

A Model of Trust and Professional Skepticism in the Auditor-Client Relationship

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ABSTRACT

Society trusts financial statement auditors to exercise professional skepticism in conducting the audit. However, the auditor must maintain an attitude of professional skepticism concurrently with a working level of trust during the course of the audit. This is a difficult balance to achieve. When auditors are unable to successfully sustain professional skepticism, the results can be financial losses to individuals relying on financial statements, and potentially, litigation. It has recently been acknowledged that there is insufficient guidance available to auditors about professional skepticism. This paper looks at the development of trust between auditor and client, the auditor's professional skepticism, and the tension between trust and professional skepticism.

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INTRODUCTION

In the wake of the Enron scandal, auditing professionals are wondering how things could have gone so wrong and how the profession can possibly rebuild the public confidence that has been its *raison d'être* for so many years. Although it will take some time to sort out the complexities of the Enron situation, it is apparent that Enron's auditors did not apply a suitable level of professional skepticism to their task (Benston and Hartgraves, 2002, 126). It also appears that a feature of this auditor-client relationship was a significant identification of the auditors with management. Identification is associated with a high level of trust. This identification was evidenced by Arthur Andersen's participation in the careful crafting of transactions with the purpose of creating the desired accounting impact according to the letter of US GAAP (Benston and Hartgraves, 2002, 122).

Both professional skepticism and trust are important in a financial statement audit. The auditor applies professional skepticism to the financial statement audit in determining the appropriate opinion on behalf of all individuals who will rely on the financial statements, but who cannot themselves obtain direct evidence regarding or lack the expertise to assess the fairness of these financial statements. Financial statement auditors are expected by users to maintain an attitude of professional skepticism during the conduct of their examination.

The auditor must sustain this attitude of professional skepticism concurrently with a working level of trust in client management and staff during the course of the audit. Trust is a practical necessity for the efficient conduct of the audit. The auditor conducts the audit in a world of

information asymmetry in that client management and staff have much greater specific knowledge about the enterprise upon which the audit is being conducted than does the auditor. Moreover, explanations from client management and staff are often useful starting points when gathering evidence to verify financial statement assertions. As a result, the auditor is dependent on client cooperation and is vulnerable to the risk that trust in/of the client may not be appropriate.

Trust and professional skepticism form an uneasy relationship that must be skillfully balanced. (It can be argued that the Enron-Andersen situation is an example of extreme imbalance between the two.) The auditor must begin with some level of trust in order to efficiently conduct the audit. This level of trust can be expected to grow during the course of the audit and, perhaps, continue to grow over the years. It could be argued that the need to trust is a natural human predisposition. Yet, at the same time, the auditor must always be prepared to distrust. This is indeed a difficult balancing act.

The purpose of this paper is to examine the development of trust in the auditor-client relationship, discuss the factors affecting professional skepticism, and explore the relationship and the tension between trust and professional skepticism. We begin with a discussion of professional skepticism in auditing and then look at the development and violation of trust. We then address the relationship between trust and professional skepticism and propose a model depicting this relationship. This is followed by a concluding section.

PROFESSIONAL SKEPTICISM

North American society generally had a high level of confidence in financial statement auditors despite a number of financial scandals prior to 2001 and the more recent financial debacles such as Enron, WorldCom, Adelphia, and Global Crossing. One of the expectations arising from

this confidence was that the auditor would apply professional skepticism in conducting the audit (i.e. the auditor will not be inappropriately trusting of management).

The *CICA Handbook* requires that the auditor “plan and perform an audit with an attitude of professional scepticism, recognizing that circumstances may exist that cause the financial statements to be materially misstated” (CICA, 2003, 5090.08). The Handbook indicates that an attitude of professional skepticism “means that the auditor makes a critical assessment with a questioning mind, of the sufficiency and appropriateness of audit evidence obtained and is alert for evidence that contradicts or brings into question the reliability of documents or management representations. It does not mean the auditor is obsessively sceptical or suspicious.” (CICA, 2003, 5090.07). The guidance also suggests the desirability of striking a balance between trust and distrust by neither assuming that management is dishonest nor assuming unquestioned honesty. International and US standards encourage a similar balance. However, unlike international and US standards, the Canadian standards incorporate the concept of the assumption of management’s good faith. The auditor should normally design auditing procedures based on this assumption and, in the absence of evidence to the contrary, the auditor can accept representations as truthful and accounting records and documents as genuine (CICA, 2003, 5090.05).

The Enron, WorldCom and other financial fiascos have heightened concerns that auditors are not always applying sufficient professional skepticism to their work. Prior research has demonstrated some evidence to support this concern. In a study of cases in which the SEC brought fraud-related actions against auditors, a number of audit problems were discovered. The third most common audit deficiency in these cases was failure to demonstrate an appropriate level of professional skepticism, a deficiency that was found in 60% of the cases (Beasley, Carcello & Hermanson, 2001, p. 65). In an experimental study, Shaub and Lawrence

(1999), found evidence that in some situations, the level of skepticism of managers and partners is lower than that of new staff and seniors.

Hilton, Fein, and Miller (1993) demonstrated that an attitude of suspicion towards another's behaviour seems to enhance the cognitive effort applied to judgments about that behaviour. It was found that suspicious perceivers appeared to entertain multiple, often complex, explanations for another's behaviour. On the other hand, non-suspicious participants in the study did not. This result is consistent with that of a study reported by Zuckerman, DePaulo, and Rosenthal (1981). In this study, it was found that suspicious subjects were better able to detect fake facial expressions of an individual practicing deception than were non-suspicious subjects. However, these studies are about suspicion rather than professional skepticism – two somewhat different constructs.

In an experiment on auditors, Gramling (1999) examined (among other issues) the effect of partner-preferences on planned work effort. In one condition, subjects were told that the partner wanted the audit to be performed as efficiently as possible in keeping with the profit motives of the accounting firm. In the other condition, subjects were told that due to a recent increase in litigation against audit firms, the partner has emphasized audit quality and maintenance of an appropriate degree of professional skepticism. She found some evidence that these partner-preferences had an effect on planned work effort. This study suggests that professional skepticism may have an impact on evidence gathering.

The Panel on Audit Effectiveness (2000, 85), based on an extensive study of the quality of the financial statement audit, concluded that, "the premise of professional skepticism being based on an assumption of neither management's honesty nor dishonesty should be continued, but audit standards need to provide better guidance on how to implement that concept."

Recently, there have been some attempts in the academic literature to enhance our understanding of the concept of professional skepticism, in particular outlining factors that may influence professional skepticism. Shaub (1996) and Shaub and Lawrence (1996) have attempted to adapt a model from the conflict resolution literature to the auditing context. However, the model is based on the somewhat unrealistic presumption that professional skepticism is identical to suspicion and that trust is simply a lack of suspicion.

A model that deals directly with the construct of professional skepticism in the context of the financial statement audit has recently been developed by Hurtt, Eining, and Plumlee (2003). They used literature from philosophy on methodological skepticism to present of model of professional skepticism. Their model (see Figure 1) suggests that professional skepticism consists of six characteristics: questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, self-confidence, and self-determination. They also suggest that these characteristics should lead to four skepticism behaviours: increased information search, increased contradiction detection, increased alternative generation, and increased scrutiny of source reliability.

Insert figure 1 about here.

TRUST

Trust is essential to the operation of a functional society. It works as a lubricant of a social system (Arrow, 1974) and is integral to the social fabric (Rotter, 1971). Neither individual organizations nor the market economy itself could operate effectively without it. "Trust, of

course, is pivotal to the economy, ...as, without it, currency will not be used, saving makes no sense, and transactions costs rise precipitously; in short, it is hard to conceive a modern economy without a strong element of trust running through it" (Etzioni, 1988, 7). La Porta (1997) provided evidence that a country's social effectiveness and the effectiveness of its economy are positively correlated with the level of trust demonstrated by that country's citizens.

As essential and pervasive as trust is, it does not have a widely accepted definition. The many definitions that have been proposed normally involve the fact that trust is an expectation about the future behaviour of another and that the trustor is in a situation of risk or vulnerability in that a negative outcome would arise if his/her trust were breached. Rousseau et al. (1998, p. 395) proposed the following definition: "Trust is a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another."

The Development of Trust

It has been argued that some level of trust is psychologically necessary in order for us to cope with complexity – in particular, to deal with the myriad of future possible behaviours (of others) that we must process during the course of decision-making. "It is not possible to acquire information on the future behaviour of others except in an incomplete and unreliable fashion" (Luhmann, 1979, 37). Trust allows us to rule out certain negative and unlikely potential behaviours on the part of others, essentially overdrawing on the information that we currently possess (Luhmann, 32). Lewis and Weigart (1985, 970) describe this process, "The cognitive element in trust is characterized by a cognitive "leap" beyond the expectations that reason and experience alone would warrant – they simply serve as the platform from which the leap is made." This "leap" allows us to act toward other individuals with some assurance, even when we do not have all the information about them that we would prefer to have. Trust is what allows

us to function in situations that are otherwise uncertain, ambiguous and/or risky (Fairholm, 1994, 97).

The starting point for the development of trust is the predisposition to trust held by the individuals involved (Creed & Miles, 1996; McKnight, Cummings & Chervany, 1998; Rotter, 1980). This predisposition is a function of one's entire life experience to that point and is subject to individual differences.

Trust between individuals accumulates through repeated encounters between these individuals (Dasgupta, 1988). Cooperation and trust are mutually reinforcing – that is, greater trust leads to more cooperation and more cooperation leads to greater trust (Gambetta, 1988). Sztompka (1999) notes that when trust is confirmed, returned, or reciprocated, it develops a self-enhancing capacity. “Trust breeds trust” (p. 110). During the course of the audit, auditees have many opportunities to demonstrate good faith, thereby accumulating evidence of trustworthiness. The initial predisposition to trust, together with consistent cooperation by auditees, can mutually reinforce one another, gradually increasing the level of trust. How much trust could be allowed to accumulate before professional skepticism is at risk?

It could be argued that the auditing process, involving many instances of cooperation between auditor and client, is an ideal environment for trust development.

Several researchers in the field have attempted to identify different categories of trust. One typical categorization has been proposed by Lewicki and Bunker (1995, 1996). They suggest three classes of trust: calculus-based trust, knowledge-based trust and identification-based trust. Figure 2 depicts these three levels of trust.

Insert figure 2 about here.

Calculus-based trust is an early stage form of trust wherein trust is given or withheld based on a rational assessment of the relative costs and benefits of each of these alternatives (Lewicki & Bunker, 1996, 120-121). Gambetta (1988, 217) appears to be referring to a calculus-based trust in the following description: “trust (or, symmetrically, distrust) is a particular level of the subjective probability with which an agent assesses that another agent or group of agents will perform a particular action, both *before* he can monitor such action (or independently of his capacity ever to be able to monitor it) *and* in a context in which it affects *his* own action.”

Knowledge-based trust is a higher level of trust. This is a trust that develops over time and is based primarily on the history of interaction between individuals. This history allows the development of a generalized expectancy that the behaviour of the other is predictable and that this individual is trustworthy. A significant portion of relationships achieves this level of trust. For example, work relationships have often reached the level of knowledge-based trust. (Lewicki & Bunker, 1996)

Identification-based trust, in this categorization scheme, is the highest level of interpersonal trust. Here the individual identifies with the other’s desires and intentions. The mutual understanding is sufficiently developed that each party in this relationship can effectively act for the other. Because one can be confident that his or her interests will be protected, no monitoring is seen to be necessary. (Lewicki & Bunker, 1996)

Lewicki and Bunker (1996) posit that the trust between individuals evolves through these stages—from calculus-based to knowledge-based to identification-based trust, although a

relatively smaller proportion of relationships reach the identification stage. Moving from one level to another may involve a shift in perception – a frame change.

As more trust accumulates, affect (emotion) becomes increasingly important. At higher levels of trust, the affective component may be more salient than the cognitive component of trust.

(McAllister, 1997)

During the course of the audit, client management and staff persons have a multitude of opportunities to demonstrate good faith, thereby accumulating evidence of trustworthiness. The initial predisposition to trust, together with consistent cooperation by client management and staff, can mutually reinforce one another, gradually increasing the level of trust. The issue is how much trust could be allowed to accumulate before audit quality is at risk? Should it go no further than a calculus-based trust?

Violation of Trust

It is critical that auditors respond appropriately to evidence of a trust violation, that is, a situation where a client in whom trust has been evoked seemingly betrays that trust. The violation must be investigated thoroughly and the trusting relationship terminated (that is, the auditor must no longer rely on representations from the client, and, perhaps even resign from the audit) if appropriate. In order to do so an auditor would have to avoid natural human responses to trust violations. McAllister (1997) identifies three sense-making processes that individuals go through when rationalizing apparent evidence of untrustworthiness. The first is rejection. The trusting individual may deny the significance of the behaviour by explaining it in terms of situational factors. The second is reconstrual. The trusting individual may construe the behaviour in a positive light. The third is refutation. The trusting individual may attempt to interpret the event

within a larger context – the trust is maintained in spite of the violation because of other positive aspects of the relationship.

The extent to which an individual will engage in such responses to a trust violation depends on a number of factors, including the level of trust that has developed. For example, calculus-based trust is likely to be fragile – trust will be terminated if any violation occurs (Rousseau et al., 1998, 400). Knowledge-based trust is more robust than calculus-based trust. It is a resilient and more forgiving form of trust that is not necessarily broken by inconsistent behaviour. If an adequate explanation can be found for the violation, it will often be accepted and the trust maintained (Lewicki & Bunker, 1996). Identification-based trust is often highly robust and, as such, will have even greater capacity than knowledge-based trust to handle violations. (Lewicki & Bunker, 1995). Thus, the sense-making processes identified by McAllister (1997) are more likely to occur when higher levels of trust have been reached.

Sense-making processes can be affected by cognitive inertia. Cognitive inertia is a term used to describe the tendency to favour evidence that confirms our beliefs (Good, 1988, 43). If a person already has a disposition to trust another, that person will seek evidence to confirm rather than disconfirm this belief. Moreover, ambiguous or incomplete information will be interpreted in such a way as not to change the belief. McKnight et al. (1998) suggest that our belief-confirming cognitive mechanisms can allow us to view trust violations as isolated exceptions.

The psychology literature (see, for example, Ross and Anderson, 1982, pp.149-150) and the behavioural auditing literature (see, for example, Libby, 1981, pp. 82-83) suggest that doctors and auditors respectively may rely too much on confirming evidence (i.e., evidence that supports their belief about a matter) and ignore or underweight disconfirming evidence (i.e., evidence that that does not support their belief about the matter). A related issue that appears in

philosophy (see, for example, Bok, 1979 and Mele, 2001) and cognitive science (see, for example, Pinker, 1999, pp. 421-424) is the issue of self-deception. Mele describes self-deception as believing something is true because we want it to be true. These issues could shed light on why an auditor might ignore evidence that a client is not worthy of trust and, as a result, may fail to recognize situations where heightened skepticism is appropriate.

The management literature (for example Bazerman et al. (1997) and Bazerman et al. (2002)) suggest that unconscious bias on the part of auditors may make it impossible for the auditor to be appropriately skeptical.

Attribution processes will also influence sense-making and may cause trust to be sustained in the face of apparent violations. Interpretation of interactions with another, in terms of deciding whether an individual's apparent trustworthy or untrustworthy behaviour will be attributed to his/her disposition will depend on such factors as whether the person's actions are consistent over time and situations; whether the individual is trustworthy (or untrustworthy) in situations when others would not; and whether there are apparent other causes for trustworthy or untrustworthy behaviour (Lindskold, 1978). In an auditing context, the circumstances surrounding an apparent trust violation may influence whether the auditor attributes a violation to situational factors or to the possibility that the client may have an untrustworthy disposition. Attributions of this type could be a factor in determining whether this apparent violation will be further investigated or be excused.

The foregoing research suggests that the level of trust that has accumulated between individuals will influence the probability that sense-making processes and trust-maintaining attributions will be employed in the face of trust violations. This could be expected to carry over into the auditor-client relationship.

TRUST AND PROFESSIONAL SKEPTICISM: AN UNEASY RELATIONSHIP

The auditor must maintain optimal levels of trust and professional skepticism during the course of an audit. This is a difficult balance to achieve. The report of the Panel on Audit Effectiveness (2000, p. 86) describes the auditor's situation in this way: "On the one hand, to accomplish the audit requires the cooperation of management; on the other hand, management is in a position to mislead the auditors in their quest for valid evidence."

What is not known is precisely what impact trust may have on professional skepticism and what impact professional skepticism may have on auditor-client trust. Is it one in the same concept – one being the complement of the other (end points on a single continuum) as is suggested by Shaub (1996) and Shaub and Lawrence (1996)? Recent work in the management literature suggests that this is not likely the case. For example, Lewicki, McAllister & Bies, 1998 argue that it is possible to exhibit high levels of trust and high levels of distrust concurrently (in the same relationship). Hurr (2002) has also recently provided empirical evidence that trust and professional skepticism are distinct constructs. It is quite possible that although they are separate constructs that they are correlated. Excessive levels of trust could compromise professional skepticism. Professional skepticism may have the power to contain the development of excessive levels of trust. It may be that trust (particularly excessive trust) influences that auditor at an affective level, while professional skepticism influences the auditor at a cognitive level.

The following model (figure 3) depicts trust and professional skepticism in the auditor-client relationship and factors that may affect them. At the centre of the model are trust and professional skepticism. We propose a negative relationship between the two in this model and

that they are two separate constructs having distinct influences on audit quality. The impact of trust on audit quality is shown as an inverted U shaped function. Without a sufficient level of trust, the audit could not be conducted. An optimal level of trust allows the auditor to conduct an efficient, effective audit while avoiding inappropriate responses to trust violations such as: sense-making behaviours, cognitive inertia, discounting of disconfirming evidence, or self-deception. It may be that the optimal level of trust is calculus-based trust.

Insert figure 3 about here

Professional skepticism is also shown as having an inverted U shaped relationship with audit quality. The Hurtt et al. (2003) model shows that a skeptical auditor will exhibit the following behaviours: expanded information search, increased contradiction detection, increased alternative generation, and increased scrutiny of source reliability. An insufficient level of this type of activity would clearly have a detrimental impact on audit quality. At the same time, these behaviours taken to excess may make the audit unmanageable, and perhaps impossible to complete. At some optimal point or range, skeptical behaviours have an ideal impact on audit quality.

The level of trust that an auditor has for client management and/or staff is shown on the left side of the model as being a function of three factors: the auditor's predisposition to trust, characteristics of the client, and characteristics of the auditor-client relationship.

First, the model shows a positive effect of the auditor's predisposition to trust on the level of trust that obtains. This predisposition will be influenced by the auditor's past experience both within and outside the auditing realm.

Second, characteristics of client management or staff may also affect the level of trust that develops. Whitener et al. (1998) suggest that the following categories of behaviour influence perceptions of trustworthiness (and therefore potentially increase trust given): behavioural consistency (i.e., reliability or predictability); behavioural integrity (consistency between words and deeds); communication (giving accurate information, providing explanations for decisions, openness); and demonstration of concern.¹ Client management and staff who are skilled in such behaviours may have many opportunities to demonstrate them to an auditor during the course of an audit, thereby potentially increasing the level of trust.

One client characteristic that has caused particular concern is past employment with the auditor's firm.² When this happens, individuals currently carrying out the financial statement audit may be dealing with a former colleague or even a former superior, now as a member of client management. Can the auditor re-calibrate his/her trust level when a former colleague becomes an audit client? This situation has long been viewed as a potential problem for auditor independence (or objectivity). Trust could be viewed as a mediating variable through which this independence risk occurs. Beasley et al. (2000) studied a number of financial statement fraud actions that were brought against public companies. A subset of these fraud occurrences involved senior executives previously employed by the auditing firm. The authors concluded that auditors should be alert to the potential problems that can arise when a former audit team member is now part of client management. They suggested that training and accountability are needed to ensure that professional skepticism is maintained when auditors interact with former members of their auditing firms.

The third type of influence on trust relates to characteristics of the auditor-client relationship. First, as discussed above, the nature of auditor-client interaction itself creates opportunities for successful cooperation, potentially increasing trust levels.

Over and above this source of trust, certain types of auditor-client relationships have characteristics that may allow trust to increase to worrisome levels. One example of a potential problem is the providing of advice to audit clients.³ In the wake of a recent, highly publicized audit failure, one congressman expressed concern about the conflict of interest that occurs when auditors act as advisors to businesses that they audit (Hilzenrath, 2001, E01).

The Panel on Audit Effectiveness (2000) indicated that when services of this type are provided to audit clients, neutrality, impartiality, and skepticism are likely to be subverted. They also express concern about whether such activities create a mutuality of interest with management. The suggested mutuality of interest begs the question of whether this type of relationship has the potential to nudge the auditor towards an identification-based trust.

Beck, Frecka, & Solomon (1988a) looked at the impact of management advisory services (MAS) on the economic bonding between auditor and client. They discovered analytically that MAS involvement would generally result in greater bonding, but the effect is mitigated by potential knowledge spillovers (62). In another study Beck et al. (1988b) found some support for the idea that MAS leads to greater bonding. The provision of consulting services by the auditor's firm has long been seen as creating a problem with independence. The mediating variable, at least in some instances could be trust.

Another issue of interest is when a particular auditing firm has carried out the financial statement audit for a number of years. Again, this has been looked at in the past from the

perspective of independence. But it may be that the mediating variable is trust. Latham, Jacobs and Rouch (1998, 168) made the following observation, "As the auditor-client relationships lengthens, a behavioural bond develops between auditor and auditee as they become more familiar with each other and mutual trust replaces the auditor's necessary professional skepticism." There is a risk that over the years a knowledge-based trust and perhaps even an identification-based trust could emerge. ⁴

The right side of the model (figure 3) shows factors that affect professional skepticism. The model incorporates Hurtt et al.'s (2003) personal characteristics associated with professional skepticism. Serving to bolster the auditor's professional skepticism are professional standards such as the rules of professional conduct and generally accepted auditing standards. Also, when auditing firms have a culture encouraging professional skepticism, this should have a positive impact on skeptical behaviours.

CONCLUSION

If the profession intends to provide auditors with more guidance on professional skepticism (as the Panel on Audit Effectiveness has suggested), it would be desirable to develop this guidance, at least in part, on the basis of research focusing on trust and professional skepticism. We should try to discover what level of trust typically accumulates during the course of an audit and the impact on professional skepticism. We need to know what impact the levels of trust and professional skepticism have on the gathering and cognitive processing of audit evidence. Does professional skepticism have the ability to contain the amount of trust that develops in an auditor-client relationship?

We should find out what conditions will influence the auditor's response to a trust violation. Could decision aids be developed that would limit the auditor's tendency to engage in sense-

making behaviours? Is there a possibility of developing guidance that would help an auditor recalibrate his/her trust level when a former colleague becomes an audit client? We should look at whether the provision of non-audit services and/or lengthy auditor-client relationships produce unsuitable levels of trust. It also would be useful to know how auditors view the dynamic between trust and professional skepticism.

The tension between trust and professional skepticism during the financial statement audit is something that auditors must find a way to manage. Those who are not able to do this successfully can cause financial losses to the people who depend on them. It is critical that auditors be provided with more detailed guidance on how they are to concurrently show trust and exercise professional skepticism.

FOOTNOTES

1. Whitener et al. (1998) offer these categories in the context of helping management to obtain the trust of employees. The four suggested here are relevant to the auditor-client relationship as well. A fifth category, sharing and delegation of control, does not generalize as well to the auditor-client relationship and so was not included.
2. The *Sarbanes-Oxley Act of 2002* in Section 206 specifies a “cooling-off period” before a member of the audit engagement team (defined by the Act) who worked on the audit of a particular client/financial statement issuer can accept 11 different positions (also defined by the Act) at the issuer defined as being in a “financial reporting oversight role.” The presumption is that these are senior positions who might be expected to influence the auditor’s decisions.

The cooling-off period is only a year and the rules presently do not apply to members of the audit firm who are not part of the audit engagement team or to members of the audit engagement team who take a position with a client that does not meet the definition of a “financial-reporting oversight role.”

3. The *Sarbanes-Oxley Act of 2002* in Section 201 specifies a number of activities that are deemed conflicting and the SEC has rules which prohibit performance of certain services by an accounting firm for an audit client. Certain services such as tax services are still permitted and final resolution of what is acceptable is still to come.
4. There have also been suggestions, however, that short tenure can be a problem for other reasons – for example, inexperience of the auditor. Stice (1991) and Latham

(1998) found some evidence that short tenure engagements have been more often associated with audit failures. The *Sarbanes-Oxley Act of 2002* in Section 203 mandates partner rotation while Section 207 proposes a study by the US Congress of the mandatory rotation of audit firms.

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Figure 1

Model of Professional Skepticism (Source Hurtt, Eining and Plumlee, 2003)
Characteristics of Skeptics **Behaviors of Skeptics**

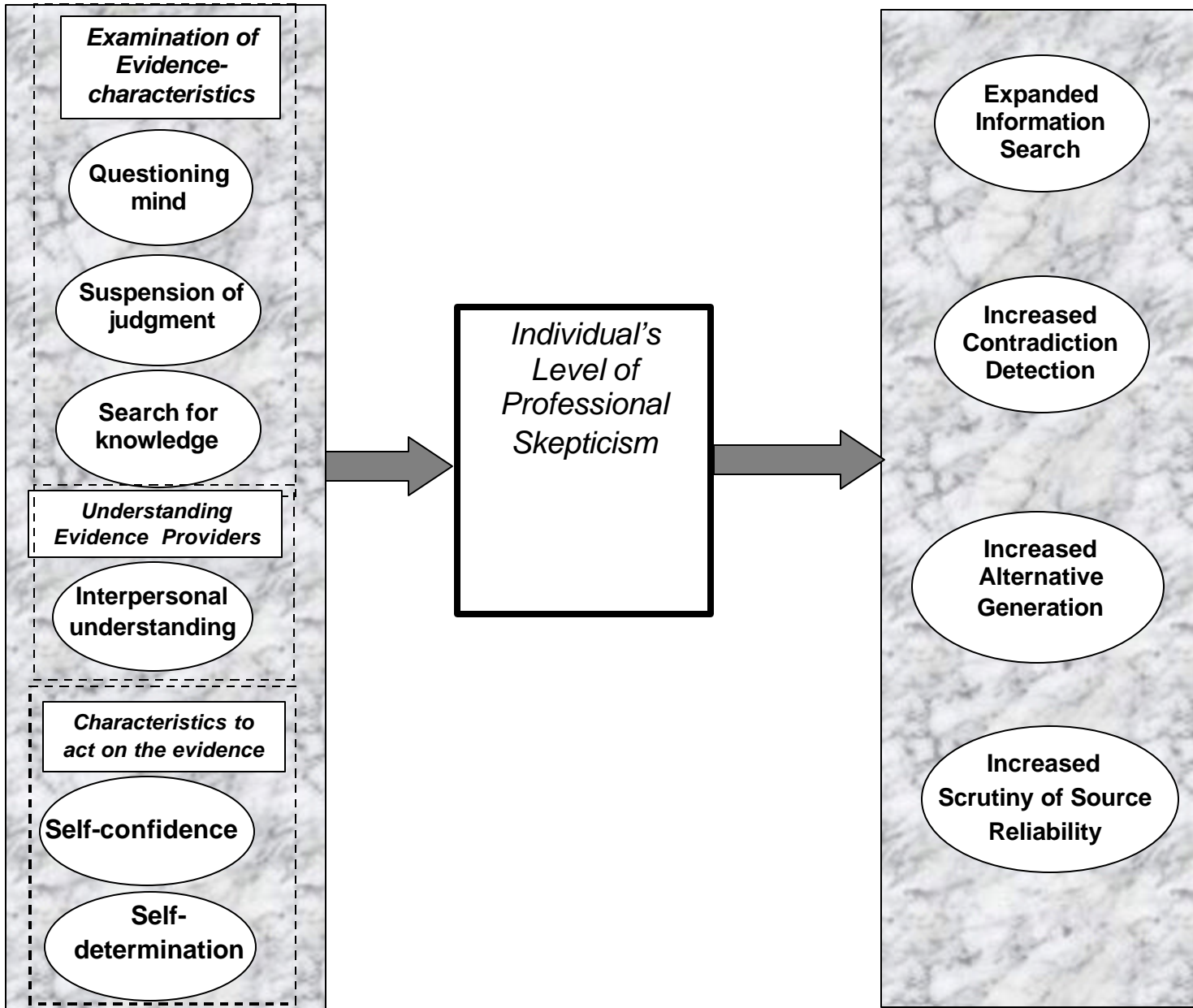


Figure 2: Levels of trust

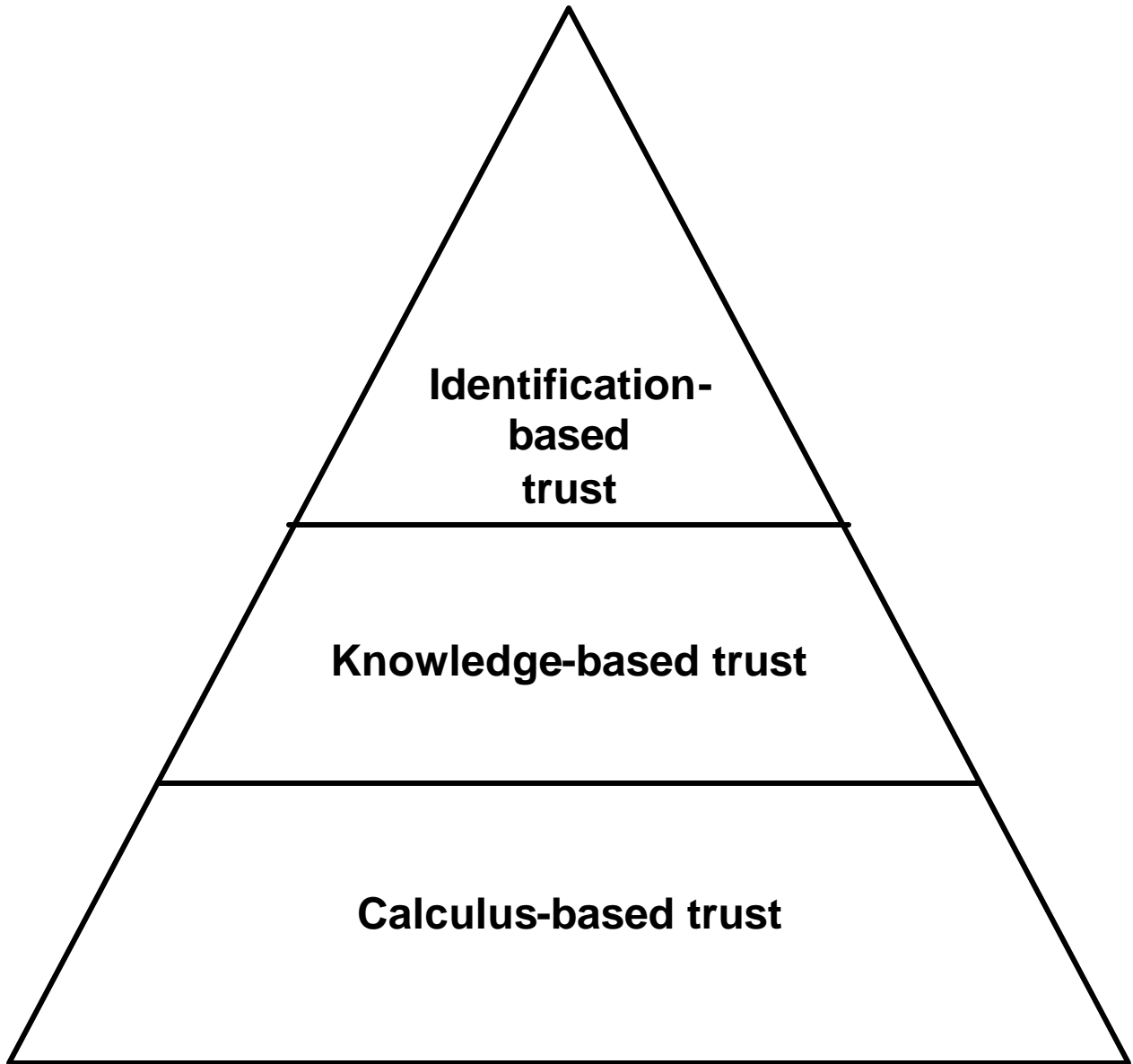


Figure 3: Trust and Professional Skepticism

