

## Research Paper

# Evaluation of Remote Audit Implementation Based on the Perspective of Auditee Fraud Opportunities Due to the Covid-19 Pandemic

Gede Adi Yuniarta\*, I Gusti Ayu Purnamawati, Made Arie Wahyuni, Kadek Sri Sinta Dewi and Ketut Sartikawati

Faculty of Economics, Universitas Pendidikan Ganesha, Singaraja-Indonesia

**ORCID**

Gede Adi Yuniarta: <https://orcid.org/0000-0002-0463-871X>

**Abstract.**

This study aims to ascertain the auditor's attention to the conditions of auditee fraud opportunities that arise due to the covid-19 pandemic, to discover the changes in auditors' work practices due to the covid-19 pandemic to cause the acceleration of digital audit adoption, to understand the remote auditing implementation system in order to minimize the opportunities for fraud that occur, and to understand the evaluation of remote auditing implementation from the auditor's perspective. A qualitative methodology is used in this investigation. Primary and secondary sources of data were employed. Senior auditors from the ABC, DEF, and GHI Public Accounting Firms were interviewed to gather primary data. An initial description of the informants was obtained using secondary material that was found online. Using interviews and documentation, data was gathered in this way. The procedures of data collecting, data reduction, data presentation, and conclusion-making are utilized in the data analysis approach. According to the study's findings, the auditor can address the issue of potential fraud by becoming more knowledgeable about relevant topics, making critical assessments of going-concern claims, exercising professional skepticism, and developing a good audit plan. However, the auditor cannot address the issue of limited work activities without paying professional dues, which are resolved by adapting working practices to audit procedures. Remote and accelerated audit digitization, remote auditing implementation systems to reduce the possibility of fraud are implemented through the application of several procedures that are most appropriate to the client's situation, and evaluation of remote audit implementation, which refers to rules and standards that still need to be taken into account by related parties like IAPI in order to obtain a detailed and structured system.

**Keywords:** fraud, technology adoption, remote audit

## 1. Introduction

The corona virus, also known as covid-19, has caused widespread infection and death around the world. The government and the community in Indonesia have handled the high number of confirmed cases and fatalities caused by COVID-19. It all started with an appeal from the President of the Republic of Indonesia to the entire community to

Corresponding Author: Gede Adi Yuniarta; email: [gdadi\\_ak@yahoo.co.id](mailto:gdadi_ak@yahoo.co.id)

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implement health protocols like social distancing, which was followed by various city and district government policies with large-scale social restrictions (PSBB), followed by restrictions on community activities (PPKM), and finally by avoiding crowds and violating face-to-face activities. As a result, several businesses and government agencies have instituted work-from-home (WFH) policies or are continuing to function while employing the COVID-19 preventive procedure (Mungkasa, 2020). Business continuity is negatively impacted by this circumstance in a roundabout way (Albitar et al., 2021).

Because of the widespread spread of the coronavirus 19, several organizations have been forced to temporarily halt their operations, restrict travel, and even institute a quarantine policy. Due to a decrease in purchasing power or priority consumption of basic commodities, scarcity of production raw materials, and termination of employment (PHK) of employees in the industrial sector, this condition has significantly resulted in going concern problems, such as economic stability and a decreased degree of business certainty. Most negatively impacted by restrictions such as rigorous requirements for enforcing social and physical separation, lower traffic in the transfer of goods and services (Alam, 2020; Bradbury & Howieson, 2020; Schaltegger, 2020).

The corporation is obligated to take all necessary measures to ensure the continuity of its operations in light of the myriad of going concern issues it has encountered as a result of the covid-19 epidemic. The potential for fraud that occur because of the covid-19 epidemic, however, can cause people to behave hastily and impulsively, which is a major problem. Due to the growing economic instability, lax supervision, and attention being diverted to the COVID-19 pandemic issue, fraud opportunities have arisen (Gusma Putra, 2021). The results of a survey conducted by RSM Indonesia in 2020 demonstrate this trend; the survey found that fraud and misappropriation of assets had increased at a number of Indonesian companies despite the entity's efforts to maintain business and operational continuity, and this trend persisted throughout the PSBB and WFH (Liputan6) implementation. When comparing the Covid-19 handling fund to the 241 audit objects used by the BPK, the results of both the survey and the audit found instances of fraud. The end result was 2,170 finds with 2,843 issues of Rp. 2.94 trillion that were reported by BPK (Bisnis Tempo, 2021).

During the recent COVID-19 outbreak, there has been an uptick in reported occurrences of fraud. If the entity's pressure is compounded by the individual's rationalization of the situation and the availability of possibilities, Homer & Higgins (2019) argue, the individual will be motivated to commit fraud. Reporting and accountability have a significant impact on an organization's ability to thrive (Purnamawati, 2018). As a result, KAP auditing of financial statements is essential. Financial statements are checked for

accuracy and adherence to generally accepted accounting principles (GAAP) during an audit (SAK). As a result of the Covid-19 epidemic, auditors have had trouble working quickly.

Evidence gathered during the audit was heavily impacted by the effects of the CoVD-19 pandemic. As a result of the COVID-19 pandemic, auditors are increasingly relying on evidence from non-client sources such customers, suppliers, and banks. The COVID-19 pandemic has also led to a decline in the use of original forms. This is especially problematic given that original invoices are more trustworthy than invoice copies received via client email. Thus, the adequacy and trustworthiness of audit evidence will be affected by the remote-work strategy (KPMG, 2020). Due to the deadly COVID-19 epidemic, auditors can no longer independently verify audit findings and must instead rely on client explanations (Darmawan Suwandi, 2021; Pasupati & Husain, 2020).

In light of this, an auditor must cultivate a strong sense of professional skepticism, maintaining a mindset in which he questions and then examines all audit evidence with a healthy dose of skepticism. In particular, auditors whose clients—such as those in Bali Province—have had a significant percentage of their business continuity impacted by the COVID-19 outbreak. This is due to the fact that the entertainment, hospitality, and food and beverage industries—which are particularly vulnerable to the COVID-19 pandemic—are concentrated in the tourist-heavy province of Bali (Wijaya & Mariani, 2021). Consequently, many organizations face difficulties in remaining operational.

Conversely, constraints brought on by the COVID-19 epidemic have prompted adjustments to the way auditors perform audit services. Regarding the importance of information and communication technology (ICT) and digitalization in every step of auditing financial statements, the Indonesian Institute of Certified Public Accountants (IAPI) has responded with a technical new flash issued in April and October 2020. (IAPI, 2020). For the audit process to continue throughout the CoVD-19 pandemic, remote auditing is thought to be a viable solution (Eulerich et al., 2021). Due to the various advantages of remote auditing, its use is recommended during the current COVID-19 epidemic (Tedjasuksmana, 2021).

Auditors are now accustomed to and expected to consistently apply the use of technology in auditing. However, there are other weaknesses to consider, making this a new issue for auditors in terms of reliability, security, and electronic evidence storage (Nabila et al., 2022). In addition, auditors may be hampered in their efforts to execute remote auditing to their full potential by the auditee's own technological constraints. Therefore, it is important to assess the efficacy of purportedly ongoing remote auditing.

This study differs from others in that it examines the feasibility of remote auditing from the auditor's perspective, explaining his or her reaction to the long-term viability of its implementation in light of the potential for auditee fraud brought about by the CoV-19 pandemic and the limitations of auditee technology.

## 2. Methods

This study employs qualitative research techniques, such as interviewing participants directly. This study takes place in a KAP in Bali Province, which is a Public Accounting Firm. Because Bali Province is a tourist hotspot, it has borne the brunt of the Covid-19 pandemic. As a result, KAP in Bali Province conducts several audits of businesses experiencing a wide range of continuity issues. The most responsive review of the implementation was obtained from KAPs in Bali Province that had adopted remote auditing over a period of 1.5–2.5 years.

In this study, senior auditors serve as the primary source of information because they are intimately familiar with the procedures and processes employed by the audit firm throughout each audit assignment. Meanwhile, remote auditing is being implemented and the auditor's reaction to whether or not that implementation can be sustained owing to the covid-19 epidemic, all of which are the objects of this study. Those with at least three years of professional expertise in the auditing field and familiarity with the audit system in use during the epidemic will be prioritized in the selection of confidential sources. Because the goal of information retrieval was to provide context for situations, facts, or phenomena directly experienced, the chosen key informants are appropriate and provide enough depth of knowledge. In order to pass muster with the ethics committee, we have to use a pen name for the source. The names of the sources we have are as follows:

TABLE 1: List of Informant (Pseudonym).

No.	Name	Position
1.	Nadya Danira	Auditor Senior KAP ABC
2.	Tiya Nira	Auditor Senior KAP DEF
3.	Sarah Dwi	Auditor Senior KAP DEF
4.	Tasya Nana	Auditor Senior KAP GHI
5.	Adi Wirya	Auditor Senior KAP GHI

This study's data was compiled from a variety of sources, including primary data collected through interviews conducted online and with informants in person and secondary data collected from publicly available sources. Interviews are conducted via

online platforms like Zoom, Google Meet, and WhatsApp, as well as in-person while adhering to the Covid-19 health protocol, and are documented via voice recordings and evidence of remote audit documentation, client files prone to manipulation, and the adequacy and reliability of audit evidence.

### 3. Findings and Discussion

#### 3.1. Overview of Research Sites

Three (3) different public accounting firms (KAP) are used as sites for this investigation. ABC Public Accounting has been using remote auditing for over 2 years now, having adapted the processes of the Institute of Internal Auditors' Environmental Health and Safety Audit Center in order to conduct remote audits for covid-19 and beyond based on the technical new flash IAPI April and October 2020. Nadya Danira, a 27-year-old woman who has worked at KAP ABC for more than three years, is the senior auditor who serves as the primary source of information. Due to the increased level of openness afforded by in-person interviews, KAP ABC felt comfortable selecting just one senior auditor. Second, although it lacks in-depth knowledge of the technical newflash IAPI, the DEF Public Accounting Firm has been using an alternate approach for remote auditing for the past two years. Tiya Nira, 26, and Sarah Dwi, 27, both of whom have worked at KAP DEF for 4 years, are the primary informants used there. Two individuals were used as informants under the premise that the interviews would take place online so that they could mutually bolster one another and increase accuracy.

Third, after the COVID-19 pandemic, the GHI Public Accounting Firm has adopted alternate remote audit methods, while the KAP is also not familiar with the IAPI's remote audit procedures in detail. Most of the necessary technological infrastructure for auditing has been put in place. This KAP also serves the highest number of clients in the tourism industry, which helps shed light on the fraud epidemic caused by the covid-19 virus. Adi Wirya, a 27-year-old male, and Tasya Nana, a 25-year-old woman, both work as Senior Auditors at KAP GHI, and both have been employed there for four years. Due to the online nature of the interview process, the senior auditor at KAP GHI additionally employs the usage of two persons.

Auditor's Attention to the Conditions of Auditee Fraud Opportunities Occurring Due to the Covid-19 Pandemic The World Health Organization and national and regional governments have implemented the COVID-19 protocol, which has caused significant issues for businesses and other organizations. In accordance with the report of the

auditors from the Bali Province Public Accountant Office, which examined its financial statements, the company is doing well. The financial health of the entities in Bali Province appears to be stable, according to many Public Accounting Firms. Nadya Danira claims that her clients have encountered a wide range of operational difficulties as a result of the COVID-19 epidemic. Due to financial challenges, many businesses and hotels in Bali Province have not even audited. Similar to the clients who are auditing during the CoVD19 epidemic, the company is indeed experiencing a loss in its financial accounts. Her words:

*“Faktanya banyak perusahaan yang dulunya menjadi klien di kantor, sudah tidak meminta untuk diaudit lagi, karena tidak mampu membayar fee audit...tapi banyak juga kasus karena butuh laporan keuangan audited, jadi beberapa perusahaan melakukan audit dan memang laporan keuangannya dalam kondisi rugi...”* (Nadya Danira).

“It is a truth that many organizations who used to be clients in the office have not asked to be audited longer because they cannot afford the audit charge... However, there are many situations in which businesses conduct audits despite the fact that the results show that they are losing money. (Nadiya Danira)

Albitar et al., (2021) found that audit fees, business continuity assessments, audit capital, audit procedures, and audit efforts were all negatively impacted by the covid-19 epidemic, hence Nadya Danira’s statement rings true. Every facet of society has been profoundly impacted by the current COVID-19 pandemic (Purnamawati, 2021). Tiya Nira and Sarah Dwi corroborated what Nadya Danira had said; they said the audited clients had similar difficulties in running their businesses. The client’s business income statement reflects the current situation. Sarah Dwi said that as a result of a drop in tourism, her company’s revenue dropped, making it impossible to ensure the company’s long-term viability. Tasya Nana, who also paints a very similar picture of the individual based on the situation of the audited party, lends credence to this claim. The effects of economic disruption on companies on a global and national scale are a primary focus of Tasya Nana’s work. To paraphrase what she thinks,

*“...adanya pandemi covid-19 ini menyebabkan banyak entitas yang menutup usaha sementara waktu bahkan permanen karena wisatawan luar negeri pulang kenegaranya dan akses internasional terpaksa di tutup... jika membicarakan terkait klien yang kami audit pasca pandemi maupun tahun berjalan saat pandemi tentunya sebagian besar bahkan semuanya mengalami permasalahan keuangan. Apalagi klien yang kami audit banyak bergerak disektor pariwisata...ditahun-tahun sebelumnya mereka selalu mendapatkan nilai positif pada laporan profit and loss nya, sementara*

*semenjak pandemi atau dua tahun terakhir ini mengalami kerugian yang cukup besar dan tentu mengganggu kelangsungan usaha perusahaan bersangkutan” (Tasya Nana).*

If we talk about clients that we audited after the epidemic and the current year during the pandemic, of course most of them experienced financial problems. This is because foreign visitors have returned to their countries and international access is forced to be restricted. In addition, several of the clients we inspected worked in the hospitality industry... they had consistently good P&Ls in the years prior to the pandemic, but in the two years after it, they have suffered significant losses that have, inevitably, hampered the company's ability to function normally (Tasya Nana ).

Adi Wirya echoed Tasya Nana, saying that the pandemic damaged the operations of many businesses, but that other sectors, like the health sector and industries that use e-commerce technology, were still able to continue despite the disruptions. Research by Alam (2020), Bradbury and Howieson (2020), and Schaltegger (2020) corroborate the claims made by the senior auditors of the three KAPs, demonstrating that the COVID-19 pandemic has resulted in disruptions to business operations for numerous corporations (going concern).

A detailed description of the assessment to management and the assumptions used in the report on the company's ability to maintain a going concern for at least 12 months after the date of closing of books from the company's financial statements as of December 31, 2019 was obtained by the auditors due to the operational difficulties encountered by the Bali Provincial KAP client. Nadya Danira claims as much in her analysis.

*“Terkait perusahaan going concern atau ngga, banyak indikator yang bisa digunakan untuk menilai...jadi kan dilihat cash flow, rugi perusahaan apakah tahun ini saja atau sudah dari tahun-tahun sebelumnya, rasio-rasio keuangan kita hitung dahulu. Ketika ada perusahaan yang sudah collabs dan saldonya kondisi rugi nih, auditor bertanggung jawab memberikan gambaran kedepannya perusahaan ini bisa going concern atau ngga... biasanya, solusi dengan meminta surat pernyataan pemegang saham atau peminjamnya, untuk memberikan pernyataan yakin selama pandemi perusahaan ini masih going concern kedepannya... untuk kedepannya bila tiba-tiba perusahaan collabs, kami memberikan pertanggung jawaban berdasarkan surat pernyataan, karena juga memiliki nilai hukum” (Nadya Danira).*

“There are a variety of signs that can be utilized to determine whether a company is a going concern or not.... Therefore, we first compute financial ratios before looking at cash flow or the company's loss, either for the current year or for prior years. When companies have collapsed and the balance is in a loss condition, the auditor is responsible for

giving an idea as to whether or not the company can be a going concern in the future... typically, the solution is to ask for a statement from the shareholders or borrowers, giving a statement that they are sure that during the pandemic the company is still a going concern in the future. the statement letter also has legal weight, so we will be able to hold you accountable in the future if the corporation suddenly collabs (Nadya Danira).

As stated by Nadya Danira, this finding is consistent with the findings of Hardies et al. (2018) and Mareque et al. (2017), who discovered that auditors tended to pay more attention to going-concern issues during a crisis and that the proportion of auditors' opinions regarding going-concern was increasing as economic conditions worsened. Due to the issue of business operational interruptions, which threatens the entity's business continuity in Bali Province, the entity is compelled to take extreme measures to ensure its survival. Because of this, there is a risk that deceptive references to the organization's wrongdoing will be used in an attempt to influence the public. In order to prevent fraud, it is the auditor's duty to ensure that the client's audit proof is sufficient. The auditor took this action because there was a chance that management was overly optimistic when evaluating the going concern problem.

Tasya Nana argues that the COVID-19 epidemic could lead to an increase in fraud since boards of directors are under greater pressure to deliver trustworthy financial reporting to shareholders and banks in order to attract loans. Due to the auditor's rising levels of professional skepticism during the COVID-19 epidemic, KAP GHI has never before faced major non-manipulative orders from its customers. Her explanation is as follows:

*"...tingkat kecurangan entitas dalam pelaporan keuangan bisa saja semakin tinggi dimasa pandemi...masalah yang biasa ditemui yaitu perusahaan masih mencampurkan akun penerimaan dan operasional pada akun penerimaan operasional sehingga akunnya menjadi terlihat besar serta juga memindahkan beberapa beban dan operasional ke beban opsional. Hal inipun sudah kami treasing dan treaking ke bukti- bukti penerimaan dan pengeluaran serta telah kami koreksi, tentunya telah di masukkan ke dalam management letter..."* (Tasya Nana).

"...the level of entity fraud in financial reporting could be substantially higher during the pandemic... In order to make their operational revenue accounts look bigger and their operational expenses look less significant, many businesses still transfer some spending and operations to the former category. This has been included in the management letter, as well as accounted for in our records of purchases and payments, and it has been corrected. In honor of (Tasya Nana).



Andari et al. (2020) corroborate the claims made by Tasya Nana, stating that businesses like hotels had a major fall during the COVID-19 epidemic, which may have led to financial statement fraud. Of fact, the client's actions can be considered manipulative if they involve the deliberate misclassification of accounts in the financial statement. The senior auditor's response at KAP ABC is not dissimilar to those of other KAPs. Simply put, Nadya Danira sees potential fraud opportunities during the COVID-19 epidemic from a number of different angles. This is the rationale:

*“Terkait tindakan manipulasi yang dilakukan klien dimasa pandemi... kita bisa identifikasi dari jenis usahanya dulu, kalo emang dia hospitality, villa dan hotel, pasti kondisi keuangannya dalam keadaan yang rugi. Berbeda halnya dengan sektor manufaktur yang memproduksi ke luar negeri tentu tidak ada masalah...meskipun demikian, sialnya bilang saat kita melakukan sampling tidak bisa mendeteksi itu, sehingga tidak tahu manipulasi atau tidak. Tapi ada insting auditor, seperti laporan keuangan yang komparatif dapat melihat peningkatan yang fluktuatif. Nah, itu akun-akun yang dijadikan fokus untuk diperiksa lebih detail... apabila ada akun laporan keuangan tidak wajar... selanjutnya ditelusuri apa penyebab akun tersebut bertambah, mungkin ada dana hibah dari pemerintah...”* (Nadya Danira).

“Client manipulation during the pandemic can be identified, for example, if the business specializes in hospitality (such as hotels or guesthouses), then the financial situation is almost certainly dire. There is no issue with the manufacturing sector because most of it now produces abroad; but, when we did the sampling, we were unable to detect it and hence had no idea whether or not it had been modified. Still, an auditor has certain intuitions, and things like comparing financial accounts may reveal a sporadic growth. Accounts that seem out of the ordinary on the financial statements are now the subject of closer scrutiny; for example, if one is found, the reasons for the account's growth (such as a government grant) will be investigated.” (Danya Danira).

Nadya Danira's claim demonstrates her confidence and ability, which should serve her well in her pursuit of combating fraud. According to Purnamawati and Adnyani's (2019) study, this holds true at the level of the village apparatus, where “excellent competence and devotion” can keep financial irregularities to a minimum. Moreover, the COVID-19 pandemic has made it more challenging for auditors to validate audit evidence against third parties, hence increasing the likelihood of manipulative behaviors being perpetrated by clients. A good auditor is always adapting, using whatever auditing methods have proven to be the most efficient in the current scenario. Tasya Nana elucidated the difficulty of confirming debts and receivables by a third party during the pandemic as a result of the widespread closure of businesses. Adi Wirya is a senior

auditor there as well, and he has validated the difficulty of verification to third parties so that it is completed online using supplementary alternative techniques in getting audit evidence in WFH scenarios. Tiya Nira and Sarah Dwi backed up the claims made by Tasya Nana and Adi Wirya regarding the situation at KAP GHI.

According to Sarah Dwi and Tiya Nira, the auditor's space for conducting verification and gathering audit evidence has been constrained due to the COVID-19 methodology, thus care must still be taken for spaciousness. Due to the widespread spread of covid-19, it is essential to instill a healthy dose of professional skepticism and remain alert in regards to the accounts that hold the most weight in financial statements. The senior auditors of the two KAPs have made statements consistent with the findings of Bayu Pasupati & Husain (2020) and Suwandi (2020), which demonstrate that the effects of the COVID-19 outbreak have made it extremely difficult to verify findings for auditors who examine financial statements during the COVID-19 pandemic. audits. The difficulty of validating audit evidence during the pandemic was also confirmed by Nadya Danira.

In response to this issue, we resorted to supplementary measures, such as seeking more information from the customer, so that they could still verify the financial statement statistics as of December 31. Despite its limitations, Nadya Danira's skepticism is so great that she will not stop seeking for audit proof (in the form of receipts, notes, and invoices) until she has found it. In line with the findings of Nuijten et al. (2018), Nadya Danira remarked that auditors should always keep their professional skepticism when evaluating management's projections declarations in companies with going concern difficulties. As an example of how financial statements were evaluated during the covid-19 pandemic crisis, consider the statements of all senior auditors at 3 (three) KAPs.

Changes in the way auditors work due to the Covid-19 pandemic to trigger the acceleration of digital audit adoption. There was a shortage of working space for auditors during the Covid-19 outbreak, but that didn't stop them from taking on auditing jobs. Even when auditors make adjustments to how they do their job, they treat it like any other. According to Nadya Danira, the audit's strategy or methodology is modified when alternative remote audit methods supplied by IAPI are consulted. SPAP and public accounting ethics are still considered. KAP ABC uses remote auditing for up to four out of the five currently in place auditing processes. Due to current technological constraints, remote observation is one use that cannot be implemented just yet. His explanation is as follows:

*"Akibat pandemi covid-19 tentunya menyebabkan sebagian proses audit yang kami lakukan berubah...kalau mengacu ke prosedur audit jarak jauh tadi, pertama dalam perencanaan atau namanya kick off meeting atau meeting awal dengan*

*klien dilakukan di kantor dengan zoom, kedua untuk pengkajian dokumen kita gunakan google drive, kirim by email, semua dikirim soft file, cuma beberapa kondisi dokumennya banyak yang tebal dan kita hanya butuh satu transaksi, sehingga dokumen ini dipinjamkan langsung ke kita...ketiga untuk observasi jarak jauh ini yang tidak bisa dilakukan secara online kita di kantor belum sampai ke level tersebut secara teknologi kita tidak sampai kesana, untuk stok opname yang tidak bisa dilakukan secara langsung kita minta laporan stok opname, kemudian bagaimana mereka nyatetnya secara SOPnya mereka kemana dulu, bagaimana sampai dicatat oleh bookipernya.. nah ini yang masih harus dilakukan observasi secara langsung, kemudian keempat wawancara jarak dilakukan dengan zoom, terakhir kelima rapat penutupan atau final meeting untuk pembahasan hasil pemeriksaan semua secara online melalui zoom” (Nadya Danira).*

“Due to the COVID-19 pandemic, of course, some of the audit processes we carry out have changed... if we refer to the remote audit procedure, firstly in planning or the name kick of meeting or initial meeting with clients carried out in the office with zoom, secondly for document review we use google drive, send by email, all are sent in soft files, only some of the documents are thick and we only need one transaction, so this document is loaned directly to us... For stock taking that can't be done directly, we ask for a stock taking report, then how do they set it up in SOP, where do they go first, how did the bookiper get it recorded... direct observation, then the four distance interviews were carried out with zoom, the last of which was the last of the four. The five wrap-up sessions, or discussions of exam outcomes, will take place online through Zoom (Nadya Danira).

The comment made by Nadya Danira is consistent with the findings of Gusma Putra (2021), which state that the COVID-19 pandemic has altered work activities and the inspection process, hence changing the audit plan by employing alternate remote audit processes. A digital environment has a good and significant effect on the performance of MSMEs during the COVID-19 pandemic, claim Purnamawati and Yuniarta (2021). A fully-integrated, in-house digital ecosystem is a key factor in achieving top performance. In the same vein as KAP ABC, Tasya Nana and Adi Wirya believe that remote audit implementation has not yet been able to achieve the entirety of the remote audit method. Due to its greater adaptability and insufficient resources, the remote audit technique has yet to be implemented at KAP GHI. Then, similar to KAP ABC, document review is conducted based on the needs of the client. Zoom is also used for all of our virtual meetings. Of course, the auditing process itself is different at KAP DEF. In order to save time during the pandemic, KAP DEF is increasingly reliant on technological tools

like zoom, email, and whatsapp chat for client communication and scanning and data request lists for gathering evidence before heading out into the field. The opinion of DEF senior auditor Sarah Dwi Tiya Nira, a senior auditor at the same KAP, verified that the audit procedure was conducted in accordance with the client's readiness and condition. The audit process will be greatly aided by the allowed access. The top auditors of KAP DEF and GHI have made a statement in compliance with Saleem (2021), which indicates that an audit can only be conducted properly if the auditor has access to all essential documents.

Alternate remote audit techniques were implemented as a response to the constraints auditors faced during the COVID-19 epidemic. The auditor's own sense of professionalism (due professional) is reflected in the way he or she approaches the audit. Audit quality must be improved by professionalism in order to avoid, detect, and report fraud (Purnamawati & Adnyani, 2019). This, in turn, puts pressure on auditors to speed up their own adoption of technology and computerization of audits. After the COVID-19 epidemic, Nadya Danira claims she became more aware of the presence of technology. His explanation is as follows:

*"...iya betul, sangat berasa sekali karena mau tidak mau kita harus lebih peka juga dengan teknologi yang ada, misal dalam penggunaan google drive deh yang paling sederhana dulu kita kan jarang makek, kalo tidak karena situasi ini sih kita tidak tahu fitur-fitur apa aja sih yang ada...selain itu, kami di auditor ada yang namanya validasi bukti transaksi itu seperti kwitansi, gimana gara-gara pandemi mereka tidak bisa tanda tangan, dokumennya. Auditor pasti bertanya valid gak datanya, sehingga dengan teknologi dapat lebih fleksible melalui TTD elektronik...kadang hal baik ya harus dipaksakan, kita melihat sisi positif dari adanya pandemi ini...cuma balik lagi-lagi ya perlu penyesuaian, tidak semua teknologi bisa kita terapin. Harus disesuaikan dengan kondisi kantor dan klien, dan banyak indikator yang harus difikirin...kalau ditanya sudah menjadi kebiasaan, berasa menjadi kebiasaan karena ini efektif."* (Nadya Danira).

Because whether we like it or not, we have to be more sensitive to existing technology, for instance in using Google Drive, the simplest one we used to rarely use, if not because of this situation, we don't know what features that is available...in addition, we auditors have something called the validation of transaction evidence, such as receipts, how about because of the pandemic they can't sign the documents. Electronic signatures allow for greater technological flexibility, but auditors still need to verify the accuracy of any provided data. The bright side of this pandemic has finally become apparent to us. only retuning; alterations are necessary; not every technology can be remedied in the

same way. Many factors must be taken into account as it is adapted to the specifics of the workplace and the needs of individual clients... It's become automatic if you ask; it feels routine since it works so well. (Danya Danira).

In line with the findings of Satyawan et al. (2021), Nadya Danira has claimed that the instance of the Covid-19 pandemic sped up the process of optimizing technology. Tasya Nana and Adi Wirya, the senior auditor of KAP GHI, backed up what Nadya Danira said. Because of the restrictions caused by the covid-19 epidemic, Tasya Nana believes that remote auditing can be implemented more quickly. In addition to saving money and time, remote auditing also makes it easier to include sustainability into the auditing process. Adi Wirya's perspective helped to elucidate Tasya Nana's thoughts; he shared Nana's belief that he made greater use of technological media during the COVID-19 pandemic. He's inspired to advance his tech knowledge by the widespread adoption of several cutting-edge tools.

The auditors from both KAPs responded similarly, saying that the threat of a global pandemic made them want to become proficient in cutting-edge technologies even more swiftly. Since the technology used in KAP DEF during the COVID-19 pandemic is already in use, the KAP feels that the pandemic does not support the acceleration of technology, in contrast to the other two KAPs. Nonetheless, Tiya Nira, a senior auditor for KAP DEF, stressed the importance of digital audits even more during the COVID-19 pandemic. Sarah Dwi elaborated by saying that this occurred because KAP DEF had not integrated numerous technologies, and so had not seen the benefits of the rapid development of auditing technology. His explanation is as follows:

*“Pengaruh akan teknologi dimasa pandemi covid-19 ini tidak terlalu signifikan karena teknologi yang kami terapkan memang sudah diterapkan... sejauh ini kami memang telah mengadopsi beberapa teknologi dalam memperlancar proses auditing yang dilakukan...sehingga sama saja ya...”* (Sarah Dwi).

Since the technology we used was already in place, the impact of technology on the COVID-19 epidemic was minimal. In order to speed up the auditing procedure, we have implemented a number of new technologies. that's the same, then... - (Sarah Dwi).

Senior auditors from all three KAPs agree on one thing: the covid-19 protocol's restrictions on auditors' day-to-day work have indirectly opened auditors' eyes to the rapid spread of digital auditing. Even though there aren't very many technologies to investigate, auditors are well-aware of the importance of employing technology that has several advantages. Behind the Covid-19 pandemic, which had a significant impact on shifting KAP auditors' paradigm in facilitating audit implementation, there was also a lesson in awareness for auditors about the transition from the traditional era of auditor

work implementation into all-digital audit methods and techniques supported by high technology.

### 3.2. Remote Audit Implementation System in Minimizing Fraud Opportunities that Occur

Implementing remote auditing will be hotly contested due to concerns over its efficacy and efficiency. The auditors think this technique is effective because of the little overhead. However, it is difficult to perform all remote audit processes due to the constraints felt by the auditors, therefore if they are pushed, they will be less effective. The auditor has concluded, however, that a remote audit is the best course of action in light of the present COVID-19 epidemic. This agrees with what Nadya Danira thinks. This remote audit process is effective since it can be applied without altering the already established SPAP procedure. His explanation is as follows:

*“...secara umum dapat dinilai remote audit ini sama efektifnya dengan audit konvensional karena walau dilakukan secara jarak jauh auditnya, kita tidak mengurangi prosedur yang ada, tapi kita memilih prosedur alternatif yang lebih efektif agar dapat memberikan tingkat keyakinan yang lebih. Jadi bukan karena menerapkan audit jarak jauh kita menyepelkan pemeriksaan dengan klien malah jadi double dan sibuk karena gak percaya, misal klien scan dokumen kita tidak tahu dokumen yang di scan dan dilampirkan beneran atau cabutan-cabutan dokumen lain... karena kalo audit konvensional kan bisa minta langsung mana dokumen yang diperlukan...”* (Nadya Danira).

Even though the audit is conducted remotely, we do not lower existing procedures but instead select alternative procedures that are more effective in order to provide a better degree of trust, therefore in general, it can be concluded that this remote audit is as effective as a conventional audit. So, implementing a remote audit doesn't mean we skimp on the in-person examination with the client; rather, we end up working twice as hard because we don't believe it. For instance, if the client scans a document and attaches it, we have no way of knowing whether or not the document is genuine or whether or not the extracts are authentic. Just inquire what paperwork is required. (Nadya Danira).

Nadya Danira's statement stems from her anxiety over the available choices following the introduction of remote audit based on the technical newflas IAPI. Tiya Nira and Sarah Dwi backed up what Nadya Danira said. Tiya Nira claims that implementing remote auditing during the epidemic considerably simplifies and streamlines the work system

without sacrificing the adequacy and trustworthiness of audit data. Because of their increased efficiency and efficacy, Sarah Dwi confirms that some of these remote audit processes will be used in the future.

Research by Eulerich et al. (2021) confirms what the senior auditors of the two KAPs have said: remote audits are just as successful and efficient as traditional audits if accompanied by support from the audited party. Tasya Nana disagrees with KAP ABC and KAP GHI's assessments of the benefits of remote auditing, arguing instead that such audits are more effective when combined with traditional methods due to the high likelihood of data tampering. His explanation is as follows:

*“Efisiensi penerapan audit jarak jauh dapat dilihat dari penerimaan bukti audit yang cepat kan...namun, untuk meminimalisir kecurangan saya rasa tidak bisa dilakukan hanya dengan audit jarak jauh, karena data scan bisa saja direkayasa bukan?... tentunya kita juga harus bersikap lebih skeptis lagi dengan membuktikan ke pihak ketiga dan kami juga harus melihat secara langsung, mengecek stempel, tanda tangannya, dan pihak-pihak ketiganya. Maka dari itu, ada baiknya untuk mengkombinasikan antara audit jarak jauh dengan penerapan audit biasa atau konvensional...”* (Tasya Nana).

That remote audits are effective may be observed by how quickly audit proof is received, right? Remote auditing has its advantages, but I don't think it's enough to reduce fraud. Scanned data can be manipulated, right? Again, we need to be wary and insist on independent verification through measures like getting a stamp or witness signatures. Therefore, it's best to use both remote auditing and traditional auditing methods. In honor of (Tasya Nana).

Adi Wirya adds clarity to Tasya Nana's comment by noting that some of these remote audit processes cannot be applied to checks for stock taking, inventory, physical inspections of fixed assets, and physical checks of cash, thus its effectiveness is still an unique concern. When combined with a traditional audit, the technique becomes much more powerful. Senior auditors for all three KAPs agree in their remarks that remote auditing, when applied to parts of the organization's operations, is just as effective and efficient as traditional auditing. But to put it into practice, you'll need to make sure you have the right kind of technology and the full cooperation of the entity being audited. Amidst the constraints of the COVID-19 epidemic, the auditor replied to the implementation of this remote audit by using some of the most effective and efficient processes.

In theory, remote auditing should be just as efficient and successful as traditional audits, reducing the number of opportunities for fraud brought on by the COVID-19

epidemic. Nadya Danira argues that implementing this type of remote audit can reduce fraud since auditors will be more cautious when evaluating management's allegations about the financial statements. His words are as follows:

*“Terkait penerapan remote auditing dapat meminimalisir kecurangan yang terjadi tentunya sama saja ya, karena dalam prosedur audit jarak jauh ini kita jadi semakin skeptis sih jadi lebih banya mempertanyakan bener gasih dokumennya...tingkat keyakinan kita jadi tidak penuh akan hal itu...selain itu juga kita menilai pengendalian internal perusahaan...misalnya pengendalian internalnya secara umum baik, karena struktur jelas, pembagian tugasnya baik, SOPnya lengkap, kita juga jadi lebih percaya dengan hasil laporan keuangannya...selama proses audit jarak jauh yang diterapkan sudah benar tentunya tindak kecurangan itu ya akan terdeteksi...”* (Nadya Danira).

“Regarding the implementation of remote auditing, it can minimize fraud that occurs, of course, it's the same, because in this remote audit procedure, we are becoming more and more skeptical, so we are asking questions about the documents...our level of confidence is not full about it...in addition, we also assess the company's internal control...for instance, the internal control is generally good, because the structure is clear, the division of tasks is good, the SOP is in place.” will be picked up on...” (Danya Danira).

According to Gusma Putra (2021), which Nadya Danira cites, remote auditing is an option that can help management and directors uncover fraud. Remote auditing has the potential to improve fraud detection amid the current COVID-19 pandemic. The opinions of Sarah Dwi and Tasya Nana, based on the application to their KAP, corroborate those of Nadya Danira. Sarah Dwi claims that when implemented carefully, remote auditing has the potential to significantly cut down on fraud. Sarah Dwi further elaborated on the KAP's remote audit processes. His explanation is as follows:

*“Penerapan audit jarak jauh dan konvensional sama-sama ya dapat meminimalisir peluang kecurangan karena dalam pelaksanaan prosedur audit jarak jauh yang kami terapkan sangat memperhatikan setiap prosedur yang ada terutama dalam melakukan mengumpulkan bukti audit...untuk dapat meyakini asersi audit yang dilakukan, melaksanakan konfirmasi dengan pengiriman surat konfirmasi kepada rekanan klien untuk memastikan kesesuaian dengan saldo pada laporan”* (Sarah Dwi).

“the deployment of remote and conventional audits can both limit the likelihood of fraud since in implementing the remote audit audit procedures we apply very much attention to every current procedure, notably in collecting audit evidence... In order to have faith in the audit assertions that have been made, it is necessary to confirm them by



writing confirmation letters to client partners to assure compliance with the remainder of the report (Sarah Dwi).

Tiya Nira, a senior auditor at KAP DEF, added some further context to what Sarah Dwi had said. If performed correctly, remote auditing has the potential to significantly reduce instances of fraud. The most effective methods take into account the preferences of those involved and adhere to the standards of professional ethics. KAP GHI disagrees with the other two KAPs in that it believes there is room for improvement in the use of remote auditing to reduce fraud. Adi Wirya claims that the combination approach of auditing is superior. His explanation is as follows:

*“...nah, terkait penerapan audit jarak jauh dapat meminimalisir kecurangan atau tidak...jalan terbaiknya adalah menggunakan metode hybrid. Jadi, sebagian auditingnya dilakukan di luar lokasi dan sebagiannya lagi di lakukan di dalam lokasi. Hal ini kami lihat dari beberapa prosedur audit jarak jauh yang memang tidak bisa diterapkan terutama prosedur observasi itu tentu mengharuskan kita turun langsung ke lapangan”* (Adi Wirya).

“ Ideally, a combination of approaches would be used. As a result, some auditing is conducted away from the main office while other parts are performed there. Several auditing techniques, such as the observation approach, which naturally necessitates going to the field personally, show us this to be true (Adi Wirya).

Tasya Nana's comment complements Adi Wirya's and paints a picture of the idea that the optimal approach is a combination of several approaches in order to maximize effectiveness and efficiency. Statements made by senior auditors in all three KAPs can be interpreted as implying that fraud risks are reduced when remote auditing is used, provided that a number of appropriate procedures are selected, and that auditors have a positive mentality and are careful when deciding which procedure to use when evaluating each assertion in the report.

Evaluation of Continuous Remote Auditing Implementation Based on Auditee Fraud Opportunities and Auditee Technology Limitations

The success of remote auditing relies heavily on the state of the art technology available today. Even if the KAP has all the necessary equipment and the auditor is a master of that technology, a remote audit can't be fully implemented without participation from the party being audited. As stated by Nadya Danira, the client's existing technology is fully considered during the remote auditing deployment process. Having to deal with the client's illness while using outdated equipment forces him to get creative. A statement is as follows:

*“Terkait keterbatasan teknologi klien, tentu menjadi pertimbangan kami ya selama menerapkan audit jarak jauh... masa pandemi tidak mungkin atasan kami menerima klien jauh di pelosok karena risiko yang lebih tinggi juga. Meskipun demikian, pernah juga ada situasi dimana klien tidak di pelosok, tapi malah pemeriksaan yang sampai cek fisik ke pelosok. Terkait masalah ini bila jarak yang menjadi masalahnya mungkin kita tidak memeriksa kesana, kita memilih opsi lain dengan meminta bukti-bukti transaksi. Kalau masalah sinyal ya, kita memilih reskejul atau pertemuan langsung di KAP...”* (Nadya Danira).

We take into account client technical restrictions while carrying out remote audits; nonetheless, our superiors are unable to take on clients from afar during the pandemic due to the increased risk involved. However, there have been occurrences where the client was not in a remote location, but rather the examination reached a physical check to a remote location. In this case, it's possible that we don't check that location, opting instead to require proof of the transaction as an alternative due to the distance involved. We choose for reskejul or a face-to-face rendezvous at the KAP if the signal is poor. (Danya Danira).

According to the research of Nabila et al. (2022), which Nadya Danira cites, maintaining a seamless remote audit process requires taking into account the adequacy of the equipment used and the signal between the auditor and the auditee. As stated by Tasya Nana and Adi Wirya, who agree with Nadya Danira, the audit process can be hampered by the client's technological constraints. Tasya Nana maintains that adapting audit processes to the technologies already available to the client is the best practice. In fact, it can be avoided altogether by assisting the client in the strategic application of technology. Adi Wirya, an auditor at KAP, weighed in on the topic of client technology's restrictions, noting that many technologies are straightforward to use depending on the client's skill level. His words are as follows:

*“...Biasanya dikomunikasikan terlebih dahulu ya teknologi seperti apa yang dikuasai oleh klien. Mengingat banyak aplikasi yang mudah dipahami dan diterapkan klien, maka menganalisis terlebih dahulu...teknologi tambahan yang bisa diterapkan oleh klien. Kami berusaha menyesuaikan teknologi yang diterapkan klien selama ini agar mudah melakukan remote auditing...”* (Adi Wirya).

In most cases, the client's level of technical expertise is established before any other details are shared. If clients already have access to a wide variety of intuitive applications, it makes sense to examine... other technologies that can be used by them as a further step. We're working on modifying the client's deployed equipment to make remote audits more manageable. It was (Adi Wirya).

KAP DEF is confident that its customers will always grasp the underlying technology, in contrast to the other two KAPs. Because no new technology is being used, this is the case. Despite KAP DEF's best efforts, not all of its clients are digitally savvy, according to Tiya Nira and Sarah Dwi. The technology deployed during the COVID-19 pandemic was, in a way, already in use prior to the outbreak. When deciding which remote audit processes to use, all senior KAP auditors agree that it is most important to take into account the auditee's technology in its entirety. To ensure that the independence of the audit is not compromised by the auditee's technological constraints, the auditor may select a different course of action. It is debatable whether or not remote auditing can be implemented in a sustainable way. Sustainable remote auditing is possible because of the ongoing industrial transformation and auditors' work habits. As a result, the audit needs to be evaluated in light of the actual implementation. Nadya Danira argues that remote auditing, together with the process of identifying the most suitable methods and solutions, is very practical for application in a sustainable manner. His words are as follows:

*“Penerapan audit jarak jauh ini sangat amat layak diterapkan berkelanjutan, cuma memang harus menemukan metode yang paling ideal karena saat ini banyak pilihan dan masih proses mencari dari segi metode, nanti seiring berjalannya waktu pasti menemukan metode yang paling sesuai dengan kondisi kita di Indonesia karena beda klien itu bisa membutuhkan metode audit beda juga...untuk penerapan remote auditing yang lebih baik lagi tentunya kami mengharapkan agar pihak terkait baik itu IAPI, untuk membuat sistem yang terstruktur dan tertata rapi, kalau bisa dibuat standarnya jelas..kalau dibuat standar, SOP, atau kebijakan dan sejenisnya yang memperjelas apa yang boleh dan tidak jadi kami di auditor menjadi lebih mudah...”* (Nadya Danira).

We are currently in the process of determining the best approach to remote auditing, but we can already say that its implementation is viable and that it may be used on a regular basis. It's possible the client requires a unique audit technique... Naturally, we anticipate that the associated parties, be it IAPI, would develop a streamlined and coordinated approach to facilitate the deployment of remote auditing. “...policies and the like that facilitate our auditing work...” (Danya Danira).

Nadya Danira's application to the DEF KAP is backed up by the declarations of Tiya Nira and Sarah Dwi. Tiya Nira claims that conducting an audit remotely is both practical and useful for assessing how well digitalized processes for submitting audit data have evolved. A standard that must be of concern to linked parties is remote audit evaluation, as mentioned by Sarah Dwi. Neither of the two KAPs' senior auditors' statements deviates too greatly from the language used in the GHI KAPs. Remote

auditing, according to Tasya Nana, can be utilized effectively and sustainably. Simply said, KAP GHI prefers the combination approach since it better fits the circumstances of all involved parties than the regulations that have not been properly stated by IAPI. Tasya Nana has stated repeatedly that she will maintain a keen eye on remote audit processes. His explanation is as follows:

*“Tentunya remote auditing ini sangat layak untuk diterapkan berkelanjutan. Namun, saat ini peluang terbaiknya adalah dengan mengkombinasikan konvensional audit sehingga dapat memberikan efisiensi dan efektifitas yang paling optimal...”* (Tasya Nana).

“Obviously, it is highly viable to do remote auditing on a continual basis. Yet, the best chance we have right now is to mix traditional audits in order to achieve the highest possible efficiency and effectiveness...” In honor of (Tasya Nana).

Adi Wirya, a senior auditor at the company, echoed Tasya Nana’s assessment that remote auditing was possible, saying that the best option was to adopt a combination (hybrid) method, which would achieve the highest possible efficiency and effectiveness. Since Tasya Nana and Adi Wirya regard remote auditing to be an audit that is carried out totally according to remote audit methods, their statement has a different connotation from the statements of other senior auditors. According to the definition of remote audit, audits conducted in part using technology alone may be considered to be using this method. The technical news flash is likewise glossed over.

To reduce the likelihood of fraud and other issues, such as auditee technological restrictions, auditors assess the clarity and structure of remote audits of standards and regulations that must be addressed by IAPI connected parties. Technically speaking, IAPI is not a regular procedure and should only be used as a backup plan in the event of a pandemic. Thus, if this method is used permanently, the available choices do not adequately meet the auditor’s requirements.

## 4. Conclusions and Suggestions

### 4.1. Conclusions

First, the study concludes that auditors respond to business continuity that causes entity manipulation by learning more about the difficulties and assessing going concern assertions, being more skeptical, and preparing better audits. Second, in response to the COVID-19 pandemic’s impact on auditors’ ability to do their jobs, other remote audit techniques were implemented, and auditors themselves became more cognizant of the

rapid pace at which audits are being digitized. Third, the remote audit system's ability to reduce the possibility of fraud is enabled by the implementation of procedures that are optimal under all relevant circumstances. To acquire clear and organized norms and regulations for remote auditing, relevant parties like IAPI must evaluate remote audit implementation based on auditee fraud opportunities and auditee technical limits.

## 4.2. Suggestions

The following recommendations are offered on the basis of the research findings and their implications: Public accounting firms have a responsibility to keep up with the evolution of alternatives to traditional auditing practices and aid auditors in their ongoing quest to deploy novel auditing techniques. Auditors should always be on the lookout for new ways to expand their technical expertise, as the pace of digitalization is increasing. Because this study demonstrates that remote auditing can be used to implement sustainability, and because all KAPs have begun doing so, even though its implementation has not yet been able to be applied universally, more study is warranted.

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