

# The Effect of Fraud Risk Assessment, Independence, Competency, and Auditor Experience on Fraud Detection

*The Effect of Fraud Risk Assessment, Independence*

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679

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## ABSTRACT

*Fraud remains a major challenge in public and private sector organizations due to its hidden nature and significant financial and reputational impacts. Auditors, therefore, play a crucial role in fraud mitigation through effective detection mechanisms supported by ethical standards, technical competencies, and professional experience. This study examines the influence of fraud risk assessment, auditor independence, competencies, and audit experience on fraud detection among auditors at the Audit Board of the Republic of Indonesia. Using a quantitative approach, data were collected through questionnaires from 38 auditors and analyzed using multiple linear regression with SPSS. The results indicate that fraud risk assessment, auditor competencies, and audit experience significantly influence fraud detection, while auditor independence does not show a significant effect. Simultaneously, all variables significantly affect fraud detection, with the model explaining a substantial proportion of variance. These findings highlight that structured risk assessment, competencies, and audit experience are key factors in strengthening fraud detection in the public sector.*

**Keywords:** *Audit Experience, Competencies, Fraud Detection, Fraud Risk Assessment, Independence.*

## INTRODUCTION

Fraud is an unlawful act that violates legal norms, encompassing deception, embezzlement, and theft. It is commonly defined as the concealment or abuse of trust for personal gain and has emerged as a global issue across various industries. Its true magnitude is often difficult to ascertain due to its concealed nature (ACFE, 2022). Fraud generates severe adverse consequences for both individuals and organizations and constitutes a form of criminal behavior primarily motivated by financial gain (Aminudin & Suryandari, 2016). Perpetrators frequently rationalize or normalize such behavior, resulting in only a small proportion of cases being detected, while the majority remain hidden, akin to the iceberg phenomenon.

Over time, fraud has evolved into increasingly complex forms, including the misuse of assets and information, financial statement manipulation, omission of material facts, and corruption (Siregar & Murwaningsari, 2022). According to the ACFE (2022), fraud is classified into three main categories: asset misappropriation, financial statement fraud, and corruption. In Indonesia, fraud in the financial sector between 2018 and 2022 resulted in losses amounting to IDR 123.51 trillion, involving high-profile cases such as PT Adhi

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Karya, the e-KTP corruption scandal, and PT Asabri (Persero) (Kompas.com, 2023). Furthermore, bribery cases associated with Unqualified Audit Opinions (*Wajar Tanpa Pengecualian/WTP*) involving officials of the Supreme Audit Agency (*Badan Pemeriksa Keuangan/BPK*) indicate a decline in objectivity and raise serious concerns regarding audit quality and professional integrity, reflecting broader global fraud trends (Gabrillin, 2017; ACFE Global, 2020).

Asset misappropriation represents the most common fraud type, accounting for 86% of cases, although it generates relatively lower average annual losses than other fraud schemes. In contrast, financial statement fraud occurs least frequently (10%) but results in the highest average annual losses, indicating a substantially greater financial impact. Corruption occupies an intermediate position, with a considerable incidence rate (43%) and losses exceeding those of asset misappropriation. Although corruption and financial statement fraud declined in 2022, corruption remained comparatively high. Therefore, effective fraud prevention requires strong internal controls, management oversight, and auditor vigilance in accordance with Audit Standard (*Standar Audit/SA*) 240 through fraud risk assessment and appropriate audit procedures (Indriyani & Hakim, 2021).

Weak corporate controls can conceal misconduct and create opportunities for fraud, such as record manipulation, document falsification, fictitious transactions, or omission of material information. Effective prevention and detection require committed internal auditors with sufficient knowledge and experience to identify early warning signs by Aprilia and Nurhayati (2021), as detecting misstatements reflects audit quality by Mui (2018). Fraud risk assessment is a systematic process of identifying, evaluating, and prioritizing fraud risks to focus audits on high-risk areas, enhancing detection effectiveness (Adnan & Kiswanto, 2017).

An auditor's independence is essential for maintaining objectivity, preserving public trust, and providing unbiased opinions on financial statements. A lack of independence may create conflicts of interest and ultimately reduce audit quality. Besides independence, auditor competencies play a vital role in fraud detection because adequate knowledge, technical skills, and understanding of internal controls enable auditors to evaluate financial information more effectively and identify potential irregularities (Aprilia & Nurhayati, 2021). Competencies are developed through education, professional training, and practical experience. Furthermore, audit experience enhances auditors' ability to recognize fraud indicators and vulnerabilities, leading to more accurate and effective fraud detection processes (Ningtyas et al., 2018). These findings suggest that independence, competencies, and experience are complementary factors that collectively strengthen fraud detection effectiveness.

This study aims to provide new insights into the influence of fraud risk assessment on fraud detection, an aspect that has not been extensively examined in previous literature, while simultaneously re-examining the roles of independence, competencies, and audit experience among auditors at BPK-RI. The research addresses key questions regarding whether fraud risk assessment, independence, competencies, and audit experience significantly affect fraud detection, with the objective of testing and determining the influence of each variable. The expected benefits of this study are both theoretical and practical, as it is intended to contribute to the development of auditing and fraud detection theory, serve as a reference for future research, enhance academic understanding in accounting and auditing, and support auditors, organizations, and regulators in improving audit quality, strengthening fraud prevention and detection, and increasing transparency and accountability in audit practices.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Fraud Risk Assessment and Independence on Fraud Detection**

Fraud risk assessment is a proactive process to identify and mitigate an organization's vulnerability to internal and external fraud. It assists management and auditors in complying with regulations and professional standards by integrating preventive and

detective controls (Sulistyowati & Supriyati, 2015; Pratiwi et al., 2019). Effective assessment requires using results to monitor and improve anti-fraud measures. According to the Professional Standard for Public Accountants (*Standar Profesional Akuntan Publik/SPAP*), auditors must assess risks of material misstatement due to fraud, guiding audit procedures. Under attribution theory, auditors' fraud risk assessment is an external attribution, informing audit planning from the outset. Previous studies by Aminudin and Suryandari (2016) and Suharsana and Rianingsih (2017) show mixed but complementary findings on factors influencing auditors' fraud detection. Adnan and Kiswanto (2017) found that fraud risk assessment positively and significantly affects fraud detection, although audit experience, personality, and professional skepticism play varying roles. Jaffar et al. (2011) and Lestari (2022) report no significant effect, highlighting contextual differences.

Independence reflects an auditor's ability to maintain a free, honest, and objective mindset when evaluating audit evidence and reporting findings, making it a critical factor in fraud detection (Primasari et al., 2019). Independent auditors strengthen public confidence in the reliability and fairness of financial statements because their judgments are not influenced by personal or organizational interests. Although some studies by Salsabil (2020) and Oyedotun et al. (2025) report that independence does not significantly affect fraud detection in certain institutional settings, other research suggests that its positive impact becomes more evident when supported by audit experience and continuous professional education. These findings indicate that independence remains a fundamental component of audit quality, particularly when combined with strong professional competencies and practical experience.

H1: Fraud risk assessment has a positive effect on fraud detection.

H2: Independence has a positive effect on fraud detection.

### **Competencies and Work Experience on Fraud Detection**

Auditor competencies are the combination of skills, knowledge, and personal traits necessary to perform audit tasks effectively. According to Peuranda et al. (2019), competencies encompass the knowledge, skills, and experience auditors need to conduct audits honestly, carefully, and thoroughly. Although auditors often work in teams, individual expertise is essential to support team performance. Auditors must continuously enhance their knowledge to ensure the audit process runs optimally. Welly et al. (2022) highlight that competencies and professional skepticism are important in some contexts.

Audit experience refers to a series of activities, tasks, and knowledge that an auditor acquires during the course of employment. This experience includes various aspects related to the audit and evaluation of financial reporting documents of companies or entities. Experience is the process of learning and developing higher behavioral potentials through formal and informal education (Rahayu & Suryono, 2016; Liu & Mastor, 2025). The experience of an auditor continues to grow over time, depending on the number of audits performed and the complexity of the audited company's financial transactions (Kelley & Michela, 1980). Auditors who have extensive experience will find it easier to apply controls during the audit process. The more experience an auditor has in carrying out his duties, the more competent and efficient he will be in carrying out the duties.

H3: Competencies have a positive effect on fraud detection.

H4: Audit experience has a positive effect on fraud detection.

### **Simultaneous Effect on Fraud Detection**

Detection constitutes a critical stage in fraud investigation, as the speed and methods employed significantly determine the magnitude of its consequences. It also plays a vital role in prevention by enabling organizations to refine systems and procedures for the early identification of potential fraud. Christy and Stephanus (2018) define fraud detection as the process of obtaining sufficient preliminary evidence while simultaneously limiting the

perpetrators' ability to expand the scope of harm. Auditors are responsible for planning and executing audits effectively to ensure that financial statements are free from material misstatement and fraud. Their ability to detect fraud largely depends on their capacity to recognize warning signs arising from both internal and external factors. Effective detection further enhances employees' confidence that fraudulent activities will be uncovered, thereby serving as a deterrent to unethical behavior (Agustina & Rusyidi, 2021).

A growing body of empirical research demonstrates that fraud detection is influenced by multiple interrelated factors. Jaffar et al. (2011), Aminudin and Suryandari (2016), Adnan and Kiswanto (2017), Yanti and Herlin (2019), Primasari et al. (2019), Rafnes and Primasari (2020), Salsabil (2020), Fitria and Ratnaningsih (2022), Masri et al. (2022), and Welly et al. (2022) find that fraud risk assessment, competencies, professional skepticism, audit experience, independence, and contextual factors simultaneously affect the effectiveness of fraud detection. These findings indicate that the auditor's success in detecting conditions is not only determined by one particular factor, but rather by a combination of professional abilities, appropriate audit attitudes, and adequate work environment support so that the audit process can be carried out more effectively and with quality.

H5: Fraud risk assessment, independence, competencies, and audit experience have a simultaneous effect on fraud detection.

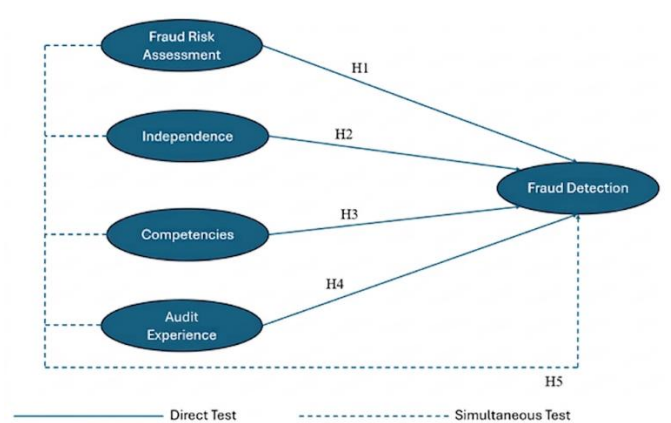


Figure 1. Conceptual Framework

Figure 1 illustrates the conceptual research model examining the influence of several independent variables on fraud detection. In the partial (direct) tests, four variables, fraud risk assessment (H1), independence (H2), competencies (H3), and audit experience (H4), are hypothesized to have direct effects on fraud detection as the dependent variable. In addition, the dashed lines represent the simultaneous test (H5), indicating that all independent variables collectively influence the effectiveness of fraud detection. This model underscores that both individual and professional attributes of auditors contribute to enhancing fraud detection capability, either independently or in combination.

## RESEARCH METHODS

This study employs a quantitative approach with descriptive statistical methods to analyze numerical data in order to test theoretical relationships among variables measured using research instruments (Creswell, 2016). The quantitative approach is causal in nature, as it examines cause and effect relationships between independent and dependent variables within the phenomenon under investigation (Sugiyono, 2020). The research was conducted among auditors and examiners at BPK-RI in Jakarta over the period from January to June 2024, in accordance with the established research schedule. The population comprises all 42 auditors at BPK-RI, who are responsible for detecting

potential fraud through audit activities, evaluating internal control systems, and ensuring accountability in state financial management. A nonprobability sampling technique with purposive sampling was applied, meaning not all population members had equal chances of selection. Based on specific criteria, including a minimum of five years of professional experience and adequate knowledge of auditing and fraud, a total of 38 respondents were selected.

The variables examined in this study include fraud risk assessment, independence, competencies, audit experience, and fraud detection. Fraud risk assessment refers to the evaluation process aimed at identifying potential fraud (ACFE, 2017). Independence reflects the auditor's objectivity and freedom from external influence in conducting audits, while competencies encompass the knowledge and professional skills possessed by auditors. Audit experience relates to the length of service as well as the ability to make decisions and detect fraud (Rafnes & Primasari, 2020). Fraud detection depends on the auditor's understanding of fraud characteristics and sources. Primary data were collected through closed-ended questionnaires with a five-point Likert scale, distributed both directly and via Google Forms (Sugiyono, 2020).

Data analysis was conducted using SPSS, beginning with instrument quality testing through validity tests using Pearson correlation and reliability tests using Cronbach's Alpha (Lambe et al., 2022). Classical assumption tests included normality, multicollinearity, and heteroscedasticity (Ghozali, 2018). Furthermore, multiple linear regression analysis was applied to examine the relationships among variables. Hypothesis testing was performed using the F-test for simultaneous effects, the t-test for partial effects, and the coefficient of determination ( $R^2$ ) to assess the model's explanatory power.

## RESULTS

Before presenting the respondent characteristics in Table 1, it is important to provide an overview of the demographic and professional profiles of the participants involved in this study. Understanding these characteristics is essential to ensure that the respondents adequately represent the research population and meet the predetermined criteria. The distribution of respondents based on gender, age, position, educational background, and length of work experience offers a comprehensive description of the sample used in this study. This information also supports the validity of the findings, as it demonstrates that the data were collected from individuals with relevant qualifications and professional experience in auditing and fraud detection. The detailed characteristics of the respondents are presented in Table 1.

**Table 1.** Respondent Characteristics

Characteristics	Items	Frequency	Percent
Gender	Man	21	55.3%
	Woman	17	44.7%
Age	25-35 Years	6	15.8%
	>35 Years	32	84.2%
Position	Auditor	3	7.9%
	First Auditor	1	2.6%
	Examiner	6	15.8%
	Young Examiner	13	34.2%
	Associate Examiner	8	21.1%
	First Examiner	3	7.9%
	Associate Expert Examiner	1	2.6%
Final Education	First Expert Examiner	3	7.9%
	Bachelor's degree	12	31.6%
	Master's degree	25	65.8%
Long Time Working	Doctoral degree	1	2.6%
	> 5 Years	38	100%
Total		38	100%

Based on Table 1, the respondent characteristics can be summarized as follows: in terms of gender, there were 21 male respondents (55.3%) and 17 female respondents (44.7%), indicating that the respondents were predominantly male. In terms of age, 6 respondents (15.8%) were aged between 25 and 35 years, while 32 respondents (84.2%) were over 35 years old, showing that the sample was dominated by respondents above 35 years of age. Regarding job position, respondents were distributed across several auditor and examiner levels, with the largest proportion occupying junior-level positions, indicating that the respondent profile was dominated by younger examiners. Based on educational background, most respondents held a master's degree (S2), totaling 25 respondents (65.8%), followed by bachelor's degree holders (S1) with 12 respondents (31.6%), and one respondent (2.6%) holding a doctoral degree (S3). Finally, all respondents (100%) had more than five years of work experience, reflecting a sample with substantial professional tenure.

**Table 2.** Descriptive Statistical Test

Variable	N	Min	Max	Mean	Standard Deviation
Fraud Risk Assessment	38	55	85	74.13	7.905
Independence	38	44	75	66.11	7.533
Competencies	38	50	75	64.13	7.338
Audit Experience	38	52	75	64.82	7.490
Fraud Detections	38	34	50	43.21	4.737
Valid N (listwise)	38				

Table 2 shows descriptive statistics that fraud risk assessment ranges from 55 to 85, with a mean of 74.13 and a standard deviation of 7.91, indicating varied and normally distributed data. Independence ranges from 44 to 75 (mean = 66.11, SD = 7.53), competencies from 50 to 75 (mean = 64.13, SD = 7.34), and audit experience from 52 to 75 (mean = 64.82, SD = 7.49), all reflecting consistent, unbiased, and normal distributions. Fraud detection ranges from 34 to 50, with a mean of 43.21 and SD of 4.74, also showing sufficient variability and normality. The validity test compared calculated correlation values with the r-table, considering items valid if the calculated value exceeded 0.3202 (df = 36,  $\alpha = 0.05$ ) and invalid if lower. The results of each item for all variables, calculated using SPSS, are presented in Table 3.

**Table 3.** Validity and Reliability

Variable	Indicator	R-Count	R table	Cronbach's Alpha
Fraud Risk Assessment (X1)	X1.1	0.708	0.320	0.993
	X1.2	0.773		
	X1.3	0.658		
	X1.4	0.547		
	X1.5	0.443		
	X1.6	0.741		
	X1.7	0.759		
	X1.8	0.800		
	X1.9	0.729		
	X1.10	0.657		
	X1.11	0.730		
	X1.12	0.817		
	X1.13	0.712		
	X1.14	0.692		
	X1.15	0.817		
	X1.16	0.879		
	Independence (X2)	X1.17		
X2.1		0.458		
X2.2		0.522		
X2.3		0.779		
X2.4		0.854		
X2.5		0.711		
	X2.6	0.820		

Variable	Indicator	R-Count	R table	Cronbach's Alpha	
	X2.7	0.837	0.320	0.953	
	X2.8	0.834			
	X2.9	0.890			
	X2.10	0.783			
	X2.11	0.855			
	X2.12	0.827			
	X2.13	0.836			
	X2.14	0.881			
	X2.15	0.853			
	Competencies (X3)	X3.1			0.897
		X3.2			0.901
		X3.3			0.770
		X3.4			0.542
		X3.5			0.822
		X3.6			0.695
X3.7		0.793			
X3.8		0.769			
X3.9		0.868			
X3.10		0.667			
X3.11		0.775			
X3.12		0.773			
X3.13		0.863			
X3.14		0.848			
Audit Experience (X4)		X4.1	0.806	0.320	0.962
	X4.2	0.843			
	X4.3	0.874			
	X4.4	0.837			
	X4.5	0.869			
	X4.6	0.819			
	X4.7	0.898			
	X4.8	0.841			
	X4.9	0.758			
	X4.10	0.600			
	X4.11	0.734			
	X4.12	0.773			
	X4.13	0.845			
	X4.14	0.902			
	Fraud Detection (Y)	Y1	0.739		
Y2		0.879			
Y3		0.888			
Y4		0.812			
Y5		0.874			
Y6		0.825			
Y7		0.875			
Y8		0.806			
Y9		0.756			
Y10		0.779			

Table 3 shows that all measurement items across the variables of fraud risk assessment, independence, competencies, audit experience, and fraud detection meet the validity and reliability criteria. All item correlation values (r count) exceed the r-table value of 0.320, indicating that every indicator is valid and able to measure its respective construct appropriately. In addition, the Cronbach's Alpha values for each variable are very high, ranging from 0.940 to 0.993, which are well above the minimum threshold of 0.60. These results confirm that the research instruments used in this study are not only valid but also highly reliable, demonstrating strong internal consistency and ensuring that the data collected are dependable for further statistical analysis and hypothesis testing.

Table 4. One-Sample Kolmogorov-Smirnov Test

Test	Unstandardized Residual
N	38
Normal Parameters Mean	0.0000000
Normal Parameters Hours of deviation	1.94889506
Most Extreme Differences Absolute	0.122
Most Extreme Differences Positive	0.063
Most Extreme Differences Negative	-0.122
Test Statistic	0.122
Asymp. Sig. (2-tailed)	0.163c

The One-Sample Kolmogorov-Smirnov test findings, shown in Table 4, show that the unstandardized residuals have a normal distribution. The test confirms that the normality assumption is met with a sample size of 38 and an Asymp. Sig. (2-tailed) value of 0.163, which is higher than the significance level of 0.05. Furthermore, the data are appropriate for further regression analysis because the residual Mean is near zero, and the test statistic value of 0.122 further supports the conclusion that there is no substantial deviation from a normal distribution.

Table 5. Multicollinearity Test

Model	Tolerance	VIF
Fraud Risk Assessment	0.213	4.686
Independence	0.114	8.739
Competencies	0.100	9.962
Audit Experience	0.144	6.927

Table 5 shows that multicollinearity is not present in any of the independent variables. The competencies variable has a tolerance value of 0.100 and a VIF value of 9.962, the fraud risk assessment variable has a tolerance value of 0.213 and a VIF value of 4.686, the independence variable has a tolerance value of 0.114 and a VIF value of 8.739, and the audit experience variable has a tolerance value of 0.144 and a VIF value of 6.927. The regression model does not exhibit multicollinearity since all tolerance values are greater than 0.10 and all VIF values are less than 10. The heteroscedasticity test was conducted to examine whether the regression model exhibits unequal residual variance across observations, as heteroscedasticity occurs when residual variance is inconsistent (Ghozali, 2018).

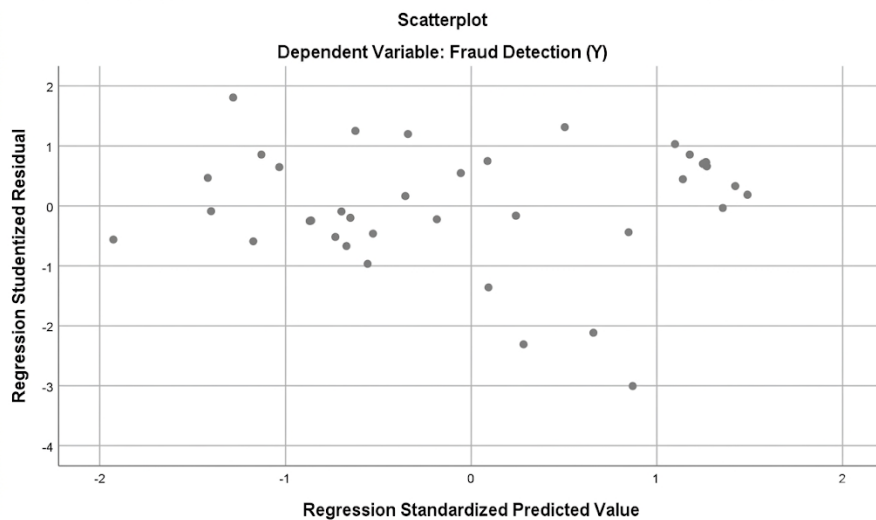


Figure 2. Scatterplot Graphics

Based on Figure 2, a scatterplot used to assess heteroscedasticity in the regression model with fraud detection (Y) as the dependent variable, where the X-axis represents the

regression standardized predicted values and the Y-axis represents the studentized residuals; the data points are randomly dispersed around the zero line without forming any discernible pattern, indicating the absence of heteroscedasticity and suggesting that the assumption of homoscedasticity is satisfied, thereby confirming that the regression model is appropriate and provides reliable estimates.

Table 6. Multiple Linear Regression Analysis

Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t-statistic	Sig.
Constant	1.815	2.657	–	0.683	0.499
Fraud Risk Assessment (X <sub>1</sub> )	0.195	0.075	0.327	2.597	0.014
Independence (X <sub>2</sub> )	–0.116	0.107	–0.185	–1.090	0.284
Competencies (X <sub>3</sub> )	0.287	0.119	0.445	2.412	0.022
Audit Experience (X <sub>4</sub> )	0.250	0.097	0.397	2.586	0.014

Table 6 presents the results of the multiple linear regression analysis examining the effects of fraud risk assessment, independence, competencies, and audit experience on fraud detection. The regression equation can be expressed as:  $Y = 1.815 + 0.195X_1 - 0.116X_2 + 0.287X_3 + 0.250X_4$ . The constant value of 1.815 indicates the baseline level of fraud detection when all independent variables are assumed to be zero. Fraud risk assessment has a positive and statistically significant effect on fraud detection ( $\beta = 0.195$ ; Sig. = 0.014 < 0.05), suggesting that improved fraud risk assessment enhances the ability to detect fraud. In contrast, independence shows a negative and statistically insignificant effect ( $\beta = -0.116$ ; Sig. = 0.284 > 0.05), indicating that independence does not significantly influence fraud detection within this model.

Furthermore, competencies exhibit a positive and statistically significant effect ( $\beta = 0.287$ ; Sig. = 0.022 < 0.05), implying that higher levels of auditor competencies contribute to improved fraud detection capability. Similarly, audit experience demonstrates a positive and significant effect ( $\beta = 0.250$ ; Sig. = 0.014 < 0.05), indicating that more experienced auditors are more effective in detecting fraud. Based on the standardized coefficients ( $\beta$ ), competencies represent the most dominant factor influencing fraud detection, followed by audit experience and fraud risk assessment. These findings suggest that fraud risk assessment, competencies, and audit experience significantly enhance fraud detection, whereas independence does not exhibit a statistically significant effect.

Table 7. F-Test and Coefficient Determination (R-Square)

Test	Value
Sum of Squares Regression	736.922
Sum of Squares Residual	93.394
Sum of Squares Total	830.316
Mean Square Regression	184.230
Mean Square Residual	2.830
F Statistic	65.096
Sig.	0.000
R-Square	0.888
Adjusted R-Square	0.874
Standard Error	1.682

Table 7 shows that the F-test results indicate that fraud risk assessment, independence, competencies, and audit experience together have a significant effect on fraud detection, with F-statistic = 65.096 > F-table = 2.66 and a significance value of 0.000 < 0.05, supporting the fifth hypothesis. The coefficient of determination shows that these variables collectively explain 88.8% of the variance in fraud detection ( $R = 0.942$ ,  $R^2 = 0.888$ , adjusted  $R^2 = 0.874$ , standard error = 1.682), while the remaining 11.2% is influenced by other factors not examined in this study.

## DISCUSSION

Fraud risk assessment significantly affects fraud detection, as evidenced by a t-statistic of 2.597 exceeding the t-table value of 2.036 and a significance level of 0.014, which is below 0.05. This result demonstrates how important fraud risk assessment is to improve auditors' capacity to identify fraud. According to attribution theory, both internal and external factors affect an individual's behavior, and one significant external element influencing auditors' professional judgment is fraud risk assessment. When auditors identify areas with high fraud risk, they tend to allocate more audit resources, intensify testing procedures, and conduct deeper evaluations of internal controls to reduce the risk of material misstatements. Areas with lower fraud risk still require audit attention, albeit with less intensive procedures, to ensure efficiency while maintaining reasonable assurance over financial statement reliability (Drogalas et al., 2017; Nwaobia et al., 2021).

This result is consistent with prior studies conducted by Aminudin and Suryandari (2016) and Adnan and Kiswanto (2017), which conclude that fraud risk assessment has a positive and significant effect on fraud detection. The higher the level of fraud risk assessment performed, the greater the auditor's ability to identify potential fraud. This finding reinforces the importance of structured and systematic fraud risk assessment as a fundamental audit planning tool, as it directly influences auditors' focus, professional skepticism, and overall audit effectiveness in detecting fraudulent activities.

In contrast, the results show that independence does not have a positive and significant effect on fraud detection, as indicated by a t-statistic of  $-0.190$ , lower than the t-table value, and a significance level above 0.05. The hypothesis stating that independence affects fraud detection is rejected. From the perspective of attribution theory, independence is an external ethical condition required to maintain objectivity and integrity in auditing, but it does not automatically translate into technical capability for fraud detection. Auditors often attribute failures in fraud detection to other external constraints, such as limited audit time, transaction complexity, or ineffective audit techniques, while successful detection is more frequently attributed to internal factors like expertise and analytical skills. This finding aligns with Primasari et al. (2020) and Andriani et al. (2024), who argue that independence is an ethical foundation rather than a direct determinant of fraud detection capability.

The findings further demonstrate that competencies have a significant effect on fraud detection, supported by t-statistics exceeding the t-table value and a significance level below 0.05. Competency represents an internal factor within attribution theory and plays a central role in auditors' ability to identify fraud. Competent auditors possess strong knowledge of accounting standards, audit techniques, and fraud indicators, enabling them to detect anomalies and irregularities more effectively. This result is consistent with studies by Heider (1958), Graham (1991), and Welly et al. (2022), which emphasize that auditor competencies enhance professional judgment and improve the accuracy and timeliness of fraud detection.

Audit experience is found to have a significant influence on fraud detection, as evidenced by a t-statistic greater than the t-table value and a significance level below 0.05. According to attribution theory, experience strengthens internal factors such as intuition, pattern recognition, and decision-making confidence. Experienced auditors are better equipped to recognize complex fraud schemes, interpret audit evidence, and take additional audit steps when necessary. This finding is supported by previous research by Salsabil (2020), Welly et al. (2022), and Masri et al. (2022), all of which confirm that audit experience positively affects fraud detection. Moreover, the F-test results indicate that fraud risk assessment, independence, competencies, and audit experience simultaneously have a significant effect on fraud detection, consistent with findings from Adnan and Kiswanto (2017) and Nurcahya et al. (2025). Therefore, this study concludes that the combined influence of these independent variables significantly enhances auditors' ability to detect fraud, leading to the acceptance of the proposed hypotheses.

## CONCLUSION

Based on the analysis results, this study finds that fraud risk assessment, competencies, and audit experience have positive and statistically significant effects on fraud detection, while independence does not exhibit a significant influence. Simultaneously, all independent variables collectively have a significant effect on fraud detection, with a high explanatory power of 88.8%. These findings indicate that auditors' ability to detect fraud is more strongly determined by technical capabilities and experience rather than formal ethical aspects such as independence. The implications of this study highlight the importance of enhancing auditor training, strengthening competencies, and expanding practical experience, particularly in conducting fraud risk assessments as a critical component of effective audit planning.

However, this study has several limitations. The small sample size and the focus on a single institution may limit the generalizability of the findings to broader contexts. The variables examined in this study do not fully capture other factors that may influence fraud detection effectiveness, such as organizational pressure, organizational culture, work environment, and the adoption of audit technology. These factors may also play an important role in shaping auditors' ability to identify and detect fraudulent activities. Therefore, future studies are encouraged to involve larger samples from multiple institutions and incorporate additional relevant variables to provide more comprehensive, robust, and representative evidence regarding the determinants of fraud detection.

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