The Influence of The Auditor's Skepticism Attitude and Utilization of Information Technology Toward Detection Fraudelent of Financial Statement

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Abstract: This study aims to provide empirical evidence about how big attitudes are Professional Skepticism of Auditors and Utilization of Information Technology affect ability auditors in detecting fraudulent financial statements. Research with this quantitative descriptive method using primary data in the form of a questionnaire as an instrument in data collection. Respondents in this study was selected using the convenience sampling method, because it has been determined by KAP. Questionnaire distributed to 60 auditors from 16 KAPs, but only 51 questionnaires were returned and 46 questionnaires were processed. Data analysis using the PLS Method. The results of the study show that there is an attitude of professional skepticism Auditors and Utilization of Information Technology in KAP Bandung City have a significant positive effect on Detection of Financial Statement Fraud, either partially or simultaneously.

Keywords: auditor professional skepticism; utilization of information technology; fraud detection financial statements.

1. Introduction

Fraud in financial statements still often occurs, the main trigger of which is management requires good performance for its performance. Especially in the uncertain situation due to the Covid 19 Pandemic This. There is asymmetry information (Jensen and Meckling, 1976, in Choirunnisa, 2022) in the form information imbalances on the financial statements owned by management as agents and owners as principal, triggers management to engineer financial reports. There is the Triangle Theory (Elder et.al, 2013) which developed into the Hexagon Theory also strengthened this condition.

The survey results in Report to The Nation 2020 of 125 countries in the world including Indonesia are related fraud, showing that 86% of the 2,504 cases were cases of misappropriation of assets with an average loss of $100,000 per case, then 43% were corruption cases with an average loss of $200,000, and 10% were cases of financial statement fraud with an average loss of $954,000. the data shows that financial statement fraud is an act of fraud with the highest level of occurrence low but generate the highest losses among other types of fraud. Therefore, the role of the auditor being independent in detecting fraud in financial statements is very important, because the auditor is the party that bridges a symetri information between the agent and the principal. Unfortunately not all Offices Public

Accountants (KAP) can properly maintain this public trust.

There have been several scandals involving the Big Four Public Accounting Firms (KAP) Indonesia is like: the Jiwasraya case, where KAP Pricewaterhouse Coopers (PwC) failed to detect it inflating net profit in 2016, the PT SNP Finance case involving KAP Deloitte, failed detect fictitious receivables in material amounts, KAP Earnest & Young cannot detect overstatements amounting to IDR 613 billion for recognizing revenue using the full accrual method and the lack of disclosure of sale of KASIBA (Plots Ready to Build) on July 14 2019, the failure of KAP Kasner Sirumapea in uncovering fraud in the Annual Financial Report of PT. Garuda Indonesia Tbk As of 31 December 2018, the mistake of KAP Earnest & Young Indonesia in presenting an opinion based on insufficient evidence on the results of the audit of the financial statements of PT Indosat Tbk (Tempo Jakarta), no fraud was detected carried out by the Head of Finance of CV Citra Rasa, namely a distributor company for national brand soy sauce in Bandung, which has been manipulating financial statements since 2014. (tribunnews.com), and there are many other cases that cause the auditor's professional skepticism and ability to utilizing information technology to detect fraud, is questionable.

The existence of systematic and integrated information technology will narrow down the occurrence of fraud fraud within the company (Widianingsih, Maghfiroh, & Sunarmo, 2018), while the results of Halbouni's research, Obeid & Garbou (2016) show that there is no difference between the use of technology and technique tradition in fraud prevention and detection. The existence of this research gap is encouraging re-doing the research, but most importantly the professional demands of the auditor to be able to detect Fraud in financial statements is a package of requirements for implementing a financial report audit professional as stated in the Professional Standards for Public Accountants, SA 240, resulting in negligence in fulfilling it is considered an audit failure which can drag the auditor into a legal case.

There are many causes of fraud which from time to time are growing reflected in the development of fraud theory, ranging from the Triangle Theory (opportunity, pressure, and rationalization) to Hexagon Theory, from three causes to six causes, which additionally consist of: capability, ego, and collusion. Unlike external auditors, internal auditors have a continual presence in a company giving them a better understanding of the organization and its control systems (Perry et. al, 1997). the causes of auditor failure in detecting also vary, and skepticism is one of the most important factors which continues to be researched because the auditor's critical attitude can be influenced by various internal factors of an auditor. Utilization of Information Technology should assist the auditor in carrying out the audit, especially related fraud detection, of course, will be able to increase the credibility of the auditor.

2. Literature Review

2.1. Auditor's Professional Skepticism

One of the causes of audit failure is low professional skepticism. Auditors who don't adopting a skeptical attitude will only find misstatements due to errors (Human Error) and will greatly It is difficult to detect misstatements resulting from fraud.

Skepticism is a manifestation of objectivity. Skepticism does not mean cynicism, criticism or insults. An auditor who has sufficient professional skepticism will answer the questions following: (1) What do I need to know? (2) How can I get this information right? And (3) Does the information I get make sense? The auditor's professional skepticism will lead him to ask for any clues that suggest possible fraud (Tmothy, 2005).

Professional skepticism is an attitude that includes always asking questions (questioning mind), being alert (alert) to conditions and circumstances that indicate the possibility of a material misstatement caused by error or intentional (fraud), and assessment (assessment) of

audit evidence critically (International Standards on Auditing/ISA: 2014). The concept of professional skepticism is reflected in the standards is the attitude of always asking questions, being alert, and critical in carrying out the entire audit process (Raya, 2016). The results of his research are in line with Prassetyo (2015), Dasila and Hajering (2019, Astriana, et al (2020), Prakoso and Zulfikar (2018), Natalia and Latrini (2021), Idawati and Gunawan (2015) show that the auditor's professional skepticism variable has a dominant influence on fraud detection, and Ningtyas (2018) strengthens this research that the higher the skeptical attitude an auditor has in carrying out their duties, the higher the auditor's ability to detect fraud The results of Hurtt et al. (2003) previously also indicated that internal auditors with a level higher skepticism has a greater ability to obtain information on fraud.

Hurtt also explained that there are 6 characteristics of auditor professional skepticism, namely: 1) Questioning Mind, 2) Suspension on Judgment, 3) Search for Knowledge, 4) Interpersonal Understanding, 5) Self confidence, and 6) Self-determination.

2.2. Utilization of Information Technology

Information technology has brought very fundamental changes to organizations, both private as well as public organizations. Therefore, information technology becomes a very important thing in determine the competitiveness and ability of the company to improve business performance in the future. Information technology resources are a consideration for both managers and consultants, in determine the success of the company in the future (Devaraj and Kohli, 2003], Wilkinson and Cerullo (1997) in Risma (2021) have previously explained this that the implementation of information technology can meet the information needs of the business world very fast, timely, relevant and accurate. [Choirunnisa, 2021]. The advantage of information technology is its ability to handle business transactions complex in large quantities efficiently. With the existence of good information technology is believed to be reduce the opportunity to commit fraud (Elder, Beasley, Arens, Jusuf: 2013).

2.3. Financial Report Fraud

Fraud is an act of deception by management, those charged with governance, employees, or third parties, which are done intentionally, unfairly and unlawfully benefit (SA section 240, 2021).

Fraud or cheating is a deliberate deception that causes losses unknowingly by the aggrieved party and provide benefits for the perpetrators of fraud (Francisco el.al, 2019). Financial Statement Fraud "occurs, among others, through the presentation of information (reports) that are not quality that is irrelevant (Simmons, 2004) in Umar (2016) and Francisco el.al, 2019 added, besides being irrelevant, it is also invalid, inaccurate, not timely, or incomplete (full disclosure).

Fraudulent financial statements made can cause information in financial statements be meaningless and a material misstatement that could disguise and have the potential for a third party harmed (Aprilia, 2018).

The definition of fraudulent financial statements according to Karamoy (2019) is "fraud that is committed by management in the form of a material misstatement of the financial statements that is detrimental to investors and creditors". Situngkir & Triyanto (2020)state that fraudulent financial reporting is indeed worrying because involve company management and will cause high losses for investors. Rahmatica, et al (2019) stated that "Fraudulent financial statements are intentional or omissions in financial reporting".

Fraud is a deliberate deception that causes losses unknowingly by the aggrieved party and provide benefits for the perpetrators of fraud. on variables fraud adopts indicators

developed by Theresa (2014). The indicators of this research include establishment of anti fraud policies, commitment, standard prevention procedures, internal control monitoring, discipline, organization, development of control processes and control techniques.

Financial statement fraud is the misstatement or omission of amounts or disclosures intentionally with the intention of deceiving users of financial statements. The vast majority of cases involve misstatements intentional amounts are not disclosure (Arens et al., 2015), whereas according to the American Institute of Certified Public Accountants (2002), Financial statement fraud is negligence or intentional resulting in a misrepresentation of the financial statements so as to mislead its users, especially investors and creditors is done by adding the value of assets and recognition of income as well reduce the value of liabilities and charging operational costs.

Management is often involved either directly or indirectly in the record manipulation process accounting and misrepresentation of financial statement information. Management can direct employees to commit fraud or seek their assistance to do so (SAS No. 99).

Based on some of the definitions above, it can be concluded that financial reporting is fraudulent is an act of fraudulent presentation of financial statement information by management misleading users.

2.4. Types of Financial Statement Fraud

This financial statement fraud can be done in various ways as described above in the Statement on Auditing Standards or SAS No. 99 which explains that the report fraud Finance can be done in the following ways:

1) Manipulation, falsification, or alteration of accounting records and supporting documents for preparation financial statements.
2) Make a misrepresentation or intentionally omit part of the financial statements regarding events, transactions, or other important information.
3) Deliberately applying the wrong accounting principles regarding the amount, classification, method of presentation or disclosure

According to SA section 200 Fraudulent financial reporting often involves fraud management override of controls even when they appear to be operating effectively. Fraud can be committed through the override of controls by management with a number of techniques, such as:

1) The recording of fictitious journals, especially near the end of an accounting period, to manipulate results operations or to achieve other goals.
2) Adjustments to inappropriate assumptions and changes to judgments that have been used to estimate account balances.
3) Omission, early recognition, or delay of recognition in the financial statements of events and transactions that have occurred during the reporting period.
4) Omissions, obscurations, or misdisclosures required by the reporting framework applicable financial statements, or the disclosures necessary to achieve fair presentation.
5) Concealment of facts that may affect the numbers recorded in the report finance.
6) Use of complex transactions structured to present financial position or performance entity incorrectly.
7) Changes to notes and provisions related to significant and unusual transactions.

2.5. Financial Statement Fraud Detection

"Detecting fraud is an effort to obtain sufficient initial indications of fraud, while at the same time narrowing the space for the perpetrators of fraud (that is, when the perpetrators realize that the practice has known, then it is too late to dodge" (Kumaat, 2011: 156).

Fraud detection involves steps or actions taken to discover fraud what has been or is being done. Detection does not include any investigative procedures taken for determine the motive, scope, method of embezzlement, or other elements of the dishonest act. Cheating is not like other crimes that can be easily realized. Because cheating is not obvious, one of the difficult tasks is determining whether fraud occurred or not (Zimbelman, et al 2014: 406). Financial Statement Fraud Detection according to Budiyanti (2013), includes: Indication of Fraud, Evidence of Fraud, Perpetrators of fraud, victims of fraud, and factors that cause fraud. (who is do it, who is the victim of the fraud, and what are the factors that cause the fraud to occur. Fraud can be detected by carrying out "Identify symptoms and identify red flags and fraud detection with critical point of auditing and job sensitivity analysis" (Karamoy, 2019).

So "Red flags" are also a hint or indication of something unusual and necessary further investigation" (Rahman, 2015). When an indication appears, it is necessary to check whether the indicated fraud is true. Red flags that often occur in financial statement fraud can be seen from accounting anomalies, very fast growth, abnormal profits, internal control that weak and very aggressive executive management (Budiyanti, 2013).

An auditor must have sufficient ability to detect fraud. Ability auditor detects fraud means the process of discovering or determining an illegal act that can result in misstatements in financial reporting that are done intentionally (Widiyastuti and Pamudji, 2009:57).

According to SA section 240, the auditor has a responsibility to obtain reasonable assurance about this the financial statements as a whole are free from material misstatement, whether caused by fraud or error. The auditor has a responsibility in detecting indications of fraud which is consistent with ISA section 200 The auditor's objectives with regard to fraud detection are as follows:

1) Identify and assess the risks of material misstatement in the financial statements caused by fraud;
2) Obtain sufficient and appropriate audit evidence regarding the risks of material misstatement has been assessed as attributable to fraud, through the design and implementation of an appropriate response; And
3) Provide responses to fraud or suspected fraud identified during the audit.

Detection of fraudulent financial statements according to ACFE can be through financial report analysis as follows:

1) Vertical analysis, used in analyzing the relationship between items in the income statement, balance sheet, or cash flow statement by representing it as a percentage.
2) Horizontal analysis, used in analyzing the percentage relationship of financial statement items during several reporting periods.
3) Ratio analysis, a tool for measuring the relationship between item values in financial statements.

2.6. Hypothesis Development

2.6.1. The Effect of Professional Skepticism on Fraud Detection

The auditor has a responsibility to obtain reasonable assurance about the financial statements

as a whole is free from material misstatement, whether caused by fraud or error (SA section 240). The ability to detect fraud in financial statements, is influenced by several factors, including the auditor's professional skepticism. The attitude of professional skepticism an auditor is needed and considered important in detecting fraud on financial statements. The Auditing Standard (SA) 200 states that an auditor must maintain an attitude of skepticism professionalism so that they are able to realize that fraud can lead to misstatements materials can occur. With professional skepticism, the auditor will not easily believe it client statement, the auditor will try to collect the evidence needed in the audit process. That evidence adequately will greatly assist the auditor in detecting fraud. (Idawati & Gunawan, 2015).

Tuanakotta (2013), one of the causes of audit failure is the low level of professional skepticism collect the auditor's sensitivity to fraud, both actual and potential, or red flags, warning signs indicating the existence of errors and fraud. Skepticism professionals will assist the auditor in assessing the critical risks faced and calculated risks in various decisions.

This is also in line with the results of research conducted by Natalia & Latrini (2021), Professional skepticism has a significant effect on the auditor's ability to detect fraud. An auditor who has professional skepticism can detect fraud well if compared to those who do not have professional skepticism because the auditor will not easily believe the evidence inadequate and incomplete audit during the audit process. Other research by Prakoso & Zulfikar (2018), Astriana, et al. (2020), and Prasetyo, Sandi (2015) also found a positive influence professional skepticism of fraud detection. Based on this description, the hypothesis in the research is:

H1: Auditor's Professional Skepticism has a positive and significant effect on Fraud Detection.

2.6.2. Effect of Professional Skepticism on Fraud Detection

Sutarman (2009:19) mentions that there are 4 advantages of information technology, namely: consistency, Auditor Professional Skepticism reliability, speed, and accuracy. Zanaria (2017: 92) reveals that This growing global competitiveness affects the level of corporate needs in secure their assets, thus requiring a series of supporting information technology security of company assets from elements who will commit fraud. Integrated information technology can improve company performance while at the same time being able to narrow opportunities for fraud to occur.

The use of information technology can improve internal control by adding new control procedures performed by the computer and by replacing the usual controls done manually which is prone to human error. (Elder, et al: 2013). Besides that, technology information provides higher quality information. Although information technology can improve the company's internal control, but information technology can also affect risk overall control. The auditor must also know and understand fraud both of its types, its characteristics and how to detect it. But the problem that arises is that the auditor also has limitations in detecting fraud (Simanjuntak et al, 2015). Based on this, the hypothesis this research are:

H2: Information Technology has a positive effect on the detection of financial statement fraud.

2.6.3. The Influence of Auditor Professional Skepticism and Utilization of Information Technology Financial Statement Fraud Detection.

Influence partially and simultaneously from the independent variable to the dependent variable described in the following research model"
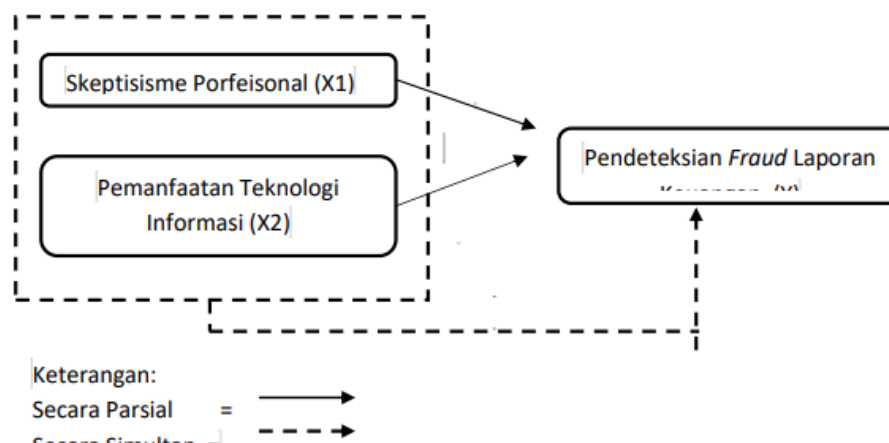
Figure 1. Research Model

Based on the explanation above, due to the partial hypothesis of Auditor and Professional Skepticism Utilization of IT has a positive and significant effect on the Detection of Financial Statement Fraud, then the simultaneous hypothesis as follows:

H3: Professional Skepticism of Auditors and Simultaneous Utilization of Information Technology has a positive and significant effect on the Detection of Financial Statement Fraud.

3. Research Methods

This study uses quantitative data obtained from the results of distributing questionnaires to respondents, namely auditors from 16 active Public Accounting Firms (KAP) registered with IAPI (Association of Public Accountants Indonesia) in the city of Bandung. Sampling using nonprobability sampling method convenience sampling, namely the technique of selecting samples freely at the will of researchers (Hartono, 2004). Method this sampling was chosen based on the willingness of respondents and the ease of obtaining it. Technique This is used because the number of respondents for each KAP has been determined by each KAP. Originally, the targeted sample was 80 respondents, taking an average of 5 respondents for each KAP. but the KAP's willingness is not the same, only on average are allowed 3 auditors. Here is the name of KAP along with the number of auditors allowed to be respondents.

Table 1. Research Sample

No	Name of Public Accounting Firm	Amount of Auditors
1.	KAP AF Rahman	1
2.	KAP AF Rahman	5
3.	KAP DBSD dan A	4
4.	KAP djoemarma, Wahyudin, & Rekan	5
5.	KAP Dra. Yati Ruhiyati	5
6.	KAP Drs. Sanusi & Rekan	4
7.	KAP Jahja Gunawan	1
8.	KAP Juan Kasma	4
9.	KAP Koesbandijah	3
10.	KAP Linas	2

No	Name of Public Accounting Firm	Amount of Auditors
11.	KAP MASR Bandung	1
12.	KAP Nana Suyatna	2
13.	KAP roebiandini & Rekan	3
14.	KAP Sabar dan Rekan	3
15.	KAP KKSP Bandung	4
16.	KAP HSE	4
	TOTAL	51

Of the 51 returned questionnaires, only 46 questionnaires could be processed. Data analysis using Partial Least Square (PLS) a predictive technique that can handle many independent variables, even if they occur multicollinearity between these variables (Ramzan and Khan, 2010). powerful analysis method because it is not based on many assumptions or conditions, such as normality and multicollinearity tests. Method This method has its own advantages, including: the data does not have to be normally distributed multivariate. Even indicators with categorical, ordinal, interval to ratio data scales can be used. Another advantage is a sample size that does not have to be large.

This research consists of the independent variable Auditor Professional Skepticism which refers to 6 dimensions according to Hurtr (2010) and Utilization of Information Technology according to (Sutarman, 2009:19) for measure the effect on the dependent variable Fraud Detection of Financial Statements according to Budiyanti (2013).

3.1. Testing and Data Analysis

This study uses primary data in the form of perceptions about Auditor Professional Skepticism and the use of information technology on the auditor's ability to detect fraudulent financial statements. The measurement of this research variable uses a Likert Scale which is set from 1 to 5 with criteria as follows:

Table 2. Likert Scale

Scale	Grade
Strongly Agree (SA)	5
Agree (S)	4
Doubtful (DF)	3
Disagree (DA)	2
Strongly Disagree (SD)	1

The data from this type of quantitative descriptive research will be analyzed using techniques Partial Least Square (PLS) analysis.

Partial Least Square (PLS) is a multivariate statistical technique that can handle many response variable and explanatory variable at the same time. This analysis is a good alternative to methods multiple regression analysis and principal component regression, because these methods are more robust or immune. Robust meaning that the model parameters do not change much when a new sample is taken from the total population (Geladi and Kowalski, 1986). Partial Least Square is a predictive technique that can handle many independent variables, even if there is multicollinearity between these variables (Ramzan and Khan, 2010).

According to Wold, PLS is a powerful analytical method because it is not based on many

assumptions or conditions, such as normality and multicollinearity tests. This method has its own advantages others: the data does not have to be normally distributed multivariate. Even indicators with categorical, ordinal, intervals until the ratio can be used. Another advantage is that the sample size does not have to be large.

There are 2 models in PLS:

1) Reflective Indicator Model

The reflexive indicator model is often called the principal factor model where is the covariance indicator measurements are influenced by latent constructs or reflect variations of latent constructs. The reflective model reflects that each indicator is a measurement of the error imposed on latent variables. The causal direction is from the latent variable to the indicator thus indicators are a reflection of the variation of latent variables (Henseler, Ringle & Sinkovicks, 2009). Thus changes in latent variables are expected to cause changes in all the indicator.

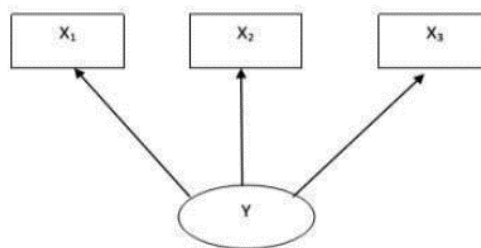Below is an example of a reflective relationship model:

Figure 2. Reflective Model

The picture above shows that: The latent variable Y is measured by the X block which consists of 3 indicator. X1, X2 and X3 reflectively. In the Reflexive Model a unidimensional construct is described with an elliptical shape with several arrows from constructs to indicators, this model hypothesizes that changes in latent constructs will affect changes in indicators.

The Reflective Indicator Model must have internal consistency for all measures indicators are assumed to be all valid indicators that measure a construct, resulting in two measures indicators with the same reliability can be exchanged.

Although the reliability (Cronbach alpha) of a construct will be low if there are only a few indicators, but construct validity will not change if one indicator is omitted.

2) Formative Indicator model

The Formative Model does not assume that indicators are influenced by constructs but assumes all indicators affect a single construct. The direction of the causality relationship flows from indicators to latent constructs and indicators as a group together define the concept or the empirical meaning of the latent construct.

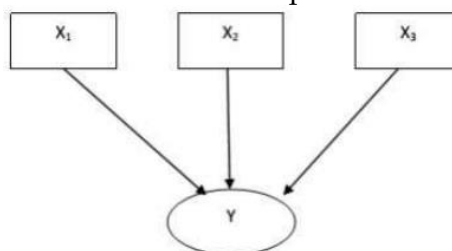Below is an example of a formative relationship model:

Figure 3. PLS Formative Model

The picture above shows that: The latent variable Y is measured by the X block which consists of 3 indicator. X1, X2 and X3 formatively.

The formative relationship model is a causal relationship originating from indicators to variables latent. This can happen if a latent variable is defined as a combination of its indicators. Thus changes that occur in the indicators will be reflected in latent variable changes.

Because it is assumed that indicators affect latent constructs, then there is the possibility that the indicators are correlated with each other. But the formative model does not assume necessity correlation between indicators or consistently that the formative model assumes no relationship correlation between indicators. Hence the internal measure of reliability consistency (Cronbach alpha) is not needed to test the reliability of formative constructs.

The causality of the relationship between indicators does not lower the validity value just because has a low internal consistency (cronbach alpha), to assess the validity of the construct is necessary seen other variables that affect latent constructs.

So to test the validity of latent constructs, researchers must emphasize the nomological and or criterion-related validity. Another implication of the Formative Model is to eliminate one indicators can remove the unique part of the latent construct and change the meaning of the construct.

4. Results and Discussion

The results of statistical tests using Partial Least Square (PLS) Bootstrapping can be seen inthe following figures and tables:
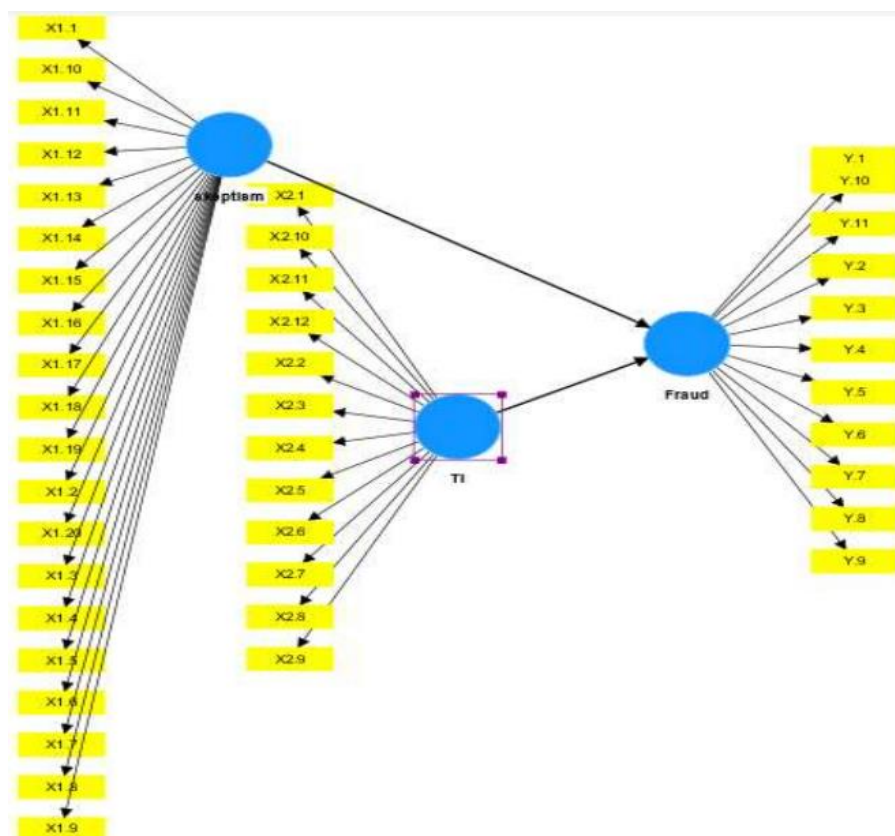

Figure 4. Inner Loadings

The picture above shows the relationship model between latent variables and between latent variables with each indicator. The relationship model that occurs is the Reflective Indicator Model.

The causal direction is from the latent variable to the indicator, thus the indicators are reflection of variation from latent variables (Henseler, Ringle & Sinkovicks, 2009). Thus changes to latent variables are expected to cause changes in all indicators; otherwise it is Changes in the set of latent variable indicators will not affect the validity of the variable latent. It can also be seen that the relationship between the latent variables Auditor Professional Skepticism, Utilization of Information Technology affects Report Fraud Detection Finance.

4.1. Outer Loading Bootstraping

Used to measure the validity of each indicator of all variables, both variables independent Auditor Professional Skepticism and Utilization of Information Technology, as well as the dependent variable of Financial Statement Fraud Detection.

Table 3. Outer Loading Results with Bootstrapping

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P values	Hasil
X1.1 <- X1	0.546	0.527	0.152	3.601	0,000	valid
X1.10 <- X1	0.641	0.644	0.81	7.898	0,000	valid
X1.11 <- X1	0.734	0.741	0.57	12.832	0,000	valid
X1.12 <- X1	-0.316	-0.297	0.143	2.208	0,030	valid
X1.13 <- X1	-0.11	-0.12	0.200	54	0,957	tidak valid
X1.14 <- X1	-0.113	-0.118	0.157	717	0,475	tidak valid
X1.15 <- X1	0.491	0.506	0.119	4.125	0,000	valid
X1.16 <- X1	0.621	0.638	0.114	5.466	0,000	valid
X1.17 <- X1	0.603	0.600	0.99	6.076	0,000	valid
X1.18 <- X1	-0.497	-0.477	0.160	3.102	0,002	valid
X1.19 <- X1	-0.438	-0.419	0.188	2.338	0,021	valid
X1.2 <- X1	0.771	0.770	0.65	11.802	0,000	valid
X1.20 <- X1	-0.360	-0.345	0.180	2.001	0,048	valid
X1.3 <- X1	0.716	0.707	0.83	8.665	0,000	valid
X1.4 <- X1	0.510	0.515	0.157	3.253	0,002	valid
X1.5 <- X1	-0.2	-0.16	0.182	13	0,990	tidak valid
X1.6 <- X1	0.7	0.4	0.181	37	0,970	tidak valid
X1.7 <- X1	0.592	0.609	0.133	4.446	0,000	valid
X1.8 <- X1	0.709	0.720	0.62	11.373	0,000	valid
X1.9 <- X1	0.751	0.748	0.65	11.563	0,000	valid
X2.1 <- X2	0.795	0.796	0.43	18.438	0,000	valid
X2.10 <- X2	0.733	0.731	0.87	8.414	0,000	valid
X2.11 <- X2	0.797	0.792	0.77	10.372	0,000	valid
X2.12 <- X2	0.706	0.703	0.98	7.210	0,000	valid
X2.2 <- X2	0.777	0.771	0.77	10.102	0,000	valid
X2.3 <- X2	0.761	0.773	0.63	12.116	0,000	valid
X2.4 <- X2	0.519	0.558	0.198	2.628	0,010	valid

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P values	Hasil
X2.5 <- X2	0.729	0.747	0.45	16.292	0,000	valid
X2.6 <- X2	0.861	0.859	0.42	20.536	0,000	valid
X2.7 <- X2	0.817	0.827	0.41	19.987	0,000	valid
X2.8 <- X2	0.597	0.586	0.119	5.023	0,000	valid
X2.9 <- X2	0.767	0.775	0.98	7.858	0,000	valid
Y.1 <- X3	0.468	0.474	0.106	4.427	0,000	valid
Y.10 <- X3	0.718	0.722	0.77	9.276	0,000	valid
Y.11 <- X3	0.829	0.829	0.61	13.583	0,000	valid
Y.2 <- X3	0.18	0.4	0.186	96	0,924	tidak valid
Y.3 <- X3	-0.242	-0.216	0.189	1.282	0,203	tidak valid
Y.4 <- X3	0.743	0.744	0.78	9.477	0,000	valid
Y.5 <- X3	0.629	0.625	0.100	6.305	0,000	valid
Y.6 <- X3	0.474	0.489	0.253	1.874	0,064	tidak valid
Y.7 <- X3	0.776	0.779	0.77	10.123	0,000	valid
Y.8 <- X3	0.848	0.850	0.65	13.120	0,000	valid
Y.9 <- X3	0.874	0.876	0.29	29.870	0,000	valid

Based on the PLS SEM bootstrapping method, from Outer Loading it can be seen that almost everything the indicator has a p value <0.05; so it can be concluded that all indicators are based on value outer loading is significant. This means that almost all indicators are convergently valid based on bootstrapping assessment of outer loading. For several indicators of the Professional Skepticism variable (X1) and the Financial Statement Fraud Detection variable which are still red, this is not true. interfere with the validity of these variables because the resulting model is a Reflective Indicator model. Thus, it can be said that all independent variables (Auditor and Professional Skepticism Utilization of Information Technology) has a significant effect on the dependent variable Fraud Detection Financial Report (Y).

4.2. Path Coefficient Bootstraping

The results of the calculations can be seen in the following table

Table 4. Path Coefficients metode Bootstraping

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X2 -> Y	0.505	0.498	0.138	3.672	0.000
X1 -> Y	0.379	0.408	0.154	2.466	0.015

The path coefficients values between constructs here are the coefficient values to see the significance of and the strength of the relationship between constructs. This value is used to test the hypothesis.

The magnitude of the parameter coefficient for variable X1 on Y is 0.379, which means there is influence positive X1 to Y. Or it can be interpreted that the higher the value of X1, the more Y will be also increased. An increase of one unit of X1 will increase Y by 37.9%. Based on calculations by using bootstrap or resampling, where the results of the estimated coefficient

test X1 on Y are bootstrap results is 0.408 with a calculated t value of 2.466 and a standard deviation of 0.154, then the p value is 0.015 <0.05 so that H1 is accepted, or which means that there is a direct effect of X1 on Y which is significant or significant statistically.

Based on the test results above, it can be explained that the variable Auditor Professional Skepticism significant positive effect on Financial Statement Fraud Detection with an effect of 0.379, which means that there is an increase in Auditor Professional Skepticism by one unit the increase in the auditor's ability to detect financial statement fraud by 37.90%. This is proven with a high average scale of respondents' answers regarding the Professional Skepticism variable at indicators for questions 2, 3, 4, 7, 8, 10, and 11.

The magnitude of the parameter coefficient for variable X2 on Y is 0.505, which means there is an influence positive X2 to Y. Or it can be interpreted that the higher the value of X2, the more Y will be also increased. A unit increase in X2 will increase Y by 50.5%. Based on calculations by using bootstrapping or resampling, where the test results of the estimated coefficient of X2 on Y are of 0.498 with a calculated t value of 3.672 and a standard deviation of 0.138, and the p value is 0.000 <0.05, then H1 is accepted or which means that there is a direct effect of X2 on Y which is significant or significant statistics.

This means if the auditor's ability to utilize information technology in implementation If the audit increases by one unit, the auditor's ability to detect fraudulent financial statements will also increase increased by 50.5%.

4.3. Laten Variable Correlation

The results of the calculations can be seen in the following table

Table 5. Laten Variable Correlation

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X2 -> Y	0.743	0.763	0.070	10.613	0.000
X1 -> Y	0.696	0.731	0.074	9.410	0.000

This table shows the partial relationship between variables. P value shows significant results for variable X1 to Y and X2 to Y, or in other words there is a significant result between skepticism Professional towards Financial Statement Fraud Detection and significant results for influence Utilization of Technology for Detection of Financial Statement Fraud. This is evidenced by the value of P value > 0.05. The calculation also produces a positive original sample value, so it can be concluded that X1 and X2 partially has a positive and significant or strong influence on variable Y or in other words the Auditor's Professional Skepticism and Information Technology Utilization have a positive effect significant or has a strong influence on the Detection of Financial Statement Fraud.

4.4. Discriminant Validity PLS

The results of the calculations can be seen in the following table

Table 6. Discriminant Validity metode PLS

	Y	X2	X1
Y			
X2	0.798		
X1	0.738	0.648	

Based on the table above it is clear that each latent variable has discriminant validity well, this can be seen from the AVE square root value of each latent variable which has a higher value compared to the correlation value between latent variables.

4.5. R-Square PLS

The results of the calculations can be seen in the following table

Table 7. R-Square PLS

	R-square	R-square adjusted
Y	0.640	0.623

The coefficient of determination (R Square) is a way to assess how large an endogenous construct can be explained by an exogenous construct. The value of the coefficient of determination (R Square) is expected to be between 0 and 1. The value of R Square of 0.75, 0.50, and 0.25 indicates that the model is strong, moderate, and weak (Sarstedt et al., 2017).

The R Square value indicates that there is a simultaneous influence of X1 and X2 Against Y is 0.640 with an adjusted r squared value of 0.623. or in other words Skepticism Professional Auditor (X1) and Information Technology Utilization (X2) have an effect of 0.640 on Financial Statement Fraud Detection so that X1 and X2 have a moderate to strong effect on Y. Thus it can be concluded that all constructs are exogenous (X1 and X2) or Professional Skepticism Auditors and Utilization of Information Technology simultaneously affect Y or Fraud Detection by 0.623 or 62.3%. Because the Adjusted R Square is more than 50%, the influence of all X1 exogenous constructs and X2 against Y is strong.

4.6. F-square PLS

The results of the calculations can be seen in the following table

Table 7. F-square PLS

	Fraud	TI	skeptism
Y			
X2	0.430		
X1	0.242		

Variables in the structural model can be influenced/influenced by a number of different variables. Removing exogenous variables can affect the dependent variable. F-Square is a change to R-Square when exogenous variables are removed from the model. F-square is the effect size (>= 0.02 small; >= 0.15 moderate;>= 0.35 large) (Cohen, 1988).

From the table above, a result of 0.430 is obtained for the influential use of technology (X2). on Fraud Detection (Y) this makes a big influence on Technology Utilization (X2) on Fraud Detection (Y) because the f-square value >= 0.35 and the result is 0.242 for This also makes Auditor Professional Skepticism (X1) which influences Fraud Detection (Y). there is an influence with moderate intensity between Professional Skepticism (X1) which affects Fraud Detection (Y) because the value of f-square >= 0.15 and <= 0.35.

5. Conclusion

Based on the results of the discussion above, it can be concluded as follows:

1) The Attitude of Professional Skepticism of KAP Auditors in the City of Bandung partially has a positive effec and significant to the Detection of Financial Statement Fraud.
2) Utilization of Information Technology has a positive and significant effect on Fraud Detection Financial statements.
3) Professional skepticism of KAP auditors in the city of Bandung and the ability to use technology information by KAP in the city of Bandung simultaneously has a positive and significant effect on Financial Statement Fraud Detection.

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