

## Barriers to Effective Compliance with Know Your Customer Principle in Small Public Accounting Firms: A Qualitative Study

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### ARTICLE INFO

*Keyword* : Know Your Customer, Presence, Small Public Accounting Firm, Internal Barriers, External Barriers

*Received* : 12 November

*Revised* : 23 December

*Accepted*: 15 January

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### ABSTRAK

This study aims to analyze internal and external barriers that influence the effectiveness of compliance with Know Your Customer (KYC) principles in small-scale public accounting firms. The study uses a qualitative approach through a review of literature, regulations, and empirical findings related to KYC implementation. The results of the study indicate that internal barriers include limited human resources, low regulatory understanding, and minimal technological support, while external barriers include regulatory complexity, client resistance, and competitive pressures. The interaction of these two factors causes KYC implementation to tend to be administrative and not fully meet regulatory standards. This study emphasizes the need for more targeted regulatory, technical, and educational support to improve the effectiveness of KYC implementation and strengthen financial crime prevention in Indonesia.

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### INTRODUCTION

Barriers to effective compliance with the Know Your Customer (KYC)

DOI : <https://doi.org/10.55927/ijbae.v5i1.553>

ISSN-E: 2963-6124

<https://nblformosapublisher.org/index.php/ijbae>

principle in small-scale public accounting firms constitute a significant issue related to professional integrity, risk governance, and the ability of institutions to prevent illegal practices such as money laundering and illicit financing. Small public accounting firms often face structural and operational challenges that hinder the optimal implementation of KYC compared to organizations with greater resources. One of the primary barriers is limited resources, including human capital, budget, and supporting infrastructure (Susmiyanti & Rahmawati, 2016). Unlike large accounting firms that maintain dedicated compliance units, small public accounting firms typically rely on a limited number of staff who perform both operational and administrative functions. This condition results in client identity verification, risk assessment, and KYC documentation being conducted in a minimal and unstructured manner. The costs associated with accessing supporting technologies, such as digital identity verification software or suspicious activity monitoring systems, also represent an additional burden that is difficult for small firms to bear.

Another barrier arises from the lack of in-depth understanding of KYC regulations and evolving compliance obligations. Many small public accounting firms do not have regular training programs on anti-money laundering (AML) and counter-terrorism financing (CTF), causing staff to be unaware of recent regulatory changes or international standards that must be applied in customer identification and verification processes. This lack of knowledge may result in weaknesses in client risk assessment, particularly for high-risk customers, such as entities with complex ownership structures, foreign entities, or politically exposed individuals. Consequently, KYC processes tend to be superficial and merely administrative, lacking comprehensive analysis of risk profiles that should be identified at the initial stage of the professional relationship (Yulianis et al., 2022).

In addition to internal factors, external barriers also affect the effectiveness of KYC compliance in small public accounting firms. Many clients are reluctant to provide complete information regarding identity, sources of funds, or ownership structures, especially MSME clients or individuals who are unfamiliar with formal compliance practices. Clients' unpreparedness in fulfilling KYC documentation requirements hampers the verification process and may even create conflicts of interest between regulatory compliance and client retention (Nariman, 2017). On the other hand, small public accounting firms are often in a vulnerable business position, making them hesitant to reject uncooperative clients due to concerns over revenue loss. This situation weakens commitment to strict KYC implementation. Competitive pressure within the accounting services industry also leads some firms to prioritize cost and time efficiency over comprehensive compliance, resulting in incomplete due diligence practices.

Challenges also stem from the nature of audit and accounting services, which are closely associated with data confidentiality and trust-based client relationships. In practice, some small public accounting firms perceive overly

strict KYC implementation as potentially disruptive to professional relationships, particularly with long-standing clients (Chandra, 2023). Most small firms lack standardized procedures for enhanced due diligence or ongoing monitoring, increasing the risk that suspicious activities go undetected at an early stage. The absence of formal policies and standardized internal guidelines leads to inconsistent approaches among staff in handling client identity verification and risk assessment, ultimately resulting in uneven compliance quality. These barriers are further compounded when firms fail to conduct internal audits or periodic compliance evaluations, allowing weaknesses to persist and recur over time (Sari & Rustiana, 2016).

Compliance culture in small public accounting firms is often not firmly established. Limited awareness of the importance of KYC and the legal consequences of non-compliance results in regulatory implementation that is more reactive than proactive. Many firms begin to focus on KYC only when facing regulatory inspections or when cases involving their clients arise (Yuliarti & Kristianto, 2022). This indicates that compliance motivation is driven more by external pressure than internal awareness. Weak internal oversight structures and inadequate reporting systems further hinder the development of an effective compliance culture. The absence of mechanisms for reporting suspicious activities (Suspicious Activity Reports) or limited understanding of reporting obligations to PPATK increases the risk of unintentional violations that nonetheless have serious implications for organizational reputation (Annisa Rachma Teana & Sodikin Manaf, 2022).

From a regulatory perspective, the complexity and dynamic nature of continuously updated KYC policies also present challenges. Small public accounting firms must adapt to various regulations that are often perceived as complex, technical, and documentation-intensive. Inability to keep pace with regulatory changes causes KYC procedures to become outdated relative to current standards (Subiyanto et al., 2022). The lack of clear and accessible technical guidance for small-scale organizations leads to inconsistent interpretation of regulations and a higher risk of errors. This condition highlights the need for stronger regulatory support through training, outreach programs, and the provision of more structured and user-friendly guidelines for small organizations.

Given these various barriers, it is evident that the effectiveness of KYC compliance in small-scale public accounting firms is strongly influenced by limited resources, low regulatory literacy, external pressure from clients, and weak internal compliance culture and oversight systems. Therefore, efforts to improve compliance require a comprehensive approach, including strengthening organizational capacity, improving regulatory frameworks, investing in technology, and enhancing collaboration with regulators to ensure that KYC principles are implemented consistently and effectively across all segments of the accounting services industry (Batubara, 2020).

## LITERATURE REVIEW

### **Know Your Customer (KYC) Principles and Compliance Regulations**

The Know Your Customer (KYC) principle is an integral part of the Anti-Money Laundering (AML) and Counter Terrorism Financing (CTF) policy framework, designed to ensure that professional service providers, including public accounting firms, understand the identity, characteristics, and risk profiles of their clients prior to delivering services. KYC regulations require the implementation of customer due diligence (CDD), identity document verification, identification of beneficial ownership, and ongoing monitoring of transactions and business relationships. According to Financial Action Task Force (FATF) standards, professional institutions are required to adopt a risk-based approach in assessing potential threats posed by each client. In Indonesia, KYC obligations for the accounting profession are regulated through PPATK regulations, Public Accountant Professional Standards (SPAP), and AML-CTF guidelines, which mandate comprehensive documentation of client identification and risk monitoring processes (Maryana & Fauziyah, 2023).

However, numerous studies indicate that the effectiveness of KYC implementation is highly dependent on organizational capacity, the quality of human resources, and institutional ability to understand and adapt to evolving regulatory requirements. Large firms typically maintain dedicated compliance units, standardized procedures, and supporting technologies such as identity verification systems or screening tools that facilitate comprehensive KYC implementation (F. J. Putri, 2022). In contrast, small-scale public accounting firms face significant challenges in meeting regulatory standards due to budget constraints, limited access to comprehensive training, and insufficient understanding of money laundering risks within professional services. The literature further suggests that inconsistent KYC implementation increases organizational exposure to legal and reputational risks, as well as the potential for indirect involvement in illicit activities.

### **Barriers to KYC Implementation in Small-Scale Organizations**

Various studies on KYC compliance in small-scale organizations identify resource constraints as the primary barrier, encompassing limitations in workforce capacity, technological infrastructure, and financial capability. Small organizations generally lack dedicated compliance departments, resulting in KYC processes being handled by staff who simultaneously perform multiple operational roles. This condition leads to poorly documented, inconsistent KYC procedures that are often treated as mere administrative formalities. Research by Kuswarak and Susandra (2020) highlights that insufficient training and low literacy regarding money laundering risks hinder staff in small organizations from conducting accurate risk assessments, particularly for clients with complex structures or high-risk classifications. Limited access to screening technologies or monitoring systems further complicates identity verification and the detection of suspicious activities.

External barriers, such as client resistance to providing identification documents, limited awareness among small business actors regarding KYC obligations, and competitive pressure within the industry, further exacerbate these challenges. Many small organizations are reluctant to reject uncooperative clients due to concerns about revenue loss, resulting in suboptimal application of the prudential principle (Ostern & Riedel, 2021). The literature also emphasizes the weak compliance culture prevalent in small organizations, which tends to be reactive, responding primarily to regulatory inspections or suspicious cases rather than adopting proactive compliance mechanisms. Unclear technical guidance from regulators and the complexity of KYC regulations further increase the administrative burden on small-scale firms. As a result, these organizations face a higher risk of non-compliance, legal exposure, and reputational damage.

## **RESEARCH METHOD**

This study adopts a qualitative research approach using a literature-based analysis to examine internal and external barriers affecting the effectiveness of Know Your Customer (KYC) compliance in small-scale public accounting firms. Data were collected through a systematic review of relevant academic journals, regulatory documents, professional standards, and prior empirical studies related to KYC, anti-money laundering (AML), and counter-terrorism financing (CTF) within professional service organizations.

The analysis focuses on identifying recurring themes associated with organizational capacity, regulatory understanding, technological support, client behavior, regulatory complexity, and competitive pressure. Data were analyzed using thematic analysis to classify and interpret patterns of barriers and their interactions in influencing KYC implementation. To enhance analytical rigor, sources were selected based on relevance, credibility, and consistency with the Indonesian regulatory context.

This qualitative approach enables a comprehensive understanding of structural and contextual challenges faced by small public accounting firms and provides conceptual insights to support policy formulation and practical recommendations for improving KYC compliance.

## **RESEARCH FINDINGS**

Internal barriers within small-scale public accounting firms play a significant role in determining the effectiveness of Know Your Customer (KYC) implementation, particularly due to organizational characteristics marked by limited resources. Human resource constraints represent the most frequently encountered obstacle, as a small number of staff members often bear workloads that are disproportionate to the complexity of required tasks. In many cases, employees are required to perform multiple roles simultaneously, resulting in insufficient attention to KYC procedures. Identity verification, client risk assessment, and documentation processes that should be conducted

comprehensively are often rushed or even neglected due to time pressure, high task volume, and workforce limitations (Kapsoulis et al., 2020). Moreover, available staff do not always possess specialized compliance competencies, leading to inconsistent KYC implementation and a higher likelihood of errors. This condition increases the risk of public accounting firms becoming indirectly involved in illicit activities such as money laundering or terrorism financing, which should otherwise be detected through rigorous KYC practices.

Limited regulatory understanding also constitutes a significant internal barrier. Small-scale public accounting firms typically lack dedicated compliance units responsible for monitoring regulatory developments related to KYC and anti-money laundering and counter-terrorism financing (AML/CTF). When regulations are updated by authorities such as the Financial Services Authority (OJK), PPATK, or professional associations, small firms often experience delays in adoption due to limited access to training programs, webinars, or high-quality information sources. Consequently, staff knowledge of procedures, documentation standards, risk assessment methods, and suspicious transaction indicators remains inadequate. This lack of understanding results in KYC practices that fail to meet minimum regulatory standards. For instance, processes such as beneficial ownership identification, periodic client profile updates, and suspicious activity reporting obligations are not properly implemented. Regulatory non-compliance not only reduces internal effectiveness but also increases the risk of administrative sanctions, reputational damage, and erosion of public trust in the accounting profession (Mansoor et al., 2023).

In addition to human resources and regulatory challenges, insufficient technological support further limits the effectiveness of KYC implementation. Small public accounting firms rarely allocate specific budgets for investment in digital infrastructure such as identity verification software, document management systems, or screening databases against international watchlists (e.g., terrorist lists, financial crime offenders, or high-risk individuals) (Setiawan et al., 2022). As a result, KYC processes are largely conducted manually, relying on paper-based records, photocopies of identity documents, or informal communication with clients. These methods are not only time-consuming but also prone to errors and manipulation. Without adequate technological support, efforts to verify document authenticity, assess business relationship patterns, or monitor changes in client status become ineffective. Manual management of large volumes of client data also increases the risk of record inaccuracies, data loss, or inconsistencies, which directly affect the quality of client risk assessment (Tina, 2023).

The interaction among these three internal barriers further exacerbates the ineffectiveness of KYC implementation. Limited human resources result in the absence of personnel capable of managing technology or keeping abreast of regulatory developments. Insufficient regulatory understanding prevents staff from identifying the types of technology required to support standardized KYC implementation (Julianto et al., 2016). At the same time, inadequate technological

support restricts staff from effectively applying the knowledge they already possess. When these barriers occur simultaneously, KYC is no longer treated as a priority but rather as an additional administrative burden that provides little direct value to firm operations. Consequently, small public accounting firms tend to comply with KYC requirements merely as a formality, without engaging in the in-depth risk analysis that constitutes the core objective of the KYC principle.

Beyond its direct impact on KYC implementation quality, internal barriers also shape organizational attitudes toward compliance. In many small firms, compliance is not positioned as a strategic element but rather as a necessity that arises only during audits or inspections by professional associations (Ramadhany et al., 2021). Such organizational cultures weaken internal motivation to continuously improve KYC systems. Without strong commitment from top management, staff lack the urgency to enhance competencies or propose the adoption of new technologies. The risks of negligence, inaccuracy, and superficial compliance increase, creating opportunities for high-risk clients to exploit internal weaknesses within public accounting firms.

External factors also play a substantial role in shaping the level of KYC compliance among small-scale public accounting firms, particularly because elements beyond organizational control often introduce additional pressures that complicate implementation processes (Purwanda & Harahap, 2022). One of the most dominant external barriers is regulatory complexity. Anti-money laundering and counter-terrorism financing regulations issued by authorities are frequently updated in response to evolving global risks, resulting in rapid regulatory changes with technical details that are difficult for firms lacking dedicated compliance teams to manage. Complex legal terminology, layered documentation requirements, and the need for enhanced due diligence for certain clients can overwhelm small accounting firms. As a result, many delay implementation, apply KYC only minimally, or comply solely with regulatory aspects perceived as most critical. This situation is further exacerbated by the absence of simplified, concise, and easily applicable guidelines tailored to small-scale firms, leading to uneven compliance levels (Caroline et al., 2023).

In addition to regulatory complexity, client resistance represents a serious external obstacle. Many clients, particularly micro and small business owners, lack sufficient understanding of the importance of KYC identification and verification processes. Requests for documents such as beneficial ownership details, financial statements, or proof of source of funds are often perceived as intrusive, time-consuming, or suspicious. In many cases, clients refuse to provide sensitive information due to discomfort or fear of data misuse (D. I. Putri et al., 2015). On the other hand, small public accounting firms often depend on a limited client base, making them concerned that excessive insistence on KYC documentation may result in client loss. This business dependence encourages compromise, whereby firms conduct superficial KYC procedures merely to

maintain client relationships. As a consequence, KYC processes fail to operate optimally and do not meet regulatory standards (Robayany et al., 2022).

Competitive pressure within the industry further contributes to low compliance levels. In an environment characterized by accounting firms of varying sizes—ranging from large firms to individual practitioners—price competition and service differentiation are common. Small firms operating on narrow margins often prioritize service speed to attract clients, perceiving KYC procedures as obstacles that slow the onboarding process. When competitors place little emphasis on KYC or even bypass certain procedures, pressure to adopt similar practices intensifies (As'ad & Nofryanti, 2021). Such unhealthy competition creates negative incentives for small accounting firms, as compliance is viewed as an additional burden that diminishes competitiveness. In this context, KYC compliance is often perceived not as a strategic value, but as an administrative obligation that offers no immediate benefit to business sustainability.

The relationship among these three external factors indicates that KYC compliance in small-scale public accounting firms is influenced not only by internal capacity but also by a highly pressuring operational environment. Regulatory complexity creates uncertainty and implementation difficulties, client resistance weakens the position of accounting firms in enforcing procedures, while industry competition encourages decision-making that prioritizes short-term business sustainability over long-term compliance (Robayany et al., 2022). At a certain point, the combination of these barriers poses serious risks, not only to public accountants themselves but also to the broader financial system. Weak KYC compliance increases the likelihood of money laundering, fraud, or financial statement manipulation, thereby threatening the reputation of the public accounting profession.

Addressing external barriers requires a collaborative approach involving regulators, professional associations, and industry participants. Regulators need to ensure that policies are designed with the capacity of small firms in mind, for example by developing simpler implementation guidelines and conducting more intensive outreach and socialization programs. Client education regarding the benefits of KYC for business protection should also be strengthened, particularly through public campaigns or collaboration with financial institutions (Ramadhany et al., 2021). Meanwhile, professional associations can reinforce ethics and professional standards by emphasizing that KYC compliance is an integral part of audit quality rather than merely an administrative requirement. These measures have the potential to reduce external barriers and enhance the quality of KYC implementation in small-scale public accounting firms.

## **CONCLUSIONS AND RECOMMENDATIONS**

In conclusion, the low level of KYC compliance among small-scale public accounting firms results from the interaction between internal barriers and reinforcing external pressures. Internally, limited human resources, insufficient

regulatory understanding, and inadequate technological support prevent KYC processes from being implemented comprehensively and consistently. These limitations affect the quality of client identification, the completeness of documentation, and the firm's ability to conduct ongoing risk monitoring. External factors, such as regulatory complexity, client resistance to information requests, and intense industry competition, further exacerbate the situation. This highly pressurized environment encourages small accounting firms to adopt pragmatic strategies that prioritize short-term business survival by reducing the depth of KYC implementation. The combined effect of internal and external barriers causes KYC practices to become largely ceremonial and fall short of regulatory standards.

Non-compliance with KYC requirements among small-scale public accounting firms is not merely a matter of unwillingness, but rather a consequence of limited capacity and complex external pressures. To improve effectiveness, integrated interventions are required from regulators, professional associations, and industry actors. Regulations should be presented in a more practical and operational form for small firms, while client education must be strengthened to enhance understanding of KYC as a safeguard against business risks. Support in the form of training programs, technology-based systems, and practical guidelines can help small accounting firms overcome internal barriers. Through this collaborative approach, KYC implementation can be optimized, thereby supporting the integrity of the accounting profession and strengthening efforts to prevent financial crimes across various sectors.

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