this attitude, auditors will only detect misstatements due to errors, but it will be difficult to find misstatements caused by fraud. Auditors at KAP Yaniswar and Rekan Makassar Branch have applied a skeptical attitude. This can be seen from how auditors apply it at various stages, both in the preliminary stage and in the implementation stage.

Table 1 Skepticism Implementation

<i>Questioning Mind</i>	
Condition	Implementation
Information or evidence obtained indicates that there is a misstatement	Carry out an initial examination by searching for the truth of the evidence that has been received.
	When finding a misstatement, the auditor makes corrections and then clarifies by asking the necessary questions.
	Re-verify before proceeding to the next stage.
<i>Suspension of Judgment</i>	
Condition	Implementation
Delay in decision making to ensure audit conclusions	Auditors delay decision making when they still need clarification or additional supporting data.
	No decision will be made until the data received is strong enough and acceptable.
	The auditor performs the established procedures by following the correct steps. After concluding, the auditor then decides whether the decision can be followed up or requires further examination.

<i>Search for Knowledge</i>	
Condition	Implementation
Investigating the potential for occurrence Fraud	Auditors conduct investigations based on information from media coverage or public reports. If there are reports or news that indicate elements of fraud, they will immediately take action.
	The auditor will conduct an investigation if there are suspicious indications related to potential fraud. In the process, the auditor will dig up information until they get clarity on the allegations.
<i>Interpersonal Understanding</i>	
Condition	Implementation
Understanding the background of the parties suspected of being involved in the fraud.	It is important for auditors to understand the background of the suspected party in order to identify the cause of the fraud.
	It is important to understand the background of the suspected party in order to continue the examination process and obtain more complete evidence for further investigation.
<i>Self Confidence</i>	
Condition	Implementation
Evaluating information and making decisions	Dare to ask critical questions, challenge existing assumptions, and remain objective and independent when finding indications that require further investigation.
	Not easily influenced by the opinions of other parties and adhere to the principle of professionalism in the inspection process
	Have the confidence to determine the level of validity of evidence by comparing it with other evidence.
<i>Self Determination</i>	
Condition	Implementation
Providing objective and reliable assessments	Consistently collect and analyze evidence in depth
	Take necessary investigative steps
	Maintain professionalism in every decision taken

Source : research results, 2025

The Role of Auditor Skepticism in Revealing Audit Findings at KAP Yaniswar and Partners Makassar Branch

Skepticism is crucial in the auditor profession because it helps them to examine every detail more critically and deeply. The application of auditor skepticism is a form of protection against the risk of bias or unvalidated assumptions. In dealing with various data complexities and fraud risks, the application of auditor skepticism is essential to obtain objective audit results. Auditors with skepticism will seek additional evidence from clients if they feel that the evidence obtained is not convincing enough. Skepticism is very important in the audit process because it allows auditors to question the available evidence, detect potential fraud, and ensure that the financial statements reflect the actual conditions. Skepticism will also support auditors in revealing audit findings. As expressed by informant 1, namely:

"In carrying out their duties, auditors are often faced with evidence that may seem convincing on the surface, but actually needs to be analyzed more deeply. If the auditor feels that the evidence is still insufficient, then he must seek additional evidence from the client." (Translation of the researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Based on the description, the search for audit evidence as a form of auditor skepticism is important so that auditors can ensure that all reported information is in accordance with the company's real conditions. This also helps auditors reveal accurate and relevant audit findings. This statement is in line with informant 2 who said:

"A skeptical attitude for an auditor is not only a matter of caution, but also a principle in maintaining audit quality. By being skeptical, the auditor does not just accept evidence, but conducts further testing to ensure its reliability and validity. When the auditor finds doubtful indications, skepticism drives him to explore additional information, which ultimately helps reveal the true state of the financial statements. Without this attitude, the audit results can be less accurate and susceptible to errors or manipulation." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Informant 2 highlighted that skepticism helps auditors maintain audit quality. With skepticism, auditors do not accept evidence at face value, but conduct additional testing to ensure the validity and reliability of the information obtained. This shows that skepticism leads auditors to adopt a critical and analytical attitude in the audit process that requires high accuracy. As for the opinion of informant 3:

"Auditors with a skeptical attitude will be more thorough and not easily influenced by explanations that may be given by clients without sufficient evidence. This attitude makes auditors more responsive to the risk of fraud and allows auditors to gain an objective view of the client's financial condition. In addition, skepticism helps auditors ensure that each audit finding is based on strong evidence, so that the financial statements presented reflect the company's condition in a transparent and reliable manner." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Informant 3 specifically emphasized that skepticism plays an important role in maintaining the integrity of the auditor profession. Skepticism directs auditors to be objective and transparent about audit results. Thus, skepticism is not only a step in the audit procedure but also a form of ethical and professional responsibility of auditors to reveal audit findings honestly and fairly. Overall, the statements of the three informants indicate that skepticism is not only a technical step in the audit process, but also an ethical principle that helps auditors carry out their duties with high objectivity, accuracy, and responsibility. In carrying out their duties and responsibilities, auditors are required to reveal audit findings. Audit findings are a collection of data and information collected, analyzed, and verified during the implementation of audit tasks in a particular agency activity that is analytically arranged based on its elements to provide benefits to interested parties. Auditors must find audit findings, no matter how small. As expressed by informant 1, namely:

"If the auditor finds anything suspicious or seems unusual in the audit process, the first step to be taken is to discuss it with the audit team. This discussion is important so that the auditor can get additional perspectives from colleagues on the team and ensure that the indications are fully understood. That way, we can prepare

more focused and comprehensive audit steps.” (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Informant 1's statement shows that when auditors find suspicious indications, they do not immediately act alone but choose to discuss with the audit team. This reflects the importance of teamwork in the audit process. By discussing suspicious findings, auditors can gain additional perspectives from colleagues in the team, which helps reduce the risk of bias or misperception in the initial assessment. Each member of the audit team may have different expertise or experience, so this discussion enriches the analysis and allows for a broader view of the existing problems. Before disclosing audit findings, auditors also need to consider the materiality aspect. As expressed by informant 2, namely:

“Material findings can affect audit results and decisions taken by stakeholders, while immaterial findings can be ignored if they do not substantially affect the financial statements.” (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The information explains that the relationship between audit findings and materiality levels is very important in the audit process because materiality helps the auditor determine whether the findings are significant enough to be considered in the audit opinion and final report. The auditor considers the materiality level in the early stages of audit planning. According to Setiadi & Sibarani (2019) this determination of materiality is known as planning materiality, it can be different from the materiality used when making audit decisions or in evaluating audit findings. This is because existing conditions can change and additional information related to the client can be obtained during the audit process.

Skepticism is a mentality that every auditor must have. Sometimes auditors face situations that test their commitment to this skepticism, such as when dealing with clients who try to provide incomplete or ambiguous information. However, despite this kind of pressure, auditors must always adhere to the code of ethics of the profession and applicable audit standards. As expressed by informant 1, namely:

“If I find that the client provides incomplete or ambiguous information, I will still prioritize skepticism in conducting the audit. As an auditor, my main task is to ensure that the audited financial statements reflect the actual situation and are in accordance with applicable accounting standards. In the face of this kind of pressure, I will try to remain objective and not be influenced by any pressure.” (Translation of the researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The statement of informant 1 shows that one of the main tasks of the auditor is to ensure that the audited financial statements reflect the actual situation and are in accordance with applicable principles without pressure. However, auditors are often faced with difficult situations, such as when they find indications of financial manipulation practices that have the potential to harm stakeholders, but the company management puts pressure not to disclose the findings. This is in line with the statement of informant 2, namely:

“If I face direct pressure from management not to disclose findings related to indications of financial manipulation, I will maintain my integrity and independence as an auditor. In a situation like this, I believe that my responsibility is to ensure that the financial statements presented to stakeholders reflect the actual conditions, without any influence from any party.” (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Informant 3 also agreed on this and said:

“I would clearly document the findings and advise management that ignoring or covering up the issue could have a much bigger impact in the future, both in terms of the company's reputation and stakeholder trust. If the pressure continues, I would involve my superiors or other relevant parties in the audit firm to handle the situation, and ensure that the findings are taken seriously. My job as an auditor is to protect the interests of stakeholders and ensure that the financial statements produced reflect the true state of affairs.” (Translation of the researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The statements of the three informants indicate that such a situation can create an ethical dilemma, because the auditor must decide between maintaining his/her independence and maintaining a good relationship with the client and considering the impact of the findings on the continuity of the company. In this situation, it is important for the auditor to remain steadfast in the principles of ethics and professional responsibility. Ignoring the findings of financial manipulation is not only contrary to audit standards, but can also threaten the sustainability and reputation of the company in the future.

A skeptical attitude reflects an auditor's expertise (Gebryela, 2024). The implementation of skepticism by an auditor is caused by several factors, one of which is experience. As the auditor's experience increases, they will increasingly face various findings that will increase the skepticism they have. Previous experience makes auditors more careful and thorough in preparing opinions. Auditors who have more experience tend to show better performance compared to auditors who still have minimal experience. (Arnita et al., 2023). As expressed by informant 1, namely:

"My skepticism is heavily influenced by my experience in auditing. As time goes by and I handle more and more audit cases, I learn to be more careful in assessing the evidence and questioning assumptions that may seem trivial at first. Experience gives me the ability to recognize patterns or irregularities that may not be apparent on the first audit. I am also increasingly aware that not all information provided by clients or related parties can be accepted without in-depth verification. With more experience, I become more confident in questioning evidence and seeking additional confirmation when needed." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The information explains that experience provides a deeper perspective on complex audit situations. Experience also increases the auditor's ability to detect nonconformities or fraud that may not be apparent at first glance. Therefore, the more experienced an auditor is, the more likely he or she is to demonstrate effective skepticism. This strong skeptical attitude is an important tool in ensuring that auditors can perform their duties with integrity and professionalism, regardless of pressure or incomplete information from the auditee. The audit situation also influences auditors in implementing skepticism. In carrying out the audit, auditors are faced with irregularities situations that contain risks such as special relationships, management motivation, uncooperative clients, new clients for the first time auditing, and problematic clients. Informants 1, 2, and 3 agreed that when auditors are faced with uncooperative clients, such as those who show a closed attitude, hinder access to information, or provide inadequate answers, auditors tend to be more skeptical. This uncooperative attitude from the client can be a warning signal that there is something that may need to be investigated further.

Informant 2 then continued that the client's track record also has a big influence, for example, if the client is being audited for the first time or has problems with the previous auditor. This is explained as follows:

"Before conducting audit planning, the auditor must know whether the auditee has a track record of non-compliance or is audited by a public accountant who no longer exists due to traces of fraud. If so, then the audit will be more difficult. So, if we want to accept the audit engagement, we must consider what steps are appropriate to take because the audit process will be more difficult." (Translation of the researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The description shows that clients with a good track record, such as accurate and transparent financial records, tend to build trust with auditors. Conversely, if a client has a history of problems, such as non-compliance with accounting standards, delays in providing documents, or even cases of financial manipulation, auditors tend to increase their skepticism. A poor track record is a sign that the audit risk may be higher, so auditors need to be more careful in collecting and analyzing evidence. Overall, skepticism encourages auditors to conduct additional testing if there is an indication that the existing evidence is not sufficient. This is very important in revealing significant audit findings because auditors do not only rely on information provided by clients, but also conduct objective independent testing. By critically questioning assumptions and identifying risks, auditors can evaluate whether the company's financial statements truly reflect the actual conditions or not. Skepticism helps auditors in carrying out their responsibilities to protect the interests of stakeholders, including

investors, employees, and other stakeholders, from potential risks that may arise from inaccurate or misleading financial statements.

Table 2 Audit Findings and The Application of Skepticism

Audit Findings Elements	Application of Skepticism
Condition	Be careful when dealing with uncertainty or potential data manipulation.
Criteria	Questioning the validity of data and comparing it with established standards
Because	Identifying factors causing errors or fraud in financial reports in order to provide more targeted input.
Consequence	Prevent greater impact by disclosing findings before problems get out of control
Recommendation	Provides practical, applicable corrective steps

Source: research results, 2025

Auditor Skepticism Built Using the Concept of Tawhid

The increasing number of cases of undisclosed findings in audits reflects a larger problem related to the lack of auditor skepticism. This is rooted in external pressures and a lack of understanding of moral and professional responsibility. Auditors often feel pressured by parties who have an interest in the financial statements, such as company management or shareholders. This pressure encourages auditors to be more careful in disclosing findings that could potentially harm their reputation in the company or their clients. Lack of skepticism occurs when auditors prioritize good relationships with clients over honesty and courage to disclose findings that are not in accordance with audit standards. The lack of courage to face these potential consequences indicates a weak commitment by auditors to their integrity and independence.

When significant audit findings are not disclosed, it can damage the auditor's reputation and even the auditing profession as a whole. Public confidence in financial statements and audit results depends heavily on the belief that auditors will disclose relevant facts, even if the findings are unpleasant to interested parties. Without adequate skepticism, auditors may find themselves in situations where the audit report is inaccurate or incomplete. This can result in incorrect decisions by parties who rely on the report, such as investors, regulators, or the general public.

From an ethical perspective, auditors have a moral responsibility to convey audit results honestly and without bias. Not disclosing findings that should be disclosed due to a lack of skepticism is a disregard for the obligation to act with integrity and transparency. In this case, the auditor fails to carry out his duties as an independent supervisor who should act as a balance between the interests of the company and the public interest. This leads to potential abuse of authority and injustice that ultimately harms all parties involved.

The most basic thing about an auditor is the auditor's internal self. Attribution theory explains the strength factors that encourage someone to behave (Giovanni, 2022). Internally, auditors always use moral and professional considerations in every audit process up to the delivery of findings. A strong values framework is needed to direct auditors in carrying out their duties with good ethics. These values depart from the guidelines of the Muslim community. A touch of monotheism within the auditor will revive the teachings of Islam because it will foster a sense of divine supervision. This is in accordance with the word of Allah SWT in QS. Al-Infitar verses 10-12: "Indeed, for you there are supervisors (angels). Those who are noble (in the sight of Allah) and record (your deeds). They know what you do."

According to Tafsir Al-Misbah by Quraish Shihab (2000), it is explained that humans are always under the supervision and protection of the noble angels in the sight of Allah. These angels record all human deeds, both good and bad. Therefore, humans should not do bad things in front of them, because every action will be recorded immediately. Every human deed is recorded and rewarded according to their actions. The intention behind every action is the core of its meaning. The conformity of the verse shows that every action taken by the Auditor will always be monitored and recorded by the angels. In the end, all his actions must be accounted for in the afterlife. Although the reasons for the deviations can be rationalized by the Auditor as if they were true, in fact Allah SWT, the Owner of knowledge, has known it. According to Informant 1, during his time as an auditor at KAP Yaniswar and Rekan Makassar Branch, he had never seen any deviations committed at the KAP. This was expressed through the following statement:

"During my time working here, I have never seen any deviations committed by fellow auditors or superiors even though there were some incitements from clients. Hopefully we will always maintain that, because we believe that deviations are prohibited by religion." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

Based on the description, we can see that the auditors of KAP Yaniswar and Rekan Makassar Branch never committed any deviations because they believed that it was against religion. Seeing this, the researcher asked a question about whether there was an SOP that regulated things that were prohibited based on Islamic law. Then, Informant 1 answered that:

"Here, there is no SOP specifically that is directed towards Islam, but the implementation is from each individual. We will reject any client's invitation that deviates and always remind each other when it is prayer time to immediately leave work first." (Translation of a researcher's interview with one of the auditors at KAP Yaniswar and Rekan Makassar Branch, October 31, 2024).

The information explains that the SOP is generally in accordance with audit procedures only, while there is no SOP specifically related to Islamic law. However, auditors should not turn a blind eye to crucial matters that could be an indication of fraud. Informant 1 holds the principle that audit is a procedure that must continue to be carried out accompanied by faith so as not to conflict with religious teachings. Informants 2 and 3 also agree with this, stating that as auditors, they must realize that their work is a service. Sharia is also very important because it is related to a person's faith in Allah SWT. Auditors are required to carry out their mandate professionally and carry out their work by adhering to ethics. However, in reality, there are many temptations and pressures that can influence their skepticism. In practice, it is not uncommon for personal interests or pressure to retain clients to put auditors in an ethical dilemma that will affect the disclosure of audit findings. Although there are rules and principles that should be upheld, the reality in the field often makes it difficult to apply them consistently.

Auditor skepticism involves a vigilant approach, always questioning evidence and evaluating audit evidence critically. This attitude aims to detect errors or fraud that may occur in the financial statements (Santoso et al., 2020). The application of skepticism in auditing was first recognized in a publication by Robert K. Mautz and Hussein A. Sharaf in their book *The Philosophy of Auditing* (1961). They emphasized the importance of a skeptical attitude to avoid blind trust in information provided by clients. Then the American Institute of Certified Public Accountants (AICPA) formalized skepticism in auditing standards in 1997-2002 to improve audit quality and prevent audit failures such as the Enron and WorldCom cases. The International Auditing and Assurance Standards Board (IAASB) also introduced skepticism in ISA 200 in 2009 as an integral part of international auditing standards to ensure that auditors are alert to potential material misstatements. Auditor skepticism is conventionally a basic principle used by auditors to identify and critically evaluate audit evidence. This concept emphasizes the importance of a vigilant attitude, a questioning mind, and independent judgment during the audit process. Several figures and organizations have contributed to formulating this concept through globally recognized theories and standards. To understand the main elements of conventional auditor skepticism, here is a table that summarizes its main principles:

Table 3 Conventional Auditor Skepticism

Aspect	Description	The Originator
Definition of Auditor Skepticism	An attitude that includes a questioning mind and critical assessment of audit evidence.	AICPA (2002)
The main purpose	Detecting errors or fraud in financial reports with an evidence-based approach	
Main Principles		
A mind that always asks questions	Auditors do not accept information at face value, but question its validity and reliability.	AICPA (2002)
Critical assessment	Auditors must analyze and evaluate audit evidence objectively to avoid bias.	ISA 200 (IAASB, 2009)
Alertness to errors	Auditors must be alert to the potential for material misstatements, whether due to errors or fraud.	ISA 240 (IAASB, 2009)
Neutrality and Independence	Auditors must be neutral and not influenced by external pressure or client relationships.	Robert K. & Hussein A. (1961)

Source: research results, 2025

The table explains that auditor skepticism from a conventional perspective tends to only emphasize the collection and evaluation of physical and technical evidence. According to the author, this approach does not consider moral, spiritual or deeper ethical dimensions. This can be seen in several cases that have been explained previously which show the auditor's attitude of being unable or even unwilling to reveal audit findings. Therefore, the author explores skepticism from the perspective of the value of monotheism which is presented through the following table:

Table 4 Principles of Tauhid

Aspect	Description	The Principle of Tawhid
Definition of Auditor Skepticism	A skeptical approach that not only focuses on evidence and professional doubt, but is also based on the values of monotheism.	Tauhid Rububiyah: Belief that Allah SWT is the ruler of all things
The main purpose	Detecting errors or fraud with a spiritual value-based approach, prioritizing responsibility to Allah SWT	Tauhid Uluhiyah: Complete obedience to Allah SWT
Main Principles		
Belief in Allah SWT's supervision	Auditors realize that Allah is All-Seeing and All-Knowing, so they	Tauhid Asma wa Attribute: Allah is All-Seeing and All-

	must be honest and fair in their work.	Knowing
Moral and social responsibility	Auditors are responsible not only to clients, but also to society and God	Tauhid Rububiyah: Allah is the Creator, the Giver of Sustenance and the Most Arranger of All Things
The balance of skepticism and husnuzan	Remain critical of audit evidence, but maintain good judgment as long as there is no evidence of irregularities.	Tauhid Asma wa Sifat: Emulating Al-Haq (The All-True) and Al-'Adl (The All-Just) to be more thorough in seeking evidence.

Source: research results, 2025

The table explains that auditor skepticism from a monotheistic perspective is an approach to skepticism that not only considers evidence and professional doubt, but also includes monotheistic values in the form of faith in Allah as the main guideline in carrying out audit tasks. The auditor skepticism currently applied cannot be said to be able to guarantee that the auditor will be able to reveal audit findings. In this context, it still needs to be developed further. Concretely, the description of the results of the auditor skepticism analysis based on a conventional perspective can be seen in the table below:

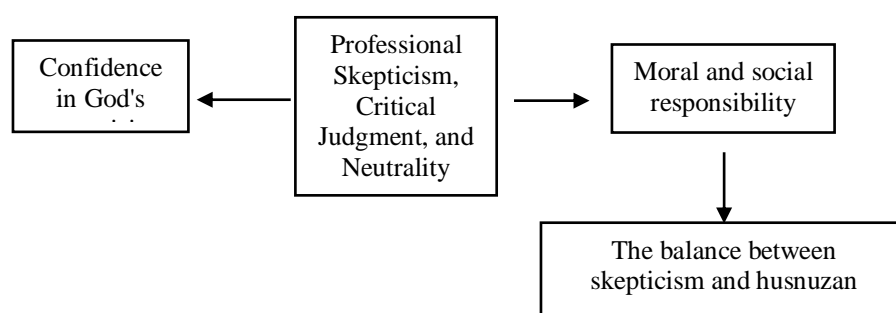
Table 5 Skepticism Analysis Based On A Conventional Perspective

Auditor Skepticism Concept	Implementation
Professional Doubt	A mind that always asks questions
Critical Assessment	Identifying and Assessing Risks
Neutrality	Evidence-based approach

Source: research results, 2025

The addition of the element of monotheism to auditor skepticism needs to be done to provide a deeper ethical and spiritual dimension in audit practice. Based on the analysis in the table above, it shows that conventional auditor skepticism focuses on the principles of professionalism, independence, and evidence collection, but often does not consider the broader moral and responsibility dimensions. If we look at the Islamic perspective, auditing is not just a technical activity to ensure compliance with financial standards, but also part of the mandate that must be accounted for to Allah SWT. Concretely, the form of auditor skepticism that has been built using the concept of monotheism can be described as in the picture below.

Picture 1 Auditor Skepticism Based on Tawhid



Source: research results, 2025

The image above shows that the concept of auditor skepticism based on monotheism complements the concept of skepticism that already exists and has been implemented so far. Professional doubt, critical assessment, and neutrality need to be balanced with belief in Allah's supervision and have a sense of moral and social responsibility so that auditors carry out their duties optimally. The auditor's responsibility is not only to the employer and society, but also to Allah SWT. The analysis also explains that there needs to be a balance between skepticism and husnuzan. Husnuzan in this context is prioritizing good assumptions as long as there is no real evidence that shows deviations. Quraish Shihab emphasized in the interpretation of al-Misbah (2009), that some assumptions are sins, namely baseless assumptions. Allah SWT forbids humans from making bad assumptions without basis because it can lead someone into sin, as well as auditors. Tawhid integrates values such as justice, honesty, and moral responsibility into the audit process, so that auditors do not only focus on material errors but also blessings and justice in the financial statements. This is very relevant in preventing manipulation practices and ensuring that the audit is carried out with sincere intentions as a form of worship. Thus, auditor skepticism based on monotheism is able to present a new, more holistic paradigm, combining aspects of professionalism with spiritual values.

CONCLUSION

KAP Yaniswar and Rekan Makassar Branch is committed to providing high-quality audit services by implementing Public Accountant Professional Standards. The legal aspects and ethical standards applied show that this KAP is able to maintain professional integrity in every audit practice. The application of auditor skepticism at KAP Yaniswar and Rekan Makassar Branch also shows consistent efforts in implementing the principles of professionalism and integrity that are in line with the Public Accountant Professional Standards (SPAP). Auditors at this KAP have applied all elements of professional skepticism. Audit findings revealed through the application of auditor skepticism show that a critical attitude is needed to identify the root causes of problems, both systemic and individual. This helps auditors provide relevant recommendations and prevent the same mistakes from happening. Auditor skepticism based on monotheism not only involves professional doubt, but also adds a spiritual dimension that supports justice, honesty, and moral responsibility. Belief in divine supervision strengthens the auditor's commitment to work honestly and fairly, thus avoiding manipulation and ethical violations. By balancing skepticism and good prejudice (husnuzan), auditors can prioritize good prejudice as long as there is no real evidence indicating deviation. According to informants, before there is awareness to reveal audit findings based on monotheism, auditors must consider the risks that occur in the world of work such as receiving social sanctions and legal sanctions according to applicable procedures.

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