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THE INFLUENCE OF PROFESSIONAL SCEPTICISM, EXPERIENCE, WORKLOAD, FRAUD AUDITING TRAINING, AND REMOTE AUDIT BY EXTERNAL AUDITORS ON FRAUD DETECTION

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ABSTRAK: Penelitian ini dilakukan untuk menguji Pengaruh *Professional Scepticism*, Pengalaman, Beban Kerja, *Fraud Auditing Training* dan *Remote Audit oleh Eksternal Auditor* Terhadap *Fraud Detection*. Penelitian ini menggunakan 90 sampel dari ekternal auditor yang terdaftar di Otoritas Jasa Keuangan (OJK). Teknik penentuan sampel menggunakan metode probability sampling method. Pengujian hipotesis dalam penelitian ini menggunakan Analisis Data PLS-SEM dengan program Smart PLS 4.0 dan tingkat signifikansi 5%. Hasil penelitian adalah Pengalaman, Beban Kerja, dan *Fraud Auditing Training* berpengaruh positif dan signifikan terhadap *Fraud Detection, Remote Audit* berpengaruh negatif dan signifikan terhadap *Fraud Detection*, dan *Professional Scepticism* tidak berpengaruh terhadap *Fraud Detection.*

Kata kunci: Proffesional Scepticism, Pengalaman, Beban Kerja, *Fraud Auditing Training, Remote Audit, Fraud Detection*

ABSTRACT: This research was conducted to examine the Effect of Professional Scepticism, Experience, Workload, Fraud Auditing Training and Remote Audit by External Auditors on Fraud Detection. This study used 90 samples from external auditors registered with the Financial Services Authority (OJK). The technique of determining the sample using the probability sampling method. Testing the hypothesis in this study using PLS-SEM Data Analysis with the Smart PLS 4.0 program and a significance level of 5%. The results of the study are Experience, Workload, and Fraud Auditing Training have a positive and significant effect on Fraud Detection, Remote Audit has a negative and significant effect on Fraud Detection, and Professional Scepticism has no effect on Fraud Detection.

Keywords: Professional Scepticism, Experience, Workload, Fraud Auditing Training, Remote Audit, Fraud Detection

INTRODUCTION

The wider the spread of the corona virus or what is called COVID-19, the economic conditions in the world in general and in Indonesia in particular are getting worse, causing weak supervision and distracting the company's focus, where these conditions open up opportunities for perpetrators of fraud to take action. which is detrimental to the company

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(Putra, 2021). The Association of Certified Fraud Examiners (ACFE) classifies fraud in 3 forms, namely fraudulent financial reporting, Misappropriation of State and Company Assets/Wealth (asset misappropriation) and Corruption (corruption). (ACFE Indonesia, 2019).

Based on the results of the Transparency International Indonesia survey for the 2021 measurement year, Indonesia ranks 96 out of 180 countries with a Corruption Perception Index (CPI) score of 38/100 and for the 2022 measurement year, Indonesia ranks 110 out of 180 countries with a Corruption Perception Index (CPI) score of 34/100. According to Wawan Suyatmiko, Deputy Secretary General of Transparency International Indonesia, the score has dropped by four points, the most significant drop since 1995. This circumstance demonstrates that reactions to corruption practices are still delayed and, in some cases, worsening due to a lack of genuine support from stakeholders. (ti.or.id, 2023). Several problems of fraudulent presentation at this time raise a separate issue that questions the auditor's ability to detect fraud in the presentation of financial statements.

RESEARCH BACKGROUND

This problem arose simultaneously with cases that befell several companies, such as the fraud case that was revealed in early 2023 at PT Asuransi Jiwa Adisarana Wanaartha (Wanaartha Life/WAL) which had a case of default on policy payments. Meanwhile, PT Asuransi Jiwa Adisarana Wanaartha is a private insurance company that has been audited by the Public Accounting Firm (KAP) Kosasih, Nurdiyaman, Mulyadi Tjahjo & Rekan (KNMT) which is a local partner of Crowe Indonesia from 2014 - 2019. According to the Chief Executive of the Supervision of Insurance, Underwriting and Pension Funds of OJK, Ogi Prastomiyono, PT WAL has indications of criminal acts committed by PT WAL's management, shareholders and employees. (cnbcindonesia.com, 2023). According to a press release on the ojk.go.id website on March 7 2023, the OJK officially imposed an administrative sanction in the form of cancellation of registration to Public Auditor (AP) Nunu Nurdiyaman, Public Auditor (AP) Jenly Hendrawan and Public Accounting Firm (KAP) Kosasih, Nurdiyaman , Mulyadi Tjahjo & Partners (KNMT) who were deemed unable to find any indication of manipulation of financial statements and were also deemed not to have the competence and knowledge required as a Public Accountant. (cnbcindonesia.com; ojk.go.id, 2023). In this case, the external auditor is an independent auditor who works at the request of the company being audited. The external auditor must also ensure that the financial statements do not contain material misstatements, either due to errors or fraud (Sania et al., 2019).

LITERATURE

1. Agency Theory

Agency theory is a theory related to the problem between principals and agents regarding the separation of ownership and control over a company. Agency relationships arise from contracts when one party (principal) orders another person (agent) to do something and delegates authority to the agent to make decisions (Jensen & Meckling, 1976). However, in this delegation, the interests of the agent and the principal can conflict and cause conflict because each party has different interests. (Nurmalita & Asmara, 2022).

2. Attribution Theory

Attribution theory was developed by Heider (1958), which explains that each individual has his own way of thinking, feeling, understanding, expecting or reacting to an event. And each individual has behavior according to the perception and process of forming behavior from the events he experienced.

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Attribution Theory explains the influence between the auditor's ability, understanding of industry characteristics on the auditor's expertise in detecting fraud. (Fadjarenie, 2023). Meanwhile, according to Salsabila & Susilo (2022), attribution theory explains that a person's behavior is influenced by several factors, both internal and external. In his research, ethics is an internal factor (auditor morality) and applicable rules are external factors that can affect audit quality.

3. Fraud Detection

Fraud detection according to Petrucelli (2012), Fraud detection describes the methodologies deployed to investigate allegations of fraud. The ability to detect fraud is defined as the skill or expertise possessed by the auditor to find indications of fraud. According to Gizta (2020) and Pratiyaksa & Rasmini (2020), fraud detection is an attempt by the auditor to obtain sufficient early indications of fraud, as well as narrowing the space for fraudulent behavior to occur, as well as developing an information search when finding symptoms of something wrong or actions that can harm others.

4. Professional scepticism

According to International Standards on Auditing in Rafnes & Primasari (2020) professional scepticism is an attitude that includes always asking questions (questioning mind), alert to conditions and circumstances that indicate the possibility of material misstatement caused by error or intentional (fraud), and critical assessment of audit evidence. Professional scepticism is an attitude of an auditor who needs a balance to continue to trust management and on the other hand remain suspicious of management so that it is necessary to question and critically evaluate audit evidence (Gizta, 2020); (Prayoga and Sudaryati, 2020).

5. Experience

Experience according to The Oxford English Dictionary (1978) is the knowledge and skill that you have gained through doing something for a period of time; the process of gaining this.. According to Budiantoro et al. (2022), audit experience is the experience an auditor has in making financial reports both from working hours and the number of assignments previously handled.

6. Workload

Workload according to Kasmir (2019: 40) is the ratio between the total standard time to the total standard time to complete tasks and work. Workload is the amount and demands of work that must be completed by an auditor during a certain period by using the skills and potential of the workforce. (Gizta, 2020); (Faris, 2021); (Sihombing & Muda, 2019).

7. Fraud Auditing Training

Training according to Andrew E. Sikula in Mangkunegara's book (2017: 44) is a short-term educational process utilizing a systematic and organized procedure by which non-managerial personnel learn technical knowledge and skills for a definite purpose. Fraud auditing training aims to increase one's professional abilities in terms of both knowledge and competence in order to detect fraud.

8. Remote Audits

Remote audits according to Robitaille D (2020) is the term "remote auditing" includes activities that facilitate the assessment of processes occurring in a location other than where the auditor is located, using verification means that do not include face-to-face meetings. According to Khoirunnisa et al. (2021), the stages of remote auditing are essentially the same

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as conventional audits in general: opening meetings, document reviews, field visits, interviews, and closing meetings. Video conferencing is preferable to phone or voicemail for communication.

RESEARCH METHODS

The type of research used is quantitative descriptive research. According to Sekaran (2017), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation.

Quantitative research according to Uma Sekaran (2017: 76) is a scientific method in which data is in the form of numbers or numbers that can be processed and analyzed using mathematical calculations or statistics.

1. Population And Sample

The population in this research is external auditors (public accountants) who work in public accounting firms that are actively registered with the OJK, namely 927 public accountants or external auditors.

The number of samples based on the results of the slovin with margin of error formula of 10% is 90.26. rounded up to 90. Total sample is 90 external auditors.

2. Data analysis method

Data analysis in this study used PLS SEM data analysis which is variant-based and can simultaneously test the measurement model as well as test the structural model. The measurement model is used to test validity and reliability, while the structural model is used for causality (hypothesis testing with predictive models).Ghozali (2021).

a) Convergent Validity Test

Convergent validity can calculate the high relationship between constructs and latent variables.

b) Discriminant Validity Test

Discriminant validity relates to the principle that measurements of different constructs should not correlate with height.

c) Reliability Test

Test Reliability is carried out to prove the accuracy, consistency and precision of the instrument in measuring constructs.

d) R-Squares

R-Square used to explain the effect of exogenous variables on endogenous latent variables whether they have a substantive effect.

e) Test F2 (Effect Size)

According to Cohen (1988) effect size testing is a measurement to determine whether or not the effect used in certain variables on other variables.

f) Test the Path Coefficient

Path coefficient (path coefficients) is a value that is useful in indicating the direction of the relationship to the variable, whether a hypothesis has a positive or negative direction. (Ghozali, 2016).

g) Hypothesis Test

According to Ghozali (2021), the partial test (t test) is used to determine the effect of each independent variable on the dependent variable. The partial test in this research data uses a significance level of 0.05.

A. RESULTS AND DISCUSSION

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The objects in this study are external auditors registered with the Financial Services Authority (OJK) with a total of 90 external auditors.

1. Research Variable Descriptive Statistics

Table 1
Characteristics of Respondents

Characteristics	Description	Total	Percentage
Sex	Man	58	64%
	Woman	32	36%
	Total	90	100%
Age	<25 Years	15	17%
	26-35 Years	54	60%
	36-45 Years	21	23%
	Total	90	100%
Education	Bachelor	70	78%
	Magister	20	22%
	Total	90	100%
Job Position	Junior Auditor	15	17%
	Senior Auditor	47	52%
	Supervisor	6	7%
	Manager	22	24%
	Total	90	100%
Length of work	< 1 Year	14	15%
	1-5 Years	54	60%
	6-10 Years	15	17%
	>10 Years	7	8%
	Total	90	100%

Table 2
Professional Skepticism Descriptive Statistics

No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category

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1	*Professional Scepticism*	Critical thinking	The mind is always wondering	X1.1.1	3,844	Agree
2			Critical in evaluating evidence	X1.1.2	4,011	Agree
3		Be careful when examining financial statements	Proper audit planning and execution	X1.2.1	3,967	Agree
4			Critical assessment of the validity of the evidence	X1.2.2	3,889	Agree
5			The application of an attitude of professional scepticism	X1.2.3	3,989	Agree
6		Understanding and confidence in audit evidence	Be alert to audit evidence	X1.3.1	3,933	Agree
7			Have high self-confidence	X1.3.2	3,867	Agree

Table 3
Experience Descriptive Statistics

No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category
1	Experience	Intensity of duties and work ability of the auditor	How often are audit assignments given	X2.1.1	4,011	Agree
2			Many audit assignments provide an opportunity to learn from failure	X2.1.2	4,167	Agree

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3			Have the ability to detect fraud	X2.1.3	4,178	Agree
4		Length of work	Have the ability to analyze problems	X2.2.1	4,089	Agree
5			Have the ability to solve problems	X2.2.2	3,811	Agree
6			Have the ability to detect fraud	X2.2.3	4,011	Agree
7			Length of time worked as an auditor	X2.2.4	4,133	Agree

Table 4
Workload Descriptive Statistics

No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category
1	Workload	The quantity of work borne by the auditor	The workload as an auditor is too heavy, which makes performance less than optimal	X3.1.1	4,267	Agree
2			The amount of work done by the auditor is quite a lot, making it easier to get tired	X3.1.2	4,478	Agree
3			The work done by the auditor feels burdensome at times when the work piles up	X3.1.3	4,089	Agree
4		Job demands borne by the auditor	An auditor is always required to be able to make the right decision at any time.	X3.2.1	3,811	Agree
5			An auditor is easily bored and bored with	X3.2.2	4,167	Agree

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			audit assignments that are demanded on time.			
6			With limited time to audit it can make errors in the financial statements	X3.2.3	4,356	Agree

Table 5
Fraud Auditing Training Descriptive Statistics

No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category
1	*Fraud Auditing Training*	The intensity of auditor training that has been attended Be careful when examining financial statements	Intensity of participation in fraud audit training	X4.1.1	4,022	Agree
2			Intensity of participation in fraud audit workshops	X4.1.2	4,422	Agree
3			Intensity of participation in fraud audit symposium (forum).	X4.1.3	4,156	Agree
4			The auditor's ability to think faster	X4.1.4	4,011	Agree
5			Auditor's ability to conduct investigations	X4.1.5	4,133	Agree
6		Auditor awareness of the importance of training	Auditor awareness in increasing ability	X4.2.1	4,267	Agree
7			Auditor awareness to always follow the latest developments	X4.2.2	4,478	Agree

Table 6
Remote Audit Descriptive Statistics

No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category

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1	*Remote Audits*	Remote Interview	Conducting meetings remotely using video teleconferences and powerpoints or other visual guides in carrying out planning meetings	X5.1.1	4,089	Agree
2			Prepare questions to ask from the results of field physical examinations to clients during remote interviews.	X5.1.2	3,811	Agree
3			Presenting the initial draft of the audit results, solving questions or problems, as well as conducting further discussions to finalize the audit results and continuous development	X5.1.3	4,167	Agree
4		Document review and field inspection	Conduct document review, receive and review information remotely via video teleconference	X5.2.1	4,356	Agree
5			Conduct field physical inspections by utilizing two-way direct communication technology	X5.2.2	4,022	Agree

Table 7
Fraud Detection Descriptive Statistics

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No.	Variable	Dimensions	Indicator	Reflective Indicator	Means	Category
1	*Fraud Detection*	Internal control system	The structure of the internal control system in the company	Y.1.1	4,422	Agree
2			Characteristics of the occurrence of fraud	Y.1.2	4,156	Agree
3			Auditing standards in detecting fraud	Y.1.3	4,011	Agree
4			Audit environment support	Y.1.4	4,133	Agree
5		Ease of access and Test documents	Management is not open to provide information	Y.2.1	4,267	Agree
6			Identify fraud indicators	Y.2.2	4,478	Agree
7			Examination of documents or information	Y.2.3	4,089	Agree

From the results shown in table 1. the average is 3.64 good, table 2. the average is 3.74 good, table 3. the average is 3.77 good, table 4. the average is 3.66 good, table 5. the average is 3.76 good, table 6. average 3.75 is good, and table 7. average is 3.61 good, indicating that each of these indicators can be used to evaluate a condition of each variable properly.

2. Evaluation of the Measurement Model or Outer Model

a) Test *Convergent Validity*

Table 8a.
Outer Loading

Statement Items	Outer Loading Value	Criteria	Test results
X1.1.1	0.773	0.70	*Valid*
X1.1.2	0.688	0.70	*Invalid*
X1.2.1	0.822	0.70	*Valid*
X1.2.2	0.829	0.70	*Valid*
X1.2.3	0.730	0.70	*Valid*

X1.3.1	0.791	0.70	*Valid*
X1.3.2	0.636	0.70	*Invalid*
X2.1.1	0.698	0.70	*Invalid*
X2.1.2	0.784	0.70	*Valid*
X2.1.3	0.806	0.70	*Valid*
X2.2.1	0.700	0.70	*Valid*
X2.2.2	0.802	0.70	*Valid*
X2.2.3	0.780	0.70	*Valid*
X2.2.4	0.812	0.70	*Valid*
X3.1.1	0.865	0.70	*Valid*
X3.1.2	0.903	0.70	*Valid*
X3.1.3	0.758	0.70	*Valid*
X3.2.1	0.734	0.70	*Valid*
X3.2.2	0811	0.70	*Valid*
X3.2.3	0.841	0.70	*Valid*
X4.1.1	0.754	0.70	*Valid*
X4.1.2	0893	0.70	*Valid*
X4.1.3	0.829	0.70	*Valid*
X4.1.4	0.751	0.70	*Valid*
X4.1.5	0.840	0.70	*Valid*
X4.2.1	0.877	0.70	*Valid*
X4.2.2	0.890	0.70	*Valid*
X5.1.1	0.783	0.70	*Valid*
X5.1.2	0.775	0.70	*Valid*
X5.1.3	0.818	0.70	*Valid*
X5.2.1	0.812	0.70	*Valid*
X5.2.2	0.818	0.70	*Valid*
Y.1.1	0897	0.70	*Valid*
Y.1.2	0.807	0.70	*Valid*
Y.1.3	0.748	0.70	*Valid*
Y.1.4	0.845	0.70	*Valid*

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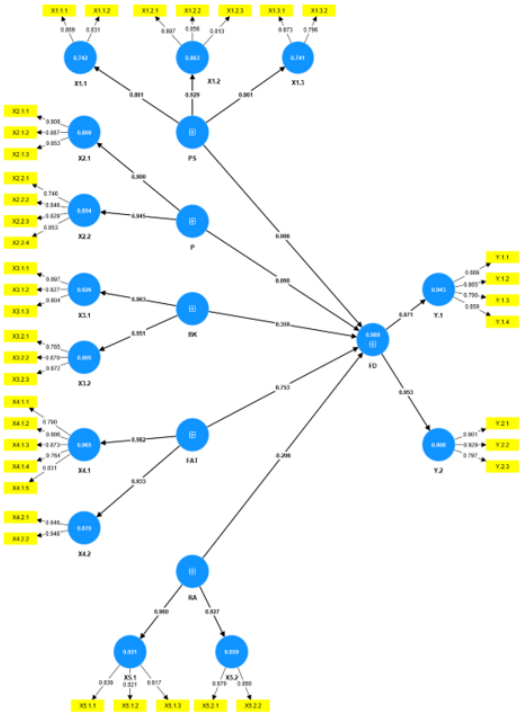
Y.2.1	0.876	0.70	*Valid*
Y.2.2	0.900	0.70	*Valid*
Y.2.3	0.719	0.70	*Valid*



Sumber: Output SmartPLS (2023)

Figure 1 Validity Test Model 1

Based on the output in the path diagram above, the factor loading for first order does not meet convergent validity, namely the indicator value must be above 0.7. There are still several indicators whose values are below 0.7, so values that do not meet convergent validity must be dropped, namely X1.1.2 is not valid, X1.3.2 is not valid, X2.1.1 is not valid.

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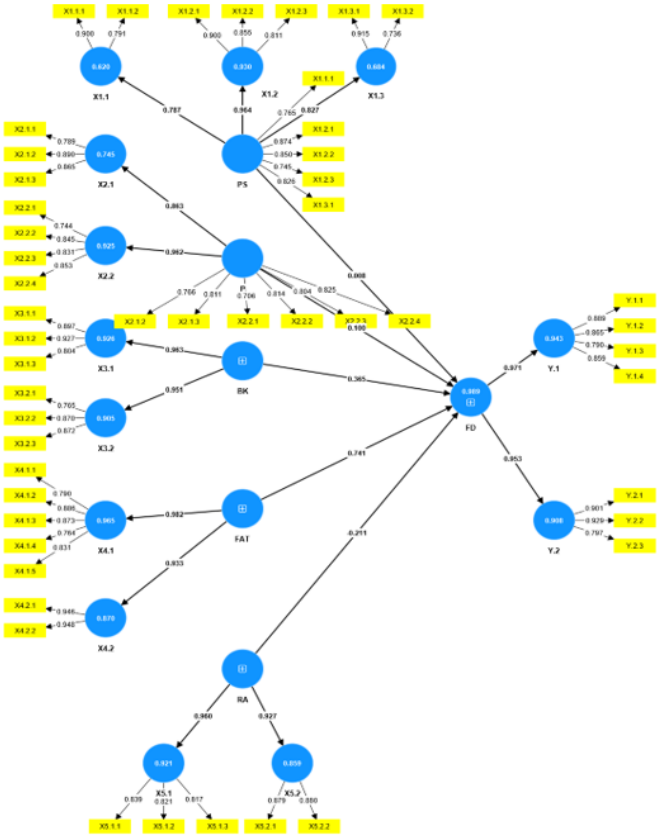

Sumber: Output SmartPLS (2023)

Figure 2 Validity Test Model 2

Based on the output in the path diagram above, after being dropped, the factor loading meets convergent validity, namely the indicator is above 0.7. describes the high relationship between each assessment point (indicator) with the construct. Ghozali (2021).

Table 8b.
***Outer Loading*Modification**

Statement Items	Outer Loading Value	Criteria	Test results
X1.1.1	0.773	0.70	*Valid*
X1.2.1	0.822	0.70	*Valid*
X1.2.2	0.829	0.70	*Valid*
X1.2.3	0.730	0.70	*Valid*
X1.3.1	0.791	0.70	*Valid*
X2.1.2	0.784	0.70	*Valid*
X2.1.3	0.806	0.70	*Valid*
X2.2.1	0.700	0.70	*Valid*
X2.2.2	0.802	0.70	*Valid*

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X2.2.3	0.780	0.70	*Valid*
X2.2.4	0.812	0.70	*Valid*
X3.1.1	0.865	0.70	*Valid*
X3.1.2	0.903	0.70	*Valid*
X3.1.3	0.758	0.70	*Valid*
X3.2.1	0.734	0.70	*Valid*
X3.2.2	0811	0.70	*Valid*
X3.2.3	0.841	0.70	*Valid*
X4.1.1	0.754	0.70	*Valid*
X4.1.2	0893	0.70	*Valid*
X4.1.3	0.829	0.70	*Valid*
X4.1.4	0.751	0.70	*Valid*
X4.1.5	0.840	0.70	*Valid*
X4.2.1	0.877	0.70	*Valid*
X4.2.2	0.890	0.70	*Valid*
X5.1.1	0.783	0.70	*Valid*
X5.1.2	0.775	0.70	*Valid*
X5.1.3	0.818	0.70	*Valid*
X5.2.1	0.812	0.70	*Valid*
X5.2.2	0.818	0.70	*Valid*
Y.1.1	0897	0.70	*Valid*
Y.1.2	0.807	0.70	*Valid*
Y.1.3	0.748	0.70	*Valid*
Y.1.4	0.845	0.70	*Valid*
Y.2.1	0.876	0.70	*Valid*
Y.2.2	0.900	0.70	*Valid*
Y.2.3	0.719	0.70	*Valid*

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b) Discriminant Validity Test

Table 10
Fornell-Larcker Criterion

	PS	**P**	**BK**	**FAT**	**RA**	**FD**
PS	0814					
P	0.666	0.789				
BK	0.706	0.733	0821			
FAT	0.693	0.625	0.738	0.835		
RA	0.687	0.682	0.639	0.628	0.802	
FD	0.700	0.730	0.683	0.653	0.579	0.830

Based on the results of Discriminant Validity, the variables Professional Skepticism, Experience, Workload, Fraud Auditing Training, Remote Audit and Fraud Detection have indicators reflecting the cross loading value for each variable > 0.70, it can be concluded that the indicators used in each variable are able to measuring its constructs and indicators can be explained (Ghozali, 2021).

c) Reality Test

Table 11
Cronbach's Alpha and Composite Reliability scores

Measured Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Test results
Professional Scepticism	0.871	0.873	0.907	Reliable
Experience	0.878	0.880	0.908	Reliable
Workload	0.902	0.908	0.925	Reliable
Fraud Auditing Training	0.927	0.932	0941	Reliable
Remote Audits	0.861	0.862	0.900	Reliable
Fraud Detection	0.923	0.929	0939	Reliable

Based on the reliability results above, these variables have a composite reliability above 0.7. It can be concluded that the indicators used for each variable have good reliability to be able to measure the construct. The value of Cronbach's alpha for all variables is stated to be good, more than 0.70.

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3. Evaluation of the Structural Model or Inner Model

a) R-Squares

Table 12

	R-square	R-square adjusted
Fraud Detection	0989	0989

Based on the coefficient of determination in the table above, an R Square value of 0.989 is obtained, meaning that the evaluation of the inner model is quite strong in explaining fraud detection variables and the predictive-relevance value for the structural model in this study is 0.989 or 98.9%, meaning that the model is able to explain that This research model has good predictive value so it can be used for hypothesis testing.

b) Test F2 (Effect Size)

Table 13
F-square (Effect Size)

No.	Variable	*Fraud Detection*
1	Professional Scepticism	0.003
2	Experience	0.155
3	Workload	0.599
4	Fraud Auditing Training	0.503
5	Remote Audits	0.330

Based on the results of the data above, it can be seen that the Workload and Fraud Auditing Training variables can be categorized into variables that have a strong influence, and the Experience and Remote Audit variables fall into the sufficient category while the Professional Scepticism variable is categorized into variables that have a weak effect.

c) Path Coefficient

Table 14
Path Coefficient

No.	Variable	*Fraud Detection*
1	Professional Scepticism	0.008
2	Experience	0.100
3	Workload	0.365
4	Fraud Auditing Training	0.741
5	Remote Audits	-0.211

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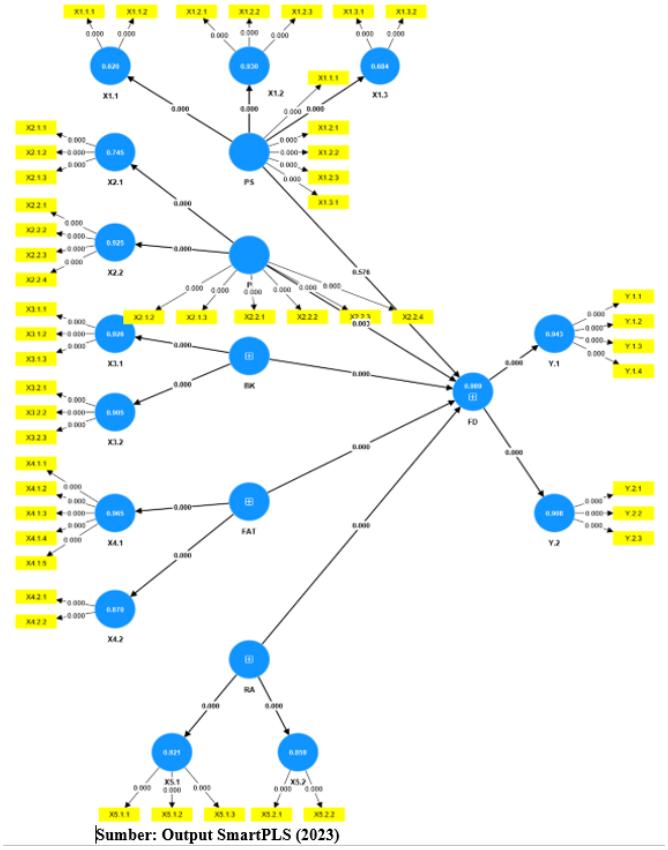
C. Hypothesis Test



Sumber: Output SmartPLS (2023)

Figure 3. Hypothesis Test Results

Based on the path image above, the results of testing the hypothesis P values and the original sample can be described in the following table:

Table 15
Mean, STDEV, T-Values, P-Values

Konstruk	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values <0.05
PS -> X1.1	0,787	0,797	0,039	20,352	0,000
PS -> X1.2	0,964	0,965	0,011	89,275	0,000
PS -> X1.3	0,827	0,829	0,042	19,827	0,000
P -> X2.1	0,863	0,868	0,032	27,308	0,000
P -> X2.2	0,962	0,964	0,008	122,712	0,000
BK -> X3.1	0,963	0,964	0,010	99,743	0,000
BK -> X3.2	0,951	0,951	0,018	53,674	0,000
FAT -> X4.1	0,982	0,983	0,006	170,149	0,000
FAT -> X4.2	0,933	0,936	0,017	53,985	0,000
RA -> X5.1	0,960	0,962	0,011	89,202	0,000
RA -> X5.2	0,927	0,929	0,020	45,325	0,000
FD -> Y.1	0,971	0,973	0,008	125,792	0,000
FD -> Y.2	0,953	0,956	0,011	86,440	0,000

Sumber: Output SmartPLS (2023)

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H1: Professional skepticism of fraud detection

The relationship between variable X1 and variable Y has a Path Coefficient value of 0.008, a t-statistic value of 0.561 <1.65 (t-table) and a P-Value of 0.576 > 0.05. These results indicate that there is no significant influence between the Independent Variable (X1) and the Dependent Variable (Y). So, it can be concluded that Professional Skepticism has no significant effect on Fraud Detection.

Based on the description above, it can be concluded that H1 in this study "Professional Skepticism has an effect on fraud detection" is rejected.

H2: Experience with fraud detection

The relationship between variable X2 and variable Y has a Path Coefficient value of 0.100, a t-statistic value of 3.088 > 1.65 (t-table) and a P-Value of 0.003 > 0.05. These results indicate that there is a significant influence between the Independent Variable (X2) and the Dependent Variable (Y). So it can be concluded that experience has a significant effect on fraud detection. The parameter coefficient value is 3.088 and the direction is positive. This means that the higher the auditor's experience, the better in detecting fraud.

Based on the description above, it can be concluded that H2 in this study "Experience has an effect on fraud detection" is accepted.

H3: Workload on fraud detection

The relationship between variable X3 and variable Y has a Path Coefficient value of 0.365, a t-statistic value of 6.835 > 1.65 (t-table) and a P-Value of 0.000 <0.05. These results indicate that there is a significant influence between the Independent Variable (X3) and the Dependent Variable (Y). So it can be concluded that Workload has a significant effect on Fraud Detection. The parameter coefficient value is 6.835 and the direction is positive. This means that the higher the workload, the better in detecting fraud.

Based on the description above, it can be concluded that H3 in this study "Workload has an effect on fraud detection" is accepted.

H4: Fraud Auditing Training on fraud detection

The relationship between variable X4 and variable Y has a Path Coefficient value of 0.741, a t-statistic value of 24.335 > 1.65 (t-table) and a P-Value of 0.000 <0.05. These results indicate that there is a significant influence between the Independent Variable (X4) and the Dependent Variable (Y). So it can be concluded that Fraud Auditing Training significant effect on Fraud Detection. The parameter coefficient value is 24.335 and the direction is positive. This means that the higher the Fraud Auditing Training, the better it is in detecting fraud.

Based on the description above, it can be concluded that H4 in this study "Fraud Auditing Training has an effect on fraud detection" is accepted.

H5: Remote Audit on fraud detection

The relationship between variable X5 and variable Y has a Path Coefficient value of -0.211, a t-statistic value of 4.859 > 1.65 (t-table) and a P-Value of 0.000 <0.05. These results indicate that there is a significant influence between the Independent Variable (X5) and the Dependent Variable (Y). So it can be concluded thatRemote Auditssignificant effect on Fraud Detection. The parameter coefficient value is 4.859 and the direction is negative. This means that the higher the level of Remote Audit, the less it can detect fraud.

Based on the description above, it can be concluded that H5 in this study "Remote audit has an effect on fraud detection" is accepted.

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DISCUSSION

1. The Effect of Professional Scepticism on Fraud Detection

Based on the results of the H1 hypothesis test, it shows that professional skepticism has no significant effect on fraud detection. From these results it can be concluded that professional skepticism cannot be said to be a measure of the auditor's ability on fraud detection. Whether or not there is skepticism and high or low skepticism of an auditor has no effect on the auditor's ability to detect fraud. If seen from the results of the respondent profiles that have been collected, it can be concluded that the characteristics of the largest respondents are senior auditors, namely 52%, who on average have had experience of more than 3 years. From this experience, the average auditor has audited his client more than 2 times before or is called Client Specific Experience (CSE) so that there is a deficiency in professional skepticism because the results of the audit decisions are always the same from year to year. Based on the results of the audit decision, the auditor will trust the client, especially in receiving the information and audit evidence provided. According to Carpenter and Reimers (2013), auditors at a low level (junior auditors) tend to be more skeptical than auditors at a high level (senior auditors). So it can be concluded that due to the characteristics of the respondents in this study, most of them were senior auditors who had experience in previous audits or Client Specific Experiences (CSE),

The results of this study are in line with the research of Sanjaya (2017), Rafnes & Primasari (2020), and Elfia & NR (2022) who concluded that there is no influence betweenprofessional skepticismtofraud detection, and is inversely proportional to research conducted by Indrawati, et.al (2019), Sania, et.al (2019), and Bayuandika & Mappanyukki (2020) where the research results show that sskepticism professional positive effect on fraud detection.

2. The Effect of Experience on Fraud Detection

Based on the results of the H2 hypothesis test, it shows that experience has a significant positive effect onfraud detection. This explains that an increase in auditor experience is able to improve capabilities in fraud detection. This means that the more and longer the auditor's experience, the more capable he is in fraud detection.

Judging from the respondent's profile data, it is known that the most auditors in this study are auditors who have worked within 1-5 years, namely 60%, which means that the average respondent in this study is an experienced auditor. The auditor's experience is a measure of the length of time and working period that has been carried out by the auditor in understanding his work tasks properly. The number of audit assignments that have been carried out by the auditor will affect the experience of the auditor. With a lot of experience, the auditor will be more confident in detecting fraud and will use the knowledge he has regarding indications of fraud during the audit process.

The results of this study are in accordance with Putra (2019), Sihombing (2019), and Surya, et al (2021) where their research also shows that experience has a significant positive effect on fraud detection. While contrary to the research by Sari (2023) and Indrasti & Sari (2019) where in his research it shows that experience has no effect on fraud detection.

3. The Effect of Workload on Fraud Detection

Based on the results of the H3 hypothesis test, it shows that workload has a significant positive effect on fraud detection. This explains that the workload received by the auditor does not reduce and even makes the auditor more capable of fraud detection.

Based on the profiles of the respondents that have been collected, it can be seen that the average participating respondents are mostly senior auditors of 52% with an average length of service between 1-5 years of 60%. In this case, it can be concluded that the respondent is an

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experienced auditor who is familiar with the time budget and requires accuracy so that he is able to see indications of fraud quickly and precisely, because of his ability, when he has to examine many clients, it does not make the auditors tired and energy drained. , because they are used to carrying out the audit process with a time budget and the number of clients to be audited. So that respondents from this study gave a reaction that workload has a positive effect on the ability to detect fraud.

The results of research that are in line with researchers when viewed from previous research are the results of research from Rafnes & Primasari (2020) and Molina & Wulandari (2018) which show that workload has a significant positive effect on fraud detection. The results of this study are inversely proportional to research conducted by Pratiyaksa & Rasmini (2020), Faris, et.al (2021) and Sihombing (2019) where the results of their research show that workload has a negative effect on fraud detection.

4. The Effect of Fraud Auditing Training on Fraud Detection

Based on the results of the H4 hypothesis test, it shows that fraud auditing training has a significant positive effect on fraud detection. This explains that fraud audit training can encourage and improve auditors' abilities in fraud detection. This means that an auditor who has more frequent training tends to be better able to detect fraud. Training will increase the auditor's knowledge about the work environment, the auditor will be more sensitive to the danger signs of fraud, so that the auditor will be better able to detect fraud.

When viewed from the results of the tabulation of respondents, it can be concluded that the auditors who participated in this study were senior auditors of 52% where the average length of service was 1-5 years by 60%. Based on his length of service, it can be concluded that the average auditor has attended several trainings, especially regarding fraud auditing. Fraud audit trainingis one of the efforts in developing human resources in terms of knowledge, skills, and attitudes. Systematic and tiered training according to the auditor's level will make it easier for an auditor to improve the quality of his audit and become more intellectual and professional, so as to be able to detect matters that contain fraud. And from the results of this study, the average respondent answered that they agreed that fraud auditing training could increase their ability in fraud detection so that the conclusion was that fraud auditing training had a positive effect on their ability in fraud detection.

The results of this study are supported by the research of Putra (2019), and Fullerton & Durtschi (2004) and are inversely proportional to the results of research conducted by Indrawati, et.al (2019) where the results of the research show that fraud auditing training has no deep effect on fraud detection.

5. The Effect of Remote Audit on Fraud Detection

Based on the results of the H5 hypothesis test, it shows that remote audit has a significant negative effect on fraud detection. This explains that remote audit process activities cannot assist the auditor in fraud detection. This means that an auditor who conducts a remote audit process makes it difficult for the auditor to detect fraud.

Judging from the profiles of respondents who have contributed to this study, that is, on average serving as senior auditors with a length of service of 1-5 years, it can be concluded that the auditors are experienced, but when viewed from the previous results, namely the attitude of professional skepticism is not influences the auditor's ability in fraud detection, so this affects the direction of the significance of remote audit in fraud detection. After being tested, it is known that the remote audit has a negative effect, meaning that audit activities using a remote method are not able to make the auditor detect fraud. In the remote audit process, it is necessary to apply technology when examining audit evidence,

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This research is in line with research conducted by Rizai (2022) where remote audits have a negative effect on audit quality, thereby reducing the quality of audits produced by auditors because auditors are unable to detect fraud. However, this study is inversely proportional to research conducted by Citra (2021), and N. Akrimi (2021) where the results of their research state that remote auditing has a significant positive effect on audit quality which also affects the ability auditors in fraud detection, of course this is also supported by the audit information technology competence possessed by the auditor.

CONCLUSIONS AND RECOMMENDATIONS

1. Conclusion

This study aims to determine the effect of professional scepticism, experience, workload, fraud auditing training, and remote audit on fraud detection. Based on data analysis and hypothesis testing in the previous chapter, several conclusions can be drawn as follows:

1. Professional Scepticism has no effect on fraud detection. This means that the attitude of professional scepticism cannot be used as a measure in fraud detection.
2. Experience has a significant positive effect on fraud detection. This means that experienced auditors can improve the ability of data fraud detection.
3. Workload has a significant effect in a positive direction on fraud detection. This means that auditors who have a high level of workload do not reduce their abilities and can still carry out fraud detection.
4. Fraud Auditing Training significant effect in a positive direction on fraud detection. This means that auditors who often participate in training, especially training on fraud, can improve their abilities in fraud detection.
5. Remote audits significant effect in a negative direction on fraud detection. This means that the remote audit process (remote audit) makes it difficult for auditors to detect fraud.

2. Suggestion

Based on the results of the analysis that has been carried out in this study and the results of the conclusions above, the researcher tries to provide the following suggestions:

a. For future researchers, this research can be used as reference material for further research on the professional skepticism variable, where in this study the variable was not significant. It is hoped that further research can use the characteristics of respondents from different populations and samples from this study.

b. For practitioners, from the results of research that has been conducted, there are several independent variables that show a positive influence on fraud detection, namely experience, workload and fraud auditing training, so it is hoped that the Public Accounting Firm can increase work experience, add jobs, and provide training, especially training on fraud that is good for auditors so as to improve auditors' abilities in fraud detection.

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