

**THE COMPARISON OF PROFESSIONAL SKEPTICISM LEVEL BETWEEN
ACCA-ACCREDITED AND NON ACCA-ACCREDITED ACCOUNTING
PROGRAM'S STUDENTS**

(Study in ABC University and XYZ University)

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ABSTRACT : This study aims to find out empirical evidence showing that is possible to effectively develop professional skepticism in students through a university accounting program. This study compared the mean change of professional skepticism level measured with Hurt Professional Skepticism Scale (HPSS) over students enrolled in ABC University representing as ACCA accredited accounting program, XYZ University representing as Non ACCA-accredited accounting program, and management program from XYZ University as control group. The data analysis used the descriptive statistics test, one-way anova test and hypothesis test. The calculation using SPSS v.16.

The result showed that; 1) the level of professional skepticism of students enrolled in the ACCA-accredited accounting program is positive and significantly higher compared to Non-ACCA accredited accounting program, 2) the level of professional skepticism of students enrolled in the non ACCA-accredited accounting program is positive and significantly higher compared to management program as control grup, 3) the level of professional skepticism of students

enrolled in the ACCA-accredited accounting program are the highest among other students.

Keywords: professional skepticism; HPSS; auditing; audit education; university education; accounting education.

INTRODUCTION

BACKGROUND

In 2002, one of the largest and seemingly most successful energy companies in the world, Enron, collapsed and subsequently declared bankruptcy. Research by the Securities and Exchange Commission's (SEC) found that one of the causes of bankruptcy in Enron was because of auditors who had a low level of skepticism. The Securities and Exchange Commission's (SEC) investigation revealed that the audit team failed to gather enough information on Enron's more complicated transactions. This failure, in addition to harming the public accounting firm economically, also caused public lack of trust of accountant and the loss of creditor and investor confidence in the capital market. Problems regarding the low quality of audits are the major issue recently with the involvement of public accountant. Agency theory related to audit issues shows that the demand of audit services arises because of a conflict interests between management as agents and shareholders as principal, with other parties contracting with clients (Srimindarti, 2006).

In this case, auditors are considered capable of connecting the interests of principals and agents in managing company finances (Setiawan, 2006). A study conducted by the SEC (Securities and Exchange Commission) found that the third order and cause of audit failure was an inadequate level of professional skepticism. Also, 40 audit cases examined by the SEC, 24 cases (60%) of which occurred because auditors did not apply adequate levels of professional skepticism (Beasley, 2001). Therefore the low level of professional skepticism can cause failure to detect fraud. Along with significant economic growth, causing increasingly complex problems in the economic field. The problem of

improvement in this field will continue with the increase in audit requirements. Therefore, the auditor will get more work demands. auditors are expected to have a high level of skepticism to minimize errors in audit data. Many companies have implemented training to increase the level of skepticism of auditors, this has also been confirmed in regulation by International Auditing Standard (ISA 200) that states “building in professional skepticism from the outset is key”.

Nelson (2009) defines professional scepticism as being indicated by auditor judgements and decisions that reflect a heigh-tened assessment of the risk that an assertion is incorrect, conditional on the information available to the auditor. This states that auditors who have a relatively high level of skepticism will gather more evidence than directly trust the available evidence. Given the importance of professional skepticism for auditors, a significant number of studies have attempted to identify the factors that influence auditors’ professional skepticism (e.g., Carpenter & Reimers 2013; Ciolek, at al 2019; Hurtt 2010; Fatmawati 2018,). Of particular relevance to the current study are the individual trait of auditors that can be influenced by formal education and the clients’ characteristics, which are listed as factors that affect professional skepticism.

Fatmawati et al. (2018) show that the higher the level of the participants’ formal education is, the higher their trait skepticism level will be. Along with the results, research shows that gender has a significant influence in determining the level of skepticism of students. in that study, researchers tried to measure the effect of accounting education on students' skeptical levels. The study used a case-based questionnaire. This research approach tends to measure situational skepticism, because it refers to certain conditions. This concludes the issue of whether the research can measure student skepticism in nature. In this study it is also difficult to state whether university accounting programs can influence students' level of skepticism. This is because research does not include control variables that are useful for limiting the influence of external factors. Therefore, it is not possible to state that formal accounting education has an impact on the level of professional skepticism.

Earlier researchers (Ciolek et al., 2019) has identified whether the university accounting programs had any significant impact on students' trait professional skepticism. The researchers in the aforesaid study compared the change of professional skepticism level measured with Hurtt's Professional Skepticism Scale (HPSS) over a four-year period, with students enrolled in a standard accounting program, ACCA-accredited (Association of Chartered Certified Accountants) accounting program, and management program (control group). The researcher found that students who enrolled in the ACCA accreditation program (Association of Certified Accountants) of the six characteristics of skepticism, they have two characters whose scores are higher compared to other programs.

Ciolek et al., (2019) purpose that replicating this study in other universities may generate different results. Therefore, I adapt this research at universities in Yogyakarta. Yogyakarta has both universities that have been and not have been accredited by Association of Chartered Certified Accountants (ACCA). One instance for an ACCA-accredited university is ABC University, whereas XYZ University (UMY) becomes an example of non ACCA-accredited university. With all these reasons, it is hoped that this research can provide more evidence that it is possible to build students skepticism through university accounting programs that are oriented to solving "real life" accounting and audit problems.

The main goal of this study was to identify whether the university accounting programs had any significant impact on students' trait professional skepticism, as defined by Hurtt (2010). Based on the aforesaid study, it has chance to build the level of professional skepticism through training and accounting education. However, the other research findings did not mention about the standard academic programs in accounting that the researcher used. As the requirements regarding the level of professional skepticism demanded from graduates by the audit firms are high, it is important to determine whether university accounting education develops this trait, along with knowledge and skills.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Trait and State Professional Skepticism

Trait professional skepticism is a shape of psychological construct that each individual has no similarity, while state skepticism can be affected by some external factors such as culture dan situation of audit firm. This theory can be applied in this study because each student has their own level of skepticism before getting influences from external factors. However, if students have been affected by external factors such as work experience, bonuses, pressure from superiors or ethical dilemmas they will result in different skeptics. It is because their characteristics have been influenced by existing factors.

Definition of Professional Skepticism

The auditor's professional skepticism is an auditor attitude in conducting audit assignments in which this attitude includes thoughts that always question give docritical evaluation of audit evidence. Audit evidence is collected and assessed during the audit process, as long as the audit process of an auditor must apply skepticism professional. As an individual characteristic, professional skepticism can be both a trait a relatively stable, enduring aspect of an individual and also a state a temporary condition aroused by situational variables (Hurt,2010).

American Institute of Certified Public (AICPA) defines professional skepticism as:

"Professional skepticism in auditing implies an attitude that includes a question of mind and a critical assessment of audit evidence without being obsessively suspicious or skeptical. The Auditors are expected to exercise professional skepticism conducting the audit, and in getting evidence evidence to support to rufutr management's assetion "(AU 316 AICPA).

The above explanation can be interpreted as an understanding of professional skepticism named AICPA as an attitude including the mind that

always asks and does critical assessment of audit evidence without obsessive suspicion or skeptical. The auditor is expected to use professional skepticism in conducting audits and in collecting sufficient evidence to support or deny the management statement. Based on the above understanding, it can be concluded that professional skepticism is an attitude that is owned by auditors to think critically about audit evidence owned during the audit process.

Association of Chartered Certified Accountants (ACCA)

The Association of Chartered Certified Accountants (ACCA) is the first global organization for professional accountants. ACCA has a goal to offer assistance to everyone who has a career ambition in accounting. In order to be proficient in accounting, finance and management. ACCA was founded in 1904. ACCA consistently provides its core values of unique, opportunity, diversity, innovation, integrity and accountability. ACCA presents to strengthen the global accountant profession based on the application of standards consistent, supporting international business and the desires of people who have the desire to have a successful career on an international level (ACCA, 2018). To date, ACCA has 162,000 members, 426,000 participants studying around 180 country. ACCA also works with 8,500 companies worldwide where every member and participant of ACCA learning has the opportunity to work in 8,500 of these companies. With the ACCA certification program this international standard can provide facilities for certificate holders to work internationally (ACCA, 2018). The ACCA employer network is spread over more than 180 countries with 91 branch offices throughout the world, ACCA degree holders will enjoy the service globally from a worldwide organization. To obtain an ACCA degree, there is a learning process and the candidate goes through several stages or levels, namely Diploma in Accounting & Business as follows (ACCA, 2018) consists of:

F1 - Accounting in Business

F2 - Management Accounting

F3 - Financial Accounting

The next level is the Advanced Diploma in Accounting & Business, consisting of:

F4 - Corporate & Business Law

F5 - Performance Management

F6 – Taxation

F7 - Financial Reporting

F8 - Auditing & Assurance

F9 - Financial Management

To obtain an ACCA degree, students need to do all exams. However, if the university where they study has been accredited by the ACCA, they will get an exemption. One of them is the ABC University Accounting Study Program which becomes one of the Accounting Study Programs in Indonesia that has been accredited by the ACCA. This ACCA accreditation will make it easier for FE ABC University Accounting Study Program students to get the ACCA degree. From 9 fundamental class modules, Accounting Study Program has been granted 8 course modul exemption. FE UII Accounting Study Program students who will take fundamental classes, need only to take the two module exams, namely the F5 (Performance Management) and F8 (Auditing & Assurance) modules. FE ABC University accounting study program also has a special class where students focus on being able to take the ACCA test program to get an advanced diploma in accounting and business. It should be noted that such class has a curriculum of around 60% -70% of the material coming from the ACCA program. Therefore, the ACCA accounting program and accounting program standards are different in terms of material and examination.

The universities concern in comparing the measurement of the level of skepticism of their students. Comparing what auditors need be skeptical about is

not only needed by auditors but also required by all accounting graduates who work in accountants in general. This is because to increase the sensitivity of financial reports that they get from clients or when they re-examine the financial reports in the company they work for.

The Six Constructs

First, the sentiment of sceptics can be build from the charactristic of searching for knowledge based on the philosophers point of view .Mautz and Sharaf (1961) identify one of the importance factors of being skeptical auditor is having high curiosity, and suggest that auditors should have an attitude of curiosity in the audit process. Hurtt (2010) indicates that the desire for knowledge is usually discussed in terms of individual curiosity.

Second, the audit judgement should be suspended until sufficient evidence is obtained (Hurtt, 2010). This statement can be an aspect of professional scepticism that make a conclusion to be resolved. Mautz and Sharaf (1961) identify that the validation of audit judgement can be reached when sufficient evidence is obtained. If there is a dogmatic assertion, the auditor must suspend the judgmenet. This rule is the basic trait of professional scepticism (Hurtt 2010).

Third, Mautz and Sharaf (1961), show that auditors care about their own determination. McGinn (1989) identifies skeptics as people who do not easily accept other people's claims. Philosophers view skeptics as holding back conclusions until they are satisfied that they have obtained sufficient evidences (Bunge 1991). SAS No. 1 also requires the auditor to obtain appropriate audit evidence during the audit.

Fourth, interpersonal understanding involves individual interest in the motivation and integrity of the evidence provider. This aspect of skepticism helps individuals get better understanding about motivation, and questioni the sources of information (Hurtt 2010). Philosophical literature shows that understanding people's motivation is the key to understanding potential biases in perception (McGinn 1989; Kurtz 1992), and is a basic component of skepticism (Hurtt2010)

Fifth, Hurtt (2010) shows that the characteristic of self-confidence can make auditors endure seduction attempts and question about the conclusion or assumption that the clients claim. The auditors should have professional ability and confidence to challenge others, rather than simply accepting what people present during the audit process. Last, previous studies relate scepticism to suspicion or disbelief, and this has some similarity to the questioning construct (McGinn 1989; Nelson 2009). In the auditing standards, SAS Nos. 82 and 99 indicate that professional scepticism is an attitude that includes a questioning mind. The philosophical literature includes inquiry and active questioning as characteristics of sceptics (Stough 1969; Kurtz 1992). Kurtz (1992) indicates that doubt initiates inquiry and leads to the formation of beliefs. Thus, the questioning mind construct is an important aspect of scepticism in the literature (Nelson 2009).

Hypothesis Development

1. The Comparison of Accounting Program towards Professional Skepticism

Accounting students should obtain general education to acquire the professional skills and the knowledge of accounting education (Crawford, et al 2011). Thus, the goals of professional accounting education is to prepare students for gaining knowledge, abilities, and techniques needed in the auditing profession. Although the pervious researchers found that it was possible to build professional skepticism through formal accounting education, it is worth mentioning they only use on the very specific course, not accounting education in general. Therefore, it is difficult to conclude whether university accounting education in general can give an impact towards the students skepticism in a positive way. The authors also does not use the same measurment such as HPSS, beacuse it should also be noted that in this study use the Hurtt Profesional Skepticism Skale (HPSS) (Hurtt, 2010). Therefore, the results they obtained are difficult to compare with the results of other studies.

Some of the most recent research show that it is possible to effectively shape auditors' professional skepticism through university accounting program.

For example, Ciolek, et al (2019) showed the significant increased of the skepticism coming from the student who is enrolled the ACCA accreditation (Association of Chartered Certified Accountants) compared to the other students who are enrolled the standard accounting program. Professional skepticism is possible to shape the use of manner consistency and attitude in the auditing dan accounting standard. For example, Plumlee et al, (2012) found that training auditors can give dissimilarity thinking that “increases both the number and quality of explanations generated, and receiving both divergent and convergent-thinking training leads to the likelihood of choosing the correct explanation more than four times that of divergent-thinking training alone”.

These evidences also prove that it is possible to effectively shape the level of students skepticism using the specific kind of training. It should be noted that the regulators in accounting programs also mention that the influences some business environmental factors can generally affect the level of professional skepticism. Mostly, the fresh graudates who begin to work in audit firm will start as audit assistances. They inten to learn the growth of their own skepticism in the work environment and the culture as auditors. Basically, each auditor has different level of their skepticism meaning that not all auditors were born having the skeptical behaviour. Consequently, if the auditor firm does not give the training or introduce that skepticism, this will cause some troubles. One solution of this problem is the skepticism should be built up in the university accounting program through accounting and auditing programs or courses.

However, the other previous studies did not use the same method or the general scales to measure the level of skepticism. The scales commonly used is Hurtt Professional Skepticism (HPSS) or Rotter Interpersonal Trust Scale (IRT). The absence of such scale causes some problems. Firstly, this measurment becomes questionable whether the level of profesional skepticism is really measured or they measure closest possiblity which is the professional judgement. This is because these two factors are mistakenly equalized because the similar characteristics between profesional skepticism and profesional jugment. Secondly, this study measures the effect of university accounting program in

general towards the level of students skepticism. This causes the difficulty to compare the result from each previous studies because they used the impact of specific courses to measure the students skepticism and there was no control group. Along the discovery of the issue the following hypotheses were tested :

Hypothesis 1 (H1) : The level of professional skepticism of ACCA-accredited accounting program students is higher compared to that of non ACCA-accredited accounting program students.

Hypothesis 2 (H2) : The level of professional skepticism of non ACCA-accredited accounting program students is higher compared to that of Management Students.

Hypothesis 3 (H3) : The level of professional skepticism of ACCA-accredited accounting program students is the highest among other students.

Research Model

Figure 2.1
Research Mode

		ACCREDITATION	
		ACCA-Accredited	NON ACCA-Accredited
PROGRAM STUDY	ACCOUNTING	GRUP 1	GRUP 2
	MANAGEMENT	GRUP 3	

RESEARCH METHOD

A. Research Object/Subject

The participants of this research were the seventh semester of accounting undergraduate students of XYZ University representing non ACCA-accredited and ABC University ACCA-accredited . There were also control group of final-year graduate students of management of XYZ University which represented non ACCA-accredited. These accounting students were still doing or have already taken Auditing and Internal Auditing courses. Thus, the participants already know the activities in the internal management of companies or organizations and have their point of view about professional skepticism in any kind of fraud or wrongdoings. There are advantages and disadvantages using the undergraduate student as participants in this survey research.

B. Type and Source of Data

This research uses primary data. Primary data is data collecting directly from the sources, questionnaire was used in this research. The primary data in this research obtained from the distribution of questionnaire into XYZ University representing non ACCA-accredited and ABC University ACCA-accredited. The questionnaire are contains of some questions regarding with professional skepticism.

C. Research Instrument

The research instrument in this research was questionnaire. Questionnaire is a question list given to the respondent to get the data suitable with the research problem. The questionnaire contains some questions regarding to professional skepticism.

D. Data Collection Techniques

The technique of collecting data was directly from respondents using primary data. Data collection technique involved questionnaire by distributing it both directly and indirectly to get a high response rate. The responses taken in accordance with the criteria

set by the researcher on the research questionnaire. The questionnaire utilized a Likert scale 1-6.

E. Sampling Techniques.

The sampling technique of this research was purposive sampling because the obtained samples were assessed based on certain considerations or criteria. The respondents were chosen by the researcher because they were in accordance with the criteria of the study sample, namely students studying at ACCA-accredited university and non ACCA-accredited university.

RESULTS AND DISCUSSION

A. Research's Object/Subject Description

The primary data were obtained by spreading the questionnaire. The respondents of the current study were of ABC University representing ACCA-accredited program, accounting students of XYZ University representing non ACCA-accredited program and management students of XYZ University as the respondents. The table of questionnaire distribution list is as follows :

Table 4.1

Research Sample Distribution Data

Explanation	Total	Percentage
Questionnaire distributed	230	100%
Questionnaire not returned	30	13.04%
Questionnaire returned	200	86.96%
Questionnaire cannot be processed	8	3.47%
Questionnaire can be processed	192	83.47%

The data of respondents categorized by gender are as follows:

Table 4.2

Respondent's Gender Categorization

No	Respondent	Total	Percentage
1	Male	54	28.13%
2	Female	138	71.87%
Total		192	100%

The data of respondents categorized by university are as follows:

Table 4.3

Respondent's University Categorization

No	Respondent	Total	Percentage
1	ABC University	61	31.77%
2	XYZ University	131	68.23%
Total		192	100%

The data of respondents categorized by university are as follows:

Table 4.4

Respondent's Majors Categorization

No	Respondent	Total	Percentage
1	Accounting	132	68.75%
2	Management	60	31.25%
Total		192	100%

The data of respondents categorized by work experience are as follows:

Table 4.5

Respondent's Work Experience Categorization

No	Respondent	Total	Percentage
1.	Audit Firm	29	15.10%
2.	Corporate Finance Department	5	2.6%
3.	Other Professional Experiences	58	30.2%
4.	No Experience	100	52.08%
Total		192	100%

The data of the respondents categorized by future professions that they want to pursue after graduation are as follows:

Table 4.6

Respondent's Future Profession Categorization

No	Respondent	Total	Percentage
1	Accountants	63	32.82%
2	Auditors	47	24.48%
3	Others	82	42.7%
Total		192	100%

Table 4.7

Respondent's GPA Categorization

No	Respondent	Total	Percentage
1	3.51 – 4.00	138	71.87%
2	3.01 – 3.50	54	28.13%
3	2.50 – 3.00	-	0%
Total		192	100%

Descriptive Statistics Test

The purpose of descriptive statistic test is to summarize the information revealed in a data set which consists of sample size, minimum and maximum value, mean, standard deviation and variance. Table of descriptive statistics is presented in the following part :

Table 4.8

Descriptive Statistics

	N	Minimum	Maximum	Mean	Standard Deviation
AKT_ABC	61	118	171	147.11	11.195
AKT_XYZ	71	103	160	131.73	11.620
MNJ_XYZ	60	72	144	120.78	10.221
	192	72	171		15.238

Validity Test

Table 4.9

Validity Test

No.	KMO and Barlett's	Standard value	Sig
1.	0.846	> 0.50	0.00

The validity test which was used in this research was KMO and Bartlett's Test. The requirement for the test is KMO and Bartlett's Test > 0.50. This means that, if the result is higher than 0.50, the data are valid. Based on the table 4.9 the KMO and Bartlett's test value was 0.846. From the obtained valued, it shows that the data acquired were valid.

Reliability Test

Table 4.10

Reliability Test

No.	Variable	Croanbach Alpha	Explanation
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1.	Level of Skepticism	0.900	Reliable
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Based on the table above, the value of Croanbach Alpha for each variables was 0.900. All of the values were higher than its significant value, meaning that the reliability was high.

Normality Test

Table 4.11

Normality Test

No	Kolmogorov-Smirnov Z	Standard Value	Explanation
1.	0.200	0.05	Normally Distributed

The result of normality test show in tabel 4.11 reveals that the calculation using One-Sample Kolmogorov-Smirnov Test was normally distributed. The significant value of its normality test were presented in the value of 0.200 which was more than 0.05. Based on this test, it could be concluded that the one-way anova method in this research fulfilled the normality assumption.

Homogeneity Test

Table 4.12

Homogeneity Test

Levene Statistic	df1	df2	Sig.
1.264	2	189	.285

As regards the homogeneity test results presented in table 4.12, the obtained value of significance was 0.285. This means it was greater than 0.05 so that it can be.

ONE-WAY ANOVA

Table 4.13

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	21214.184	2	10607.092	86.649	.000
Within Groups	23136.296	189	122.414		
Total	44350.479	191			

Table 4.13 above depicts the F value in between groups which was 86.649 meaning that the calculated F value was greater than the F value of the table. It is worth noting that F table value was 3.04. Therefore, it can be concluded that there were differences in the mean at the level of skepticism of students at different university accreditations. The significant value in the table above was 0,000 which means that the significant value was smaller than 0.05 or 5%. It can be concluded that there were significant differences in the mean at the level of skepticism of students at different university accreditations.

(I) UNIVERSITY	Mean	(J) UNIVERSITY	Mean Difference (I-J)	Sig.
AKT_ABC	147.11	AKT_XYZ	15.382*	.000
		MNJ_XYZ	26.331*	.000
AKT_XYZ	131.73	AKT_ABC	-15.382*	.000
		MNJ_XYZ	10.949*	.000
MNJ_XYZ	120.78	AKT_ABC	-26.331*	.000
		AKT_XYZ	-10.949*	.000

Hypothesis 1 Test Results : AKT_ABC representing ACCA-accredited had the highest mean value of 147.11 compared to AKT_XYZ representing non ACCA-accredited of 131.73

with a significant difference of 15.382. The significant value was 0.000, meaning that it was smaller than 0.05 or 5%. This confirms that there was a significant difference between AKT_ABC representing ACCA-accredited and AKT_XYZ representing non ACCA-accredited. It means that H1 was accepted..

Hypothesis 2 Test Results : The mean value of AKT_XYZ representing non ACCA-accredited was 131.73. This means the value was higher compared to MNJ_XYZ 120.78 with significant difference of 10.949. The significant value was 0.000 meaning that it was smaller than 0.05 or 5%. This confirms that there was a significant difference between AKT_XYZ representing non ACCA-accredited and MNJ_XYZ as the management program students. It means that H2 was accepted.

Hypothesis 3 Test Results : The mean value of MNJ_XYZ was 120.78. This mean value became the lowest compared to AKT_ABC 147.11 with significant difference of -26.331 and the mean value of AKT_ABC 131.73 with significant difference -10.949. The significant value was meaning that it was 0.000 it smaller than 0.05 or 5%. This confirms that there was significant mean difference. It means that H3 was accepted.

CONCLUSION, SUGGESTION AND RESEARCH LIMITATION

A. Conclusion

The purpose of this study was to find out empirical evidence showing that it was possible to effectively develop professional skepticism in students through a university accounting program. This study compared the change of professional skepticism level measured with Hurt Professional Skepticism Scale (HPSS) on the students enrolled in ACCA accredited accounting program, Non ACCA-accredited accounting program, and management program as control group. This finding shows the level of professional skepticism of students enrolled in the ACCA-accredited program was positive and was significantly higher compared to Non-ACCA accredited program and management program as control group. Based on the results of data analysis and discussion, the conclusion is as follows:

1. The result of hypothesis 1 is accepted. The level of professional skepticism of ACCA-accredited accounting program students were higher compared to non ACCA-accredited accounting program students.

2. The result of hypothesis 2 is accepted . The level of professional skepticism of non ACCA-accredited accounting program students were higher compared to management program students..
3. The result of hypothesis 3 is accepted. The level of professional skepticism of ACCA-accredited accounting program students was the highest among other students.

B. Limitations

In this study, there were some limitations that might affect the results of this study.

These limitations included:

1. In the questionnaire, some case scenarios that could offer better understanding to the respondents about the application of skepticism to auditors and accountants in the real situation was not provided.
2. The technique used was survey technique using questionnaires. This study did not use interview techniques, and thus the conclusions were based on the answer given by the respondents. This makes the respondents had possibility to fill in the questionnaires not in a serious manner which in turn led to mislead results.

C. Suggestions

Based on the limitation of this study presented earlier, the researcher proposes some suggestions related to that:

1. Adding more variables than the three tested variables. It is believed that the independent variables can explain the dependent variable with more extensively.
2. Adding and collecting more samples from students in different semester to see how levels of skepticism differ between first semester students and final semester students. It makes the research results can be more reliable.
3. Not only collecting the data through distributing questionnaires to the respondents, but also conducting interviews so that the data obtained are more accurate.

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