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Determinants of Public Accountants' Ability to Detect Fraud

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Abstract

Background: Fraud is one of the major challenges in financial reporting and organizational governance, requiring auditors to possess adequate capabilities to identify and prevent fraudulent practices. Auditors' ability to detect fraud is influenced by several professional factors, including competence, independence, and professional skepticism, which determine the quality of audit judgments and decision-making processes.Purpose: This study aimed to examine the effects of competence, independence, and professional skepticism on auditors' ability to detect fraud.Method: A quantitative research design was employed, involving a population of all public accountants working at Public Accounting Firms (Kantor Akuntan Publik/KAP) throughout Indonesia, totaling 1,646 individuals. The sample size was determined using the Slovin formula with a 6% margin of error, resulting in 238 respondents selected through random sampling. Data analysis was performed using multiple linear regression with the SmartPLS application.Results: The findings indicated that competence, independence, and professional skepticism had positive and significant effects on auditors' ability to detect fraud.Conclusion: This study concluded that improving auditor competence, maintaining independence, and strengthening professional skepticism are essential factors in enhancing fraud detection capabilities. These findings highlight the importance of continuous professional development and ethical audit practices in supporting more effective fraud prevention and detection mechanisms.

INTRODUCTION

The most pressing issue facing Indonesia is fraud risk, as revealed in the Global Risk in Focus survey for 2024–2025 under the theme "Risk in Focus." The survey was conducted across Indonesia, Asia Pacific, Latin America, Africa, North America, and the Middle East. Indonesia's fraud risk was recorded at 34% in 2024, increasing to 50% in 2025. The risk is projected to decline to 31% in 2027 but is expected to rise again to 38% in 2028. In the long term, Indonesia's fraud risk remains 38% higher than that of Southeast Asia, which stands at only 23% (IIA, 2024; IIA, 2025). Results from the ACFE Indonesia (2025) fraud survey revealed several critical issues. In 2025, Indonesia recorded three major fraud schemes: corruption (48%), asset misappropriation (40%), and financial statement fraud (12%). Corruption, the most prevalent scheme, most commonly involved fraud amounts ranging from IDR >1 billion to IDR 50 billion (26%), with a detection period of 7–12 months (35%). The most common method involved markup practices, such as fictitious expense reimbursement claims (39%), while the procurement unit represented the area with the highest fraud risk (29%).

Given these issues, it is essential to identify various factors that may facilitate or hinder efforts to address them (Angelique et al., 2024). In this context, the individual factors influencing public accountants in providing audit services for fraud detection are highly relevant. Khairunnisa et al. (2025), Tarimushela et al. (2024), Ngesti and Djamil (2024), and Lonto et al. (2023) empirically concluded that competence had a positive and significant effect on improving fraud detection ability, although this relationship was challenged by Bate'e et al. (2025) and Agustina et al. (2021). Independence has also been found to have a positive effect on fraud detection ability (Bate'e et al., 2025; Sinaga et al., 2024; Anggiriawan et al., 2024; Angelique et al., 2024; Tarimushela et al., 2024; Ngesti & Djamil, 2024), although contradictory findings were reported by Lonto et al. (2023) and Agustina et al. (2021). Professional skepticism has likewise been shown to have a positive and significant effect on fraud detection (Khairunnisa et al., 2025; Rahim et al., 2023; Ginanjar et al., 2023; Prianthara et al., 2023; Nazri et al., 2023), while differing results were reported by Bate'e et al. (2025) and Kurniawati and Hivianto (2025).

Despite accumulated evidence supporting the positive effects of competence, independence, and professional skepticism on fraud detection ability, notable inconsistencies remain. Bate'e et al. (2025) and Agustina et al. (2021) challenged the relationship between competence and fraud detection ability, while Lonto et al. (2023) and Agustina et al. (2021) reported insignificant findings regarding independence. Most notably, Bate'e et al. (2025) and Kurniawati and Hivianto (2025) presented differing findings concerning the effect of professional skepticism on fraud detection, and Elisabeth (2025) found that the statistical significance of skepticism remained questionable despite its positive coefficient. These inconsistencies indicate that the existing literature has not reached consensus regarding which professional attributes most reliably predict fraud detection ability or under what conditions these relationships occur. Furthermore, most studies have examined these variables separately or with limited consideration of contextual factors, resulting in insufficient understanding of how competence, independence, and professional skepticism collectively influence fraud detection ability. This study addresses this research gap by simultaneously examining these three determinants within the Indonesian public accounting context using a robust analytical approach.

The urgency of this research is underscored by the gap between Indonesia's increasing fraud risk and the profession's capacity to respond effectively. As fraud schemes become increasingly sophisticated through the integration of digital technologies and complex organizational structures, public accountants must possess corresponding capabilities to detect such practices. The IIA's Risk in Focus research highlights digital disruption and artificial intelligence as among the rapidly emerging risk areas, with AI creating new challenges related to fraud, cybersecurity, and financial reporting. Therefore, Indonesian public accountants must not only maintain traditional professional competencies but also adapt to emerging fraud patterns. Understanding which professional attributes most strongly predict fraud detection ability provides essential evidence for designing training programs, regulatory standards, and professional certification requirements. Without rigorous empirical evidence regarding these determinants, interventions intended to strengthen fraud detection capabilities may be improperly targeted or less effective.

This study provides novelty through its integrated examination of competence, independence, and professional skepticism as simultaneous predictors of public accountants' fraud detection ability within the Indonesian public accounting profession. While previous studies have investigated these variables individually or in pairs, limited research has examined their combined effects using structural equation modeling with SmartPLS, an analytical approach suitable for examining complex causal relationships. The use of a sample consisting of 238 public accountants selected from a population of 1,646 individuals enhances the empirical contribution of this study. Furthermore, by measuring competence through knowledge and experience indicators, independence through programming, investigation, and reporting dimensions, and professional skepticism through audit evidence evaluation and skeptical attitude components, this study provides a more detailed examination of how specific professional attributes contribute to fraud detection ability. This measurement approach captures the multidimensional characteristics of each construct more comprehensively than single-indicator measurements applied in some previous studies.

The primary purpose of this study is to empirically examine the effects of competence, independence, and professional skepticism on public accountants' ability to detect fraud in Indonesia. In pursuing this objective, the study provides several contributions. Theoretically, it extends the application of agency theory in auditing by demonstrating how professional attributes may reduce information asymmetry between principals and agents. Practically, it provides empirical evidence for the Financial Services Authority (Otoritas Jasa Keuangan/OJK) in developing more effective regulatory and supervisory mechanisms, particularly in addressing emerging fraud schemes. For the audit profession, the findings provide insights for professional development programs and ethical standards by identifying attributes associated with stronger fraud detection ability. For academic audiences, this study contributes to resolving inconsistencies in previous literature by presenting empirical evidence from an emerging economy with significant fraud-related challenges.

This study pursues three specific objectives aligned with its theoretical framework and practical contributions. First, it aims to examine the effect of competence on public accountants' ability to detect fraud by assessing whether knowledge and experience dimensions enhance fraud detection capability. Second, it examines the effect of independence on fraud detection ability by assessing whether independence in programming, investigation, and reporting contributes to auditors' capacity to identify fraudulent practices objectively. Third, it investigates the effect of professional skepticism on fraud detection ability by determining whether strengthened audit evidence evaluation and skeptical attitudes enhance auditors' ability to question management representations and identify inconsistencies. Collectively, these objectives provide a comprehensive assessment of the professional determinants influencing fraud detection ability within the Indonesian public accounting context.

The benefits of this research extend across multiple stakeholder groups. For regulators, particularly the Otoritas Jasa Keuangan (OJK), the findings provide empirical evidence to support targeted regulatory interventions and supervisory strategies addressing professional attributes associated with fraud detection ability. For public accounting firms, the results provide guidance for recruitment, training, and professional development priorities, enabling more effective allocation of resources to enhance auditor capabilities. For individual public accountants, this study provides insights into the competencies and professional attitudes required to improve audit effectiveness and career development. For academic researchers, this study contributes new empirical evidence from an emerging market context, advancing theoretical understanding of how professional attributes influence fraud detection outcomes. For the broader public, improved fraud detection by public accountants strengthens financial reporting integrity, supports investor confidence, and contributes to more effective capital allocation, generating benefits that extend beyond the auditing profession.

METHOD

This study employed a quantitative approach with a population consisting of 1,646 public accountants working at audit firms (Kantor Akuntan Publik/KAP) throughout Indonesia (IAPI, 2025). The sample was selected using random sampling, with the sample size determined using the Slovin formula with a 6% margin of error, resulting in 238 respondents. The ability to detect fraud was measured using indicators related to internal control understanding, fraud characteristics, and fraud testing (Khairunnisa et al., 2025; Indrawati et al., 2019). Competence was measured based on knowledge and experience indicators (Khairunnisa et al., 2025; Putra, 2018). Independence was measured through programming, investigation, and reporting dimensions (Mauiz & Sharaf, 1993; Tahir et al., 2014; Putra, 2018). Professional skepticism was measured through audit evidence evaluation and skeptical attitude indicators (Khairunnisa et al., 2025; Hurtt, 2010). Primary data were collected using a closed-ended questionnaire with a Likert scale ranging from strongly disagree to strongly agree. Data were analyzed using multiple linear regression with SmartPLS (Al-Wael et al., 2023; Sarstedt, 2022).

RESULTS AND DISCUSSION

Respondent Identity Analysis

Respondents were dominated by women (138 respondents or 58%), with an age range of 46-55 years (100 respondents or 42%), followed by ages 36-45 (79 respondents or 33%). Education levels were adequate, with a bachelor's degree (115 respondents or 48.3%), followed by a postgraduate degree (102 respondents or 42.9%), and work tenure of 16-25 years (117 respondents or 49.2%). Respondents of productive age are thus highly capable of developing expertise in carrying out their profession.

Analysis of Respondent Responses on Research Variables

Based on the data collected, respondents have high competence (overall mean 4.02), shown by high levels of knowledge (mean 4.07) and professional experience (mean 3.96). Public accountants have high independence (overall mean 3.98), reflected in investigation (mean 4.03), programming (mean 3.99), and reporting (mean 3.92). Respondents also show high professional skepticism (overall mean 3.95), reflected in strengthening of audit evidence (mean 3.96) and attitude (mean 3.95). Public accountants have a high ability to detect fraud (overall mean 3.95), reflected in testing (mean 3.96), fraud characteristics (mean 3.95), and understanding of the audit system (mean 3.94).

SEM-PLS Analysis Results

Outer Model Test

Table 1 shows that all indicators of the competence, independence, professional skepticism, and fraud detection ability variables have outer loading coefficients > 0.7, and are therefore valid, demonstrating a good ability to represent all variables studied.

Table 1. Convergent Validity Test (Outer Loading)

Indicator & Variable	Outer Loading Coefficient	Cut Off	Conclusion
X1.1 <- Competence (X1)	0.787	>0.7	Valid
X1.2 <- Competence (X1)	0.723	>0.7	Valid
X2.1 <- Independence (X2)	0.852	>0.7	Valid
X2.2 <- Independence (X2)	0.751	>0.7	Valid
X2.3 <- Independence (X2)	0.775	>0.7	Valid
X3.1 <- Professional Skepticism (X3)	0.798	>0.7	Valid
X3.2 <- Professional Skepticism (X3)	0.825	>0.7	Valid
Y1 <- Fraud Detection Ability (Y)	0.827	>0.7	Valid
Y2 <- Fraud Detection Ability (Y)	0.764	>0.7	Valid
Y3 <- Fraud Detection Ability (Y)	0.787	>0.7	Valid

Source: primary data processed (2026).

Table 2 shows that all AVE coefficients are > 0.5 and therefore valid, meaning that all indicators between variables are interrelated and able to explain the model at more than 50%.

Table 2. Convergent Validity (AVE)

Variable	AVE Coefficient	Cut Off	Conclusion
Competence (X1)	0.794	>0.5	Valid
Independence (X2)	0.710	>0.5	Valid
Professional Skepticism (X3)	0.851	>0.5	Valid
Fraud Detection Ability (Y)	0.814	>0.5	Valid

Source: primary data processed (2026).

Table 3 presents the next validity test, the Fornell-Larcker test, using the square root of AVE method. The √AVE coefficients for competence (0.891), independence (0.843), professional skepticism (0.922), and fraud detection ability (0.902) are greater than the Fornell-Larcker coefficients of other variables. This means the indicators are valid, or the questionnaire shows adequate differentiation between variables.

Table 3. Discriminant Validity Test (Fornell-Larcker)

Variable	Competence (X1)	Independence (X2)	Prof. Skepticism (X3)	Fraud Detect. (Y)	Conclusion
Competence (X1)	0.891	0.652		0.705	Valid
Independence (X2)		0.843			Valid
Professional Skepticism (X3)	0.701	0.651	0.922	0.601	Valid
Fraud Detection Ability (Y)		0.647		0.902	Valid

Source: primary data processed (2026).

Table 4 shows all HTMT coefficients < 0.90, and are therefore valid or meet discriminant validity requirements. This means all indicators of each variable do not overlap or are not identical to one another.

Table 4. Discriminant Validity Test (HTMT)

Variable	HTMT Coefficient	Cut Off	Conclusion
Fraud Detection Ability (Y) <-> Independence (X2)	0.842	<0.90	Valid
Competence (X1) <-> Independence (X2)	0.851	<0.90	Valid
Competence (X1) <-> Fraud Detection Ability (Y)	0.815	<0.90	Valid
Professional Skepticism (X3) <-> Independence (X2)	0.787	<0.90	Valid
Professional Skepticism (X3) <-> Fraud Detection Ability (Y)	0.792	<0.90	Valid
Professional Skepticism (X3) <-> Competence (X1)	0.731	<0.90	Valid

Source: primary data processed (2026)

Table 5 shows cross-loading coefficients of the competence (0.897; 0.777), independence (0.843; 0.845; 0.786), professional skepticism (0.789; 0.814), and fraud detection ability (0.754; 0.805; 0.790) indicators are all > 0.7. This means the indicators are valid and suitable for further testing.

Table 5. Discriminant Validity Test (Cross Loadings)

Indicator	Competence (X1)	Independence (X2)	Prof. Skepticism (X3)	Fraud Detect. (Y)	Cut Off	Concl.
X1.1	0.897	0.831	0.825	0.839	>0.7	Valid
X1.2	0.777	0.832	0.837	0.840	>0.7	Valid
X2.1	0.810	0.843	0.939	0.906	>0.7	Valid
X2.2	0.831	0.845	0.934	0.921	>0.7	Valid
X2.3	0.792	0.786	0.941	0.925	>0.7	Valid
X3.1	0.842	0.970	0.789	0.953	>0.7	Valid
X3.2	0.824	0.959	0.814	0.940	>0.7	Valid
Y1	0.850	0.951	0.952	0.754	>0.7	Valid
Y2	0.828	0.937	0.939	0.805	>0.7	Valid
Y3	0.814	0.904	0.911	0.790	>0.7	Valid

Source: primary data processed (2026).

Table 6 shows Cronbach's alpha and composite reliability (rho_a and rho_c) coefficients for the competence, independence, professional skepticism, and fraud detection ability variables are all > 0.70. This means all indicators are reliable.

Table 6. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Cut Off	Conclusion
Competence (X1)	0.846	0.904	0.921	>0.7	Reliable
Independence (X2)	0.873	0.894	0.754	>0.7	Reliable
Professional Skepticism (X3)	0.794	0.873	0.862	>0.7	Reliable
Fraud Detection Ability (Y)	0.897	0.914	0.908	>0.7	Reliable

Source: primary data processed (2026).

Inner Model Test

Table 7 shows that indicators of the competence, independence, professional skepticism, and fraud detection ability variables have VIF coefficients < 5, indicating no multicollinearity or strong correlation between variables.

Table 7. Collinearity Test

Indicator	VIF	Cut Off	Conclusion
X1.1	3.266	<5	No multicollinearity
X1.2	3.651	<5	No multicollinearity
X2.1	3.701	<5	No multicollinearity
X2.2	4.021	<5	No multicollinearity
X2.3	4.351	<5	No multicollinearity
X3.1	4.056	<5	No multicollinearity
X3.2	3.561	<5	No multicollinearity
Y1	4.451	<5	No multicollinearity
Y2	3.901	<5	No multicollinearity
Y3	3.453	<5	No multicollinearity

Source: primary data processed (2026).

Based on Table 8, the R-square for the fraud detection ability variable is 0.786, meaning that competence, independence, and professional skepticism explain 78.6% of the fraud detection ability variable, with the remaining 21.4% explained by other factors. This is supported by the Goodness of Fit (GoF) test result, with a coefficient of 0.789 > 0.36, indicating the model has a strong level of fit and is acceptable.

Table 8. R-square Test

Variable	R-square	R-square Adjusted	GoF
Fraud Detection Ability (Y)	0.786	0.782	0.789

Source: primary data processed (2026).

Table 9 shows that competence has a moderate effect size (0.272), while independence (0.380) and professional skepticism (0.421) have a high effect size on fraud detection ability.

Table 9. Effect Size Test

Variable	*f-Square*	*Category*
Competence (X1) -> Fraud Detection Ability (Y)	*0.272*	*Moderate*
Independence (X2) -> Fraud Detection Ability (Y)	*0.380*	*High*
Professional Skepticism (X3) -> Fraud Detection Ability (Y)	*0.421*	*High*

Source: primary data processed (2026).

Table 10 shows that competence has a positive and significant effect on fraud detection ability; H1 is accepted (o=0.281; t=2.622; ρ=0.003). Independence has a positive and significant effect on fraud detection ability; H2 is accepted (o=0.524; t=4.471; ρ=0.000). Professional skepticism also has a positive and significant effect on fraud detection ability; H3 is accepted (o=0.582; t=6.618; ρ=0.000).

Table 10. Hypothesis Test

Test	Original Sample (O)	t Statistics (|O/STDEV|)	P Values	Conclusion
Competence (X1) -> Fraud Detection Ability (Y)	0.281	2.622	0.003	H1 Accepted
Independence (X2) -> Fraud Detection Ability (Y)	0.524	4.471	0.000	H2 Accepted
Professional Skepticism (X3) -> Fraud Detection Ability (Y)	0.582	6.618	0.000	H3 Accepted

Source: primary data processed (2026).

High competence also makes a significant contribution to improving fraud detection ability. In this regard, agency theory states that public accountants with high competence are automatically able to verify various forms of financial statements prepared by the agent (Lonto et al., 2023). Competent public accountants are thus reliable in detecting fraud even when the agent attempts to conceal it. This perspective ultimately helps minimize information asymmetry between the agent and the principal (Setiawan & Djajadikerta, 2024). This is supported by empirical studies from Bate'e et al. (2025); Sinaga et al. (2024); Anggiriawan et al. (2024); Tarimushela et al. (2024); Ngesti & Djamil (2024); Angelique et al. (2024).

High independence among public accountants can genuinely improve fraud detection ability, consistent with agency theory. According to agency theory, the independence of public accountants can minimize information asymmetry. The argument is that a high degree of independence enables public accountants to conduct audits impartially (Taylor, 2015). This ultimately improves public accountants' ability to detect fraud (Fossung et al., 2022). This is supported by empirical studies from Khairunnisa et al. (2025); Rahim et al. (2023); Ginanjar et al. (2023); Prianthara et al. (2023); Nazri et al. (2023); Wahidahwati & Asyik (2022); and Hamshari et al. (2021).

High professional skepticism among public accountants has also been shown to genuinely improve fraud detection ability. This is because it motivates public accountants not to easily trust clients. Instead, public accountants continuously question the various evidence presented by client management, along with heightened vigilance regarding data inconsistencies (Bate'e et al., 2025). This is also closely related to public accountants' ability to identify fraud characteristics (Khairunnisa et al., 2025). This is supported by empirical findings from Lonto et al. (2023); Tarimushela et al. (2024); Ngesti & Djamil (2024).

CONCLUSION

While this study provides valuable contributions, several limitations suggest promising directions for future research. First, future researchers should consider more specific and stratified sampling approaches by focusing separately on large-scale and small-scale audit firms (Kantor Akuntan Publik/KAP), as the determinants of fraud detection ability may vary substantially across firm sizes due to differences in resources, client complexity, and organizational culture. Second, longitudinal studies that track public accountants over time would enable researchers to examine how competence, independence, and professional skepticism develop through experience, training, and exposure to diverse fraud cases, thereby providing stronger causal evidence than cross-sectional designs. Third, future studies should incorporate additional variables that may moderate or mediate the relationships between professional attributes and fraud detection ability, including ethical orientation, moral reasoning, time pressure, workload, audit tenure, and the adoption of artificial intelligence and data analytics tools, which have become increasingly relevant due to the digital transformation of the audit profession. Fourth, qualitative or mixed-method approaches, including in-depth interviews, case studies, and experimental designs, could provide deeper contextual insights into how auditors apply competence, independence, and professional skepticism in actual fraud detection situations, thereby complementing the quantitative findings of this study. Fifth, comparative studies across different countries or regions in Southeast Asia, where fraud risk profiles may vary considerably, could help determine whether the identified determinants are universally applicable or context-specific. Finally, future research should examine the effectiveness of specific interventions, such as targeted training programs, mentorship initiatives, or regulatory reforms, in enhancing auditors' fraud detection ability. Such investigations may help translate empirical findings into practical strategies that strengthen the accounting profession's capacity to safeguard financial reporting integrity and protect the public interest.

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