

INTEGRATION INTERCONNECTION OF ISLAMIC AUDITING LEARNING MODEL IN 4.0 ERA

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Abstract

Auditor is an important profession in the business world. One of the auditor duties is to issue the opinion of financial statements. The opinion that was issued by the auditor becomes a guarantee on the fairness of the financial statements of the company. Auditors as independent parties have the obligation to check the financial statements of the client's company. In carrying out its duties, an auditor must adhere to the established professional standards and ethics. However, offence committed by the auditor towards the audit standards and ethics still occur. It can be viewed audit scandal histories, it is important to improve the auditing-learning process in campus. Campus as centre of knowledge is not only to educate a competent auditor but also to educate the morality of auditor.

This research is qualitative research which uses action research methodology. The data is taken in real learning cases in auditing class then constructing the existing rules in learning, standard output of auditor and Al Qur'an rules to become a learning model. Other datas are taken by interviewing the experts to confirm about the model.

The result of this research is auditing-learning model that is able to be applied in auditing class.

Keywords: Auditing, Learning Modelling, Integration Interconnection

A. Introduction

Auditor is an important profession in the business world. One of the auditor duties is to issue the opinion of financial statements. The opinion that was issued by the auditor becomes a guarantee on the fairness of the financial

statements of the company. Auditors as independent parties have the obligation to check the financial statements of the client's company. In carrying out its duties, an auditor must adhere to the established professional standards and ethics. However, offence committed by the auditor towards the audit standards and ethics still occur. For example is Arthur Andersen LLP who audits Enron and makes auditing scandal (Budi et al., 2015) (*Enron scandal at a glance*, 2002).

Arthur Andersen is an accounting firm based in Chicago held by Arthur E. Andersen (Wikipedia, 2002) (Wikipedia, 1979). Arthur Andersen LLP is one of the Big Five accounting firm beside Price Waterhouse Cooper, Deloitte, Ernest & Young and KPMG. In 2001 Enron hired Arthur Andersen LLP to audit their financial report. That incident becomes the background of Sarbanes Oxley born (Congress, 2002).

Sarbanes Oxley is an act to protect investor by improving the accuracy and reliability of corporate disclosures made pursuant to securities law and other purposes. The Sarbanes-Oxley Act of 2002 is mandatory. All organizations, large and small, must comply. The legislation came into force in 2002 and introduced major changes to the regulation of financial practice and corporate governance. Named after Senator Paul Sarbanes and Representative Michael Oxley, who were its main architects, it also sets a number of deadlines for compliance. The Sarbanes-Oxley Act is arranged into eleven titles. As far as compliance is concerned, the most important sections within these are often considered to be 302, 401, 404, 409, 802 and 906. An over-arching public company accounting board was also established by the act, which was introduced amidst a host of publicity (Congress, 2002). Compliance with this legislation need not to be a daunting task. Alike other regulatory requirements, it should be addressed methodically, via proper study and analysis. Compliance should be planned and implemented as a normal project.

After the US law issued Sarbanes Oxley, it did not necessarily eliminate the audit scandal. Compliance to mandatory rules usually still leave gaps to cheat. Audit scandal also happens in Indonesia that makes OJK (Otoritas Jasa Keuangan) to suspend the public accountant who makes that scandal. The newest incident in Indonesia is audit scandal between Garuda Indonesia and

its auditor, KAP Tanubrata, Fahmi, Bambang and co-partner (C. Indonesia, 2019) (Keuangan, 2019).

It can be viewed audit scandal histories, it is important to improve the auditing-learning process in campus. Campus as centre of knowledge is not only to educate a competent auditor but also to educate the morality of auditor.

B. Theoretical Framework

1. Auditing

Auditing is analytical, not constructive; it is critical, investigative, concerned with the basis for accounting measurement an assertion. Mulyadi explains that auditing is the systematically process to gather and evaluate statements about economics activities and transactions objectively. The goal of that process is to assign conformity level between that statement and criteria then submit the result to the stakeholders (Mulyadi, 2011).

An auditor is a person or a firm appointed by a company to execute an audit. To act as an auditor, a person should be certified by the regulatory authority of accounting and auditing or possess certain specified qualifications. Generally, to act as an external auditor of the company, a person should have a certificate of practice from the regulatory authority (Wikipedia, 2012).

Financial statement that was issued by management must be ensure it quality by auditor. The quality of audit depends on the quality of financial statement and auditing process. Appropriate levels of quality in auditing are defined by the ten generally accepted auditing standards (GAAS) and the statement on auditing standards (SASs) promulgated by the AICPA.

To do their duty, auditor must comply with standards and ethics. There are three standards in auditing process (AICPA, 2006):

- a. General Standards consist of three points, namely:
 - 1) The examination, performed by a person or people who have adequate technical training and proficiency as an auditor;
 - 2) In all matters relating to the assignment, an independence in mental attitude, maintained by auditor or auditors;

- 3) Due professional care, exercised in the performance of the examination and the report preparation.
- b. Standards of Field Work consist of three points, namely:
 - 1) The work is to be adequately planned and assistant (if needed) should be properly supervised;
 - 2) A sufficient understanding of the internal control structure is to obtain the audit plan and to determine the nature, timing and extent of performed tests;
 - 3) Sufficient and competent evidential matter is obtained through inspection, observation, inquiries and confirmations to afford a reasonable basis for an opinion regarding the financial statements under examination.
- c. Standards of Reporting consist of four points, namely:
 - 1) The report shall state whether the financial statements are presented in accordance with accounting standards;
 - 2) The report shall identify those circumstances in which such principles have not been consistently observed in the current period in relation to the preceding period; 3) informative disclosures in the financial statements are regarded as reasonably adequate unless otherwise stated in the report; 4) The auditor must either express an opinion regarding to the financial statements, take a whole financial statement, or state that an opinion cannot be expressed in the auditor's report. When the auditor cannot express an overall opinion, the auditor should state the reasons therefore in the auditor's report. In all cases where an auditor's name is associated with financial statements, the auditor should clearly indicate the character of the auditor's work, because the auditor should be responsible to the degree of auditor's report.

Ethics define our attitudes and encourage us to observe the highest standards of moral conduct. The code of professional conduct addresses ethics in terms of the necessary characteristics of the CPA practitioner and the

proper conduct of public accounting practice (American Institute of CPAs, 2014).

2. Taxonomy Bloom

In 1949, Benjamin S. Bloom devised his idea of the cognitive taxonomy to facilitate the process of making the bank a question in order to make the same learning objectives. After that, Bloom with his team published the taxonomy in 1956. David R. Krathwohl, a member of the Bloom team, proposed a revision of the taxonomy of forty five years later. Krathwohl cooperates with seven psycho educational and educational experts (Elisabeth Rukmini, 2008).

Bloom sets three hierarchy to classify educational learning objectives into levels of complexity and specificity (Forehand, 2012). In this model, Bloom divides it into three domains, there are cognitive, affection and sensory.

In the original version of the taxonomy, the cognitive domain is broken down into the following six levels of objectives, namely: Remember, Understand, Apply, Analyse, Evaluate and Create. In the 2001 revised edition of Bloom's taxonomy, the levels are slightly different: Remember, Understand, Apply, Analyse, Evaluate, and Synthesize.

Skills in the affective domain describe the way people react emotionally and their ability to feel other living things' pain or joy. Affective objectives typically target the awareness and growth in attitudes, emotion, and feelings. Skills in the psychomotor domain describe the ability to physically manipulate a tool or instrument like a hand or a hammer. Psychomotor objectives usually focus on change and/or development in behaviour and/or skills.

Bloom's taxonomy serves as the backbone of many teaching philosophies, in particular, those that lean more towards skills rather than content. These educators view content as a vessel for teaching skills. The emphasis on higher-order thinking inherent in such philosophies is based on the top levels of the taxonomy including analysis, evaluation, synthesis and creation. Bloom's taxonomy can be used as a teaching tool to help balance assessment and evaluative questions in class, assignments and texts to ensure

all orders of thinking are exercised in students' learning, including aspects of information searching. The skill development that takes place at these higher orders of thinking interacts well with a developing global focus on multiple literacies and modalities in learning and the emerging field of integrated disciplines. The ability to interface with and to create media would draw upon skills from both higher order thinking skills including analysis, evaluation, and creation and lower order thinking skills which are remembering, comprehending, and application. Bloom's taxonomy (and the revised taxonomy) continues to be a source of inspiration for educational philosophy and for developing new teaching strategies (Forehand, 2012).

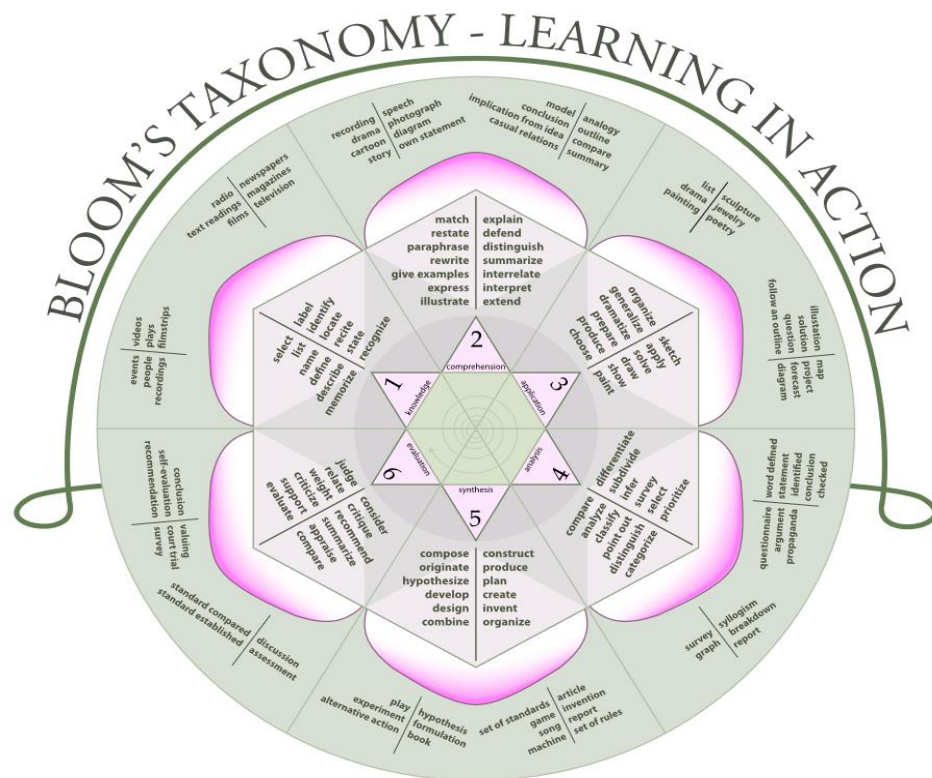


Figure 1

Taxonomy Bloom

https://en.wikipedia.org/wiki/Bloom's_taxonomy

3. Auditing Learning in 4.0 Era

The 4.0 Industrial revolution has transformed life and human work fundamentally. Unlike the previous Industrial Revolution, this fourth generation Industrial revolution has a wider scale, scope and complexity. The new technological advances that integrate the physical, digital and biological worlds have influenced all disciplines, economics, industry, government even education.

The 4.0 Industrial revolution is amazingly devastating. The 4.0 era not only gives birth to a new thinking paradigm but also a new culture for the life of mankind. There are some important things that need to be the concern of the educational environment in the face of Industrial revolution 4.0 among others, the presence of culture a. Era disruption 4.0 characterized by traits:

- 1) Most companies use technology to sell their products by online,
- 2) The importance of increasing social skills in working.

The Era of Literacy 4.0 characterized by not human beings only lean to old literacy such as reading, writing, and mathematics but have to understand the literacy era of Industrial Revolution 4.0 consisting of (Lusi Triana, S.Pd., 2019):

- 1) Data literacy, which is the ability to read, analyse, and using the information (Big Data) in the Digital World,
- 2) Technology literacy is the ability to understand how machines and technology applications (Coding, Artificial Intelligence, & Engineering Principles),
- 3) Human literacy is growing Human beings who are humanist, communicative and capable of designing.

In 4.0 Era, the business process also changes, so auditors have new challenges to upgrade their competencies about information technology. Information Technology (IT) Security auditing is a very important part to test security robustness of information systems and networks for any organization and thus the chosen of the most appropriate IT security auditor is a complicated decision. IT security auditing is often considered for outsourcing

owing to its highly specialized and technical nature. Based on the involvement of sensitive and confidential organizational data, it is crucial that IT security auditor be adequate and trustworthy.

IT Security auditing assignments can take many different forms. It depends on upon the type and size of auditee organization. It is suggested that audit contracts be finalized only upon consultation with auditee's legal/contractual experts and after negotiations with the auditor. IT security auditing can be conducted as a separate activity or as part of the risk assessment process under the risk management program (Shake Communications Pty Ltd, 2003).

4. Auditor Ethics and Morality in Islamic View

Al Qur'an as the morality base for Islamic view gives guidance about auditing. The surah below shows about it.

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَاَنُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا ۚ اعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

The meaning:

"O Those who have faith shall be those who have always established (righteousness) because of Allah, witness justly. And do not your hatred for the people, encourage you to apply unfair. It applies to fair, because it is just closer to the taqwa. And fear Allah, indeed Allah knows what you do. (Sura Al-Maidah verse 8)"

From the verse above auditors must do their duty fairly.

يَا أَيُّهَا الَّذِينَ آمَنُوا اجْتَنِبُوا كَثِيرًا مِّنَ الظَّنِّ إِنَّ بَعْضَ الظَّنِّ إِثْمٌ وَلَا تَجَسَّسُوا وَلَا يَغْتَبَ بَعْضُكُم بَعْضًا ۚ أَيُحِبُّ أَحَدُكُمْ أَنْ يَأْكُلَ لَحْمَ أَخِيهِ مَيْتًا فَكَرِهْنَاهُ ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ تَوَّابٌ رَّحِيمٌ

The meaning:

"O believers, and most of them are prejudiced (ancient-sangka/suspicion), and indeed some prejudice to sin. And do not seek the ugliness of others and do not use each other. Is there a man among you who likes to eat his dead flesh? So you will feel disgust at him. And fear Allah. Indeed, Allah is the recipient of the Most merciful repenting." (QS. Al-Hujurat: 12)

From the verse above auditor is prohibited have prejudiced, so auditor must examine every suspicious incident by basing it on strong evidence.

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

The meaning:

"Indeed, Allah tells you to send the mandate to the right to receive it, and (to tell you) when setting the law among men so that you shall set justly. Indeed, God gives you the teaching that is as appropriate. Indeed, Allah is the one who sees the almighty." (QS. An-Nisa: 58)

From the verse above auditor must be responsible with mandate. Someone who takes care the mandate will be thought the appropriate by Allah.

Besides those verse in Al Qur'an, in Asmaaul Husna value have 99 ethics and morality that can be guidance how auditor must be. There are(Pangestuti, 2017): Honest show the commitment with Al Mu'min, Competent show the commitment with Al Qadir, Intellegent show the commitment with Ar Rasyid and the others.

C. Methodology

This research is qualitative research which uses action research methodology. The data is taken in real learning cases in auditing class then constructing the existing rules in learning, standard output of auditor and Al

Qur'an rules to become a learning model. Other data are taken by interviewing the experts to confirm about the model.

Learning rules that is used in this research are taxonomy Bloom as the target of learning result, KKNi and Integration interconnection concept where Standards audit used is AU Section 150, Auditors Professional Conduct by AICPA, PSA No. 59 (SA Section 327) by IAPI and Sarbanes Oxley. To confirm the process is using forum group discussion with auditor (Inareszj Kemalawarta¹), Public (Baznas² and PT. Madubaru³) and accountancy lectures. For Islamic process in auditing learning is used interview with KH. Hamdani Bakran Adz Dzakiy.⁴

All of data then construct to become Islamic auditing learning concept and do try out during six months in information system auditing class. The feedback of the class member is gathered by survey method through *Sistem Informasi Akademik* (SIA) UIN Sunan Kalijaga.

D. Discussion

1. Indonesia Learning Concept

Indonesia has concept of learning named KKNi (*Kerangka Kualifikasi Nasional Indonesia*). KKNi is a competency-qualification framework that can pair, adjust and integrate between education and field of work training and work experience in order to give recognition of competency of work in accordance with Structure of work in various sectors (R. Indonesia, 2012). Based on that learning concept so it is important to arrange auditing learning concept which matching with KKNi. The key point from KKNi is students who have done their auditing course must be able to audit not only theoretically but also practically, in which the audit learning process have to align with audit work field.

¹Inareszj Kemalawarta is one of public accountant in Yogyakarta

²Badan Amil Zakat Nasional Provinsi DIY

³PT. Madubaru is manufacture company in South Yogyakarta which produce sugar

⁴KH. Hamdani Bakran Adz Dzakiy is one of the religious leader in Yogyakarta. He concern about *tassawuf*. His experience about tassawuf is written in books "Prophetic Psychology", "Prophetic Leadership" and "Prophetic Intellegent"

To make that alignment, we have to involve practitioners or association in learning plan as the expert lecturers. On the other hand, the student must do practical work as the auditor.

2. Integration Interconnection Learning Concept

The integration interconnection learning concept is applied in UIN Sunan Kalijaga as one of core values (<http://www.uin-suka.ac.id/id/page/universitas/61-corevalues>). This concept was created to deal with transformation process in UIN Sunan Kalijaga from IAIN toward UIN. The concept discovered by Prof. Amin Abdullah⁵ was based on the thought that there was no any discipline science that closes itself, no discipline science is covered with fences and strict boundaries. It is shown like spider net with dashed line. Professor Amin Abdullah believes that discipline science has interconnection with religion or other science. The dashed line in the spider net means that religion or a discipline science can seep in other discipline science.

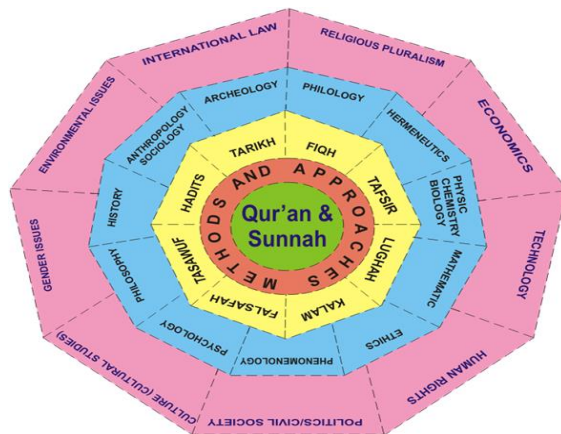


Figure 2
UIN Sunan Kalijaga Integration Interconnection Core Value
<http://www.uin-suka.ac.id/id/page/universitas/61-corevalues>

⁵Prof. Amin Abdullah is philosopher, scientist and rector of UIN Sunan Kalijaga for 2001 - 2010

The boundaries of each discipline science still remain and are noticeable, but the boundaries are not impermeable and sound-proofed. There are small holes or pores attached to the wall of the boundary of the discipline science that can be re-forged by other scientific disciplines.

The overview of scientific and community of researchers is now no longer like the scientific community and community of researchers in the first era that is collecting skills in one discipline, but collecting and ready to listen Input from a variety of different disciplines. Here, the concept of linearity in the field of science-although it is legitimate only if it is reviewed from the administration of scientific bureaucracy, but in the opinion of science world view the concept is questioned by many scientists themselves (Abdullah et al., 2014).

3. The Output of Auditing Learning

By considering the outputs that is to generate from the education system in Indonesia and UIN Sunan Kalijaga, then the output of audit learning is a prospective auditor who does not only have the competence to perform the audit tasks with all adherence to existing standards but also has character and morality. Competency in audit can be enhanced by designing learning system which involve the important things such as course contents, lecture, methodology, exercises, evaluation system or infrastructure. However, character and morality are the complex problem in learning because those are very abstract and need to involve psychological aspect.

4. Auditing Learning Cycle

a. Stakeholders

Based on action research in its auditing class it can be concluded that there are six stakeholders in auditing learning cycle. The stakeholders in auditing learning cycle are people or organization who give and take important things each other in the cycle. There are lecturer, student, practitioner, researcher, public and association. Each stakeholder has different contribution and characteristic in auditing learning cycle. Details of the

contribution and characteristic of each stakeholder will be explained as follows:

- a) **Lecturers**, Lecturers are the actor who have duties to transfer their knowledge to the students. To transfer the qualified knowledge, lecturers must gather many information which align with the learning subject.
- b) **Students**, Students accepts knowledge from lecturers and do so many exercises to improve their skill. Students must also absorb experience from outside in order to enhance their knowledge.
- c) **Practitioners**, Practitioners are people or company who concern in audit work field area. Practitioners include the auditing learning cycle because of the experiences in audit will give audit tacit knowledge for student. Practitioners can be teaching partner for lecturers through expert lecturing sessions.
- d) **Researchers**, Researchers become part of a stakeholder in auditing learning cycle because they have important material to learn. They gather many information from public and do their audit research. These research is needed to get objective information and newest knowledge in auditing.
- e) **Public**, Public is a part of stakeholders in auditing learning cycle because public needs auditor to assure their financial report. Public as an audit applicant has many information about real cases that are needed by researchers to do newest grounded theory to renewable or improve the existing standard.
- f) **Association**, An association is an organization which has an authority to issue the rules, standards and other things that linked with auditing processes. Before make rules or standards, association needs many relevant information for public which deal with many case in their activity directly.

b. Auditing Learning Cycle Modelling

Based on the preceding discussion and empirical experience during auditing lesson, it can arrange auditing learning cycle model. This model consists of six stakeholders with their own role.

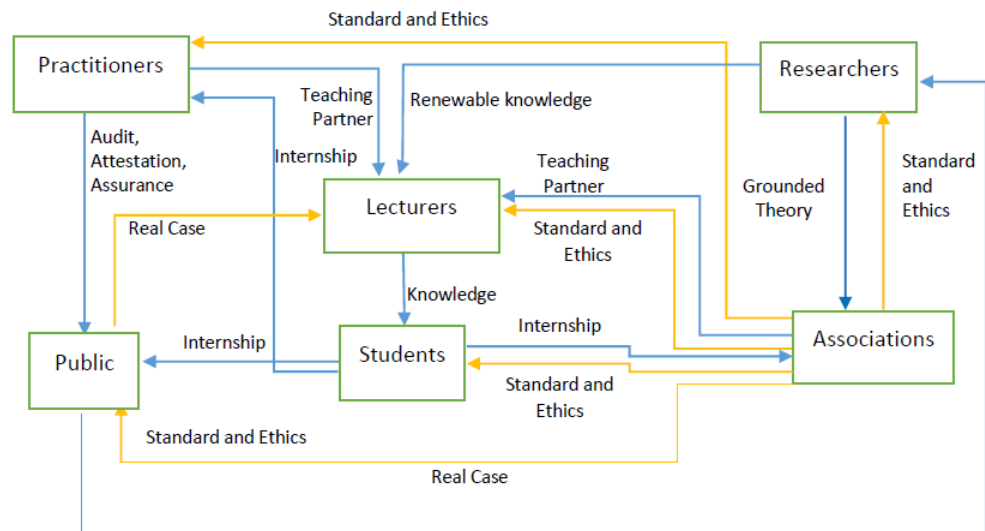


Figure 3
Audit Learning Cycle

Figure 3 shows the auditing learning cycle. The knowledge is produced by the real case in public area. Lecturers transfer their knowledge from the competent sources because they are practitioners, associations and researchers who concern in auditing. In that the students get comprehensive renewable and appropriate knowledge with work field when they conduct their internship program.

c. Islamic Transformation Process in Auditing Learning Cycle

Islamic value is the vital aspect in auditing learning cycle because it can make stewardship and grow awareness to performance in morality. To grow awareness of adherence to existing rules and standards, lecturing

process must affirm the magic word as positive affirmation. In Islamic process this process is named dzikir.

Dzikir is the effective affirmation because Allah explains in Al Qur'an about dzikir:

"And remember your Lord if you neglect." (QS Al Kahfi: 24)

"Then remember Me, I will even remember you, and be grateful unto me, and do not deny my favor." (QS Al Baqarah: 152)

"And give glad tidings to those who are subject to obedience (to God), (i.e.) those who are called the name of God, to tremble with their hearts." (QS Al Hajj 35-35)

"Only belongs to God Asmaul Husna, then ask him by mentioning Asmaul Husna." (QS Al A'Raaf: 180)

Table 1.
The Meaning of Al Qur'an Verse About Dzikir

Al Qur'an verse	Expert Explanation	Mind and Soul of Auditors Impact
QS Al Kahfi: 24	The most dangerous of neglect is to neglect from Allah, neglect that every action will be accounted for	Awareness and stewardship to comply with the rule and standard because afraid to Allah
QS Al Baqarah: 152	When Allah remembers us, it mean Allah always gives the sign in every action	Allah takes them so they are avoided from the false
QS Al Hajj 35-35	When somebody always keeps his mind to Allah, Allah always gives the sign in every action through trembled in heart beat	They are afraid to make false so they will do their duty carefully

QS Al A'Raaf: 180	People will always find difficulties in their lives. This happened to God's will. But Allah also gets used to give the solution, so ask Allah by mentioning His names. There are 99 names of Allah in Asmaaul Husna	Competencies both hard and soft competencies
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Source: interview with KH Hamdani Bakran Adz Dzakiey

d. The Role of Technology in Auditing Learning Cycle

In particular, auditors must have adequate knowledge to plan, implement, and use the results of the use of computer assisted Audit techniques (CAAT). The level of knowledge that an auditor must have depends on the complexity and nature of the CAAT and accounting system entities. Therefore, auditors should be aware that the use of computer assisted Audit techniques in certain circumstances may require that it has much more computer knowledge than it has in other circumstances (I Made R. Natawidnyana, Ak., 2010)

To fulfil the technology competency in audit process, education organization must complete the learning process with a CAAT exercise and practice.

E. Conclusion

1. Islamic Auditing Learning in 4.0 era must collaborate with all of stakeholders that produce the knowledge and aware with technology.
2. There are six stakeholders in Auditing Learning Cycle namely Students, Lecturers, Practitioners, Associations, Researchers and Public.
3. To grow awareness of adherence to existing rules and standards, lecturing process must affirm the magic word as positive affirmation. In Islamic process this process is named *dzikir*.

4. *Dzikir* can grow the stewardship so the student can do the compliment with the rule and standards honestly and sincerely.

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