

Auditor Competence and Independence in Fraud Detection: The Mediating Role of Audit Technology

Nailil Farrooh ^{1*} Muh. Syahrul Ramadhan ² Fahrul Mauzu ³

^{1*, 2, 3} Sekolah Tinggi Ilmu Ekonomi Yapis, Dompus, Indonesia.

Email: nfarrooh23@gmail.com, muh.syahruramadhan@stieyapisdompus.ac.id, fahrulmauzu@stieyapisdompus.ac.id

ARTICLE HISTORY

Submitted : May 13, 2026
Reviewed : May 13, 2026
Revised : May 19, 2026
Accepted : May 29, 2026
Published : May 29, 2026

Conflict of Interest Statement:

The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

ABSTRACT

Purpose: This study aims to examine the direct effects of auditor competence and auditor independence on fraud detection and to analyze the mediating role of audit technology at the Dompus Regency Inspectorate.

Research Method: This study employed a quantitative approach using primary data collected through questionnaires. The research sample consisted of 60 active auditors and Government Affairs Supervisory Officials (P2UPD) with at least one year of audit experience at the Inspectorate of Dompus Regency, West Nusa Tenggara. The variables examined include auditor competence, auditor independence, audit technology, and fraud detection. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0.

Results and Discussion: The findings show that auditor competence and audit technology have significant positive effects on fraud detection. However, auditor independence does not directly affect fraud detection. Auditor competence and independence significantly enhance the use of audit technology. Furthermore, audit technology significantly mediates the effects of both auditor competence and auditor independence on fraud detection.

Implications: These findings suggest that local governments should strengthen digital audit infrastructure to improve fraud detection and regional financial accountability.

Originality: This study contributes by positioning audit technology as a mediating mechanism that links auditor competence and independence to fraud detection in the context of a local government inspectorate.

Keywords: audit technology; auditor competence; auditor independence; fraud detection; stewardship theory.

1. Introduction

Fraud in the public sector has evolved into a systemic threat to government financial accountability worldwide. The Association of Certified Fraud Examiners (ACFE, 2024) defines fraud as an act that intentionally uses deception to gain an advantage through false statements or the concealment of material facts to the detriment of another party. Globally, losses from fraud are estimated to account for up to 5% of an organization's annual revenue, with the government sector among the most vulnerable (ACFE, 2024; Gryazeva *et al.*, 2021). At the national level, Indonesia Corruption Watch (ICW, 2024) recorded 364 corruption cases resulting in total state losses of Rp 279.9 trillion throughout 2024, with the government sector accounting for 41 cases and losses of Rp 265.7 billion. This situation is



exacerbated by a rise in cases at the regional level: West Nusa Tenggara Province recorded 18 corruption cases worth Rp 63 billion in 2023 and 1 case worth Rp 52 billion in 2024 (ICW, 2024). Locally, the corruption case involving the construction of the Dompu City Community Health Center in the 2021 fiscal year, resulting in state losses of Rp 944.5 million, was only uncovered three years later in October 2024, indicating a significant detection lag and the failure of routine audit mechanisms to identify transaction anomalies early on (Faruk, 2024). This phenomenon reflects a systemic failure of the Inspectorate's oversight functions, in which the Inspectorate, as a monitoring mechanism, should ensure that the management of public resources aligns with public trust and is conducted with full integrity (Bernstein *et al.*, 2016; Ramadhan & Arifin, 2019). Such conditions underscore the urgency of strengthening the fraud-detection capabilities of inspectorate auditors, which depend not only on individual auditors' skills but also on adequate audit tools and technology.

Auditors' inability to effectively detect fraud stems from two main categories of factors: internal factors inherent to the auditors themselves and external factors originating from the audit environment (Noch *et al.*, 2022). Among internal factors, auditor competence is the primary determinant of the effectiveness of fraud detection. Auditor competence encompasses technical knowledge, procedural expertise, and accumulated experience in recognizing fraud schemes, collectively enabling auditors to identify red flags and design targeted audit procedures (IAASB, 2025; Arens *et al.*, 2014). In the context of inspectorate auditors, competence also requires a deep understanding of government procurement regulations for goods and services as well as common fraud patterns within the bureaucratic environment (Ramadhan & Iswati, 2025). (Tarimushela *et al.*, 2024; Pramesti *et al.*, 2023; Noch *et al.*, 2022) consistently found a significant positive effect of competence on the ability to detect fraud. However, other studies indicate that the effect of competence on fraud detection is not always significant (Wisnu *et al.*, 2025; Riadi *et al.*, 2025), suggesting that individual competence has limits when transaction volumes and complexities exceed the capacity of manual analysis. This inconsistency creates an opportunity to examine whether higher auditor competence leads to more optimal use of audit technology, which in turn strengthens fraud detection capabilities.

In the context of government audits, independence encompasses two inseparable dimensions: independence in fact, the auditor's mental freedom from any influence that could compromise the objectivity of their judgment—and independence in appearance—the public perception that the auditor has acted without conflicts of interest (ISSAI, 2019; Arens *et al.*, 2014). Auditors with strong independence are more likely to report fraud findings boldly, without pressure from any party, and to maintain their professional integrity even when facing resistance from the auditee (Noch *et al.*, 2022; Mansyuri & Ramadhan, 2024). However, in the context of district inspectorates, independence is often threatened by inherent structural pressures, such as hierarchical relationships with the district head as the direct superior, limited auditor rotation, and reliance on the audited entity for operational funding—conditions that have been empirically shown to weaken audit quality (Rajafi *et al.*, 2024; Herawati *et al.*, 2023). Empirically, auditor independence has been shown to influence fraud detection significantly (Romadoni *et al.*, 2023; Herawati *et al.*, 2023; Kurniawan & Munari, 2021). Conversely, studies by Agustina *et al.* (2021), Indriani *et al.* (2022), and Lonto *et al.* (2023) indicate that independence does not always have a significant effect. This inconsistency suggests an indirect mechanism: independent auditors tend to be bolder and more objective in fully utilizing audit technology to generate strong evidence, thereby enhancing fraud detection capabilities through the technology as a mediator.

In the era of digital transformation, audit technology has evolved into a strategic instrument that fundamentally changes how auditors detect fraud. Audit technology in the context of government



audits encompasses Computer-Assisted Audit Techniques (CAAT), data analysis software, integrated audit information systems, and other digital tools that enable auditors to analyze large volumes of transactions in real time and in a systematic manner (Sianturi *et al.*, 2024; Payamta & Setyaningsih, 2025). Interestingly, several studies indicate that auditor attributes such as competence and independence influence the intensity of technology use in the audit process (Sianturi *et al.*, 2024; Wisnu *et al.*, 2025), suggesting that audit technology has the potential to serve as a mechanism explaining how competence and independence translate into effective fraud detection (Supriadi, 2024; Florensia & Claudia, 2026). Within the framework of Stewardship Theory (Davis *et al.*, 1997; Florensia & Claudia, 2026), audit technology functions as an instrument that mediates stewardship capacity, whereby competent and independent audit inspectors utilize it more effectively. Through that technology, the ability to detect stewardship failures becomes more comprehensive and accurate. This mediation perspective is better suited to explaining the internal mechanisms by which auditor attributes lead to effective fraud detection, while also addressing a research gap: prior studies have tested only direct effects, without exploring the mechanistic pathways.

Most previous studies have examined auditor competence and independence in relation to fraud detection, without considering the conditional role of audit technology in enhancing fraud detection effectiveness (Noch *et al.*, 2022; Tarimushela *et al.*, 2024; Indriani *et al.*, 2022). Furthermore, empirical research on this mediation mechanism remains very limited in the context of district inspectorates, which face unique structural pressures and resource constraints (Herawati *et al.*, 2023). To address this gap, this study aims to comprehensively test the direct effects of auditors' competence and independence on fraud detection and to evaluate the role of audit technology in mediating these relationships within the Dompu District Inspectorate. Theoretically, this study enriches the Stewardship Theory literature by confirming that audit technology serves as a strategic instrument that translates stewardship capacity into optimal fraud detection. In practical terms, the findings of this study are expected to provide empirical justification for local governments to prioritize investments in oversight technology to strengthen the integrity of local financial management.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion—Section 5: Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 Stewardship Theory

This study is grounded in Stewardship Theory, developed by Davis *et al.* (1997) as a critical response to the opportunistic assumptions of Agency Theory. Unlike Agency Theory, which views agents as individuals who tend to prioritize personal interests, Stewardship Theory assumes that in public sector organizations, individuals entrusted with a mandate (stewards) are fundamentally intrinsically motivated to act in accordance with the collective interests of the principal—namely, the public as the owners of public resources (Davis *et al.*, 1997; Bernstein *et al.*, 2016). This theory is built upon three fundamental assumptions: first, stewards possess a pro-organizational orientation that prioritizes collective goals over personal interests; second, stewards are motivated by the need for achievement, recognition, and non-financial responsibility; and third, the relationship between the principal and the steward is built on trust, not merely on control mechanisms and incentives (Schillemans & Bjurstrøm, 2019; Hernandez,

2012). In the context of local government, officials act as stewards, mandated by the public (the principal), to manage the public budget with full integrity and accountability.

Within the framework of stewardship theory, the district inspectorate serves as the guardian of stewardship. This supervisory mechanism ensures stewards (local government officials) fulfill their mandate to manage public resources transparently and free from fraud, in accordance with regulations (Ramadhan & Iswati, 2025). The Inspectorate's failure to detect fraud constitutes a form of stewardship failure that not only harms the public's financial interests but also erodes public trust in government institutions (Schillemans & Bjurstrøm, 2019). The relevance of stewardship theory in this study can be explicitly mapped to three main variables: (1) auditor competence represents the cognitive and technical capacity required for stewards to perform oversight functions effectively; (2) auditor independence reflects the integrity of stewards' behavior in maintaining objectivity amidst structural pressures; and (3) audit technology serves as a strategic instrument that expands the steward's capacity to analyze transaction complexities beyond the limits of manual capabilities, thereby comprehensively strengthening the inspection office's surveillance functions (Ramadhan & Adhim, 2021; Supriadi, 2024; Florensia & Claudia, 2026). Thus, the synergistic optimization of these three variables is expected to prevent stewardship failure and strengthen accountability in local financial management, benefiting the public as the principal.

2.2 Fraud Detection

The Association of Certified Fraud Examiners (ACFE, 2024) defines fraud as an act that intentionally uses deception to obtain an advantage through false statements or the concealment of material facts to the detriment of another party. In the context of government auditing, fraud detection refers to an auditor's ability to identify fraud in financial statements or in the conduct of government activities through systematic audit procedures and professional judgment to recognize indications of irregularities (ACFE, 2024; Diah *et al.*, 2021). (ACFE, 2024) classifies fraud into three main categories relevant to the public sector: asset misappropriation, corruption (including bribery), and financial statement fraud, with corruption in the procurement of goods and services being the most prevalent form of fraud in Indonesia's local government sector (ICW, 2024). From the perspective of Stewardship Theory, fraud detection is a concrete manifestation of the surveillance function carried out by the inspectorate as the guardian of stewardship—that is, the guardian's ability to identify early on any form of stewardship failure or breach of trust committed by the steward (local government officials) against the principal (the public) in the management of public resources (Davis *et al.*, 1997; Ramadhan & Iswati, 2025). Failure to detect fraud signifies the guardian's failure to fulfill its mandate, ultimately harming the principal's financial interests and eroding public trust in government institutions (Schillemans & Bjurstrøm, 2019).

2.3 Auditor Competencies

Auditor competence is a fundamental capacity that determines an auditor's ability to perform oversight functions effectively (Asiyanti *et al.*, 2023). Conceptually, auditor competence encompasses three complementary dimensions: technical knowledge of audit standards, financial regulations, and fraud schemes; procedural skills (skill) in designing and implementing appropriate audit procedures; and experience (experience) in recognizing patterns and red flags of fraud based on the accumulation of cases previously handled (Arens *et al.*, 2014; IAASB, 2025). In the context of Indonesian government

audits, competency standards for inspectorate auditors are regulated by the State Financial Audit Standards (SPKN), which require auditors to possess adequate technical competence in accordance with their assigned audit areas, including an understanding of government procurement regulations for goods and services as well as common fraud patterns within the bureaucracy (BPK RI, 2017; Mansyuri & Ramadhan, 2024). From the perspective of Stewardship Theory, competence represents the cognitive and technical capacity required by the steward (inspectorate auditor) to carry out the oversight mandate optimally; a competent steward is not only able to detect transaction anomalies but can also design substantive improvement recommendations in the principal's best interest (Hernandez, 2012; Schillemans & Bjurstrøm, 2019; Ramadhan & Arifin, 2019).

2.4 Auditor Independence

Auditor independence is the ethical foundation that determines the credibility and objectivity of the audit process. Conceptually, auditor independence encompasses two inseparable dimensions: independence in fact, which refers to the auditor's mental freedom from any influence that could compromise the objectivity of their professional judgment; and independence in appearance, which refers to the public's and stakeholders' perception that the auditor has acted without conflicts of interest throughout the entire audit process (Arens *et al.*, 2014; ISSAI 100, 2019). In government audit practice, independence is threatened by several types of threats commonly found within the inspectorate environment, including: familiarity threat due to personal closeness with the auditee; self-interest threat due to career dependence on the audited official; and intimidation threat due to hierarchical pressure from superiors to soften reporting of findings (ISSAI 100, 2019; Rajafi *et al.*, 2024). These conditions make independence a highly contextual and vulnerable variable within the district inspectorate setting, where auditors operate within a hierarchical structure that can structurally compromise their professional freedom (Herawati *et al.*, 2023). From the perspective of Stewardship Theory, independence reflects the behavioral integrity dimension of a steward—that is, the auditor's commitment to prioritizing the principal's (the public's) interests over pressure from the auditee—ensuring that fraud findings can be reported objectively without distortion (Davis *et al.*, 1997; Schillemans & Bjurstrøm, 2019). Auditors with strong independence are more willing to report findings of fraud and can maintain their professional integrity even when facing resistance from the auditee (Noch *et al.*, 2022; Romadoni *et al.*, 2023).

2.5 Audit Technology

Audit technology is a strategic tool fundamentally transforming how auditors detect fraud in the digital age. In the context of government audits, audit technology encompasses Computer-Assisted Audit Techniques (CAAT), data analysis software, integrated audit information systems, and various digital tools that enable auditors to process large volumes of transactions systematically and in real-time (Payamta & Setyaningsih, 2025; Supriadi, 2024; Florensia & Claudia, 2026). Audit technology's ability to process large volumes of data, automatically identify anomalies in transaction patterns, and perform continuous monitoring exceeds the limits of auditors' manual analytical capacity (Sianturi *et al.*, 2024; Ramadhan & Mulyati, 2022; Wicaksono & Budiwitjaksono, 2021). From the perspective of Stewardship Theory, audit technology serves as an instrumental mechanism that mediates the steward's capacity to perform surveillance. Specifically, highly competent internal auditors are more likely to effectively

understand, select, and operate audit technology optimally, as their technical knowledge and experience enable the utilization of analytical features in a more in-depth and targeted manner (Wisnu *et al.*, 2025; Lutfi & Alqudah, 2023; Leocadio *et al.*, 2026). Similarly, independent auditors are more likely to fully and objectively leverage audit technology—since free from pressure from any party, they can utilize the technology's full capabilities to generate comprehensive evidence without selection influenced by specific interests (Sianturi *et al.*, 2024). Ultimately, it is this optimally utilized audit technology that results in more effective and accurate fraud detection. Thus, within the stewardship framework, audit technology serves as a mechanistic bridge that explains how the guardian's competence and independence translate into the ability to detect stewardship failures in practice.

2.6 Hypotheses

Within the framework of Stewardship Theory, auditor competence represents the cognitive and technical capacity of a steward, which directly determines their effectiveness in performing surveillance functions. Auditors with high competence are better able to recognize fraud schemes, identify red flags, and design targeted investigative audit procedures (IAASB, 2025; Mansyuri & Ramadhan, 2024). This argument is supported by consistent empirical evidence: Tarimushela *et al.* (2024), Pramesti *et al.* (2023), and Gunawan *et al.* (2022) found a significant positive effect of competence on fraud detection.

H1: Auditor competence has a positive impact on fraud detection.

Within the framework of Stewardship Theory, independence reflects the integrity of a guardian's behavior, enabling the objective reporting of fraud findings without distortion. High independence eliminates confirmation bias and strengthens an auditor's courage to draw unfavorable conclusions about the auditee (ISSAI 100, 2019; Noch *et al.*, 2022). Empirical research (Romadoni *et al.*, 2023; Herawati *et al.*, 2023; Kurniawan & Munari, 2021) found a significant positive effect of independence on fraud detection.

H2: Auditor independence positively affects fraud detection.

Within the framework of Stewardship Theory, a competent guardian is not only capable of performing conventional audit procedures but also of understanding, selecting, and utilizing audit technology more deeply and optimally. Auditors with higher technical knowledge will be better able to utilize the analytical features of CAATs and data analytics tools than less competent auditors (Lutfi & Alqudah, 2023; Leocadio *et al.*, 2026). Extensive audit experience also encourages auditors to proactively adopt and integrate technology at every stage of their audit procedures, as they have a concrete understanding of how technology can accelerate and deepen analysis (Sianturi *et al.*, 2024; Rasuli *et al.*, 2024). Thus, the higher the auditor's competence, the more optimal the utilization of audit technology in the examination process.

H3: Auditor competence has a positive impact on the use of audit technology.

Within the framework of Stewardship Theory, independent guardians have full freedom to use audit technology objectively and comprehensively, without undue influence or pressure from any party. Independent auditors will not limit their use of audit technology to avoid findings detrimental to the auditee; rather, they are free to use the technology's full analytical capabilities to produce the most comprehensive evidence (Sianturi *et al.*, 2024; Rasuli *et al.*, 2024). Conversely, auditors whose

independence is compromised tend to selectively limit the use of technology to avoid findings that could potentially lead to conflicts with the auditee. Thus, the higher the auditor's independence, the more optimal and comprehensive the use of audit technology in the examination process.

H4: *Auditor independence positively affects the use of audit technology.*

Within the framework of Stewardship Theory, audit technology, when utilized to its full potential, directly enhances a guardian's ability to detect stewardship failures. The ability of audit technology to process big data, automatically identify transaction anomalies, and perform real-time continuous monitoring results in fraud detection coverage that far exceeds the capabilities of manual analysis (Payamta & Setyaningsih, 2025; Florensia & Claudia, 2026). (Sianturi *et al.*, 2024; Wisnu *et al.*, 2025) consistently found a significant impact of audit technology on fraud detection.

H5: *Audit technology positively impacts fraud detection.*

Within the framework of Stewardship Theory, audit technology serves as an instrumental mechanism that partially mediates the relationship between guardians' competence and independence and the effectiveness of fraud detection. This mediation is partial because competence and independence still directly influence fraud detection (H1 and H2). However, this influence also flows indirectly through audit technology, where higher competence and independence drive more optimal use of audit technology (H3 and H4), which in turn enhances fraud detection (H5) (Davis *et al.*, 1997; Florensia & Claudia, 2026). Audit technology is not merely an operational tool but a transmission mechanism that explains why competent and independent auditors result in more effective fraud detection.

H6: *Audit technology partially mediates the effect of auditor competence on fraud detection.*

H7: *Audit technology partially mediates the effect of auditor independence on fraud detection.*

3. Research Method

The data for this study were collected using a hard-copy questionnaire distributed directly to all auditors and Local Government Supervisory Officials (P2UPD) at the Dompu Regency Inspectorate Office in West Nusa Tenggara Province, in accordance with established respondent selection criteria. The selection of the Dompu Regency Inspectorate as the research location was based on strong empirical relevance, namely the identification of a three- to four-year detection lag in the corruption case involving the construction of the Dompu City Community Health Center (Puskesmas), which indicates systematic weaknesses in internal oversight functions that require scientific investigation (Faruk, 2024; ICW, 2024). The questionnaire instrument in this study was not subjected to a separate pre-test, as all measurement indicators were directly adopted from previous studies that had undergone comprehensive validity and reliability testing. This procedure is methodologically justified because adopting validated instruments from previous studies is a common and accepted practice in survey research, in which the instrument's nomological validity is confirmed by the consistency of relationships among constructs that are theoretically appropriate within the research model (Hair *et al.*, 2022). This approach aligns with the argument that instruments repeatedly used in similar contexts possess sufficient cumulative evidence of validity to justify their use without additional pretests (Cheah *et al.*, 2023). Data collection was conducted in February 2025. Of the 71 questionnaires distributed in person, all were returned complete and valid, resulting in a 100% response rate. Each statement item was measured using a five-point Likert

scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). The five-point Likert scale was chosen for its ability to capture response gradations while reducing the cognitive load on respondents completing the questionnaire (Hair *et al.*, 2022).

Table 1. Questionnaire Distribution and Return Data

Info	Total	Percentage (%)
The questionnaire was distributed	71	100%
The questionnaire was returned	71	100%
The questionnaire does not meet the criteria	11	15%
Total sample valid	60	85%

Source: Processed primary data (2026).

Table 2. Respondent Characteristics

Description	Category	Total	Percentage (%)
Job Title/Position	Auditor	37	62%
	P2UPD	23	38%
Gender	Man	38	63%
	Woman	22	37%
Age	< 20 years	0	0%
	20-30 years	23	38%
	30-40 years	19	32%
	40-50 years	15	25%
	50-60 years	3	5%
Audit Experience	> 1 year	12	20%
	> 1-3 years	9	15%
	> 3-6 years	16	27%
Education Level	> 6 years	23	38%
	Diploma	1	2%
	Bachelor	57	95%
	Magister	2	3%
	Doctor	0	0%

Source: Processed primary data (2026).

Given that the population size is less than 100 people, this study employed a census method, with the entire population serving as the study sample (Sugiyono, 2023; Arikunto, 2013). This technique was chosen to maximize data representativeness and eliminate sampling errors that could affect the validity of the conclusions. The established inclusion criteria are: (1) holding the status of an active auditor or P2UPD at the Dompu Regency Inspectorate Office; and (2) having a minimum of one year of experience or having conducted at least one audit assignment within the Dompu Regency Government. These criteria were established to ensure that respondents have an adequate understanding of audit procedures and the institutional dynamics of the Inspectorate, so that the responses truly reflect conditions in the field (Ramadhan & Mulyati, 2022). Of the 71 questionnaires distributed, all were returned; however, after screening against the inclusion criteria, 11 were deemed ineligible for analysis because respondents did not meet the minimum experience requirement. Consequently, the total valid sample used in the analysis comprised 60 respondents, yielding an effective response rate of 85% (See Table 1).

This study examines four variables: auditor competence (AC) and auditor independence (AI) as independent variables, audit technology (AT) as a moderating variable, and fraud detection (FD) as the dependent variable. Each variable is measured using survey indicators adopted from previous studies, as presented in Table 3.

Table 3. Operationalization of Research Variables

Variable	Operational Definition	Indicator	Code	References
Auditor Competencies (AC)	Auditors' cognitive and technical capabilities in identifying fraud schemes and performing appropriate audit procedures	Technical knowledge	AC.1	(Pramesti <i>et al.</i> , 2023; Tarimushela <i>et al.</i> , 2024)
		Audit expertise	AC.2	
		Audit experience	AC.3	
Auditor Independence (AI)	The auditor's mental independence from any influence that could compromise the objectivity of the assessment	Independence in fact	AI.1	(Noch <i>et al.</i> , 2022)
		Independence in appearance	AI.2	
		Independence from the point of view of expertise	AI.3	
Audit Technology (AT)	The use of digital tools and CAATs that enable big data analysis and continuous monitoring	Penggunaan teknologi informasi	AT1	(Wisnu <i>et al.</i> , 2025; Sianturi <i>et al.</i> , 2024)
		Tools digital untuk efektivitas audit	AT2	
Fraud Detection (Y)	An auditor's ability to identify fraud through systematic audit procedures and professional judgment	Identifikasi red flags	FD1	(Tarimushela <i>et al.</i> , 2024; Gunawan <i>et al.</i> , 2022)
		Sensitivitas anomali	FD2	
		Analisis Varians	FD3	
		Pengumpulan bukti	FD4	
		Pelaporan temuan	FD5	

Source: Previous research (2026)

Auditor competence (AC) is defined as the auditor's cognitive and technical capacity to identify fraud schemes and perform appropriate audit procedures, measured using three indicators adopted from Pramesti *et al.* (2023) and Tarimushela *et al.* (2024). Auditor independence (AI) is defined as the auditor's mental freedom from any influence that could compromise the objectivity of their professional judgment, measured using three indicators adapted from Noch *et al.* (2022). Audit technology (AT) is defined as the use of digital tools and CAATs to enable big data analysis and continuous monitoring in the audit process, measured using two indicators adopted from Wisnu *et al.* (2025) and Sianturi *et al.* (2024). Fraud detection (FD) is defined as the auditor's ability to identify fraud through systematic audit procedures and professional judgment, measured by five indicators adopted from Tarimushela *et al.* (2024) and Gunawan *et al.* (2022).

The primary analytical method used in this study was Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 3.0 (Cheah *et al.*, 2024). PLS-SEM was selected based on three key methodological considerations: first, its suitability for studies with small to medium sample sizes (n = 60) without requiring the assumption of normal data distribution; second, its ability to estimate mediation models involving direct and indirect effects simultaneously within a single integrated model; and third, its advantage in testing indirect effects through a bootstrapping procedure that yields accurate confidence interval estimates for mediation testing (Hair *et al.*, 2022).



4. Results and Discussion

4.1 Analysis Results

This study focuses on 60 experienced auditors and P2UPD staff at the Dompu Regency Inspectorate in West Nusa Tenggara. This institution was selected due to a detection lag in a corruption case at a local community health center, indicating weaknesses in internal oversight. Specifically, this study examines the influence of competence and independence on fraud detection capabilities and evaluates the role of audit technology as a mediator.

Table 4. Construct Reliability dan Convergent Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
Audit Technology (AT)	0.914	0.914	0.929	0.593
Auditor Competence (AC)	0.928	0.930	0.942	0.699
Auditor Independence (AI)	0.943	0.944	0.954	0.747
Fraud Detection (FD)	0.945	0.947	0.955	0.753

Source: SmartPLS Output (2026).

Table 5. Discriminant Validity (Heterotrait-Monotrait Ratio / HTMT)

	Audit Technology	Auditor Competence	Auditor Independence	Fraud Detection
Audit Technology				
Auditor Competence	0.885			
Auditor Independence	0.898	0.833		
Fraud Detection	0.835	0.805	0.699	

Source: SmartPLS Output (2026).

Table 6. R-Square (R²)

Endogenous Variables	R-Square	R-Square Adjusted	Criteria
Audit Technology (AT)	0.771	0,762	Moderate
Fraud Detection (FD)	0.654	0,635	Moderate

Source: SmartPLS Output (2026).

Table 7. F-Square (F²)

	Audit Technology	Auditor Competence	Auditor Independence	Fraud Detection
Audit Technology				0.195
Auditor Competence	0.323			0.123
Auditor Independence	0.394			0.007
Fraud Detection				

Source: SmartPLS Output (2026).

Based on Table 4, all research instruments met the criteria for excellent construct reliability and convergent validity. Cronbach's alpha (rho_A) and Composite Reliability values (>0.70), as well as the Average Variance Extracted (AVE) value (>0.50), confirm the high internal consistency and reliability of the instruments for the hypothesis-testing stage (Hair *et al.*, 2022). Based on Table 5, all instruments met the criteria for discriminant validity using the HTMT method. The inter-construct ratios, all positive (0.699–0.898), were below the maximum threshold of 0.90 (Hair *et al.*, 2022), confirming that each research variable is empirically distinct from the others and that the model is discriminant valid.

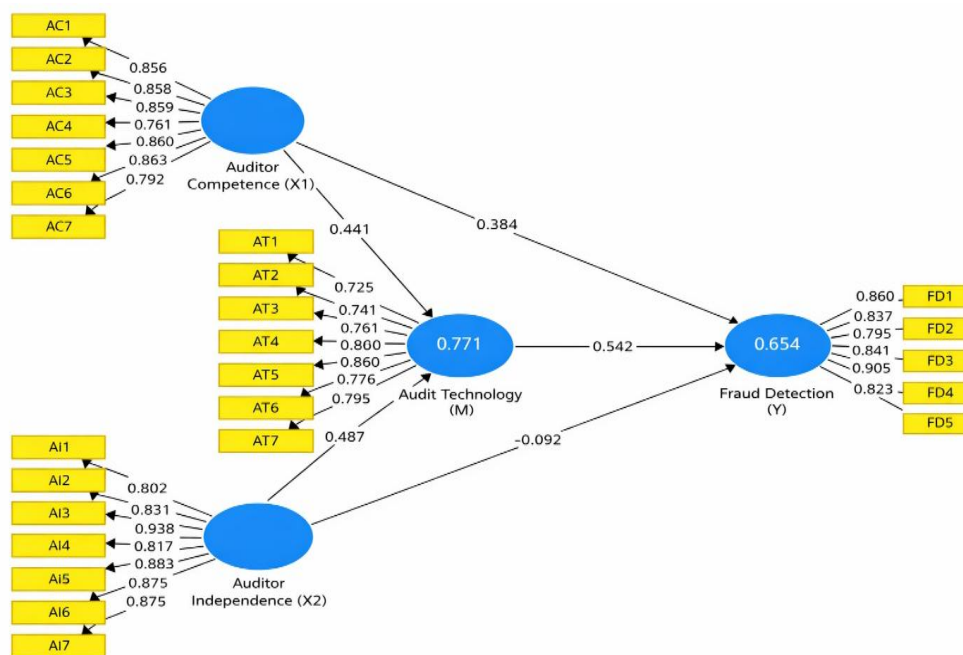


Based on Table 6, the R-Square value indicates that the model has moderate to strong predictive power (Hair *et al.*, 2022). The exogenous variables explained 77.1% of the variance in Audit Technology (strong/substantial category) and 65.4% of the variance in Fraud Detection (moderate category). Based on Table 7, the effect size evaluation (F2) indicates variations in the predictive impact of exogenous variables (Hair *et al.*, 2022). The effects of Auditor Independence (0.394) and Auditor Competence (0.323) on Audit Technology are classified as large and moderate, respectively. Meanwhile, regarding Fraud Detection, Audit Technology has a moderate effect (0.195), Auditor Competence has a small effect (0.123), and Auditor Independence has a very weak effect (0.007).

Table 8. Hypothesis Test Results (Path Coefficients & Specific Indirect Effects)

Hip.	Relationships Among Variables	Original Sample (O) / Beta	T-Statistics	P-Values	Decision
Direct Effect					
H1	Auditor Competence → Fraud Detection	0.384	2.294	0.022	Accepted
H2	Auditor Independence → Fraud Detection	-0.092	0.430	0.667	Rejected
H3	Auditor Competence → Audit Technology	0.441	3.466	0.001	Accepted
H4	Auditor Independence → Audit Technology	0.487	3.819	0.000	Accepted
H5	Audit Technology → Fraud Detection	0.542	2.835	0.005	Accepted
Indirect Effect (Mediation)					
H6	Auditor Competence → Audit Technology → Fraud Detection	0.239	2.015	0.044	Accepted
H7	Auditor Independence → Audit Technology → Fraud Detection	0.264	2.186	0.029	Accepted

Source: SmartPLS Output (2026).



Source: SmartPLS Output (2026).

Figure 1. Path Analysis

4.2 Discussion

This study examined the direct effects of auditor competence and auditor independence on fraud detection, as well as the mediating role of audit technology in the Dompu Regency Inspectorate. The results indicate that auditor competence has a positive and significant direct effect on fraud detection, whereas auditor independence does not have a significant direct effect. In addition, both auditor competence and auditor independence have significant positive effects on audit technology, which in turn significantly improves fraud detection. The mediation test further shows that audit technology significantly mediates the effects of auditor competence and auditor independence on fraud detection. These results indicate that fraud detection in the inspectorate context is explained not only by the personal quality of the auditor, but also by the extent to which such quality is translated into technology-supported audit work (Pramesti *et al.*, 2023; Tarimushela *et al.*, 2024; Sianturi *et al.*, 2024; Florensia & Claudia, 2026).

The first finding confirms that auditor competence has a significant positive effect on fraud detection. This result supports H1 and is consistent with the expectation developed in the theoretical framework. From a stewardship perspective, competence refers to the cognitive and technical capacity required of the steward to perform the monitoring function in the principal's best interest (Davis *et al.*, 1997; Hernandez, 2012; Schillemans & Bjurstrøm, 2019). In practical terms, competent auditors are better able to identify fraud schemes, recognize red flags, design appropriate audit procedures, and interpret evidence accurately in complex public-sector transactions (Arens *et al.*, 2014; IAASB, 2025; Mansyuri & Ramadhan, 2024). This result appears reasonable because fraud in local government settings often involves procedural complexity, procurement manipulation, and disguised irregularities that cannot be detected through superficial review alone. Therefore, higher auditor competence increases the likelihood that anomalies will be properly recognized and investigated. This finding is consistent with previous studies, which found that auditor competence significantly improves fraud detection, particularly when it is reflected in knowledge, expertise, and experience (Noch *et al.*, 2022; Pramesti *et al.*, 2023; Tarimushela *et al.*, 2024; Gunawan *et al.*, 2022). At the same time, the result provides a useful response to inconsistent earlier findings that reported non-significant effects of competence, suggesting that competence remains highly relevant when fraud detection is studied in institutional settings where auditors are directly responsible for oversight functions (Wisnu *et al.*, 2025; Riadi *et al.*, 2025).

The second finding shows that auditor independence does not have a significant direct effect on fraud detection. This result does not support H2 and suggests that ethical objectivity alone is insufficient to yield effective fraud-detection outcomes in the district inspectorate setting. Conceptually, independence should enable auditors to report findings honestly, resist interference, and maintain professional judgment without bias (Arens *et al.*, 2014; ISSAI 100, 2019). Stewardship Theory also implies that behavioral integrity is an essential attribute of the steward, as it ensures that oversight is conducted in the public interest rather than under organizational pressure (Davis *et al.*, 1997; Schillemans & Bjurstrøm, 2019). However, the present result indicates that this theoretical expectation does not automatically translate into direct fraud-detection performance. This may occur because inspectorate auditors operate in a structural environment shaped by hierarchical pressure, organizational proximity to auditees, and dependence on local government systems, all of which can weaken the direct practical force of independence (Rajafi *et al.*, 2024; Herawati *et al.*, 2023). In such a context, independence may remain normatively important, but it may not be strong enough on its own to generate concrete fraud

findings unless supported by other mechanisms. This finding is consistent with studies indicating that independence does not always have a significant direct effect on fraud detection or audit outcomes (Agustina *et al.*, 2021; Indriani *et al.*, 2022; Lonto *et al.*, 2023). At the same time, it contradicts studies that reported a significant positive relationship between independence and fraud detection (Romadoni *et al.*, 2023; Herawati *et al.*, 2023; Kurniawan & Munari, 2021). This contradiction is theoretically meaningful because it implies that the effect of independence may be contingent on institutional support, especially the availability of objective evidence-generating mechanisms such as audit technology.

The third finding confirms that auditor competence has a positive and significant effect on audit technology. This result supports H3 and shows that competence not only operates in manual audit work but also shapes the auditor's ability to understand, adopt, and optimize digital audit tools. In conceptual terms, competent auditors possess stronger technical knowledge, broader procedural understanding, and richer experience, enabling them to recognize better the utility of Computer-Assisted Audit Techniques, data analytics, and technology-enabled monitoring systems for detecting irregularities (Arens *et al.*, 2014; IAASB, 2025; Sianturi *et al.*, 2024). From a stewardship standpoint, this result is logical because a capable steward is expected to use the most effective available instrument to fulfill the oversight mandate (Davis *et al.*, 1997; Florensia & Claudia, 2026). The stronger the auditor's competence, the easier it becomes to integrate technology into audit planning, testing, and evidence evaluation. This means that competence enhances not only human judgment but also the use of technology. The result is consistent with previous research suggesting that individual technical capability is a major antecedent of successful technology use in the audit process (Sianturi *et al.*, 2024; Lutfi & Alqudah, 2023; Rasuli *et al.*, 2024; Leocadio *et al.*, 2026). It also supports the earlier assumption in this study that inconsistencies in the competence–fraud detection relationship may partly be explained by whether competent auditors can translate their expertise into technology-based audit practices (Wisnu *et al.*, 2025; Supriadi, 2024).

The fourth finding indicates that auditor independence has a significant positive effect on audit technology. This result supports H4 and suggests that independent auditors are more willing to use audit technology fully and objectively. This relationship is reasonable because technology provides a more systematic, traceable, and evidence-based foundation for audit conclusions. In an environment where structural pressures may discourage open reporting, independent auditors may rely on technology to strengthen the legitimacy of their findings and reduce the vulnerability of their judgments to personal or political interference (Sianturi *et al.*, 2024; Rasuli *et al.*, 2024). In this way, audit technology acts as a professional shield: it helps transform independence from a purely ethical stance into a practical evidence-gathering behavior. From the perspective of Stewardship Theory, this suggests that integrity requires instruments to translate intentions into effective action; without such instruments, the steward's intention to act objectively may remain constrained by institutional conditions (Davis *et al.*, 1997; Schillemans & Bjurstrøm, 2019). Thus, the positive relationship between independence and audit technology helps explain why independence may not directly influence fraud detection, yet remains important in shaping how fraud is uncovered. This finding is consistent with prior arguments that independent auditors are more likely to use analytical tools comprehensively because they are less likely to selectively restrict the scope of examination (Sianturi *et al.*, 2024; Wisnu *et al.*, 2025).

The fifth finding shows that audit technology has a significant positive effect on fraud detection. This result supports H5 and highlights the strategic role of technology in expanding the surveillance function of public-sector auditing. Audit technology enables auditors to process large volumes of transaction data, automatically identify anomalies, continuously monitor activities, and generate more

systematic evidence than conventional manual procedures can achieve (Payamta & Setyaningsih, 2025; Supriadi, 2024; Florensia & Claudia, 2026). This finding is particularly relevant in the context described in the manuscript, where the corruption case at the Dompu health center was uncovered only after a substantial detection lag, indicating weaknesses in routine, non-technology-based controls (Faruk, 2024; ICW, 2024). The result, therefore, appears reasonable because fraud detection in modern local government settings increasingly relies on identifying patterns and irregularities that are difficult to detect through traditional document checking alone. From a theoretical perspective, audit technology strengthens the steward's monitoring capacity by extending the auditor's analytical reach beyond human limitations (Davis et al., 1997; Florensia & Claudia, 2026). This result aligns with earlier studies showing that audit technology, or digital audit tools, significantly improves fraud detection and enhances audit quality in complex environments (Sianturi et al., 2024; Wisnu et al., 2025; Payamta & Setyaningsih, 2025).

The mediation analysis provides the most important explanatory insight in this study. First, audit technology significantly mediates the relationship between auditor competence and fraud detection. This result supports H6 and indicates partial mediation, as competence still has a significant direct effect on fraud detection. In substantive terms, the finding means that competence improves fraud detection in two ways: directly through the auditor's technical capacity and indirectly through the auditor's ability to use technology effectively (Pramesti et al., 2023; Tarimushela et al., 2024; Supriadi, 2024). This mediation pattern is theoretically coherent with Stewardship Theory because a competent steward is expected not only to possess ability, but also to mobilize available tools to maximize accountability outcomes (Davis et al., 1997; Hernandez, 2012). The result also strengthens the argument that audit technology is not merely an operational add-on but a transmission mechanism that makes competence more effective at identifying fraud. It therefore extends prior research that focused mainly on direct competence effects by showing how competence is operationalized in digital audit environments (Florensia & Claudia, 2026; Sianturi et al., 2024).

Second, audit technology significantly mediates the relationship between auditor independence and fraud detection. This result supports H7. More importantly, because the direct effect of independence on fraud detection is not significant, the mediation pattern indicates that independence operates mainly through audit technology rather than directly. This finding is theoretically important because it refines the original assumption of partial mediation and suggests a stronger mediated pathway. Independence becomes meaningful for fraud detection when it encourages auditors to use audit technology objectively, comprehensively, and without selectively limiting evidence (Sianturi et al., 2024; Rasuli et al., 2024). In other words, independence alone may not be enough to produce fraud findings. However, it can still matter when it drives technology-based audit behavior that yields stronger, more defensible evidence. This helps explain why earlier studies on independence produced mixed results: the direct effect may appear weak or inconsistent when the model does not include technological support mechanisms (Agustina et al., 2021; Indriani et al., 2022; Lonto et al., 2023; Romadoni et al., 2023). From the stewardship perspective, this result suggests that integrity in contemporary public-sector oversight must be understood alongside instrumental capability; ethical commitment requires technological support to be fully realized in practice (Davis et al., 1997; Florensia & Claudia, 2026).

The results support the main claims of this manuscript and demonstrate that the interaction among human capability, ethical orientation, and technological support shapes fraud detection in the district inspectorate setting. The study supports Stewardship Theory by confirming that competent and

independent auditors are essential for effective oversight. However, it also extends the theory by showing that in a digital and institutionally constrained audit environment, audit technology is the key mechanism by which stewardship capacity translates into effective fraud detection (Davis *et al.*, 1997; Schillemans & Bjurstrøm, 2019; Florensia & Claudia, 2026). Therefore, the present article not only corresponds with prior research on competence, independence, and fraud detection, but also contributes a more integrated explanation of why some auditor attributes have stronger effects when mediated by technology rather than tested only as direct predictors (Noch *et al.*, 2022; Tarimushela *et al.*, 2024; Herawati *et al.*, 2023; Sianturi *et al.*, 2024).

5. Concluding Remarks and Recommendation

This study concludes that auditor competence and audit technology play significant roles in improving fraud detection at the Dompu Regency Inspectorate, whereas auditor independence does not directly influence fraud detection. Auditor competence and auditor independence both significantly affect the use of audit technology, and audit technology itself significantly improves fraud detection. Furthermore, audit technology mediates the relationships between auditor competence and fraud detection, and between auditor independence and fraud detection. These findings address the main research problem by showing that fraud detection is shaped not only by auditor characteristics but also by the extent to which those characteristics are translated into technology-based audit practices.

The value of this study lies in its ability to position audit technology as a strategic bridge between auditor attributes and the effectiveness of fraud detection. Scientifically, the study strengthens the relevance of Stewardship Theory in public-sector auditing by showing that stewardship capacity must now be understood together with digital audit capability. In practice, the study provides a strong basis for local governments and inspectorate institutions to prioritize investment in audit technology, digital analytical tools, and capacity-building programs that enable auditors to use these tools effectively. The originality of the study is reflected in its emphasis on the mechanistic role of audit technology, especially in explaining why competence and independence do not operate with equal force when fraud detection is assessed directly.

This study has several limitations. First, the research was conducted in a single district inspectorate, which limits the generalizability of the findings to other public-sector oversight institutions with different structures and levels of technological readiness. Second, the sample size was relatively small, and the sample was drawn from a single institutional setting. Third, the study relied on questionnaire-based perceptions, which may not fully capture actual audit behavior in the field. Future studies are recommended to expand the institutional coverage, compare multiple inspectorates or government audit bodies, and include additional variables such as professional skepticism, organizational support, leadership pressure, or digital maturity. Further research may also employ mixed-methods or case-based designs to more deeply explore how audit technology is used in fraud detection processes and how it helps auditors respond to structural constraints in public-sector environments.

Statement of Use of Generative AI



During the preparation of this work, the author used ChatGPT to assist in improving clarity and readability of the text. The author reviewed and edited the output and takes full responsibility for the content of the publication.

References

- ACFE. (2024). Report to the Nations: Global Study on Occupational Fraud and Abuse.
- Agustina, F., Nurkholis, & Khoiru Rusydi, M. (2021). Auditors' professional skepticism and fraud detection. *International Journal of Research in Business and Social Sciences*, 10(4), 275–287. <https://doi.org/10.20525/ijrbs.v10i4.1214>
- Arens, A. A., Randal J. E., & Beasley, M. S. (2014). *Auditing & Assurance Services: An Integrated Approach* (D. Battista (ed.); Fifteenth). Pearson.
- Arikunto, S. (2013). *Prosedur Penelitian: suatu pendekatan praktik*. PT Rineka Cipta, Jakarta.
- Asiyanti, A. P. D., Ulum, I., & Wicaksono, A. P. N. (2023). Determinan Pencegahan Fraud Dimediasi oleh Auditor Internal APIC. *PROAKSI*, 10(4), 526–539. <https://doi.org/10.32534/jpk.v10i4.5078>
- Bernstein, R., Buse, K., & Bilimoria, D. (2016). Revisiting Agency and Stewardship Theories Perspective From Nonprofit Boards, Chairs, and CEOs. *Nonprofit Management and Leadership*, 20(2), 219–233. <https://doi.org/10.1002/nml>
- BPK RI. (2017). Peraturan Badan Pemeriksa Keuangan Republik Indonesia Nomor 1 Tahun 2017 tentang Standar Pemeriksaan Keuangan Negara.
- Cheah, J.-H., Amaro, S., & Roldan, J. L. (2023). Multigroup analysis of more than two groups in PLS-SEM: A review, illustration, and recommendations. *Journal of Business Research*, 156(April 2022). <https://doi.org/10.1016/j.jbusres.2022.113539>
- Davis, J. H., Scoorman, F. D., & Donaldson, L. (1997). Toward A Stewardship Theory of Management. *Academy of Management Review*, 22(1), 20–47. <https://doi.org/https://doi.org/10.2307/259223>
- Diah, E., Arum, P., & Wahyudi, I. (2021). Audit Quality and Fraud Detection: Evidence of the Internal Auditor of Jambi Province. *Advances in Economics, Business and Management Research*, 179(Piceeba, 2020), 8–14. <https://doi.org/10.2991/aebmr.k.210616.002>
- Faruk. (2024). *Korupsi Pembangunan Puskesmas Dompur Rp 944 Juta, Pelaksana Proyek Ditahan*. Detik.Com. <https://www.detik.com/bali/hukum-dan-kriminal/d-7639679/korupsi-pembangunan-puskesmas-dompur-944-juta-pelaksana-proyek-ditahan>
- Florensia, M., & Claudia, C. (2026). The Evolution and Future of Big Data Analytics in the Audit Process and Audit Quality Improvement: A Bibliometric Study. *Atestasi: Jurnal Ilmiah Akuntansi*, 9(1), 37–53. <https://doi.org/10.57178/atestasi.v9i1.2017>
- Gryazeva, E., Mayorova, O., Malchikova, N., Nemkova, M., & Paravina, M. (2021). International financial fraud: economic and psychological aspects, classification, and ways of minimization. *Institute of Society Transformation*, 6239, 15–25. <https://doi.org/10.21003/ea>
- Gunawan, K., Riyanal, M. F., & Handoko, B. L. (2022). The Effect of Auditor Competence, Professional Skepticism, Red Flag, and Internal Control System on Fraud Detection. *Journal of Applied Finance & Accounting*, 9(2), 73–88. <https://doi.org/10.21512/jafa.v9i2.8972>
- Hair, J. F. J., G. Hult, T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., Ray, S., & Partial. (2022). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R. Classroom Companion: Business*. <https://doi.org/10.1007>
- Herawati, A., Sutrisno, T., & Purwanti, L. (2023). Determinants of Auditor's Ability to Detect Fraud with Professional Skepticism as Moderation at The Inspectorate General of the Ministry of Public Works and Public Housing. *International Journal of Business, Economics & Management*, 6(2), 123–133. <https://doi.org/10.21744/ijbem.v6n2.2132>
- Hernandez, M. (2012). Toward An Understanding of The Psychology of Stewardship. *Academy of Management Review*, 2(37), 1–57. <https://doi.org/10.5465/amr.2010.0363>



- IAASB. (2025). The Auditor's Responsibilities Relating to Fraud in an Audit of Financial Statements. <https://ifacweb.blob.core.windows.net/publicfiles/2025-07/IAASB-ISA-240-Revised-Fraud.pdf>
- ICW. (2024). *Laporan Hasil Pemantauan Tren Korupsi Tahun 2024 Indonesia Corruption Watch*. In Indonesia, Corruption Watch.
- Indriani, N., Koeswayo, P. S., & Irawady, C. (2022). The Effect of Competence and Independence on Fraud Detection (Empirical Study at The West Java Representatives of The Audit Board of The Republic of Indonesia). *Journal of Accounting Auditing and Business*, 5(2), 18–28. <https://doi.org/10.24198/jaab.v5i2.38367>
- ISSAI 100. (2019). *Fundamental Principles of Public- Sector Auditing*.
- Kurniawan, F., & Munari. (2021). Pengaruh Independensi Auditor, Kompetensi Auditor, dan Profesionalisme Auditor terhadap Kualitas Audit (Studi pada Kantor Akuntan Publik wilayah Surabaya). *PROAKSI*, 8(2), 621–627. <https://doi.org/10.32534/jpk.v8i2.2193>
- Leocádio, D., Malheiro, L. M., & Reis, J. C. G. dos. (2026). Auditors in the digital age: a systematic literature review. *Digital Transformation and Society*, 4(1), 5–20. <https://doi.org/10.1108/DTS-02-2024-0014>
- Lonto, M. P., Sukoharsono, E. G., Baridwan, Z., & Widya, Y. (2023). The Effectiveness of Internal Audit for Fraud Prevention. *Australasian Accounting, Business and Finance Journal*, 17(3), 171–190. <https://doi.org/10.14453/aabfj.v17i3.11>
- Lutfi, A., & Alqudah, H. (2023). The Influence of Technological Factors on the Computer-Assisted Audit Tools and Techniques Usage during COVID-19. *Sustainability*, 316. <https://doi.org/10.3390/su15097704>
- Mansyuri, M. I., & Ramadhan, M. S. (2024). Prevention of fraud in the procurement of goods and services. *Journal of Contemporary Accounting*, 6(3), 172–187. <https://doi.org/10.20885/jca.vol6.iss3.art3>
- Noch, M. Y., Ibrahim, M. B. H., & Akbar, M. A. (2022). Independence and Competence on Audit Fraud Detection: Role of Professional Skepticism as Moderating. *Jurnal Akuntansi*, XXVI(01), 161–175. <https://doi.org/10.24912/ja.v26i1.823>
- Payamta, P., & Setyaningsih, T. (2025). Enhancing audit quality to detect financial statement fraud at public accounting firms member of OAI Solusi Manajemen Nusantara. *Journal of Infrastructure, Policy and Development*, 9(1), 1–22. <https://doi.org/10.24294/jipd7403>
- Pramesti, D. S. P., Koeswayo, P. S., & Devano, S. (2023). Understanding How Investigative Auditors' Competence, Independence, And Experience Affect The Efficiency With Which Audit Procedures Are Implemented In Fraud Proof. *JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)*, 7(2), 366–377. <https://doi.org/10.36555/jasa.v7i2.2329>
- Rajafi, L. R., Irianto, G., & Baridwan, Z. (2024). Analisis Determinan Kualitas Audit Internal Sektor Publik di Indonesia: Systematic Literature Review. *Akuntansi Bisnis Dan Manajemen*, 165. <https://doi.org/10.35606/jabm.v31i2.1437>
- Ramadhan, M. S., & Adhim, C. (2021). Bagaimana Mengoptimalkan Kualitas Probity Audit. *Jurnal Akuntansi Multiparadigma*, 12(3), 637–650. <https://doi.org/10.21776/ub.jamal.2021.12.3.36>
- Ramadhan, M. S., & Arifin, J. (2019). Efektivitas Probity Audit dalam Mencegah Kecurangan Penyediaan Barang dan Jasa. *Jurnal Akuntansi Multiparadigma*, 10(3), 550–568. <https://doi.org/10.21776/ub.jamal.2019.10.3.32>
- Ramadhan, M. S., & Iswati, S. (2025). Foucauldian Surveillance In Probity Audit: Decoding Strategies To Prevent Procurement Fraud. *Jurnal Riset Akuntansi Kontemporer*, 17(1), 92–107. <https://doi.org/10.23969/jrak.v17i2.21839>
- Ramadhan, M. S., & Mulyati. (2022). Optimalkah Proses Audit Forensik dan investigasi selama COVID-19? *Jurnal Akuntansi Multiparadigma*, 13(10), 263–276. <https://doi.org/10.21776/ub.ja-mal.2022.13.2.20>
- Rasuli, M., Zarefar, A., Zarefar, A., Johari, J., & Riau, U. (2024). Professional Scepticism, Independence, Information Technology, Auditor Competence, And Audit Quality. *Jurnal Reviu Akuntansi Dan Keuangan*, 14(1), 243–257. <https://doi.org/10.22219/jrak.v14i1.29963>
- Riadi, S., Nurrahmadini, E. P., Ika, D., Wijayani, L., & Harlan, F. B. (2025). Fraud Detection Unveiled: How Audit Quality Shapes Auditors' Detection Capabilities?. *International Review of Management and Marketing*, 15(2), 254–261. <https://doi.org/10.32479/irmm.18118>

- Romadoni, J., Erlina, & Situmeang, C. (2023). Implementation of the Risk-Based Internal Audit, Auditor Competency, and Independence in The Detection of Fraud (Case Study at PT Jasa Raharja). *International Journal of Research and Review*, 10(7). <https://doi.org/10.52403/ijrr.20230789>
- Schillemans, T., & Bjurstrøm, K. H. (2019). Trust and Verification: Balancing Agency and Stewardship Theory in the Governance of Agencies and Stewardship Theory in Governance. *International Public Management Journal*, 0(0), 1–35. <https://doi.org/10.1080/10967494.2018.1553807>
- Sianturi, G. P., Anwar, C., & Amrizal. (2024). Factors Affecting Internal Audit Effectiveness With Application Of Computer-Assisted Audit Techniques As A Moderating Variable. *Jae: Jurnal Akuntansi dan Ekonomi Akreditasi Nomor*, 10 (Desember 26, 2024), 1–19. <https://doi.org/10.29407/fyd4fj51>
- Sugiyono. (2023). Metode Penelitian Kuantitatif Kualitatif dan R&D.
- Supriadi, I. (2024). The audit revolution: Integrating artificial intelligence in detecting accounting fraud. *Akuntansi Dan Teknologi Informasi*, 17(February), 48–61. <https://doi.org/10.24123/jati.v17i1.6279>
- Tarimushela, G. B., Tani, E. T., & Yuniarti, R. (2024). The Influence Of Competency, Independence, and Professional Skepticism On Fraud Detection On Financial Statements In The Regional Government Of West Java Province. *Eduvest-Journal of Universal Studies*, 4(05), 4268–4276. <https://doi.org/10.59188/eduvest.v4i5.1259>
- Wicaksono, D., & Budiwitjaksono, G. S. (2021). Evaluasi Pelaksanaan Probit Audit Dalam Rangka Akuntabilitas Pengelolaan Dana Sektor Publik. *PROAKSI*, 8(2), 417–427. <https://doi.org/10.32534/jpk.v8i2.1877>
- Wisnu, M., Wiguna, K., & Sudibyoy, Y. A. (2025). The Influence of Competence and Use of CAAT on Fraud Detection with Professional Skepticism as an Intervening Variable. *International Conference on Sustainable Economics, Management, and Accounting (ICSEMA 2025) Proceedings*, 01(01), 125–142. <https://doi.org/10.32424/icsema.1.1.199>

Corresponding author

Nailil Farrooh can be contacted at: nfarrooh23@gmail.com

