

MORAL COMPETENCE OF INDONESIA PROFESSIONAL AUDITORS

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**MORAL COMPETENCE OF INDONESIA PROFESSIONAL
AUDITORS**

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Abstract

¹
This study reveals the moral competence of internal auditors and public accountants in Jakarta, Indonesia. The auditor's compliance with his professional code of ethics must be based on high morality. Accountants are professions that work on the basis of public trust. Various pressures faced by auditors. All these pressures must be faced throughout the career as an auditor and require the struggle to satisfy all of these stakeholders and refrain from various temptations with various modes of bribery. The auditor must be able to control and apply his morality to face various temptations and threats in carrying out his duties. A total of 510 auditors in this matter. The results of the study show the moral of public accountants at a high moral level, while internal auditors are at a moderate level.

Keywords : *Moral Competence, Internal auditors, Public Accountant, Accountant Job Characteristics*

Abstrak

Penelitian ini mengungkap kompetensi moral auditor internal dan akuntan publik di Jakarta, Indonesia. Kepatuhan auditor terhadap kode etik profesionalnya harus didasarkan pada moralitas yang tinggi. Akuntan adalah profesi yang bekerja berdasarkan kepercayaan publik. Berbagai tekanan dihadapi oleh auditor. Semua tekanan ini harus dihadapi sepanjang karier sebagai auditor dan membutuhkan perjuangan untuk memuaskan semua pemangku kepentingan ini dan menahan diri dari berbagai godaan dengan berbagai modus penyuapan. Auditor harus mampu mengendalikan dan menerapkan moralitasnya untuk menghadapi berbagai godaan dan ancaman. dalam menjalankan tugasnya. Sebanyak 510 auditor dalam hal ini. Hasil penelitian menunjukkan moral akuntan publik pada level moral yang tinggi, sedangkan auditor internal berada pada level sedang.

Kata kunci : *Kompetensi Moral, Auditor Internal, Akuntan Publik, Karakteristik Pekerjaan Auditor*

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INTRODUCTION

Professional accountants have a set of competencies that have the knowledge, skills and values of ethics and professional attitudes formed through a series of higher education accounting, both formal and informal. This is implied in PSA No.4 item (2) stating that the audit can only be carried out by people who have adequate education and experience in the field of auditing. Knowledge competency is formed through accounting higher education with three main knowledge content, namely accounting knowledge, organizational and business knowledge and information technology knowledge (IES 2, IAI; 2013). Skill competencies include intellectual skills, personal skills, interpersonal & communication skills (IES 3). Value competency, ethics and professional attitudes are formed through ethical guidelines, values framework, ethics and attitudes so as to produce quality professional judgment (IES 4, IAI; 2013).

Professional Accountant Public Standards (SPAP) SA 200 states that the audit objectives of financial statements by independent auditors in general are to express opinions about fairness, in all material respects, financial position, results of operations, changes in equity and cash flows in accordance with applicable accounting principles common in Indonesia. The auditor's report is a means for the auditor to express his opinion after the audit process is carried out based on the auditing standards set by the Indonesian Institute of Accountants. The auditor's opinion is based on an adequate belief that the financial statements are free from material misstatement whether caused by errors or fraud.

The auditor's compliance with the code of ethics of his profession must be based on high integrity and morality because the code of ethics that is the guide to behave and behave does not contain all the guidelines for action. Auditors must be able to control and apply their morality to face various temptations and threats in carrying out their duties. Diverse bribery modes, both roughly and subtly practiced by the auditee in order to conjure up audit results according to their needs. Gatti (2013) writes that the accounting profession plays a role in fostering corrupt practices in Indonesia, because accountants are the providers, engineers and auditors of public or private financial reports. What happens if the accountant's morality is low?

LITERATURE REVIEW

Auditor Job Characteristics

Accountants are professions that work on the basis of public trust. Various pressures faced by auditors. Pressure for auditors comes from themselves in the form of conflicts of self-interest with the public interest. Pressure from the public hoping that auditors are agents of morality, maintaining honesty, independence and integrity. The pressure comes from the government as a regulator with an interest in the performance of the auditors and CPA FIRM they represent and the investor community. Pressure from clients who want financial statements that match the client's wishes as a source of income for CPA FIRM. The auditor also gets pressure from the CPA FIRM as an employer, with an interest in the work of the auditor.

In addition, the organization of IAI / IAPI accounting professionals who uphold professional rules and evaluate the performance of accountants and CPA Firm, publish ethical rules with very subjective interpretations of their nature. All these pressures must be faced throughout the career as an auditor and require the struggle to satisfy all of these stakeholders and refrain from various temptations with various modes of bribery, both smooth and rough. Audit practices without paperwork, giving opinions without working papers, buying and selling signatures of accountants are examples of violations by public accountants. This improper practice occurs because of the high moral hazard of the auditor, the request of the auditee, weak supervision, limited audit standards, to the existence of an unhealthy mechanism in the distribution of business cakes in public accountant services (Hadibroto, 2015).

This study was inspired by the study of Bahsin (2013), Abdolmohammadi and Shanteau (1991), Davis, Farrell and Ogilby (2009) regarding the characteristics and expertise that must be possessed by an expert auditor. This research was also inspired by the many untrue practices practiced by white collar including accountants in Indonesia. The character of white collar criminals is that they are highly educated, capable intellectual abilities, respected, have a good social status in the eyes of the public and even religious experts. Based on the psychological literature, this condition indicates a problem in moral competence. Moral competence shows the ability to understand right and wrong and have a strong position to think and behave in accordance with moral norms.. The problem of moral competence becomes very relevant and allegedly able to provide explanations and empirical evidence for dysfunctional behavior by white collar.

Gaa (1992) states that auditors often face conflicts of interest between personal interests and professional standards that must be followed. Professional organizations provide ethical rules in general, as stated in article 25 points (f) that public accountants must behave well, be honest, responsible, and have high integrity. The interpretation of this ethical rule is a subjective consideration which is certainly influenced by morality in itself.

The problem of moral competence in auditors has long occurred. Ponemon (1992), Bernardi & Arnold (1997), Armstrong (1987) report scores on auditors' moral considerations are lower than other professions. The level of moral consideration consists of 3 stages groups (Kohlberg, 1981) from conventional, conventional and conventional post. The level of moral auditor judgment is at the conventional level, equivalent to the level of moral consideration of high school students. At this stage, moral considerations are based more on compliance with rules, standards, laws.

Auditors with a level of moral competence at the post conventional level base decisions on a sense of responsibility to stakeholders. Meanwhile, auditors with conventional level of moral competence base their decisions on normative rules and professional codes of ethics.

Moral auditor development should be at the 5th or 6th level, namely the Conventional Post. At this stage, the auditor correctly understands the essence of the professional code of ethics and acts ethically and morally, based on conscience, public benefit and the good of the people. This level of moral consideration is proven to be empirically capable of influencing auditor performance, as examined by Brabeck (1984), Sweeney and Robert (1997), Brandon (2003).

Moral competence can be taught. Moral education is a process for forming, growing, developing and maturing individual personalities in order to become a wise and responsible person through the habitual habituation of mind, heart and actions on an ongoing basis. This moral competence plays a role in ethical decision making and various forms of behavior are not commendable in society. Educational design imbalances that are only oriented to the achievement of intellectual or cognitive aspects only and ignore aspects of character development are thought to be the cause of the emergence of degradation or demoralization of the current generation (Damayanti; 2014).

Accountants, a profession that works on the basis of stakeholder trust, requires a competent, integrity and impartial and loaded with ethical dilemma in the process of work. The low moral competence of an auditor will have a major impact on audit performance and on the economy. The inability of the auditor to maintain public trust with opportunistic actions, ignoring norms and morality have an impact on credibility and legality and the sustainability of the accounting profession (Yanti, et.al, 2018;).

Professional Ethics as a Moral Accountant's Reference

Professional ethics for the practice of accountants in Indonesia is called the Code of Professional Ethics for Public Accountants and is issued by the Indonesian Institute of Certified Public Accountants (IAPI). This code of conduct regulates the behavior of its members in practicing professionally in the community. Clearly, this code of ethics guides its members to fulfill their professional responsibilities and become the foundation of their ethical behavior and professional behavior and requires the commitment of their members to behave respectfully even with the sacrifice of personal gain. Public accountants, are members of the Indonesian accounting profession.⁵³

The code of ethics for accountants for the public accountant profession is a code of ethics developed with reference to international standards. This code of ethics must be applied and obeyed by every practitioner in the Public Accountant Firm. The code of ethics is prepared because the accountant profession is responsible for protecting the public interest not only for the interests of clients, but also for credit providers, the government, employers, employees, investors, the business and financial community and other parties that depend on the accountants' objectivity and integrity in maintaining the functioning of the business orderly. The code of ethics of the public accountant profession contains two things, namely part A: the basic principles of professional ethics (discussed in section 100) which every practitioner must adhere to include:

1. The principle of integrity, that every practitioner must be assertive, honest and fair in his professional relationships and business relations. Accountant practitioners may not be associated with reports, communications or other information that is believed to have material errors or misleading statements, to have information hidden to be disclosed.
2. The principle of objectivity, that every practitioner must prevent subjectivity, conflict of interest, improper influence from various parties that affect professional judgment or business considerations.
3. Principles of professional competence and accuracy. The principle of competence requires that every practitioner must maintain and use relevant professional knowledge and expertise to ensure the provision of competent professional services to the public. Professional attentiveness and prudence requires every practitioner to act and act carefully, thoroughly and on time in accordance with the assignment requirements.
4. The principle of confidentiality, that every practitioner is prohibited from taking actions that reveal confidential information obtained from professional relationships and business relationships to parties outside the CPA FIRM and use that information for personal or third party interests. The principle of confidentiality is maintained even after the end of the engagement. Disclosure of information is only done at the request of the court and on the agreement of the client.
5. The principle of professional behavior, that every practitioner is obliged to obey the laws and regulations that apply and avoid behavior that has the potential to hurt the profession.

Maintaining ethical behavior in the professional practice of accountants consistently is a necessity, so that the second part of ethical standards discusses and illustrates conditions, potential situations that reduce ethical behavior. Threats to compliance with the basic principles of professional ethics include:

1. Threats of personal interests due to financial reasons, dependence on income from one client, close business relationships, concerns of losing clients, rewards for professional services that are contingent with an assurance engagement.
2. Threat of personal review, ie threats arising from past work that are reevaluated by the practitioner responsible for the work. The threat arises due to the discovery of significant errors, reporting the involvement of practitioners in the preparation of data used to produce records to be audited, audit team members are client officials (in the past or present), audit team members have been employed by clients in influential positions directly on the subject of the engagement.
3. The threat of advocacy, threats due to statements of attitude or opinions that reduce the objectivity of practitioners. This threat arises because the accountant promotes the shares of the entity that is his client, provides legal advice to his audit clients who are involved in litigation cases and disputes with third parties.
4. Threat of closeness, threats that arise because of feeling emotionally close to clients so that they are sympathetic to the interests of others. This threat arises from the existence of accountants related to family (direct and indirect) with officials in the client company, obtaining preferential treatment because of the

closeness of the client and the engagement relationship that has long been established with CPA FIRM.

5. Threat of intimidation, threat due to restrictions on practitioners to be objective. This threat arises from termination of employment or the replacement of the engagement team, the threat of litigation, the threat of reducing the scope of work to reduce the amount of compensation for professional services.

Prevention of ethical violations is carried out in two ways, first by the profession by:

1. Requirements for education, training and experience to enter the profession
2. Sustainable development and education requirements,
3. Regulations on corporate governance
4. Professional standards
5. Supervision and disciplinary procedures from professional organizations or regulators,
6. Review by third parties who are legally accredited.

The second method is prevention in a work environment which consists of prevention at the institutional level and at the engagement level. Prevention at the institutional level is carried out by emphasizing compliance with the basic principles of professional ethics and protecting the public interest. Prevention at the engagement level is carried out by peer review, consulting independent third parties, discussing professional ethics issues with client officials responsible for corporate governance, rotating senior audit team personnel. The next discussion on the code of ethics of the public accountant profession is about applying the basic principles of ethics to certain situations, threats such as prevention that can be done in certain situations.

Moral competence for auditors is very important. This competence directs the auditor to choose accounting information that is diverse and available for economic decision making. Auditors are often faced with ethical dilemmas when applying professional judgment in their audit assignments. Conflicts of interest arise between personal interests (auditors) and public interests. The auditor is required by his profession to provide an opinion of the fairness of the financial statements of an entity he is auditing. But on the other hand, the auditor is paid by the company he audited. An ethical dilemma arises between client service vs. financial fairness. This ethical dilemma is explained if only the auditor realizes that he is accountable to the public.

Armstrong (1987) explains that moral competence affects the quality of ethical decisions made by auditors. Ponemon and Gabhart (1993) provide empirical evidence that moral competence influences consideration of materiality, independence and evaluation of environmental control in an audit task. Another interesting thing is that the empirical results presented by Abdolmohammadi, et al (2003) and Abdolmohammadi & Baker (2006) show a low score of moral reasoning compared to other professionals. Abdolmohammadi & Baker (2006) argued that at least two things cause the auditor's moral reasoning score to be lower than other professions, namely: first, that the auditor must comply with the rules of his professional standards. Compliance and adherence to this standard is a guideline when facing ethical dilemmas when carrying out his professional duties. Second, the selection and socialization process of the professional code of ethics, organizational culture and knowledge of the same standards, so as to create a common level of moral reasoning on the auditor.

Moral reasoning is not a measure of ethical goodness, nor does it mean that low moral reasoning shows a low ethical sensitivity.

Bosch (1991) explained that auditors must have the highest professional ethics and business ethics. Mautz and Sharaf (1961) explained that auditors must make professional judgments that are fair, objective, impartial and independent. Ponemon and Gabhart (1990) provide empirical evidence of the level of auditor moral competence influencing reasonable and independent professional judgment when faced with a hypothetical ethical dilemma. The level of auditor moral competence is empirically proven to influence social responsibility and professional performance. Auditors who have high moral competence will produce more independent considerations, making moral and ethics a basis for professional judgment and resolving ethical conflicts, not just according to professional standards. Professional standards for this auditor group are the minimum limits that must be achieved. Auditors who have lower morality are those who carry out the task, completing the ethical dilemma based on compliance with work standards and professional standards. The auditor should use the highest moral norms and principles to reach a fair agreement between the parties to the conflict.

Auditor must have a moral patience character, endurance and encourage. An auditor must be able to hold back and not lose self-control, maintain from vain words, never give up, complain and grumble. The auditor must be patient, giving him the ability to endure the suffering, mental challenges, psychological and social challenges brought during the audit and the training process. Patience is an important part of every job that relates to other people. The ability to be patient and survive in various situations must be followed by courage to defend the truth without any fear except to God. Courage must be displayed during the audit, must be true to the principle of honesty, both in action and in words. Truth must be accepted and appreciated as is. The difficulties and obstacles that exist during an audit are not considered as a barrier to prove the truth. The auditor must show patience but also be assertive when on duty. He must be able to resist hypocrisy, praise, flattery, dependence, fear and reluctance in situations that require courage.

Looking at the practice of fraudulent financial statements in various financial scandals, it appears that this practice is not just an accidental and occasional misstatement, but rather a systematic, comprehensive, planned and routine fraud. For this reason, auditors must have high knowledge, skills and persistence in order to complete their tasks thoroughly. As a profession that works on the basis of trust, the auditor must have a higher morality than management (the party who uses the service). High moral auditors are characterized by those who carry out their duties responsibly, prioritizing the public interest in every professional consideration and the actions they choose, objective, honest, have high integrity and be trustworthy. The application of the accountant's code of ethics really can really increase the "fraud awareness" of the auditor and be able to eliminate the confusion faced by the auditor when meeting with clients and chaotic, confusing and full indications of fraud. Ethical rules are the minimum standards that must be consciously met and this rule is absolute, absolute is not a gray area. The ability to maintain an ethical attitude, obey rules and even fear of doing things that are not good becomes the main source of enforcement of the role of accountants as moral agents and is able to reduce the practice of fraudulent financial statements.

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RESEARCH METHOD

This research is a descriptive research. Research data was obtained through questionnaires from internal auditors (90 private companies) and external auditors (15 CPA FIRM). All research respondents are based in Jakarta. Researchers utilize internal auditor meetings held by internal auditor professional organizations. Meanwhile, for data from external auditors spread via email, google form and visit directly to the intended CPA FIRM. The return and valid questionnaires were used totaling 510 sets.

Moral competence in this study was measured using the Moral Judgment Test (MJT) instrument developed by Lind first in 1975 and continues to be used as a measure of moral competence to date. Although the case used is a dilemma faced by a doctor and an employee, this instrument has been validated and used by many researchers in various professions. Moral competence is measured based on the level of agreement and disagreement on decisions taken by subjects who experience moral conflict (in this case the decision made by the Doctor in the first case, as well as the decisions made by the employee laid off in the second case). Until now, instruments for measuring moral competence have not been developed using the case of public accountants so that this limitation will become a future research opportunity. Lind uses 6 stages of moral orientation developed by Kohlberg to measure the affective aspects. The Moral Judgment Test (MJT) is an instrument consisting of two ethical dilemma scenarios, moral quality arguments, and the third element is an agreed opinion (disagree) on ethical dilemma. Based on the answers to 24 arguments in the instrument it can be measured the degree of moral consideration a person influences his behavior. The degree of moral competence represented by the index of moral competence is called the C-score. The C-score range is 1-100. The higher the C-score index, shows that moral considerations are in the "mature" stage and parallel with the 5th or 6th stages of Kohlberg's moral orientation concept. The C Score results are then grouped into the following three groups:

Table 1
Moral Competence Level

Moral competence Level	C-Score
Low moral competence	0-10
Medium moral competence	> 10 to 30
High moral competence	> 30

DISCUSSIONS AND ANALYSIS OF RESULTS

The results of data processing showed that the respondents of this study were more male auditors, the most educated were undergraduate level, most were not certified, were at the level of senior auditors, with a tenure of 2 to 4 years. Most respondents have the highest level of moral competence. What differs between the two groups of auditors (internal and external) is gender, work experience and level of moral competence. Internal auditor groups are dominated by male auditors, with the most work experience 4 to 6 years and occupy senior auditor positions. In addition, moral competence is more at the level of middle moral competence. Meanwhile, in the group of public accountants, more female auditors, are in the senior auditor level with 2 to 4

years of work experience. Moral competence achieved by the group of public accountants is mostly at the level of high moral competence.

Table 2
Demographic Data

Demographic Data	Internal Auditor	Public Accountant	Total	%
Gender				
Men	136	140	276	54%
Woman	32	202	234	46%
	168	342	510	100%
Education				
Diploma	2	10	12	2%
Undergraduate	154	252	406	80%
Professional Accountant	7	56	63	12%
Master Degree	5	23	28	5%
Doctoral Degree	0	1	1	0%
	168	342	510	100%
Certification				
Uncertified	107	283	390	76%
Certified	61	59	120	24%
	168	342	510	100%
Job Occupation				
Junior	28	65	93	18%
Medior		55	55	11%
Senior	118	148	266	52%
supervisor		47	47	9%
Manajer	21	19	40	8%
Asosiate/Partner/Head of Internal Control	1	8	9	2%
	168	342	510	100%
Job Experience				
< 2 yrs	4	108	112	22%
2 - 4 yrs	58	145	203	40%
> 4 - 6 yrs	75	39	114	22%
> 6-8 yrs	6	38	44	9%
> 8 yrs	25	12	37	7%
	168	342	510	100%

Demographic Data	Internal Auditor	Public Accountant	Total	%
Moral Competence				
Low moral competence	2	0	2	0,4%
Medium moral competence	161	44	205	40,2%
High moral competence	5	298	303	59,4%
	168	342	510	100%

C-score values up to 30 indicate moderate moral competence and the rest is high moral competence. Lind (2013) explains that competency scores 10 to 29 (moderate / average) are owned by most educated individuals, while scores above 30 are owned by individuals whose behavior is largely based on their moral considerations. In this moral competency group, it is difficult to find drug users, criminals or fraudsters, but individuals who are light-handed help others even in times of stress, democracy fighters and those who are idealistic (Lind; 2013). Furthermore, Lind stated that this C-score cannot be interpreted per individual and cannot be interpreted per item statement. The C-score must be interpreted in full as a number that explains the competence of the group of at least 10 people. C-score measures six aspects of Kholberg's moral orientation with affective and cognitive dimensions in one value.

Table 3
Moral Competence Level by Internal vs Public Accountant

	Moral Competence Level (% of Total)					
	All Auditors		Internal Auditors		Public Acc	
	Medium	High	Medium	High	Medium	High
Gender						
Man	28,4		77,4			36,6
Woman		34,1	18,5			50,6
Degree						
Undergraduate	35,9	43,3	88,7			63,7
Positions						
Junior						15,5
Medior	23,3		67,9			
Senior		26,1				38,3
Auditor Type						
Internal Auditors	31,5					
Public Acc		58,4				
Number of Resp		510		168		342

Source: Author

Further study of the level of moral competence of all respondents, showed interesting results. Based on gender, the percentage of female auditors with high moral competencies was higher than male auditors (28% vs 34%). Based on education level, S1 graduates occupied the highest number of moral competencies both medium and high (35% vs 43%).

Based on the position in CPA FIRM, the highest level of moral competence is found in the senior auditor group (44%), Junior (18%), Medior (17%), Supervisor (13%), manager (6%) and associate partner (3%). While in the auditor group with medium moral competence, most are in the senior, junior, supervisor, medior and manager groups.

Based on years of service, there is a high level of competence in the auditor group with a work period of 2-4 years (43%), <2 years (31%), 4-6 years (12%), 6-8 years (11%). While at the competency level of the medium, the auditor group of 2-4 years occupies the highest number (41%), followed by auditors working less than 2 years (39%), 6-8 years (11%), and 4-6 years (7%).

The internal auditor group shows the level of medium moral competence both based on gender, degree and position in the firm. Meanwhile, the group of public accountants shows a high level of moral competence. The interesting thing is that high moral competence is found in female public accountants (50.6%) and 77.4% of male internal auditors with medium moral competence. Based on the level of education, the level of moral competence of public accountants is higher than that of internal auditors, even though they come from the same level of education (S1). Based on the position, the medior position in the group of internal auditors shows the highest level of medium moral competency. On the contrary, high moral competencies exist at various levels of position in the public accounting firm. Senior auditors show a higher level of moral competence compared to junior, medior and others.

⁶¹ Emmanuels in Tettersoo (2007) describes the stages of auditor moral development based on Kohlberg's theory of cognitive moral development. The internal auditor group is in the third and fourth stages of moral development. The third stage of moral development, describes the auditor will be obedient to the rules made by colleagues, by his office or from the surrounding environment even though the rule violates the formal / legal rules of professional organizations and firm. The auditor feels more important to be recognized and accepted by his colleagues / groups. While the fourth stage describes the auditor choosing to comply with the standards of his firm, professional organizations and other legal rules and able to withstand the pressure of colleagues and other social groups. But auditors can falter if they have to consider the interests of others. This result is consistent with the internal auditor's function that represents the interests of the organization itself. Public accountants based on this research show a high level of moral competence, even though they have not achieved optimal scores. Based on Emmanuels' explanation in Tettersoo (2007) the auditor considers all the interests and consequences of his decisions based on confidence in justice and uses that belief in applying rules and regulations.

Recalling the stages of auditor moral development based on Kohlberg's theory of cognitive moral development proposed by Emmanuels in Tettersoo (2007). According to him, auditors will obey and adhere to standards and code of ethics only if compliance is more beneficial than not obedient. Conversely, if the benefits obtained are more significant than obedient, even the violations are difficult to detect and the sanctions are considered insignificant, so as a rational being, the auditor chooses not to obey.

Furthermore, the auditor will obey and comply with the rules made by his colleagues, KAP compared to professional rules so that their existence is recognized and accepted by colleagues, KAP and his group. The next stage of moral development is that the auditor chooses to obey the professional rules, professional organizations and other legal rules because this obedience provides greater benefits than obedience to colleagues, KAP or other groups. This kind of obedience is expected by IAPI and reflected in the code of ethics of the public accounting profession. If moral awareness is based on obedience to the organization alone, what is created is an opportunistic attitude. More explicitly, Ludigdo (2012) describes the code of ethics of accountants only as "decoration" of professions without meaning both in the realm of thought and daily actions of accountants. The results of this study reaffirm Ludigdo's thinking. Recalling the stages of auditor moral development based on Kohlberg's theory of cognitive moral development proposed by Emmanuels in Tetteroo (2007). According to him, auditors will obey and adhere to standards and code of ethics only if compliance is more beneficial than not obedient. Conversely, if the benefits obtained are more significant than obedient, even the violations are difficult to detect and the sanctions are considered insignificant, so as a rational being, the auditor chooses not to obey. Furthermore, the auditor will obey and comply with the rules made by his colleagues, KAP compared to professional rules so that their existence is recognized and accepted by colleagues, KAP and his group. The next stage of moral development is that the auditor chooses to obey the professional rules, professional organizations and other legal rules because this obedience provides greater benefits than obedience to colleagues, KAP or other groups. This kind of obedience is expected by IAPI and reflected in the code of ethics of the public accounting profession. If moral awareness is based on obedience to the organization alone, what is created is an opportunistic attitude. More explicitly, Ludigdo (2012) describes the code of ethics of accountants only as "decoration" of professions without meaning both in the realm of thought and daily actions of accountants. The results of this study reaffirm Ludigdo's thinking.

The interesting thing about this public accounting professional ethics standard is that none of the sentences mention the necessity of the profession and the practitioners in it to fear God Almighty. Yanti (2012) made a comparison of ethical ideologies and professional attributes in 4 professions, namely accountants, doctors, advocates and engineers. Comparison is done by reviewing the four professional codes of ethics. In summary, the results of Yanti's research (2012) are presented in the following paragraph.

The doctor's profession mentions clearly and firmly that a doctor must fear God Almighty, be sincere, sincere and use all his knowledge and skills for the benefit of patients. A doctor must provide medical services that are competent with full technical and moral freedom, accompanied by compassion and respect for human dignity. Every doctor must uphold, live and practice the oath of a doctor, strive to carry out his professional duties with the highest professional standards. Trying to work hard and avoid everything that results in the loss of freedom and professional independence, avoiding acts of self-praise. A doctor must also be honest in dealing with patients and colleagues, trying to remind colleagues who are known to have deficiencies in character or competence or who commit fraud or embezzlement in dealing with patients. A doctor must treat his colleagues as he himself wants to be treated. A doctor must always remember the obligation to protect the lives of human beings, respect the rights of patients, the rights of peers and the rights of other health workers and must

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maintain the trust of patients. In carrying out its work, a doctor must pay attention to the interests of the community and pay attention to all aspects of comprehensive health services both physically and psycho-socially, and try to be the true educators and servants of society. To maintain its competence and continuity of its services, every doctor must maintain his health and always keep up with the development of medical / health science and technology. The principle of secrecy is also a concern for the medical profession by stating explicitly that every doctor must keep everything he knows about a patient, even after the patient dies.

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Advocate professionals are practitioners who practice providing legal services, both inside and outside the court that meet the requirements under applicable laws, either as Advocates, Lawyers, Legal Counselors, practicing lawyers or as legal consultants. This profession expressly and clearly mentions the necessity for practitioners to fear God Almighty, be noble, honest in maintaining justice and truth based on high moral, noble and noble. Appreciate fellow humans and life on earth. Obligated to fight for human rights. Carry out his professional duties by upholding the law, the Constitution of the Republic of Indonesia, the Advocate Code of Ethics and his oath of office. Uphold the profession as a respectable profession. Carry out his profession with a free and independent attitude. Refuse the assignment if it is deemed not sufficiently competent, not in accordance with expertise or contrary to his conscience. Professionals forbid practitioners from refusing assignments for reasons of differences in race, gender, political will and social standing. Prioritizing law enforcement, truth and justice is not solely because of money. Maintaining relationships with colleagues by maintaining solidarity among peers, mutual respect and respect and mutual trust, using polite language both verbally and in writing if meeting colleagues in court. As a legal practitioner, this profession prioritizes peaceful settlement in civil cases, refuses to take care of cases it believes are unlawful, does not guarantee the victory of cases handled by its clients, relinquish responsibility when the position is not favorable for the client or at the time of the assignment judged to cause irreparable harm to his client. The advocate's profession obliges his practitioners to keep office secrets about matters that are notified by the client in confidence and are obliged to keep them even after the end of the engagement. Advocate change based on the client's request must be based on an agreement between the two and he is obliged to submit all important letters and information to administer the case by paying attention to the advocate's retention rights to the client.

The Professional Engineer expresses the obligation for his practitioners to fear God Almighty, develop an attitude of gratitude, maintain trust and commit to entrench goodness by prioritizing the interests of the nation, state and public, complying with laws and legal regulations. This is the only profession that explicitly states that the work of his profession is a form of worship to God, does not act recklessly and defiles integrity and professional interests by promoting self and professional services in a misleading manner, acting deceptively and harming others, violating copyright, using people's work others without permission. This profession expresses its obligation to love, respect and preserve the values of culture and society, the environment and biodiversity. The engineering profession requires its practitioners to carry out assignments with skills, expertise, professionalism by maintaining independence of thought and freedom of attitude and responsibility. Receive assignments if he feels sufficiently competent to complete them. Maintain the trust of his clients carefully and earnestly. Refusing, advising, reporting and reviewing all client decisions when it is

known that violations of laws, regulations and human rights occur and endanger public safety. Applying the highest professionalism, integrity and pioneering to a best work to the beneficiaries and the community.

The three professions clearly mention God's presence in the professional code of ethics and become the basis for developing ethical attitudes for their practitioners. In the professional code of ethics the engineer clearly states that the work of his profession is the realization of worship to God. Moral values are very pronounced in all three professions and make humans as noble subjects and the belief that they will be noble when practicing their profession. The assertion that the duty of caution to God Almighty makes the ethical attitude expected by the profession to be clear based on God's law and facilitate ethical decision making between good and bad based on religious norms. Compliance with laws, regulations, laws is a form of love for God by doing good and obeying all orders and avoiding all His prohibitions. The professionalism lies in the glory of the practitioners who present God in every practice of their profession. God has an important role in encouraging practitioners' ethical attitudes and behavior. Commitment to God produces attitudes and actions that avoid actions that are prohibited and benefit the universe.

Somewhat different from the code of ethics of the public accounting profession, compliance with practitioners is compliance with technical standards and ethical standards of the profession. The Supreme Godhead element is not present in the ethical standards of the public accounting profession, as stated by Ludigdo (2012) so that accountant practitioners who have high intellectuality are born but have low emotional intelligence and spiritual intelligence. The further impact is the creation of accountant practitioners who love material rather than love their God.

So, we should building our moral competence intensely. It begins with developing moral character, namely knowing goodness, loving kindness and doing good. Character is different from attitude, nature and temperament. The nature and temperament cannot be formed, but characters can be formed. Characters that can be formed include courage, honesty, justice, responsibility, caring, trust, empathy, control, sharing, cooperation, friendship, tolerance, forgiveness, giving, wisdom, imagination, attitude, compassion, equality, integrity, creativity, firmness, honor, kindness, sincerity, and loyalty. Efforts to build auditor moral competence are carried out with several efforts, including constructing a professional code of ethics for accountants and reorientation of accounting teaching.

Reconstructing accountant code of ethics means divine values in every professional activity by clearly mentioning and requiring accountants to fear God Almighty in a code of ethics that will become a moral guideline and guide ethical conduct. Indonesia is a religious nation, which recognizes the One and Only God in the basic state of Pancasila and the Preamble of the 1945 Constitution. God for the people of Indonesia is a source of good value, a source of guidelines for ethical behavior. Therefore, Indonesian accountants must be encouraged to uphold their obedience to God so that they are protected from behavior that is contrary to the truth so that they can provide more benefits for the welfare of mankind. Love for God is also the reason for the emergence of accounting practices for the first time, as explained in the Qur'an Al-Baqarah verse 282 below (black and tilted print is done by researchers).

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"O ye who believe, if you do not do it in cash for the specified time, you should write it down. and let an author among you write it correctly. and do not let the writer be reluctant to write it as God taught it, so let him write, and let the debtor imitate (what he will write), and let him fear God, and do not reduce it at all. if the person who owes is someone who is weak in reason or weak (in his condition) or he himself is unable to imitate, then let his guardian be honest. and witness with two witnesses from men (among you). if there are no two men, then (may) a man and two women from witnesses that you are pleased with, so that if someone forgets then one reminds him. let the witnesses not be reluctant (give testimony) when they are called; and don't be tired of writing the debt, both small and large until the time limit is paid. that is so, more just by Allah and more affirming the witness and closer to not (raising) your doubts. (Write your mu'alalah), unless mu'amalah is a cash trade that you run between you, then there is no sin for you, (if) you did not write it. and witness if you are buying and selling; and don't let writers and witnesses find each other difficult. if you do (thus), then indeed it is wickedness in you. and fear Allah; God teaches you; and God knows everything. "

Paragraph 282 of the Letter of Al Baqarah states that if there is a practice of buying and selling or loans, it should be stated the payment terms including the time of payment. The practice must be recorded and strengthened by the presence of two witnesses who are fair, honest and trustworthy so that there is no doubt and fraud in both parties. All practices of recording the debt are carried out as a form of devotion to God.

Accounting as a tool of accountability to others as well as a form of piety to God, by being trustworthy, keeping promises and being honest. When the obligation is obedient only to the rules of the profession, then the accountant actually works only for material (worldly) needs, not as worship and separating the life of the world from his religious life. From an early age, Indonesian society was introduced to an awareness of the existence of God in all aspects of daily life and the life of his profession and believed that work was worship to obtain His Rida. Therefore, denying the divine values to the accounting profession means not respecting the basic values of nationality.

Therefore, accounting education should integrate moral character education in every classroom teaching. Accounting education plays a role in forming technical competencies, soft skills and morality as well as ethical behavior for prospective accountant practitioners and other accounting profession workers. Based on the results of testing the seventh hypothesis of this study, it is proven that the auditor works only using his technical competencies and soft skills. These results support the statement of the First General Standard in SPAP (2013) and ISA 210 para A11 in Tuanakotta (2015) that audits must be carried out by one or more who have sufficient technical expertise and training as auditors. Furthermore, PSA No.4 point (02) confirms that audits may only be carried out by those who have adequate education and experience in the field of auditing. This expertise is achieved through formal education, technical training, advanced professional education and audit practice experience. Consistent with

AbdolMohaamadi & Shanteau (1992) exposure, an expert has knowledge, concepts, theories more and more comprehensive, multi-disciplinary knowledge and uses various approaches to solve the problem. An auditor who has a better knowledge organization, provides a more complete and comprehensive explanation, systematic because of the multi-disciplinary knowledge support he has, understanding of better concepts and theories. When the problem is faced in accordance with the domain of knowledge, then he shows his best performance. Knowledge and experience that shape technical competence is supported by high professional skepticism, the ability to be persistent, skilled at critical thinking, skilled communication, and improve auditor performance.

The characteristics of audit assignments are diverse with a variety of assignments, various corporate / industry clients provide practical knowledge and experience for auditors. The uniqueness of each client requires a unique and different treatment between clients. Each auditor is able to become an expert in accordance with his position or position because of his repetitive work, developing various ways of developing information to know, understand problems, weigh various alternative choices and determine those choices. This accumulation of knowledge and skills makes the auditor more confident to show his quality and best performance. Ethical values that are socialized by professional accounting public organizations as well as those that have been taught so far to prospective accountants are merely compliance with professional rules, technical standards and legislation and other legal provisions. This compliance will be optional when incentives are not more compliant than compliant incentives, ie when if the benefits obtained due to non-compliance are higher, non-compliant violations are difficult to prove and detected, sanctions for non-compliance are trivial and insignificant (Emmanuel in Tetteroo; 2007) . In this phase, the auditor shows the characteristics of someone who is rational and opportunistic as described by Ludigdo (2004). He suggested that the teaching and learning process was too focused on teaching materials which were full of honing students' intellectual abilities. Teaching methods that involve taste and spirituality have not been widely used in accounting learning. If education like this continues, it will produce accountants who are "homo economicus" and money-sellers.

Moral and ethical education can be done through (1) tutorials with one-way systems, (2) case discussions (3) simulations / role playing. The most effective way is to use a moral dilemma discussion. This discussion of moral dilemmas explores the ability to produce ethical decisions (is this action ethically correct? Is this action moral?). Moral competence, critical thinking skills and communication skills are also honed through this discussion of moral dilemmas. The ultimate goal of learning the discussion of ethical and moral dilemmas is to enable students to get used to facing ethical dilemmas in everyday life and confidence to make the best, most appropriate and most appropriate decisions based on God's awareness.

CONCLUSIONS, LIMITATIONS AND SUGGESTIONS

Conclusions

It is very important for everyone to develop morality in him because the basic nature of man is selfishness, intolerance, self justification and self deception. He cannot eliminate this trait, but he learns to control and develop ethical and moral behavior. The low moral competence of accountants today is the fruit of an education system that only prioritizes the development of intellectual intelligence, ignoring the formation of

noble human character. If this moral competence continues to decline and be ignored, it will create a terrible generation of accounting profession and towards its destruction. Low morality is formed due to the failure of lifelong character education, especially early age. Good character is composed of three interconnected parts, namely knowing the good, wanting the good and doing good both in the habit of thinking, feeling habits and acting habits.

Presenting the value of divinity in every professional activity by stating clearly and requiring accountants to fear God Almighty in a code of ethics that will be a moral guide and guide to behave ethically. Indonesia is a religious nation, which recognizes the One God Almighty on the basis of the state of Pancasila and the Preamble of the 1945 Constitution. God for the people of Indonesia is a source of good value, a source of ethical behavior guidelines. Therefore, Indonesian accountants must be encouraged to uphold their obedience to God to be protected from behavior that is contrary to the truth so as to be able to provide more benefits for the welfare of humanity.

Limitations

Limitation to this research is due to use of questionnaires as a data collection tool. Availability, honesty and sincerity of respondents filling out questionnaires is key in accurate and reliable data collection. The number of items in the statement, along with unique instruments of moral competence, at least caused reluctance to complete questionnaires completely. The period of deployment is carried out together with the busy period of the auditor so that it is not possible to gather auditors in one area to be briefed and accompanied when filling in. The control procedure has also been carried out by the researcher by removing the questionnaire with uniform answers and not considered as respondents. The researcher has also carried out a reminder procedure, telephoned again to increase the response rate and provide assistance when filling in for auditors found in the Maks and PPAK classes at Trisakti University. Another limitation to this study is data collection carried out in two time periods so that it can cause a response bias that is not anticipated by the researcher.

Suggestions

Based on research limitations, the following research recommendations are outlined as follows (1) Improving research methods by using experimental research designs and involving more auditors than more KAPs as research samples, (2) next research on auditor moral competence, auditor skills and the development of ethical competency-based teaching materials. In detail, the research ideas such as development of research instruments to measure moral competence in auditor settings, the effect of teaching design discussion moral dilemma on moral competence, student perceptions about the usefulness of accounting for the welfare of humanity, comparative study of ethical teaching methods for moral competence, Study of determinant factors that influence moral competence.

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