

**DETERMINANTS OF AUDIT QUALITY IN THE GAMBIA: THE ROLE OF
AUDITOR INDEPENDENCE, PROFESSIONAL COMPETENCE, ETHICAL
BEHAVIOR, PROFESSIONAL SKEPTICISM AND FINANCIAL
PATRIOTISM**

THESIS

Submitted in partial Fulfillment of the Requirements

For a Master's Degree in Accounting

Faculty of Economics and Business



Submitted by:

KEKOTO MANNEH
24062020012 /FEB/ M. Ak

FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS PEMBANGUNAN NASIONAL "VETERAN"
JAWA TIMUR

2026

**DETERMINANTS OF AUDIT QUALITY IN THE GAMBIA: THE ROLE OF
AUDITOR INDEPENDENCE, PROFESSIONAL COMPETENCE, ETHICAL
BEHAVIOR, PROFESSIONAL SKEPTICISM AND FINANCIAL
PATRIOTISM**

THESIS

Submitted in partial Fulfillment of the Requirements
For a Master's Degree in Accounting
Faculty of Economics and Business



Submitted by:

KEKOTO MANNEH
24062020012 /FEB/ M. Ak

**FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS PEMBANGUNAN NASIONAL "VETERAN"
JAWA TIMUR
2026**

**DETERMINANTS OF AUDIT QUALITY IN THE GAMBIA: THE ROLE OF
AUDITOR INDEPENDENCE, PROFESSIONAL COMPETENCE, ETHICAL
BEHAVIOR, PROFESSIONAL SKEPTICISM AND FINANCIAL
PATRIOTISM**

Prepared and compiled by:

KEKOTO MANNEH
NPM: 24062020012

Has been defended before the Examiners on May 18th, 2026 and declared to have
fulfilled the requirement for acceptance

COMPOSITION OF THE BOARD OF EXAMINERS

Supervisor I

Prof. Dr. Indrawati Yuhertiana, MM.,
Ak., CA., CMA
NIP. 196610171993032001

Member of the Board of Examiners

Dr. Dra. Ec. Endah Susilowati, MSi,
CFrA, CBV, CMA
NIP. 196403191992032001

Supervisor II

Dr. Rida Perwita Sari, M.Aks, Ak, CA,
CPA, CIPSAS, CfrA
NIP. 198412262024062001

Member of the Board of Examiners

Dr. Tantina Harvati, SE, M.Aks, CFA
NIP. 198002012021212009

Surabaya, May 18th, 2026

UPN "Veteran" Jawa Timur

Dean of the Faculty of Economic and Business

Dr. Dra. Ec. Tri Kartika Pertiwi, M.Si
NIP. 196304201991032001

DECLARATION

I solemnly declare that, to the best of my knowledge, this thesis contains no scientific work previously submitted for an academic degree at any university, and no work or opinion previously written or published by another person, except as explicitly cited in this manuscript and cited in the source and bibliography. If it is proven that this thesis contains elements of plagiarism, I am prepared to have this thesis disqualified and my Master's degree revoked, and to be processed in accordance with applicable laws and regulations (Law No. 20 of 2003, Article 25 paragraph 2 and Article 70).

Surabaya, May 18th, 2026



Kekoto Manneh
NPM. 24062020012

PREFACE

All praises and thanks are indeed due to Allah, the most gracious and the merciful. Gratitude to Allah for his blessing, and giving the author the ability and resilience to complete this thesis entitled: “Determinants of Audit Quality in The Gambia: The Role of Auditor Independence, Professional Competence, Ethical Behavior, Professional Skepticism and Financial Patriotism”. The purpose of writing this thesis was to fulfill the partial requirements for completing and earning a Master's degree in Accounting from the Faculty of Economics and Business, at Universitas Pembangunan Nasional "Veteran" East Java.

Along the way, the author has encountered several challenges from the proposal stage to the final thesis stage, including obtaining respondents in the Gambia, insufficient data, and inadequate literature in the study area. With Allah’s guidance, prayers from the author’s family, and the author’s efforts, resilience, determination, and motivation from the author’s supervisors, the challenges were eased, and the author finished this project on time. Therefore, with respect, the author would like to express sincere gratitude to the following:

1. Prof. Dr. Ir. Akhmad Fauzi, MMT, CHRA, as Rector of UPN "Veteran" East Java, who has provided the facilities and infrastructure to support the preparation of this thesis.
2. Prof. Dr. Dwi Suhartini, M.Ak., CMA., CRA., CRP, Vice Dean I of the Faculty of Economics and Business at UPN "Veteran" East Java.
3. Dr. Dra.Ec. Siti Sundari, M.Si, CFA as the Coordinator of the Master of Accounting Study Programme at UPN "Veteran" East Java
4. Prof. Dr. Indrawati Yuhertiani, MM, Ak, CA, CMA, CIPSAS., as Supervisor I, for providing professional guidance, assistance, energy, and advice to the author throughout the thesis process.

5. Dr. Rida Perwita Sari, SE, M.Aks, Ak, CA, CPA, CIPSAS, CFrA., as Supervisor II, for providing professional guidance, assistance, energy, and advice to the author throughout the thesis process.
6. Dr. Dra. Ec. Endah Susilowati, MSi, CFrA, CBV, CMA and Dr. Tantina Haryati, SE, M.Aks, CFA, as Examiners, for providing their honest suggestions and recommendations throughout the thesis process.
7. My parents, whom have consistently and constantly shown unconditional love, support, encouragement, motivation, and offered prayers, enabling the author to complete this thesis.
8. Additionally, I would like to express my gratitude to all parties who cannot be mentioned individually but who have contributed immensely throughout the thesis preparation process.

The author realises that perfection belongs only to Allah SWT, therefore the author would like to express his gratitude to all parties involved in the preparation of this thesis. May we always be blessed by Allah SWT.

Surabaya, May 18th, 2026

Author

Kekoto Manneh

TABLE OF CONTENTS

PREFACE	I
TABLE OF CONTENTS	Error! Bookmark not defined.
LIST OF TABLES	7
LIST OF FIGURES	11
LIST OF APPENDIX	11
ABSTRACT	VII
ABSTRACT	VIII
CHAPTER I INTRODUCTION	1
1.1. Background	1
1.2. Problem Statement	14
1.3. Research Objectives	15
1.4. Research Benefits	15
CHAPTER II LITERATURE REVIEW	18
2.1. Previous Research	18
2.2. Theoretical Review	24
2.2.1. Agency Theory	24
2.2.2. Lending-Credibility Theory	25
2.2.3. Ethical Theory	2
2.2.4. Professional Skepticism Theory	27
2.2.5. Legislative and Regulatory Framework in The Gambia	29
2.2.5.1. Accountant Act (1991)	29
2.2.5.2. Financial Reporting Act (2013)	31
2.2.5.3. Gambia Institute of Chartered Accountant (GICA)	32
2.2.5.4. Financial Reporting Oversight Board (FROB)	33
2.3. Conceptual Framework	43
2.4. Hypothesis Development	45
CHAPTER III RESEARCH METHOD	49
3.1. Types and Research Design	49
3.2. Operational Definitions and Measurement of Variables	50
3.2.1. Operational Definitions of Variables	50

3.2.2.	Variable Identification.....	50
3.2.3.	Measurement of Variables.....	53
3.3.	Place and Time of Research.....	54
3.3.1.	Place of Research.....	54
3.3.2.	Time of Research.....	54
3.4.	Population and Sampling Techniques.....	55
3.4.1.	Population.....	55
3.4.2.	Sample size.....	55
3.4.3.	Sampling method.....	56
3.5.	Data Collection Techniques.....	56
3.5.1.	Data Types.....	56
3.5.2.	Data Sources.....	57
3.6.	Analysis Technique.....	57
3.6.1.	Validity Test.....	57
3.6.2.	Reliability Test.....	58
3.6.3.	Multiple Linear Regression Technique.....	58
3.6.4.	Steps in conducting Multiple Linear Regression Aanalysis.....	59
CHAPTER IV	RESULTS AND DISCUSSION.....	64
4.1	Description of Research Object.....	64
4.1.1.	The Gambia Audit Environment.....	64
4.2	Respondent Characteristics.....	66
4.2.1	Characteristics of Respondents Based on Gender.....	66
4.2.2	Characteristics of Respondents Based on Age.....	67
4.2.3	Characteristics of Respondents Based on Academic Qualification.....	68
4.2.4	Characteristics of Respondents Based on Professional Membership ..	68
4.2.5	Characteristics of Respondents Based on Years of Audit Experience..	69
4.2.6	Characteristics of Respondents Based on Current Position.....	70
4.2.7	Characteristics of Respondents Based on Sector.....	70
4.3	Description of Variables.....	71
4.3.1	Validity and Reliability Test.....	73
4.4	Analysis and Hypothesis Testing.....	76
4.4.1	Testing of Classical Assumption.....	76
4.4.2	Multiple Linear Regression Analysis.....	78

4.4.3 Hypothesis Testing Results.....	79
4.5 Discussion.....	81
4.5.1 The Influence of Auditor Independence and Audit Quality	81
4.5.2 The Influence of Professional Competence and Audit Quality	85
4.5.3 The Influence of Ethical Behavior and Audit Quality	90
4.5.4 The Influence of Professional Skeptism and Audit Quality	94
4.5.5 The Influence of Financial Patriotism and Audit Quality.....	98
4.6 Research Implication	103
4.6.1 Practical Implication	103
4.6.2 Theoretical Implication.....	104
4.7 Research Limitations	104
CHAPTER V CONCLUSION AND RECOMMENDATIONS	105
5.1 Conclusion	105
5.2 Recommendations	106
REFERENCES	108
APPENDIX	115

LIST OF TABLES

Table 1. Summary of Key Determinants	28
Table 2. Summary of Variables and Measurements.....	53
Table 3. Summary of Research Time	54
Table 4. Respondent Characteristics Based on Gender	66
Table 5. Respondent Characteristics Based on Age	67
Table 6. Respondent Characteristics Based on Academic Qualification	68
Table 7. Respondent Characteristics Based on Professional Membership.....	68
Table 9. Respondent Characteristics Based on Years of Experience	69
Table 10. Respondent Characteristics Based on Current Position	70
Table 11. Respondent Characteristics Based on Sector	70
Table 12. Validity and Reliability Test for Auditor Independence	72
Table 13. Validity and Reliability Test for Professional Competence	73
Table 14. Validity and Reliability Test for Ethical Behavior.....	73
Table 15. Validity and Reliability Test for Professional Skepticism.....	74
Table 16. Validity and Reliability Test for Financial Patriotism.....	74
Table 17. Validity and Reliability Test for Audit Quality.....	75
Table 18. Test of Normality.....	76
Table 19. Multicollinearity Test Results.....	77
Table 20. T-Test Results.....	79
Table 21. Coefficient of Determination.....	80
Table 22. Summary of Hypotheses.....	81

LIST OF APPENDICES

Appendix 1 SPSS output 115
Appendix 2 Research Questionnaire 124

LIST OF APPENDICES

Appendix 1 SPSS output	115
Appendix 2 Research Questionnaire	124

ABSTRACT

This study tests and analyzes the influence of auditor independence, professional competence, ethical behavior, professional skepticism, and financial patriotism on audit quality in The Gambia. The main objective of the study is to find out the the significance

influence of independence, competence, ethics, skepticism and financial patriotism on audit quality in the Gambia. The study employed a quantitative method with an explanatory research approach. A survey was sent to a sample of 48 valid auditors, serving in both the public and private sectors. Data collection was done through the distribution of questionnaire via Google Form. The study also adopted a random sampling method, and the data were analyzed using multiple linear regression in SPSS 16.0 to test the hypotheses.

The study findings revealed that auditor independence, ethical behavior, and professional skepticism have positive correlation and significant influence on audit quality. Similarly, professional competence has a positive correlation but insignificant influence on audit quality, while financial patriotism has a negative correlation and insignificant influence on audit quality in the tested model. The study concludes that audit quality in The Gambia is primarily strengthened by auditor independence, ethical behavior, and professional skepticism, while the effects of professional competence and financial patriotism may depend on broader institutional and regulatory conditions. The study contributes country-specific evidence from a small and underexplored African audit environment and offers practical implications for regulators, professional bodies, and future researchers.

Keywords: *Auditor Independence, Audit Quality, Ethical Behavior, Financial Patriotism, Professional Competence, Professional Skepticism, The Gambia*

ABSTRAK

Studi ini menguji dan menganalisis pengaruh independensi auditor, kompetensi profesional, perilaku etis, skeptisisme profesional, dan patriotisme finansial terhadap kualitas audit di Gambia. Tujuan utama studi ini adalah untuk mengetahui pengaruh

signifikan independensi, kompetensi, etika, skeptisisme, dan patriotisme finansial terhadap kualitas audit di Gambia. Studi ini menggunakan metode kuantitatif dengan pendekatan penelitian eksploratif. Survei dikirimkan kepada sampel 48 auditor valid yang bertugas di sektor publik dan swasta. Pengumpulan data dilakukan melalui distribusi kuesioner melalui Google Form. Studi ini juga mengadopsi metode pengambilan sampel acak, dan data dianalisis menggunakan regresi linier berganda di SPSS 16.0 untuk menguji hipotesis.

Temuan studi menunjukkan bahwa independensi auditor, perilaku etis, dan skeptisisme profesional memiliki korelasi positif dan pengaruh signifikan terhadap kualitas audit. Demikian pula, kompetensi profesional memiliki korelasi positif tetapi pengaruh tidak signifikan terhadap kualitas audit, sedangkan patriotisme finansial memiliki korelasi negatif dan pengaruh tidak signifikan terhadap kualitas audit dalam model yang diuji. Studi ini menyimpulkan bahwa kualitas audit di Gambia terutama diperkuat oleh independensi auditor, perilaku etis, dan skeptisisme profesional, sementara pengaruh kompetensi profesional dan patriotisme finansial mungkin bergantung pada kondisi kelembagaan dan regulasi yang lebih luas. Studi ini memberikan bukti spesifik negara dari lingkungan audit Afrika yang kecil dan kurang dieksplorasi serta menawarkan implikasi praktis bagi regulator, badan profesional, dan peneliti di masa mendatang.

Keywords: *Independensi Auditor, Kualitas Audit, Perilaku Etis, Patriotisme Keuangan, Kompetensi Profesional, Skeptisisme Profesional, Gambia*