

The Effect Of Forensic Accounting, Training, Experience, Work Load And Professional Skeptic On Auditors Ability To Detect Of Fraud

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ABSTRACT: This study aims to examine and analyze the Effect of Forensic Accounting, Training, Experience, Workload, and Professional Skeptics on the Auditor's Ability to Detect of Fraud (Empirical Study on Representative BPK, BPKP Representatives and Provincial Inspectorates in North Sumatra). This study uses a type of causality research using the survey method. Data collection is done by questionnaires distributed to respondents. The method of determining the sample using a simple random method. The method of data analysis uses multiple linear regression analysis. Data processing uses the SPSS version 25 application. The results show that forensic accounting variables, training, experience, workload, and professional skepticism have a simultaneous effect on the auditor's ability to detect fraud. Partially, forensic accounting, training, experience, and professional skeptic variables have a direct (positive) and significant relationship, while workload has a relationship that is not in the same direction (negative) and has no significant effect on the auditor's ability to detect of fraud.

Keyword: forensic accounting, training, Workload, experience, professional skeptic, Detect of Fraud

1. INTRODUCTION

During the 2002-2018 period the auditors at the Supreme Audit Agency (BPK) Representative of North Sumatra Province found as many as 5,330 cases with regional financial losses of Rp1 trillion. (Librayanti, 2018). The case of fraud in the management of state finances is identical to the iceberg phenomenon, namely the number of frauds that the auditor has found to be smaller than the actual conditions. North Sumatra Province is not free from fraud cases which cause State financial losses. The perpetrators of fraud in North Sumatra Province included ordinary staff, project leader (PPK), budget users (head of entities), regency/city heads, and governors and in the past five years two North Sumatra Governors have been convicted of committing fraud. The results of the survey by the Transparency Indonesia Community in 2017 show the Medan perceptions of corruption (IPK) as a representation of North Sumatra Province as the city with the lowest IPK score among the 12 cities surveyed (index 37.4 of a scale of 100).

The greater the corruption perception index the cleaner a city is from corruption and the lower the corruption perception index the higher the level of corruption and the high level of corruption in Medan due to the many fraudulent actions and maladministration in public services (Tumanggor, 2017). The Supreme Audit Agency (BPK) conducts audits regularly every year in accordance with applicable regulations. Law Number 17 of 2003 concerning State Finance, an explanation of article 3 paragraph 1, states that "every state administrator must manage state finances in an orderly, law-abiding, efficient, economical, effective, transparent and accountable manner by observing a sense of justice and propriety, starting from planning, mastery, use, supervision, and accountability". External audit becomes a media to detect fraud (ACFE, 2017). The government internal supervision apparatus (APIP) such as the Financial and Development Supervisory Agency (BPKP), the Ministry of Inspectorate General/Institution, Provincial Inspectorate, and Regency/City Inspectorates also carry out supervisory duties in the state finance applicable laws. Internal audit is a monitoring unit formed by the organization to ensure the organization's operations are running as they should (ACFE, 2017). Intensive supervision carried out by APIP is assertive, such as auditing, review, review, evaluation and monitoring and non-assertion activities such as consultancy, technical guidance, training, to the local government. Even so, fraud in the management of state / regional finances still occurs a lot and is not successfully detected by auditors. The high number of corruption cases by public officials in Indonesia, and the low quality of regional financial management indicate that APIP has not played an effective role (BPKP, 2013). This can be seen from the low capability of APIP in providing added value for the successful implementation of government activities, namely level 1 (L1) or initial of 21.97%, level 2 (L2) or infrastructure of 10.99%, level 3 (L3) or integrated amounting to 0.16% (BPKP, 2015). The ability to detect fraud must belong to BPK and APIP auditors to minimize the level of leakage of state finances. The act of fraud is deliberately hidden by the perpetrators so that it is not easily detected by the auditor. The many cases of fraud that occurred in the management of state finances which led to the court of corruption crimes showed that the BPK and APIP auditors were required to improve their ability to detect fraud. Examiners are required to be able to detect fraud in order to

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provide adequate assurance that financial management is free from material misstatement (BPK, 2017). The examiner must design an audit to provide adequate confidence to detect non-compliance with the provisions of laws, contracts, and other legal products that have a direct and material effect on the main points / information on the subject matter being examined (BPK, 2017). The auditor must consider the risk of fraud that has a significant effect on the objectives of the internal audit. Internal audit activities must be able to evaluate the potential for fraud and how the auditee manages fraud risk (SAIPI, 2014). This study examines the effect of forensic accounting variables, training, experience, workload and professional skeptics on the ability of auditors to detect fraud with empirical studies on Representative BPK, BPKP Representatives and Provincial Inspectorates in North Sumatra.

2. REVIEW OF LITERATURE

2.1. Triangel Fraud Theory

Donald Cressey (1953) introduced triangle fraud. Someone committing fraud is caused by three factors, namely the existence of pressure, the opportunity and the existence of rationalization. Albrect at al. (2012) explain perceived pressure factors that encourage someone to commit fraud in the form of financial pressure, habits or bad behavior (vices), pressure that comes from work, and other pressures such as lifestyle. The perceived opportunity factor also encourages fraud due to system weaknesses to prevent and detect fraud behavior, failure to assess performance quality, failure to enforce rules to fraud perpetrators, lack of access to information, neglect, apathy and incompetence and lack of audit tracking (Albrect at al., 2012). A person who commits fraud is caused by a rationalization that is influenced by a person's characteristics. Albrect at al. (2012) stated that most of the perpetrators of fraud were people who did not have a previous criminal background and had worked for a company where he had committed fraud for a long time. The perpetrators of fraud are not people who have the habit of committing crimes (habitual criminal). The perpetrators of fraud are people who gain trust in their organizations, so they must build a rationalization in order to get justification from every action. Rationalization can be a feeling of employees or management of job dissatisfaction. Lack of recognition of employment, inadequate compensation and others Albrect at. (2012).

2.2. Fraud

Bologna (1993) defines fraud as a criminal fraud that intends to provide financial benefits to the fraudster. The Association Certified Fraud Examiner (ACFE) divides fraud into three types, namely:

- a. Fraud of Financial Statements, defined as fraud committed by management in the form of material misstatements of the Financial Statements that harm investors and creditors. This fraud can be financial or non-financial fraud.
- b. Deviations from assets include abuse / theft of assets or property of the company or other parties.
- c. Corruption, this type of fraud is the most difficult to detect because it involves cooperation with other parties such as bribery and corruption.

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existence of pressure, existence. Albrect at al. (2012) explain pressure perception factors that encourage someone to commit fraud in the presence of financial pressure, bad habits or behavior, pressure that comes from work, and other pressures such as lifestyle. Opportunity perception factors also encourage fraud due to system weaknesses to prevent and detect fraud behavior, failure to assess performance quality, failure to enforce rules to fraud perpetrators, lack of access to information, neglect, apathy and incompetence and lack of audit tracking (Albrect at al., 2012). Someone who commits fraud is caused by a rationalization or self-justification for fraud. Albrect at al. (2012) stated that most of the perpetrators of fraud were people who did not have a previous criminal background and had worked for a company where he had committed fraud for a long time. Lack of recognition of work, inadequate compensation and others (Albrect at al., 2012). The auditor's ability to detect fraud is related to techniques controlled by the auditor as a provision in carrying out his duties (Tuanakotta, 2010). The technique in question can be: (1) techniques in auditing financial statements; (2) investigative audit capabilities for organized crime and smuggling of income tax; and (3) investigative audit capabilities in disclosing fraudulent procurement of goods and services. All types of fraud take 12 months to detect (ACFE, 2017). Albrect at al. (2012) stated that to detect fraud, managers, auditors and employees must learn how to recognize symptoms and follow up until sufficient evidence is collected. Investigation must find out whether the symptoms really originated from fraud or other causes. The symptoms of fraud can be grouped into six parts (Albrect at al., 2012), namely: 1) accounting irregularities, 2) the existence of weaknesses in internal control, 3) irregularities in the relationship between certain accounts, 4) living in luxury-inheritance, 5) unusual behavior, and 6) the existence of tips and complaints. Jo-Kranacher (2011) states that fraudsters tend not to stop until the case can be disclosed and take a long time to prove it. To detect fraudulent actions, the auditor first understands the operational and organizational environment adequately such as policies, procedures, implementation, resources and other activities. Most cases of fraud were revealed by the auditor through audits compared to other parties Warhus (2011). Pramudyastuti (2014) explains the ability of auditors to detect fraud related to the ability of auditors to carry out tasks to detect fraud. An auditor who performs the task of detection is required to have skills and skills, especially in the field of forensics.

2.3. Factors Affecting the Auditor's Ability to Detect Fraud

2.3.1. Forensic Accounting

Bologna and Lindquist (1993) define forensic accounting as the application of financial skills and an investigation mentality to unsolved issues that are carried out in the context of evidentiary rules. Evidence becomes an important tool in determining whether a fraud has occurred or has not occurred. To obtain the evidence in question, an auditor is required to have the ability to investigate, identify, collect and analyze and conclude relevant, sufficient and material evidence. Tuanakotta (2010) explains that forensic accounting has principles, namely truth seeking action, utilization of evidence sources that can support the fact in question, the smaller the interval between the occurrence of a crime and the time to respond, the more likely that a crime can be revealed large,

the auditor collects facts so that the evidence obtained can provide his own conclusions or tell stories, physical evidence is concrete evidence that will always reveal the same thing, information obtained from interviews with witnesses will be greatly influenced by human weakness information is breath and blood is investigative. The principles of forensic accounting must be considered by an auditor in detecting fraud. Understanding and applying the principles of forensic accounting when carrying out an audit is very important for the auditor. Symptoms of fraud will be detected effectively using forensic accounting. The auditor will focus more on every symptom of fraud during the audit. Forensic accounting in the public sector is more focused on certain activities, for example in the procurement of goods / services, the use of state-owned assets, certain expenditures, and state revenues which have indicated fraud. Based on the results of the research by Fauzan et al. (2015), there is a significant influence between forensic accounting for fraud detection. Enofel A.O, et al (2013) concluded that forensic accounting is a tool for detecting fraud.

2.3.2. Training

According to Indonesian Dictionary (1990), training is a learning process and getting used to being able to do something. Continuous professional education and training can be obtained through membership and participation in professional associations, auditor education and training, conferences, seminars, course courses, own office training programs, and participation in research projects that have substance in the field of supervision (SAIPI, 2014). Training is carried out in the context of developing auditor resources to better understand, be more capable and more skilled in carrying out audit tasks. Training that is followed by auditors on an ongoing basis encourages the understanding of auditors to be well maintained. Auditors are encouraged to follow developments in the *modus operandi* and symptoms of fraud. Novita (2015) describes that training variables are measured by the number of times the respondent participates in training. Siti Rayahu and Gudono (2016) state that cheating audit training is carried out so that the auditor can understand, explain, elaborate, describe, and implement investigative techniques and methods as a whole. Audit must be carried out by someone or more who has adequate technical expertise and training (Siti Rayahu and Gudono, 2016). Through fraud audit technical training, an auditor is expected to be able to understand new provisions, new methodologies, investigative audit techniques, new fraud modes and identification of fraud risks.

2.3.3. Experience

Experience is defined as a real activity that has been carried out by auditors (Novita, 2015). The auditor's experience can be said to be learning obtained by the auditor from the formal education he lived or from experience gained during the assignment. Novita (2015) describes experience as measured by long indicators working as auditors and having found fraud cases during the profession as an auditor. An auditor who has experience in carrying out audits has knowledge in determining critical points in conducting audits. Junior auditors can understand the critical point of an audit assignment object by exchanging opinions or digging themselves through available references and this is an obstacle given the limited duration of audit assignments. Hilmi (2011) mentions that work

experience can deepen and expand the auditor's work ability. If the auditor does more work in the field of inspection, the auditor will be more skilled in completing the work.

2.3.4. Workload

Workload is the number of activities or tasks that must be completed by an auditor during a certain period under normal conditions measured by the day or the length of time the audit is conducted. Setiawan and Fitriany (2011) mention workload or workload showing the load of work faced by an auditor. The workload in this study was measured according to the measurements made by Novita (2015), namely through the average number of audit assignments that have been carried out by the auditor for one year and auditors' assignments that must be completed at the same time. Nasution and Fitriyani (2012) concluded that auditors with a higher workload were less skeptical and would not improve their ability to detect fraud. Unbalanced workloads for auditors encourage auditors to ignore the symptoms of fraud. Limited time targets in conducting audits sometimes encourage auditors not to follow up on symptoms of fraud. The pressure of time to complete the audit report in a timely manner results in the auditor being required to manage limited time well without ignoring the symptoms of fraud.

2.3.5. Professional Skeptics

Professional skepticism is an attitude that includes the mind that is always questioning and testing critically the evidence (SAIPI, 2014). The auditor does not assume that management is dishonest, but also does not assume that management honesty is not questionable (SAIPI, 2014). State Financial Inspection Standard (SPKN) 01 paragraph 27 (2017) states that in carrying out the preparation of audit reports, the auditor must use his professional skills. Every auditor in carrying out his assumptions must have a professional skepticism in collecting and evaluating the adequacy of audit evidence. The attitude of not giving up easily and not easily drawing conclusions until the auditor becomes the auditor's attention. Audit evidence obtained must have fulfilled the evidence requirements which are sufficient, relevant, competent and material so that the auditor is sure of the conclusions taken. Professional skeptics in this study were adapted from Elvi (2015), namely in the implementation of an auditor's audit is not easy to believe, an auditor is not easy to take conclusions before obtaining facts and what actually happens, an auditor must have internal capabilities in order to obtain evidence and good confidence and consistency of argument based on strong evidence.

2.4. Research Hypothesis and Design

This study is quantitative with hypotheses compiled based on previous studies with the following description:

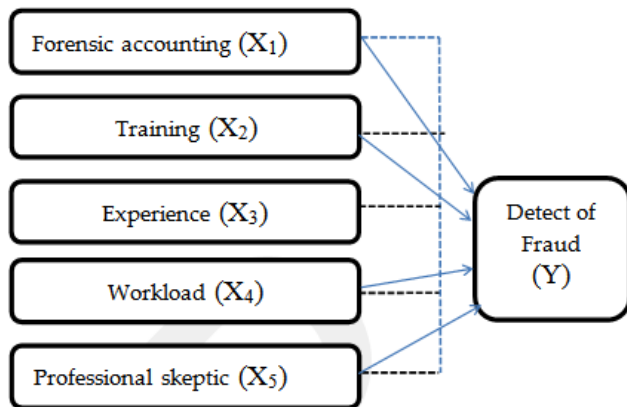


Figure 1. Conceptual Framework

In accordance with the previous theory and literature review, the conceptual framework that is referred to in this research phase is the relation between the independent variables on the dependent variable, the researcher formulates the following: the auditor detects fraud (empirical study on Representative BPK, BPKP Representatives, and Provincial Inspectorates in North Sumatra. In accordance with the previous theory and literature review, the conceptual framework that is referred to in this research phase is the relation between the independent variables on the dependent variable, the researcher formulates the following: the auditor detects fraud (empirical study on Representative BPK, BPKP Representatives, and Provincial Inspectorates in North Sumatra. "

3. Research Methods

The population in this study was the auditor at the BPK Representative of North Sumatra Province, BPKP Representative of North Sumatra Province, and Inspectorate of North Sumatra Province. This study uses primary data by submitting questionnaires to respondents as many as 172 people. Processing and data analysis techniques in this study used multiple linear regression statistical techniques. Data processing is done by SPSS application. The independent variables in this study are Forensic Accounting (X1), Training (X2), Experience (X3), Workload (X4) and Professional Skeptics (X5). The dependent variable is fraud detection (Y).

4. RESULTS AND DISCUSSION

4.1. Results

The test results of the coefficient of determination are the extent to which the strength of the model in this study is able to explain the ability of auditors to detect fraud can be seen in Table 1 below:

TABLE 1. Test of determination coefficient (adjusted r2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.935 ^a	0.875	0.871	0.14070

Source: Primary data (2019) processed

Table 1 shows the adjusted R square value of 0.871, meaning that all independent variables have a strong relationship of 87.10% to the dependent variable. Adjusted R square value of

0.871 means that the dependent variable can be explained by all independent variables at 87.10% while the remaining 12.90% can be explained by other variables outside the research model. The test results of the coefficient of determination on each of the respondent's origin of the adjusted R square value were respectively 0.926 for the BPK Representative of North Sumatra Province, 0.851 for the BPKP Representative of North Sumatra Province and 0.847 for Inspectorate of North Sumatra Province. This shows that all independent variables have a strong relationship to dependent variable. The results of the F test (simultaneous) influence of the independent variables on the auditor's ability to detect fraud (Y) can be seen in Table 2 below:

TABLE 2. Test F (Simultaneous)

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	22.96	5	4.59	232.02	0.00
Residual	3.286	16	.202	9	0
Total	26.25	17			
	4	1			

Source: Primary data (2019) processed

The decision-making criteria use the F significance value at the 5% real level. Table 2 shows the significance value of 0,000 smaller (<) than $\alpha = 0.05$ and F_{count} value (232.029) > F_{table} (2,270). It can be concluded that forensic accounting variables, training, experience, workload and professional skeptics have simultaneous and significant effect against fraud detection variables. The results of the F test (simultaneous) for the three respective respondent agencies, namely the Provincial Representative Board of North Sumatra BPK significance value of 0,000 smaller (<) than $\alpha = 0.05$ and F_{count} value (151,745) > F_{table} (2,383), for BPKP Representatives of North Sumatra Province showed a significance value of 0,000 smaller (<) than $\alpha = 0.05$ and F_{count} (79,570) > F_{table} (2,353) and for the Inspectorate of North Sumatra Province showed a significance value of 0,000 smaller (<) than $\alpha = 0.05$ and the value of F_{count} (45.126) > F_{table} (2,485). This means that forensic accounting variables, training, experience, workload and professional skeptics have a simultaneous and significant effect on fraud detection variables for each respondent agency. The results of the partial test, namely the influence of each independent variable on the variable Y can be seen in Table 3 below:

TABLE 3. t test (Partial)

Variabel	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(constant)	0.238	0.127	1.869	0.063
Forensic Accounting	0.109	0.031	3.529	0.001
Training	0.160	0.027	5.963	0.000
Experience	0.295	0.037	7.962	0.000
Workload	-0.007	0.022	-.335	0.738
Professional Sceptism	0.403	0.039	10.229	0.000

Source: Primary data (2019) processed

Table 3 shows the regression equation that can be formed on the influence of each independent variable on the auditor's ability to detect fraud as follows:

$$Y = 0,238 + 0,109X1 + 0,160X2 + 0,295X3 - 0,007X4 + 0,403X5$$

4.2 Discussion

Constants (a), constants of 0.238 means that although there is no addition from the forensic accounting variable (X1), training (X2), experience (X3), workload (X4), professional skepticism (X5), the average auditor's ability to detect fraud (Y) is 0,238. The effect of forensic accounting (X1) on the auditor's ability to detect fraud is positive, which is 0.109. Significant value of 0.001 is smaller (<) than α (0.05) and t_{count} (3.529) > t table (1.974), then it is concluded that the forensic accounting variable (X1) has a positive effect on the auditor's ability to detect fraud and is significant. The test results of the effect of forensic accounting variables on the ability of fraud detection in this study showed a positive value of 0.109. This means that forensic accounting variables have a relationship in line with the auditor's ability to detect fraud. Increasing the forensic accounting variable by 1 will increase the fraud detection ability by the auditor by 0.109 and vice versa if the forensic accounting variable decreases by 1 will reduce the auditor's fraud detection ability by 0.109. From the results of the t test it is known that the significant value of the effect of the forensic accounting variable on the ability of fraud detection is 0,000 smaller (<) than α (0.05) and t_{count} (3,529) > t table (1,974), then forensic accounting has a significant effect on the auditor's ability to detect fraud. The results of this study are in line with the research of Enofel, Okpako, and Atube (2013) concluding that forensic accounting is a tool for detecting fraud activities and the results of Firman et al., (2017) research, namely forensic accounting positively influence the detection of the white collar crime. Effect of training (X2) on fraud detection capabilities by auditors is positive at 0.160. Significant value of 0,000 is smaller (<) than α = 0.05 and t_{count} (5.963) > t table (1,974) then it is concluded that the training variable (X2) has a positive effect on the ability to detect fraud and is significant. There is a unidirectional relationship between training variables with the variable ability of the auditor to detect fraud. If an auditor has a training of 1 then his ability to detect fraud is increased by 0.160 and vice versa if an auditor does not receive a training of 1 then the auditor's ability to detect fraud will decrease by 0.160. The results of this study are in line with the results of Novita (2015) and Rahayu and Gudono (2014) who concluded that training had a positive and significant relationship to the ability to detect fraud. Effect of experience (X3) on fraud detection capabilities by the auditor is positive at 0.295. Significant value of 0,000 more small (<) of α = 0.05 and t_{count} (7.962) > t table (1,974) then it is concluded that the experience variable (X3) has a positive and significant effect on the ability to detect fraud. Experience (X3) has a relationship with the auditor's ability to detect fraud and is significant. An increase or increase in the auditor's experience of 1 will increase the auditor's ability to detect fraud by 0.295, whereas if the auditor who has conducted an audit has not been in depth for 1, the auditor's ability to detect fraud will decrease by 0.295. The results of this study are different from those of Novita (2015), Susanto et al. (2018) and Supriyanto (2014) who concluded that experience variables did not significantly influence the auditor's ability to detect fraud

because fraud detection also depends on the sophistication of fraud, the frequency of manipulation, the level of collusion and the size of seniority involved. However, the conclusion of this study is in line with Hilmi (2011) in Rahayu and Gudono (2016) mentioning work experience can deepen and broaden the auditor's work ability. If the auditor does more work in the field of inspection, the auditor will be more skilled in completing the work. Effect of workload (X4) on fraud detection capabilities by auditors is negative at -0.007. Significant value of 0.738 greater (>) than α = 0.05 and t_{count} (-0.335) < t table (1,974), it is concluded that the workload variable (X4) has a negative and not significant effect on the auditor's ability to detect fraud. There is a unidirectional relationship between workload variables and fraud detection variables, namely the more auditor workload at the same time will result in a decrease in the auditor's ability to detect fraud and vice versa if the auditor's workload is less, the auditor's ability to detect fraud is higher. The value of the workload variable of 1 will reduce the auditor's ability to detect fraud by 0.011 and vice versa if the workload variable decreases by 1, the auditor's ability to detect fraud is higher by 0.011. The results of this study are in line with the results of the research of Nasution and Fitriyani (2012) and Molina and Safitri (2018), namely the workload variable has a negative effect on increasing the auditor's ability to detect fraud. The existence of a workload that is too high will cause fatigue and dysfunctional behavior, thereby reducing the auditor's ability to detect fraud Molina and Safitri (2018). The effect of workload is not significant in line with the results of research from Faradina (2016) and Novita (2015) which concludes that workload does not significantly influence the auditor's ability to detect fraud. The effect of professional skepticism (X5) on the ability to detect fraud is positive, which is 0.403. Significant value of 0,000 is smaller (<) than α of 0.05 and t_{count} (10,229) > t table (1,974), then it is concluded that the professional skeptic variable (X5) has a positive and significant effect on the auditor's ability to detect fraud. There is an unidirectional relationship between professional skeptics and the auditor's ability to detect fraud. If the value of the professional skeptic variable increases by 1, the auditor's ability to detect fraud also increases by 0.403 and vice versa if the value of the professional skeptic variable decreases by 1, the auditor's ability to detect fraud also decreases by 0.403. The results of this study are in line with the results of the study of Novita (2015) and Faradina (2016) which concluded that skeptics have a positive and significant relationship to the ability to detect fraud. However, unlike the results of Elvi (2015), Rachman (2017) and Suryanto, *et al.*, (2017), concluding that the professional skepticism variable does not have a positive effect on fraud detection.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusions

Based on the results of research on "The Effect of Forensic Accounting, Training, Experience, Workload and Professional Skeptics on the Capability of Auditors to Detect Fraud" (Empirical Study on Representative BPK, BPKP Representatives and Provincial Inspectorates in North Sumatra) "can be concluded, namely:

1. Based on the results of simultaneous testing (F test), forensic accounting variables, training, experience, workload and professional skeptics have a simultaneous and significant effect on the auditor's ability to detect fraud.

2. Based on the results of partial testing (t test), forensic accounting variables, training, experience, and professional skeptics have a partial and significant positive effect on the auditor's ability to detect fraud, while the workload has a negative and not significant effect on the auditor's ability to detect fraud.

5.2. Suggestions

Based on the results of the research and previous descriptions it is suggested that:

1. For BPK North Sumatra Province Representatives and BPKP Representatives of North Sumatra Province to improve the ability of auditors to detect fraud through understanding of forensic accounting knowledge and practices, continuing training programs that have been well programmed, experience sharing by fellow auditors and managing audit assignment rhythms by paying attention auditor workload and maintaining professional skeptics consistently.
2. For Inspectorates, it is necessary to increase knowledge and implementation of forensic accounting, design and implement programmed training, share experiences of senior auditors with juniors and share experiences with auditors at BPK and BPKP and manage audit assignment rhythms by paying attention to auditor workloads and maintaining skepticism professionals consistently.

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