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Effect of Audit tools and Auditor Competence on Auditor Ability to Detect Indications of Fraud and Professional Skepticism

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Abstract: This study aims to examine the effect of the use of audit tools and the auditor's competence on the ability of auditors to detect indications of fraud and professional skepticism as an intervening variable. This research method uses quantitative methods with data obtained using a questionnaire. The sample of this research is external auditors who work in public accounting firms (KAP) in East Java and DKI Jakarta who meet the specified sampling criteria. Data analysis was performed using SmartPLS. The results showed that the audit tool and auditor competence had a significant influence on the professional skepticism of auditors. The audit tool and auditor competence does not have a direct influence on the ability of auditors to detect indications of fraud, but auditor skepticism has a direct effect on the ability of auditors to detect indications of fraud. Audit tools and competence indirectly affect the ability of auditors to detect indications of fraud through auditor skepticism.

Keywords: Professional skepticism, Auditor ability, Audit tools, Auditor competence

Introduction

Fraud is believed to be the most serious and challenging problem in today's business environment, so it is necessary to take proactive steps from accountants, auditors, and the accounting profession to be able to detect this fraud (Smith et al. 2005). This is inseparable from the auditor's responsibility for the financial statements to be free from misstatement due to errors or fraud. However, in some cases, public accountants were involved in financial fraud scandals directly or indirectly. An example of a case of direct involvement that occurred at Enron in the United States, the auditor was involved in fraudulent presentation of financial statements (Tackett, Wolf, and Claypool 2004). Meanwhile, indirect involvement is that the auditor fails to comply with several important elements of audit standards regarding fraud and it is difficult for individual auditors to build expertise in fraud detection (Hassink, Meuwissen, and Bollen 2010) so that auditors fail to detect indications of fraud in financial statements.

The case of fraudulent financial statements involving external auditors has become a hot issue in the last few periods in Indonesia. A series of cases regarding the failure of auditors to detect fraud have occurred in Indonesia since early 2000, starting with the case of PT Kimia Farma, PT KAI and more recently in 2019, namely the case of auditor failure to disclose earnings management in the financial statements of PT Garuda Indonesia (Persero) Tbk by providing an unqualified opinion. According to the Financial Professional Development Center (PPPK) auditors are considered to have failed in detecting earnings management by Garuda management. The auditor has not correctly assessed the substance of the transaction for the accounting treatment for the recognition of receivables (CNN 2019). The auditor has recognized revenue even though the company has not received it nominally. In addition, auditors also do not have sufficient evidence to assess accounting treatment in accordance with

the contractual agreement. Finally, the auditors also did not consider the events after the reporting date *(subsequent event)*.

Fraud is not only expensive, it also damages the reputation and credibility of the auditing profession. The loss of public confidence seems justified when the audited financial statements turn out to be unreliable and must be restated due to fraud (Chui and Pike 2013). As a result, public investment increases expectations for auditors to detect fraud (Chui and Pike 2013; Hooks 1992).. The results of the research by the Association of Certified Fraud Examiners ACFE (2019) which were contained in The Nation ACFE Report on survey fraud in Indonesia, the losses caused by fraud cases reached IDR 873 trillion or 239 cases. Of the cases of fraud, the most common types of fraud cases were corruption (69.9%), asset misappropriation of 20.9% and fraudulent financial statements which had the smallest percentage of incidents, which was equal to 9.2% (ACFE Indonesia chapter 2020). In addition, the 2019 Indonesian fraud survey report states that the level of fraud detection committed by external auditors is only around 9.6%, far below tips and internal auditors with the respective percentages of 38.9% and 23.4%. This indicates that the failure rate of auditors in detecting fraudulent financial statements is still very large.

Failure to detect fraud by the auditor on cases that occur are interesting to study and why the auditor is unable to detect indications of such fraud. The low professional skepticism of auditors is one of the reasons for the failure of auditors to detect (Beasley, Carcello, and Hermanson 2001). Skepticism becomes the basic attitude for an auditor not to easily believe information from clients and will question reasons, evidence and perform confirmation procedures to provide confidence for auditors. Auditors who are more skeptic will be able to detect fraud at the audit planning stage, and will improve their detection at the next audit stage (Carpenter, Durschi, and Gaynor 2002).

Auditors with high skepticism when faced with symptoms of fraud will increase their detection ability by developing additional information searches (Fullerton and Durschi 2004). The higher the skepticism the auditor has, the higher the auditor's ability to develop analytical procedures to detect indications of fraud (Anggriawan 2014; Arsendy 2017; Biksa and Wiratmaja 2016; Endraningtyas and Dewi 2017; Fullerton and Durschi 2004; Gita, Wirakusuma, and Ratnadi 2018; Hartan and Waluyo 2016; Nasution and Fitriany 2012; Novita 2015; Prakoso and Zulfikar 2018; Prasetyo 2015; Sofie and Nugroho 2018; Yuara, Ibrahim, and Diantimala 2018) However with high professional skepticism not necessarily auditors can detect indications of fraud (Korompis and Latjandu 2017; Ranu and Merawati 2017; Sanjaya 2017; Suryandini 2010). This is because auditors attempt to complete tasks in accordance with auditing standards rather than conducting audits with the aim of detection and because of the fixation of the auditor's perception when conducting repeated audits at the same auditee that gets a favorable opinion, so that the auditors reduce their professional skepticism (Suryanto et al., 2017).

Auditors who have experience detecting fraud have a higher effectiveness in using redflags than auditors who are inexperienced (Moyes and Baker 2009). With the increasing number of assignments, the auditor will be more skeptical and knowledge will help auditors to analyze redflags during the audit process. The better the competence of the auditors in this case the auditor's knowledge and experience, the higher the auditor's skepticism will be (Anisma, Abidin, and Cristina 2011; Erickson, Mayhew, and Felix 2000; Hassink et al. 2010; Nasution and Fitriany 2012; Suraida 2005). The experience of auditors is also thought to have an effect on the ability of auditors to detect fraud, meaning that auditors who have a lot of experience will have a better ability to detect indications of fraud (Molina and Wulandari 2018; Nasution and Fitriany 2012; Prakoso and Zulfikar 2018; Sania, Sukanto, and Widaryanti 2019;

Sanjaya 2017; Suryanto, Yosita, and Sofyani 2017; Tirta and Sholihin 2004; Yang et al. 2010).

The auditing approaches and techniques that were valuable in the past now seem outdated. Also, the evolution of auditing has reached a tipping point where auditors need educational enhancement adjustments in technology and analytical methods (Byrnes et al. 2018). The use of audit tools is expected to help increase auditor skepticism through analytical procedures in detecting indications of fraud (Annisa and Harris 2011; Appelbaum et al. 2017; Muhayoca and Ariani 2017). In Indonesia, all Public Acoount Firm are equipped with the Financial Professional Development Center (PPPK) using an audit application, namely the Audit Tools and Linked System (ATLAS). Several foreign-affiliated Public Acoount Firm also use audit tools with foreign licenses. The application of computer-assisted audit techniques in conducting audits will be very beneficial for auditors, because with these techniques auditors can carry out audits even though the input documents and audit trail cannot be seen directly. Therefore the auditor shall use computer-assisted audit techniques in testing controls and analytical procedures. In addition, by using the computer-assisted audit technique, the audit implementation becomes more effective (Suryandini 2010).

This research also includes psychological theory, namely cognitive dissonance theory and theory of planned behavior. Both of these theories are closely related to individual behavior. It is hoped that it can help explain the variables regarding the use of audit tools and the competence of auditors, will this condition affect the auditor's skepticism regarding their ability to detect fraud.

Literature Review

Cognitive Dissonance Theory

Cognitive dissonance theory states “People look for consistency between their attitudes, and between their attitudes and behavior. Any form of inconsistency is uncomfortable, and the individual will therefore try to reduce it. People look for a stable state, which is minimal dissonance. When there is dissonance, people will change attitudes or behavior, or they will develop a rationalization for these differences (Festinger 1957)”. Cognitive dissonance is a condition of psychological discomfort due to inconsistencies in attitudes, thoughts and behavior. Something that is consistent is a condition with minimal dissonance, so that humans tend to avoid something contradicting each other that can cause dissonance. When there is a conflict between behavior and attitude or between two cognitions, then this is what is called dissonance. Opinion, knowledge or anything that a person can believe about objects, the environment is a cognitive element. According to Festinger's theory, a person will experience psychological discomfort when dissonance occurs. Individuals will be motivated to reduce the dissonance that appears and avoiding events that can increase the dissonance when there is a dissonance.

The theory of cognitive dissonance can be used to explain the effect of the relationship between auditor skepticism and variables that influence it, such as the use of audit tools, auditor competence, auditor workload and time pressure when experiencing cognitive dissonance conditions in detecting indications of fraud. Cognitive dissonance conditions will occur when the auditor finds symptoms (redflags) so that the auditor maintains his professional skepticism and needs to do other procedures and additional evidence to reduce audit risk, but there is a feeling of discomfort towards the client to explore this matter. The uncomfortable conditions experienced by auditors can be explained by this theory to get out of a state of dissonance to minimal dissonance.

Theory of Planned Behavior

The theory of planned behavior is a development of the theory of reasoned action. In the theory of reasoned action states that a person's intention to action / behavior is formed by two (2) main factors, namely attitude toward behavioral and subjective norms (Fishbein and Ajzen 1975). In its development, the theory of reasoned action was developed by Ajzen by adding one more factor, namely the perception of behavior control (perceived behavior control) so that the planned theory of behavior consists of three factors. This theory is feasible to explain any behavior that requires planning (Ajzen 1991).

First, that is related to one's basic attitude (attitude toward the behavior), the basic attitude towards this behavior is determined by beliefs (Ajzen 2005). Beliefs are related to individual subjective assessments of the world around them. If based on individual evaluation data is obtained that the behavior is beneficial for him, belief will strengthen attitudes towards the behavior (Ramdhani 2011). The second factor regarding subjective norms is a person's perception of the expectations of those who are influential in his life (significant others) regarding whether certain behaviors are carried out or not. Like attitudes towards behavior, subjective norms are also influenced by belief, the difference is that this belief is obtained from the views of others on the object of attitudes related to individuals (normative belief) (Ramdhani 2011). Third, related to the issue of control, namely the individual's perception of the ease or difficulty of realizing certain behaviors (Ajzen 2005).

Also related to this research, belief is closely related to the skepticism shown by the auditors to be able to provide confidence whether there is an indication of fraud. The auditor's beliefs is based on audit evidence that the auditor obtains through the audit procedures performed. In performing this procedure the auditor will be influenced by the competence of the auditor, the audit aids used and the time allocated to obtain audit evidence. In addition, the amount of burden, in this case the assignment or audit burden borne by a person will also affect how he will behave (Endraningtyas and Dewi 2017; Suryanto et al. 2017).

Auditor's ability to detect indications of fraud

It is hoped that audited financial reports will increase confidence in the use of financial reports. So the audited financial statements must be of good quality. To maintain audit quality, a competent auditor is needed so that the auditor has the ability to find material misstatements in the financial statements. The definition of "the auditor's ability to detect quality fraud from an auditor in explaining the impropriety of the financial statements presented by the company by identifying and proving the fraud (Nasution and Fitriany 2012)"

The auditor's ability to detect fraud is largely determined by the competence of the auditor, so that a competent auditor is able to use his skepticism when he finds the possibility of misstatement. These conditions are interrelated and mutually supportive to produce good audit quality. In general, the auditor's ability to detect indications of fraud can be defined as the ability of the auditor to be able to detect fraud in the financial statements when faced with redflags of fraud.

Auditor's professional skepticism

Professional skepticism according to the Professional Standards for Public Accountants 240 (SA 240 IAPI 2013) is “Professional skepticism as an attitude that includes a mind that is always questioning, alert to conditions that may indicate possible misstatements either caused by fraud or error, and an important assessment of audit evidence ”. Another definition is "professional skepticism as a multi-dimensional construct which indicates the tendency of each individual to delay making conclusions until obtaining sufficient evidence to support one alternative explanation compared to others (Hurtt 2010)".

In general, skepticism can be defined as the critical attitude of an auditor for assessing an in-depth audit evidence so that the auditor can obtain sufficient confidence in the information obtained. Several studies show that professional skepticism has a positive effect on the ability of auditors to detect indications of fraud, meaning that the higher the skepticism, the higher the ability of auditors to detect indications of fraud (Anggriawan 2014; Arsendy 2017; Biksa and Wiratmaja 2016; Endraningtyas and Dewi 2017; Faradina 2016; Fullerton and Durschi 2004; Gita et al. 2018; Gizta, Anugerah, and Andreas 2019; Hartan and Waluyo 2016; Nasution and Fitriany 2012; Novita 2015, 2015; Prakoso and Zulfikar 2018; Prasetyo 2015; Sofie and Nugroho 2018; Yuara et al. 2018). Thus, the hypotheses in this study are:

H_5 : Professional skepticism has a positive effect on the ability of auditors to detect indications of fraud

Audit tools

Audit tools include technologies such as electronic working papers and application databases to perform audit functions so as to simplify or automate the audit process (Braun and Davis 2003). The development of technology in today's business environment has an impact on changes in data processing which is done manually, and is now computerized (Annisa and Harris 2011). With this computerized system it provides its own economic benefits, namely the speed and practicality of data so that manual recording has begun to be abandoned. With the significant changes in the business world, it is time for tools in the audit process to be improved. Analytical procedure in the audit needs to be improved, especially with the condition of clients who have used bigdata. The use of technology is expected to make it easier for auditors to carry out analytical procedures, thereby helping to increase auditor skepticism to detect material misstatements due to errors and fraud. To be able to use sophisticated analytical procedures to support audit procedures, a qualified audit technology is needed so that the due professional care can be maintained.

The use of audit technology is expected to improve analytical procedures (Annisa and Harris 2011; Appelbaum et al. 2017; Byrnes et al. 2018; Salem 2012) so as to increase auditor skepticism and increase the ability of auditors to detect indications of fraud. In addition, audit technology also enables auditors to be able to access various types of electronic files or data and perform various operations to test them comprehensively so that they can detect fraud (Januraga and Budiartha 2015). This shows that the use of audit technology will increase professional skepticism and the ability of auditors to detect indications of fraud. Several studies have shown that the use of audit technology has a positive effect on the ability to detect indications of fraud (Annisa and Harris 2011; Januraga and Budiartha 2015). The use of audit technology has a positive effect on auditor skepticism (Appelbaum et al. 2017; Byrnes et al. 2018) Audit technology will indirectly affect the ability of auditors to detect indications of fraud, this is because the use of audit technology will affect the professional skepticism of auditors. Based on this description, the hypotheses in this study are as follows:

H_1 : Audit tools have a positive effect on the ability of auditors to detect indications of fraud

H_2 : Audit tools have a positive effect on professional skepticism

H_6 : Audit tools affect the ability of auditors to detect indications of fraud through professional skepticism

Auditor competence

Auditors must have sufficient competence to be able to use their professional skills and produce quality audits. Auditor quality can be influenced by the sense of responsibility and the competence of the auditors in completing the audit process (Ilmiyati and Suhardjo 2012). Competence related to adequate education and experience possessed in the field of auditing and accounting. In conducting an audit, a public accountant must act as an expert in accounting and auditing. The definition of competence is a way of conducting careful and objective audits due to the auditor's knowledge and experience (Agusti and Pertiwi 2013).

One of the factors that can increase the professional auditor's skepticism is the amount of audit experience they have (Anisma et al. 2011; Nasution and Fitriany 2012; Suraida 2005). In addition to having sufficient experience, auditors will be more skeptical if they have knowledge about the audit. Experienced auditors will have more knowledge about errors and fraud so that they will produce better performance in detecting cases of fraud compared to auditors who are not (Anggriawan 2014; Arsendy 2017; Biksa and Wiratmaja 2016; Molina and Wulandari 2018; Nasution and Fitriany 2012; Prakoso and Zulfikar 2018; Ranu and Merawati 2017; Sania et al. 2019; Suryanto et al. 2017; Tirta and Sholihin 2004; Yang et al. 2010), however Several studies have shown that experience has no effect on the ability of auditors to detect fraud indicators (Faradina 2016; Fullerton and Durschi 2004; Novita 2015).

Experienced auditors will show a higher level of selective attention to relevant information (Suraida 2005). Several studies show that the higher the experience and knowledge of the auditors, the higher the professional skepticism of the auditors (Anisma et al. 2011; Faradina 2016; Nasution and Fitriany 2012; Novita 2015; Suraida 2005). Faradina (2016) shows that the parameter of professional skepticism mediates the relationship between competence and the ability of auditors to detect indications of fraud. Auditor competence indirectly affects the ability of auditors to detect indications of cheating. This is because auditors' competence will affect auditor professional skepticism. Based on this description, the hypotheses in this study are as follows:

H_3 : Auditor competence has a positive effect on the ability of auditors to detect indications of fraud

H_4 : Auditor competence has a positive effect on auditors' professional skepticism

H_7 : Auditor competence affects the ability of auditors to detect indications of fraud through professional skepticism

Methods

Population and Sample

The population in this study were all auditors who worked in public accounting firm in Java. The samples of this study are auditors who work in public accounting firm in East Java and DKI Jakarta Provinces. This is the researcher's consideration because in the City of Surabaya and DKI Jakarta there are many public accounting offices. The sampling method used in this research is nonprobability sampling with the technique of taking using purposive sampling. The sample criteria determined by the researcher are auditors who have worked for at least 2 years, get a minimum of 4 assignments a year and use audit tools in carrying out the audit process. Considering that this research was conducted during the pandemic, questionnaires were distributed via google form because many public accounting offices were doing work from home (WFH).

Data analysis method

The data analysis technique used in this study is path analysis. The relationship between the independent variable, the dependent variable and the intervening variable can be seen in the following 2 structural equation models:

SKEP = β_1AT + β_2COMP + e_1…………………………...………………..…(1)

AB = β_3AT + β_4COMP + β_5SKEP+e_2……………………….……..……(2)

Note :

SKEP	=	Professioanl Skepticism
AT	=	Audit Tools
COMP	=	Auditor Comptence
AB	=	Auditor Ability to detect indication of fraud
e_1,e_2	=	error
$\beta_1 - \beta_5$	=	Path coefisien

Data analysis techniques using smartPLS are carried out by analyzing the outer model (measurement), which is to test the validity and reliability of the data and to analyze the inner model (structural model) to describe the relationship between latent variables.

Variable Measurement

Ability to detect indications of fraud

In this study, the ability to detect indications of fraud was measured by 4 indicators, namely fraud symptoms (accounting practices and financial reporting) (Fullerton and Durschi, 2004; Nasution and Fitriany, 2012). Weak internal control system, decentralization without adequate supervision, transactions are not recorded accurately and in a timely manner adopted from the research (Gullkvist and Jokipii 2013; Widiyastuti and Pamudji 2009). In this study, 8 indicators were observed which were denoted by ABILITY 1 to ABILITY 8. The measurement scale in this study was the Likert scale 1 - 5.

Professional skepticism

The variable of professional skepticism in this study was measured by a model developed by (Hurtt, Eining, and Plumlee 2003). The model for measuring professional skepticism is questioning mind, suspension of judgment, search for knowledge, interpersonal understanding, self-confidence, and self-determination (Hurtt et al. 2003). The professional skepticism variable has 12 observed indicators which are denoted by SKEP 1 - SKEP 12. The measurement scale in this study was the Likert scale 1 - 5.

Audit tools

The audit technology variable in this study adopted from research conducted by (Braun and Davis 2003) and (Ahmi and Kent 2012). This variable is measured by the effectiveness of the use of audit technology (Braun and Davis 2003), ease of analytic procedures (Appelbaum, Kogan, and Vasarhelyi 2018) and ease of use of audit technology (Ahmi and Kent 2012). The audit technology variable has 8 observed indicators which are denoted by AT1 - AT8. The measurement scale in this study was the Likert scale 1 - 5.

Auditor competence

Auditor competence variable in this experience is measured by using work experience and knowledge / education and training of auditors, general knowledge and ability to communicate with clients. Experience is measured through the length of work as an auditor (Suraida 2005). Knowledge and education are measured by the level of education of auditors and other professional certificates owned by auditors and training that the auditor has attended with 4 observed variables. The ability to communicate with clients is measured by the ability to communicate audit problems to clients ((Widiyastuti and Pamudji 2009) with 1 observed variable. The auditor competency variable has 7 observed indicators which are denoted by COMP1 - COMP7. The measurement scale in this study was the Likert scale 1 - 5.

Findings

Sample descriptive statistics

This study uses primary data obtained through a questionnaire via google form. From the questionnaires received, as many as 112 respondents, only 98 questionnaires can be processed because as many as 14 respondents did not meet the criteria for the research sample.

Table 1
Respondent Characteristics

No	Information		Responden	Percentage
1	Gender	L	73	74,5%
		P	25	25,5%
		Total	**98**	**100%**
2	Age	< 25 years	25	25,5%
		25 – 30 years	37	37,8%
		31- 40 years	18	18,4%
		41 – 50 years	9	9,2%
		> 50 years	9	9,2%
		Total	**98**	**100%**
3	Educational Background	D3	5	5,1%
		S1	64	65,3%
		S2	25	25,5%
		S3	4	4,1%
		Total	**98**	**100%**
4	Length of Work	< 2 years	0	-
		2- 4 years	48	49%
		5 – 7 years	19	19,4%
		8 – 10 years	8	8,2%
		> 10 years	23	23,5%
		Total	**98**	**100%**
5	Position	Junior Auditor	18	18,4%
		Senior Auditor	48	49,0%
		Supervisor	6	6,1%
		Managing Partner	11	11,2%
		Partner	15	1,3%
		Total	**98**	**100%**

Source: processed researchers (2020)

Test Results with Partial Least Square (PLS)

Inferential Statistical Analysis Measurement Model or Outer Model

The validity test is to use Convergent validity (the amount of loading factor), Discriminant validity by looking at the loading factor value or seeing the AVE value (average variance extracted). While the reliability test by looking at the value of Composite Reliability and Cronbach Alpha. The results of validity and reliability tests can be seen in the following tables and figures:

Table 2: AVE values

Research constructs	AVE values
AB	0,558
AT	0,540
COMP	0,651
SKEP	0,534

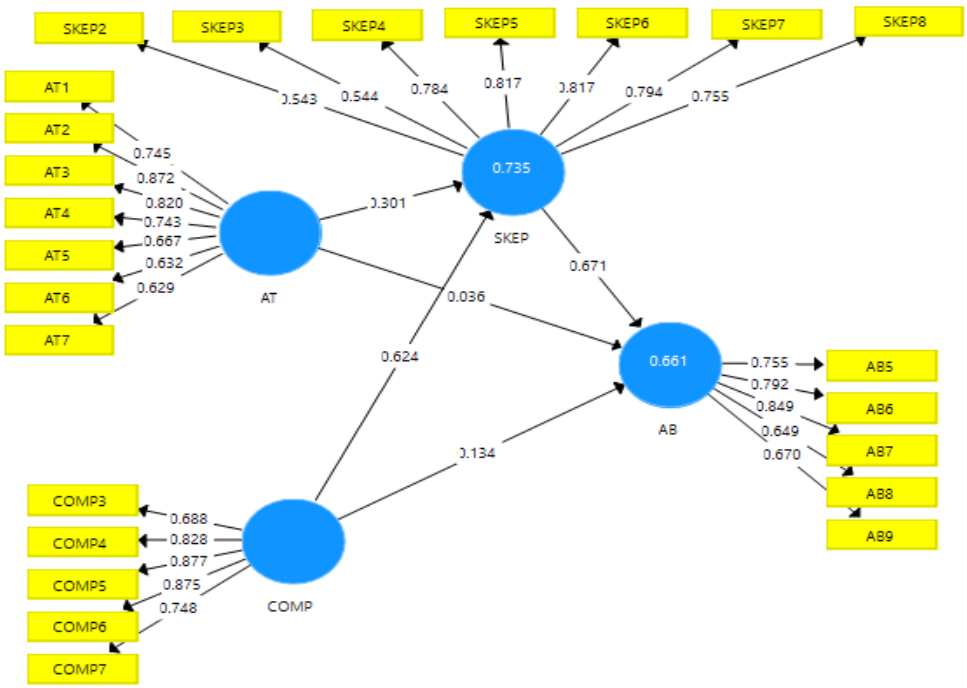
Source: processed researchers (2020)

Table 3 : Cronbach's Alpha and Composite Reliablity Alpha values

Research constructs	*Cronbach's Alpha*	*Composite Reliability Alpha*
AB	0,797	0,862
AT	0,857	0,890
COMP	0,863	0,902
SKEP	0,849	0,887

Source: processed researchers (2020)

Figure 1 : path analysis of the structural model



Source: processed researchers (2020)

Convergent validity test results

Convergent validity is assessed based on the correlation between the item / indicator and the construct score. Individual indicators are considered high if the correlation value is more than 0.70 with the measured variable. But for early stage research, the loading value scale of 0.5 to 0.6 is still accepted (Ghozali and Latan 2015). Based on the results in Figure 4.1 above, the amount of factor loading for each construct on the indicator exceeds 0.5. These results explain that all indicators have met the requirements for convergent validity.

Discriminant validity test results

Based on the results of the calculation of table 4.2, the correlation between the latent variable and each indicator (manifest variable) is greater than the correlation with other latent variables, meaning that the variable has met the criteria for discriminant validity and in table 4.1 the AVE value for the Ability (AB) research construct, audit tools (AT), Competence (COMP) and Skepticism (SKEP) above 0.5. then the construct meets the requirements of discriminant validity.

Reliability test results

In the Partial Least Square (PLS) technique, the reliability test looks at the value of Composite Reliability and Cronbach Alpha. In this measurement, if the value achieved is >0.70, it can be said that the construct has high reliability (Ghozali and Latan 2015) Based on table 4.2, the value of Cronbach's Alpha and Composite Reliability Alpha for each research construct is >0.7. These results indicate that all research constructs meet reliable requirements with Cronbach's Alpha and Composite Reliability Alpha values above 0.7.

Result of Structural Model Evaluation (Inner Model)

Determination Coefficient Test Results

The results of R-Square using SmartPLS 3.2.3 can be seen in the table below:

Table 4: R-Square Value

	R-Square Value
AB	0,661
SKEP	0,735

Source: processed researchers (2020)

Table 4.3 above shows the R-Square value for the variable auditor's ability to detect indications of fraud (AB) of 0.661 which indicates that 66.7% of the variable auditor's ability to detect indications of fraud (AB) can be influenced by audit technology. (AT), auditor competence (COMP) and professional skepticism (SKEP), while 33.3% in the auditor's ability to detect indications of fraud (fraud) is explained by other variables. The variable for professional skepticism (SKEP) is as large as 0.731 which shows that 73.1% of the professional skepticism variable can be influenced by audit tools (AT) and auditor competence, while 26.9% in professional skepticism is explained by other variables.

Significance Testing Results

To predict the causality relationship in SEM-PLS, you can use the SmartpLS application, this can be done by using the t-statistical test which can be seen in the path coefficient. If the t-statistic value is> 1.96 at 5% alpha level, it can be concluded that the exogenous variable (X) has a significant effect on the endogenous variable (Y) (Ghozali and Latan 2015). The results of the direct test and indirect test can be seen in the table below:

Table 5 : Direct test results

	Original Sample	Sampl e mean	Standard deviation	T Statistics	P Value	Note
AT → AB	0,036	0,029	0,080	0,452	0,651	Rejected
AT → SKEP	0,301	0,313	0,084	3,575	0,000	accepted
COMP → AB	0,134	0,131	0,114	1,176	0,240	Rejected
COMP → SKEP	0,624	0,609	0,085	7,333	0,000	accepted
SKEP → AB	0,671	0,680	0,113	5,946	0,000	accepted

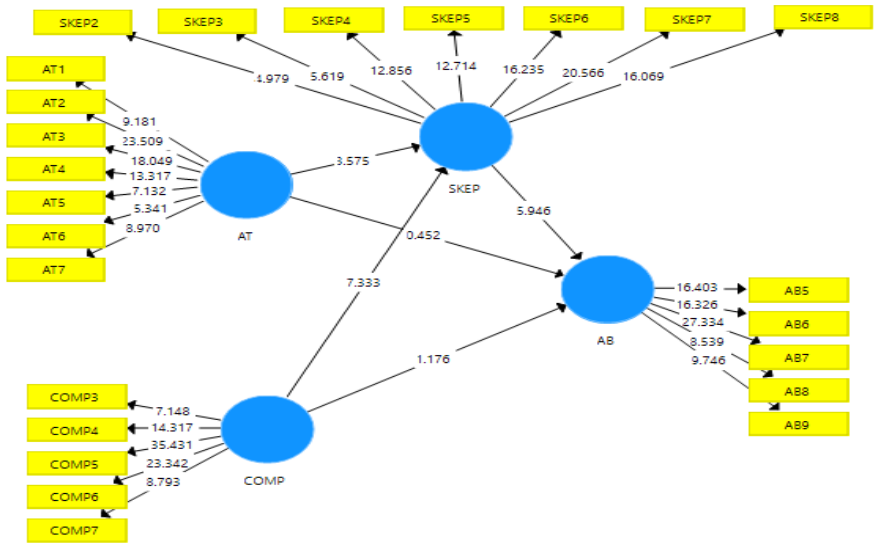
Source: processed researchers (2020)

Table 6 : Indirect test results

	Original Sample	Sample mean	Standard deviation	T Statistics	P Value	Note
AT → SKEP → AB	0,202	0,211	0,060	3,344	0,001	accepted
COMP → SKEP → AB	0,418	0,417	0,102	4,105	0,000	accepted

Source: processed researchers (2020)

Figure 4.2: Test results for construct significance



Source: processed researchers (2020)

The effect of audit tools on the ability of auditors to detect indications of fraud
Based on the results of the significance test in table 5 it shows that hypothesis 1 (H_1) is rejected. These results indicate that audit tools do not have a significant effect on the ability of auditors to detect indications of fraud. This result does not support previous research conducted by (Anisma et al. 2011; Januraga and Budiartha 2015) which shows that audit tools have a significant effect on the ability of auditors to detect indications of fraud because the use of audit tools makes it easier to analyze data and increases effectiveness. and time efficiency thereby improving the quality of audit results.

Audit tools do not have a significant effect on the auditor in detecting indications of fraud, presumably because the use of audit tools still requires manual procedures by auditors, this is because the output of audit tools is only findings that bridge auditors in analytical procedures in determining audit risk, so investigations are needed. further by the auditor. The use of audit tools still requires the competence of auditors to capture information obtained through redflgas at the financial report level or on the audit evidence obtained. So even though they have used audit tools, auditors have not been able to detect indications of fraud if they do not have adequate competence in using these audit tools. This caused the auditors to be unable to convert the information presented in the audit tools into redflags which had to be deepened further.

According to the respondent's data in this study, it shows that of a total of 98 respondents, 84.73% or as many as 84 respondents have used audit tools such as ATLAS, EAudit, PWC Aura, GAS, RSM Orb, and others and amounted to 13.3%. still using manual procedures with the help of Microsoft Excel. However, as many as 90% or as many as 88 respondents agreed that the findings from the use of audit tools still require manual procedures by auditors. This indicates that the use of audit tools is still not fully effective for auditors to increase their ability to detect indications of fraud. The results of this study are supported by research by Ahmi and Kent (2012) which states that current audit tools are still not easy to use and require learning and adoption processes, so auditors choose to use traditional audit methods instead. The use of traditional audit methods has resulted in the inability of audit tools to improve the ability of auditors to detect indications of fraud.

The effect of audit tools on the professional skepticism of auditors

Based on the results of the significance test in table 5 it shows that the hypothesis 2 (H_2) is accepted. These results indicate that audit tools have a positive and significant relationship to auditors' professional skepticism. The results in this study support the research (Appelbaum et al. 2017; Byrnes et al. 2018) which shows that the use of audit tools has an effect on auditor skepticism. The use of audit tools can assist auditors in providing financial and non-financial information so that auditors can maintain their skepticism. The use of financial and non-financial information in an audit is called an analytical procedure. Analytical procedures are required in the planning or risk assessment phase and in the review phase of the audit engagement. The analytical procedures used in the initial planning or risk assessment phase are usually considered tests of reasonableness. At the audit review stage, they provide an overall review of the assessments and conclusions reached (Appelbaum et al. 2018).

Audit tools provide an important role for the auditor to evaluate the risks in the financial statements presented by management so that the auditor's professional skepticism can be maintained during the audit. From the analysis of analytical procedures in this audit tool, auditors can increase skepticism in conditions that have a high risk of error or fraud. So that auditors can maintain their skepticism until they get appropriate and adequate evidence. Skepticism can be defined as the tendency to delay making conclusions by individuals until they obtain sufficient evidence to support alternative explanations compared to others (Hurtt 2010).

In accordance with the respondent's data, it shows that as many as 85.7% or as many as 84 respondents agree that the use of audit tools will improve analytical procedures. The use of audit tools will facilitate analytical procedures so that auditors are more skeptical. This can be seen from the respondents' answers to the follow-up questions in the questionnaire which stated that 73.5% of respondents or as many as 72 people agreed that the use of audit tools made auditors tend to do less work on a representative sample and work more on high-risk samples. So the use of this audit tool will make the auditor more skeptical of the evidence and information obtained

when the evidence and information is included in a high-risk account. The auditor will perform better testing for this area.

This result is in line with the psychological theory regarding the theory of planned behavior which states that the basis for individuals to take action or not to take action is their belief. Based on behavioral control perceptions, belief is determined by the availability of resources in the form of supporting equipment, in In this case, the auditor uses audit tools to assist in audit procedures to increase confidence.This belief will influence the auditor's professional skepticism whether it is necessary to perform other procedures or the evidence and information received is sufficient to provide sufficient assurance.

Effect of auditor competence on the ability to detect indications of fraud

Based on the results of the significance test in table 5 it shows that hypothesis 3 (H_3) is rejected. These results indicate that the auditor competency variable does not have a significant effect on the ability of auditors to detect indications of fraud. The results of this study are in line with research conducted by Fullerton and Durschi (2004), Novita (2015) and Faradina (2016) which states that there is no influence between the experience (length of work) of auditors and the ability of auditors to detect fraud. The results of this study do not support research conducted by Tirta and Sholihin (2004), Yang et al (2010), Nasution and Fitriany (2012), Anggriawan (2014), Biksa and Wiratmaja (2016), Suryanto et al (2017), Ranu and Merawati (2017), Prakoso and Zulfikar (2018), Molina and Wulandari (2018), Sania et al (2019) experienced auditors will have a better ability to detect fraud.

Auditor has the responsibility for fraud, if the fraud has a material value predetermined in the audit plan. This means that the auditor will develop findings if there are indications of material value findings. If the value is below the materiality that has been determined, the auditor will write the theme in a management letter. This concept provides a different perception for external auditors of fraudulent financial statements. The concept of materiality is thought to cause competence to have no effect on the ability of auditors to detect indications of fraud. Even though auditors have good competence, this competency does not affect the ability to detect indications of fraud.

Another thing that is the inherent risk, misstatement due to fraud is a significant potential impact due to inherent limitations. Consideration of accounting estimates has an opportunity that is difficult for the auditor to detect even though the auditor can identify its potential impact, this is an inherent risk (SA 230 IAPI 2012). This inherent risk is thought to be the cause of not affecting competence on the ability to detect indications of fraud. This condition is also supported by the results of the respondent's answer data which shows that 35% of respondents or as many as 34 people have never found any indication of fraud when auditing client financial statements. These results inform that fraud detection is also not an easy thing, even though it has adequate competence to detect fraud for accounting considerations and fraudulent financial statements is not an easy thing for auditors.

Another condition that is thought to cause competence not to affect the ability of auditors to detect indications of fraud is the sensitivity of reporting fraud (Hassink et al. 2010). Even though the auditor has sufficient competence, the task of detecting fraud is a sensitive act in the relationship with the client, so the auditor is reluctant to develop findings. Auditor's competence is generally used to determine the fairness of financial statements not to detect fraud so that auditors focus on accounting transactions and do not see the economic substance of the business agreements that occur (Erickson et al. 2000).

The auditor's sensitivity to the findings of fraud is in line with the cognitive cissonance theory, cognitive dissonance is a condition of psychological discomfort due to inconsistencies in attitudes, thoughts and behavior (Festinger 1957). Dissonance occurs when with the competence of the auditor, he gets findings regarding indications of fraud, but there is a feeling of discomfort and the auditor's perception of the auditor's responsibility that influences his skepticism so that the ability to detect fraud does not appear to be a special responsibility for the auditor.

The effect of auditor competence on auditors' professional skepticism

Based on the results of the significance test in table 5 it shows that hypothesis 4 (H_4) is accepted. These results indicate that the auditor competency variable has a positive and significant effect on auditors' professional skepticism. This result is in line with previous research which states that the higher the experience and knowledge of the auditors, the higher the professional skepticism of the auditors (Anisma et al. 2011; Faradina 2016; Nasution and Fitriany 2012; Novita 2015; Suraida 2005).

The auditor competency variable in this study is measured by the experience and knowledge of auditors, knowledge is measured by the individual ability of auditors to understand the Auditing Standards (SA) and Financial Accounting Standards (SAK) as well as the training that auditors attend in a year. While experience is measured by the length of work as an auditor. The results of the respondents' answers in this study indicate that 93% of respondents or 91 people agree that the more often they perform audit tasks, the auditors will be able to understand the audit procedures well. By understanding audit procedures, the auditor will increase his skepticism because of the support of past experience and knowledge of auditing and accounting. To be able to increase professional skepticism, auditors must have adequate audit knowledge and experience because with their experience, auditors are able to show a more selective attention to relevant information (Suraida 2005).

Evaluating evidence and making arguments by the auditor not only requires the auditor's knowledge, but the experience of previous assignments encourages the auditor to form a skeptical character. So that the combination of auditor knowledge and experience in audit assignments will form the character of a competent auditor, so that the more competent the auditor, the more skeptical the auditor will be in evaluating audit evidence and information. Auditors who have high experience have a more comprehensive view, so they have a better understanding.

This result is in line with research in the field of psychology regarding the theory of planned behavior, one of the factors of planned behavior theory is the perception of behavior control. So that this individual belief will shape the character of the auditor's control perception. As with past audit engagement experiences, it will affect the perception of auditors' control over current audit (Endraningtyas and Dewi 2017; Suryanto et al. 2017).

The effect of professional skepticism on the ability of auditors to detect indications of fraud

Based on the results of the significance test in table 5 it shows that hypothesis 5 (H_5) is accepted. These results indicate that the variable auditor professional skepticism has a positive and significant effect on auditors' professional skepticism, meaning that the higher the skepticism the auditor has, the higher the auditor's ability to detect indications of fraud. The results of this study are in line with research conducted by Fullerton and Durschi (2004), Noviyanti (2008), Nasution dna Fitriany (2012), Anggriawan (2014), Novita (2015), Prasetyo (2015), Biksa and Wiratmaja (2016), Faradina (2016), Hartan and Waluyo (2016), Arsendy (2017), Endraningtyas and Dewi (2017), Gita et al (2018), Prakoso and Zulfikar (2018), Sofie and Nugroho (2018), and Yuara et al (2018).

In accordance with the results of the respondent's data in this study, it shows that the skepticism variable as measured by 12 indicators has an average value of 78.5%. The greater the score, the more skeptical an auditor is. This indicates that the auditors who are respondents in this study have high skepticism. The auditor's skepticism that the auditor has makes the auditor not easy to accept explanations from clients and it is not easy to believe something without any information that supports the evidence. Auditors who have high skepticism will question information from clients to obtain confidence that the information is free from misstatement due to errors or fraud.

As required in the audit standard 200 (SA200), the auditor does not easily believe the information submitted by the client, the auditor must have sufficient evidence and think critically to obtain an adequate understanding, the auditor must also maintain an attitude of professional skepticism throughout the audit. The auditor will assess the evidence and make alternative arguments by looking for additional information, analyzing the detection of contradictory information and unintentional errors, these conditions will affect the auditor's skepticism (Hurtt 2010). Auditors with a skeptical attitude will conduct a risk analysis at the planning stage, if the findings indicate a misstatement due to errors or fraud, the auditor will develop an information search. When faced with symptoms of fraud (redflags), auditors who are more skeptical will improve their detection ability by searching for additional information (Fullerton and Durschi 2004).

Based on the theory of planned behavior, that skepticism is closely related to the belief in the information provided by the auditee. Whereas the intention to do something is based on the first 3 factors of a person's basic attitude (attitude toward the behavior), namely belief based on the subjective assessment of the individual towards the environment, in this case the auditor's subjective assessment to obtain confidence based on the evaluation conducted. The second subjective norm is a person's perception that is based on other people on the object of attitudes related to the individual, in this case this perception is an influence in the auditor engagement team as a consideration to gain confidence. The third issue of control, namely the belief that is based on the resources owned by the individual, one of which is the competence of the auditor from the experience and knowledge he has. So that with high skepticism, the ability to detect indications of fraud will be higher.

The effect of audit tools on the ability of auditors to detect indications of fraud through professional skepticism

Based on the results of the significance test in Table 6, it shows that the hypothesis 6 (H_6) is accepted. These results indicate that the audit tools variable indirectly has a significant effect on the ability of auditors to detect indications of fraud through auditors' professional skepticism. The use of audit tools will assist the audience in conducting risk assessments and testing internal controls to gain an understanding of the client's business which is used to identify material misstatements.

Support for audit tools makes the auditor more skeptical because the risk of misstatement is easier to map and analyze, the auditor only needs to develop audit evidence through other procedures to obtain sufficient assurance. The use of this audit tool, particularly in analytical procedures, will assist the auditor in developing a search for high-risk accounts. It also helps increase the professional skepticism of auditors conducting deeper testing of areas analyzed for indications of fraud.

Audit tools will make it easier for auditors to perform analytical procedures, thereby helping to increase auditor skepticism to detect material misstatements due to errors or fraud. Although the findings of using audit tools can analyze risk, the competence of auditors is required so that the findings can be converted into information that can be used as professional judgment so that it can reduce audit risk.

The effect of auditor competence on the ability of auditors to detect indications of fraud through professional skepticism

Based on the results of the significance test in table 6, it shows that hypothesis 7 (H_7) is accepted. These results indicate that the auditor competency variable indirectly has a positive and significant effect on the ability of auditors to detect indications of fraud through auditors' professional skepticism. These results support previous research conducted by Novita (2015) and Gizta et al (2019).

Auditors who have high experience will tend to have high skepticism as well, if the auditors are more skilled, the auditors are more able to detect fraud (Novita 2015). The experience and knowledge of auditors support the competence of auditors, so that auditors have professional judgment in planning and conducting audits. This supports the attitude of audit skepticism in evaluating the received audit evidence. Auditors who are more skeptical will be able to detect fraud at the audit planning stage, and will improve their detection at the next audit stage (Carpenter et al. 2002).

Conclusion

Based on the results of data analysis, hypothesis testing and the discussion described above, it can be concluded that:

1. Audit tools does not have a significant effect on the ability of auditors to detect indications of fraud, but it does affect professional skepticism and profesional skepticism mediates the relationship between audit tools and the ability of auditors to detect indications of fraud.
2. Auditor competence does not have a significant effect on the ability of auditors to detect indications of fraud but has a direct effect on professional skepticism and professional skepticism mediates the relationship between auditor competence and the ability of auditors to detect indications of fraud.

Research limitations

Some of the limitations of this study:

1. At the time of distributing the questionnaire, the researcher could not meet directly with the respondent to improve the quality of the data because it was a pandemic condition that required many KAP to do work from home. In addition, the questionnaire data collection has not been maximal in the midst of this pandemic.
2. In this study using a quantitative method and data obtained by questionnaire. The limitation of research using a normative questionnaire means that the answer chosen by the respondent does not represent the real conditions but the answer chosen according to him is the best.

Research suggestions

Based on several limitations and this research, some suggestions for further research are as follows:

1. Adding more research samples, especially fellow auditors who have CPA *(Certified Public Accountant)* certification either through direct questionnaires or by using google form.
2. Future research is expected to use a qualitative approach so that it can explain more deeply into the factors that increase the skepticism and ability of auditors to detect indications of fraud.

Add trending variables such as the use of analytical data and the concept of materiality.

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