

## THE EFFECTS OF AUDITOR COMPETENCE, PROFESSIONAL SKEPTICISM, AND INDEPENDENCE ON FRAUD DISCLOSURE

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### Abstract

This study aimed to examine the effects of auditor competence, professional skepticism, and auditor independence on fraud disclosure at the South Sumatra Representative Office of the Financial and Development Supervisory Agency. The study employed a quantitative approach with a causal research design and used census sampling. Data were collected through questionnaires distributed to 87 auditors, of whom 83 returned usable responses, resulting in a response rate of 95.40 percent. The data were analyzed using multiple linear regression analysis after validity, reliability, normality, multicollinearity, and heteroscedasticity tests were conducted. The findings showed that auditor competence did not have a significant effect on fraud disclosure. In contrast, professional skepticism and auditor independence each had positive and significant effects on fraud disclosure. The simultaneous test also indicated that auditor competence, professional skepticism, and auditor independence jointly had a positive and significant effect on fraud disclosure. The coefficient of determination showed that the three independent variables explained 63.8 percent of the variation in fraud disclosure, while the remaining 36.2 percent was influenced by other factors outside the model. These results implied that fraud disclosure was strengthened when auditors demonstrated critical judgment and maintained objectivity in carrying out audit procedures. The findings suggest that government audit institutions should prioritize the development of professional skepticism and auditor independence to enhance fraud disclosure practices, while technical competence remains important as a supporting foundation for effective audit performance.

Keywords: Author Competence, Professional Skepticism, Auditor Independence, Fraud Disclosure, BPKP

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### 1. Introduction

Fraud has become one of the most critical issues affecting both public and private sector organizations because it undermines accountability, reduces organizational credibility, causes significant financial losses, and diminishes public confidence in institutional governance (Atarwaman, 2022). In the public sector, fraudulent practices not only hinder the achievement of good governance but also negatively affect the effectiveness of public financial management and government performance. Consequently, preventing and disclosing fraud has become a major concern for governments and oversight institutions in promoting transparency, accountability, and integrity within public administration (Andini et al., 2021).

Fraud is generally more difficult to detect than unintentional errors because it is intentionally concealed by perpetrators through document manipulation, abuse of authority, collusion, or other deceptive practices (Andini et al., 2021). Therefore, fraud



disclosure requires auditors to exercise sound professional judgment throughout the audit process and to carefully evaluate the reliability and sufficiency of audit evidence before drawing conclusions based on Auditing Standard (SA) 200 issued by the Indonesian Institute of Certified Public Accountants (2021). Effective fraud disclosure is essential because it not only reveals fraudulent activities but also strengthens public accountability, supports law enforcement, and enhances stakeholders' confidence in government institutions (Andini et al., 2021).

In Indonesia, the Financial and Development Supervisory Agency (BPKP) serves as the Government Internal Supervisory Agency responsible for strengthening internal control systems, enhancing government accountability, and supporting good governance through assurance and consulting activities (Andini et al., 2021). In carrying out these responsibilities, BPKP also conducts investigative audits to identify fraud, calculate state financial losses, and provide audit evidence that supports legal proceedings involving corruption and other financial irregularities (Andini et al., 2021). The South Sumatra Representative Office of BPKP actively performs these supervisory functions and plays an important role in assisting law enforcement agencies through investigative audit activities (Rahmayanti et al., 2023). Previous research conducted at the South Sumatra Representative Office of BPKP reported that fraud detection and investigative audit implementation were categorized as very good. However, these findings primarily evaluated investigative audit performance and did not comprehensively examine the influence of auditors' individual professional characteristics on fraud disclosure (Rahmayanti et al., 2023).

Among the factors that may influence fraud disclosure, auditor competence, professional skepticism, and auditor independence have received considerable attention in auditing research. Auditor competence refers to the knowledge, technical expertise, professional skills, and experience required to perform audit procedures effectively and to obtain sufficient and appropriate audit evidence (Putra et al., 2021). Competent auditors are more capable of identifying unusual transactions, evaluating audit evidence objectively, and recognizing indicators of fraudulent activities. Consequently, auditor competence is expected to improve the quality of audit judgments and increase the effectiveness of fraud disclosure (Putra et al., 2021).

In addition to competence, professional skepticism is considered a fundamental attitude that enables auditors to critically assess audit evidence throughout the audit process. Professional skepticism requires auditors to maintain a questioning mind, remain alert to conditions indicating possible material misstatements due to fraud or error, and avoid accepting management assertions without adequate verification (Indonesian Institute of Certified Public Accountants, 2021). By applying professional skepticism, auditors are encouraged to gather more persuasive audit evidence, evaluate inconsistencies carefully, and reduce the likelihood that fraudulent activities will remain undetected (Pamungkas & Jaeni, 2022). Therefore, professional skepticism is widely recognized as one of the key determinants of successful fraud disclosure.

Another important factor is auditor independence, which enables auditors to perform their duties objectively and free from personal interests, external pressure, or conflicts of interest (Hassan, 2019). Independence ensures that audit opinions and conclusions are based solely on sufficient audit evidence rather than on relationships or influence from particular parties. Auditors who maintain a high level of independence are expected to disclose fraud objectively, regardless of the potential consequences arising from their findings (Andini et al., 2021). Accordingly, competence, professional skepticism, and



independence collectively represent essential professional attributes that support auditors in performing high-quality audits and strengthening fraud disclosure practices.

Although these variables have been extensively examined, previous empirical studies have reported inconsistent findings. Saridewi et al (2022) found that auditor competence and professional skepticism had positive and significant effects on fraud disclosure. Similarly, (Andini et al., 2021) reported that auditor independence positively influenced fraud disclosure. However, other studies produced different results. Atmaja (2016) found that auditor competence did not significantly affect fraud disclosure, while (Suryanto et al., 2017) reported that professional skepticism had no significant effect. Likewise, (Pamungkas & Jaeni, 2022) and (Sandoria & Pangaribuan, 2020) concluded that auditor independence did not significantly influence fraud disclosure. These inconsistent findings indicate that the relationships between auditor competence, professional skepticism, auditor independence, and fraud disclosure remain inconclusive and require further empirical investigation, particularly within government internal audit institutions.

This study was developed by extending previous research conducted by (Saridewi et al., 2022). Unlike the previous study, which examined the South Sulawesi Representative Office of BPKP and included auditor experience as an independent variable, the present study focused on the South Sumatra Representative Office of BPKP and replaced auditor experience with auditor independence. This modification was made because competence indicators have substantially represented auditors' knowledge and experience, whereas auditor independence remains an important professional attribute that continues to produce inconsistent empirical findings. Therefore, further investigation is necessary to provide more comprehensive evidence regarding the determinants of fraud disclosure within government internal auditing.

Based on these considerations, this study aimed to examine the effects of auditor competence, professional skepticism, and auditor independence on fraud disclosure at the South Sumatra Representative Office of BPKP. The findings are expected to enrich the literature on public sector auditing, particularly regarding the determinants of fraud disclosure in government institutions. Practically, the results are expected to provide useful recommendations for BPKP in strengthening auditor professionalism, improving audit quality, and enhancing fraud disclosure practices to support greater transparency, accountability, and good governance.

## **2. Theoretical Background**

### **2.1 Attribution Theory**

Attribution theory was first introduced by Heider (1958), who explained that people tend to identify the causes of observed behavior by attributing them either to internal factors within the individual or to external environmental factors. Luthans (2018) further noted that human behavior is influenced by internal causes such as attitudes and personality, as well as external causes such as situational pressure and the surrounding environment. In the context of this study, attribution theory was used to explain how internal characteristics of auditors may shape their behavior in conducting audit assignments and disclosing fraud.

Auditor competence, professional skepticism, and auditor independence were viewed as internal factors that influence auditors' judgment, behavior, and decision-making during the audit process. Auditors who possess strong competence are expected to evaluate evidence more effectively, auditors who apply professional skepticism are expected to question unusual conditions more critically, and auditors who maintain



independence are expected to make objective judgments without external influence. Therefore, attribution theory provides a relevant conceptual basis for understanding why these auditor attributes may affect fraud disclosure in government audit institutions (Saridewi et al., 2022).

## 2.2 Fraud Disclosure

Fraud disclosure refers to the process through which auditors identify, examine, and reveal indications of fraudulent acts based on audit procedures and sufficient audit evidence. According to Auditing Standard (SA) 240 issued by the Indonesian Institute of Certified Public Accountants (IAPI), auditors have responsibilities related to fraud in the audit of financial statements, particularly in identifying risks of material misstatement due to fraud and responding appropriately to such risks. In this study, fraud disclosure was understood as a more advanced stage of fraud detection because it involves not only identifying suspicious indications but also supporting the findings with audit evidence and reporting them appropriately (Andini et al., 2021; Ramadhana et al., 2024).

Fraud disclosure is important because fraudulent acts are intentionally concealed by perpetrators and often involve deception, manipulation, or misuse of authority. For that reason, auditors must have the ability to detect irregularities and disclose them objectively and carefully. In government auditing, fraud disclosure also plays an important role in supporting accountability, strengthening oversight, and assisting law enforcement institutions in handling corruption and other financial irregularities (Andini et al., 2021).

## 2.3 Auditor Competence

According to Auditing Standard (SA) 200 issued by the Indonesian Institute of Certified Public Accountants (IAPI), auditor competence is the professional capability required to perform audit work properly, including knowledge, skills, and the ability to obtain and evaluate audit evidence in accordance with applicable auditing standards. Competence helps auditors complete their tasks efficiently, accurately, and with a lower risk of error. Putra et al (2021) stated that auditors with higher competence tend to be more careful in their work, faster in decision-making, and better able to minimize mistakes during the audit process.

In relation to fraud disclosure, competent auditors are expected to be more capable of recognizing unusual transactions, identifying signs of fraud, and evaluating evidence objectively. Saridewi et al (2022) found that auditor competence had a positive and significant effect on fraud disclosure. Similar findings were also reported by Andini et al (2021), who showed that competence positively influenced fraud disclosure in an investigative audit context. However, Atmaja (2016) found that competence did not significantly affect fraud detection. These findings indicate that the relationship between competence and fraud disclosure remains open for further empirical testing.

## 2.4 Professional Skepticism

According to SA 200 issued by the Indonesian Institute of Certified Public Accountants (IAPI), professional skepticism is an attitude that includes alertness to possible misstatement due to fraud or error and a critical assessment of audit evidence. This attitude encourages auditors to question information carefully, avoid premature conclusions, and seek additional evidence before making judgments. In audit practice, professional skepticism is essential because fraud perpetrators often attempt to hide their actions through manipulation and misleading documentation (Pamungkas & Jaeni, 2022).



Professional skepticism is expected to improve fraud disclosure because it helps auditors remain cautious when evaluating evidence, identify inconsistencies, and examine suspicious conditions more deeply. Saridewi et al (2022) found that professional skepticism had a positive and significant effect on fraud disclosure. Pamungkas & Jaeni (2022) also reported that professional skepticism positively influenced fraud disclosure in the BPKP context. In contrast, Suryanto et al (2017) found that professional skepticism did not significantly affect fraud detection. Therefore, further analysis is needed to determine whether professional skepticism consistently contributes to fraud disclosure in another government audit setting.

## 2.5 Auditor Independence

According to the Code of Ethics for Professional Accountants issued by the Indonesian Institute of Certified Public Accountants (IAPI), auditor independence refers to an objective attitude free from outside influence so that auditors can carry out audits honestly, neutrally, and without bias. Independence is one of the most important ethical qualities in auditing because it ensures that audit conclusions are based on facts and evidence rather than personal interests, pressure from others, or organizational loyalty (Hassan, 2019).

Auditors who maintain independence are expected to be more objective in recognizing and disclosing fraud, even when the findings may be sensitive or uncomfortable for the auditee. Andini et al (2021) found that auditor independence had a positive effect on fraud disclosure. Kuntadi et al (2023) also reported a positive relationship between independence and fraud disclosure. However, Pamungkas & Jaeni (2022) and Sandoria & Pangaribuan (2020) found that independence did not significantly influence fraud disclosure. These mixed findings suggest that independence remains an important but still inconclusive determinant of fraud disclosure.

## 2.6 Hypothesis Development

### 2.6.1 Auditor Competence Affects Fraud Disclosure

Auditor competence refers to the knowledge, skills, experience, and professional capabilities required to perform audit responsibilities effectively. Based on Attribution Theory, auditors' behavior and professional judgment are influenced by internal characteristics that shape their decision-making during audit engagements. In the context of fraud disclosure, auditor competence is expected to improve auditors' ability to identify fraud indicators, evaluate audit evidence, and draw appropriate audit conclusions. Competent auditors possess a stronger understanding of auditing standards, fraud indicators, and organizational risks, allowing them to detect irregularities and provide reliable audit findings. Research by Andini et al. (2021), Atmaja (2016), Putra et al. (2021), and Saridewi et al. (2022) shows that auditor competence has a positive effect on fraud disclosure. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

*H1: Auditor competence has a positive and significant effect on fraud disclosure at the South Sumatra Representative Office of BPKP.*

### 2.6.2 Professional Skepticism Affects Fraud Disclosure

Professional skepticism refers to the auditor's attitude of maintaining a questioning mind and critically evaluating audit evidence throughout the audit process. Professional skepticism encourages auditors to not readily accept audit evidence without adequate



verification, thereby reducing the risk of inappropriate audit conclusions. Auditors with a higher level of professional skepticism are expected to be more capable of identifying indications of fraud, questioning management assertions, and evaluating audit evidence objectively. Research by Pamungkas and Jaeni (2022), Saridewi et al. (2022), and Suryanto et al. (2017) shows that professional skepticism has a positive effect on fraud disclosure. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

*H2: Professional skepticism has a positive and significant effect on fraud disclosure at the South Sumatra Representative Office of BPKP.*

### **2.6.3 Auditor Independence Affects Fraud Disclosure**

Auditor independence refers to the auditor's ability to perform audit assignments objectively without being influenced by personal interests or external pressure. Independent auditors are expected to disclose fraud based solely on audit evidence and professional judgment, without being influenced by the interests of audited parties or other parties. Auditor independence enables auditors to maintain objectivity, integrity, and impartiality throughout the audit process, thereby enhancing the credibility of audit findings and recommendations. Research by Andini et al. (2021), Kuntadi et al. (2023), Pamungkas and Jaeni (2022), and Sandoria and Pangaribuan (2020) shows that auditor independence has a positive effect on fraud disclosure. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

*H3: Auditor independence has a positive and significant effect on fraud disclosure at the South Sumatra Representative Office of BPKP.*

### **2.6.4 Auditor Competence, Professional Skepticism, and Auditor Independence Simultaneously Affect Fraud Disclosure**

Based on the theoretical framework and previous empirical findings, fraud disclosure is assumed to be influenced by several interconnected auditor attributes. Auditor competence reflects auditors' professional capability, professional skepticism reflects their critical evaluation of audit evidence, and auditor independence reflects their objectivity in performing audit assignments. When considered simultaneously, these variables are expected to enhance auditors' effectiveness in disclosing fraud within government institutions. Competent auditors who maintain professional skepticism and independence are better equipped to identify fraud indicators, evaluate audit evidence objectively, and provide reliable audit conclusions. Based on the theoretical explanation and empirical findings, the following hypothesis is proposed:

*H4: Auditor competence, professional skepticism, and auditor independence simultaneously have a positive and significant effect on fraud disclosure at the South Sumatra Representative Office of BPKP.*

## **3. Methods**

### **3.1 Research Design**

This study employs a quantitative research approach with a causal research design to examine the effects of auditor competence, professional skepticism, and auditor independence on fraud disclosure at the South Sumatra Representative Office of the Financial and Development Supervisory Agency (BPKP). The quantitative approach is considered appropriate because the study aims to empirically test the proposed hypotheses using statistical analysis of numerical data derived from questionnaire



responses. The causal research design enables the examination of causal relationships between independent variables (Auditor Competence, Professional Skepticism, and Auditor Independence) and dependent variable (Fraud Disclosure). The type of data used is primary data obtained through structured questionnaires distributed directly to auditors at the South Sumatra Representative Office of BPKP.

### 3.2 Population and Sample

The research was conducted at the South Sumatra Representative Office of BPKP, Indonesia. The population in this study is all auditors employed at the institution, totaling 87 auditors. Since the population comprised fewer than 100 individuals, this study employed a saturated sampling (census) technique, whereby all members of the population were included as research respondents. The saturated sampling technique was chosen because the population size is relatively small and the study aims to obtain comprehensive data from all auditors at the institution. Therefore, the final sample consisted of 87 auditors.

**Table 1. Sample Selection**

| Remarks                                                              | Quantity |
|----------------------------------------------------------------------|----------|
| Auditors employed at the South Sumatra Representative Office of BPKP | 87       |
| Research Sample (Saturated Sampling)                                 | 87       |
| Total Research Respondents                                           | 87       |

Source: Data processed by the author (2026)

### 3.3 Data Collection Techniques

This study uses primary data obtained through a structured questionnaire distributed directly to respondents. The questionnaire was developed based on the operational definitions of the research variables derived from previous studies and relevant auditing standards. The data collection procedure involved several sequential steps: (1) questionnaire development based on operational definitions of research variables and adaptation of validated measurement scales from previous studies; (2) content validity assessment through expert judgment to evaluate the clarity, relevance, and comprehensiveness of questionnaire items; (3) distribution of questionnaires directly to auditors at the South Sumatra Representative Office of BPKP; (4) collection and compilation of completed questionnaires; (5) data screening and cleaning to identify and remove incomplete or invalid responses; and (6) coding and tabulation of valid data for statistical analysis. All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

### 3.4 Operational Definition of Variables

This study involved three independent variables and one dependent variable. The independent variables were auditor competence ( $X_1$ ), professional skepticism ( $X_2$ ), and auditor independence ( $X_3$ ), whereas fraud disclosure ( $Y$ ) served as the dependent variable.

**Table 2. Operational Definition and Measurement of Variables**

| Variable                 | Definition                                                                                 | Indicators                                            | Scale      | Source              |
|--------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------|------------|---------------------|
| Fraud Disclosure ( $Y$ ) | Auditor's ability to identify, evaluate, and appropriately report fraudulent activities in | Ability to identify fraud; ability to evaluate fraud; | Likert 1–5 | Putra et al. (2021) |



| Variable                                  | Definition                                                                                                                     | Indicators                                                                                      | Scale      | Source                                                                                |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|------------|---------------------------------------------------------------------------------------|
|                                           | accordance with applicable auditing standards                                                                                  | ability to report fraud                                                                         |            |                                                                                       |
| Auditor Competence (X <sub>1</sub> )      | Knowledge, skills, experience, and professional capabilities required to perform audit responsibilities effectively            | Knowledge; technical skills; professional expertise; experience in performing audit assignments | Likert 1–5 | Putra et al. (2021)                                                                   |
| Professional Skepticism (X <sub>2</sub> ) | Auditor's attitude of questioning mind and critically evaluating audit evidence throughout the audit process                   | Questioning mind; critical assessment of audit evidence; alertness to potential fraud           | Likert 1–5 | Indonesian Institute of Certified Public Accountants (2021); Pamungkas & Jaeni (2022) |
| Auditor Independence (X <sub>3</sub> )    | Auditor's ability to perform audit assignments objectively without being influenced by personal interests or external pressure | Objectivity; impartiality; integrity; freedom from external influence                           | Likert 1–5 | Hassan (2019)                                                                         |

Source: Developed for this research (2026)

### 3.5 Data Analysis Techniques

Data analysis in this study was conducted using multiple linear regression analysis with the assistance of IBM SPSS Statistics Version 27. The analysis stages included descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. Descriptive statistics were employed to describe the characteristics of the research data, including mean, median, standard deviation, minimum, and maximum values for all variables examined in the study.

Prior to hypothesis testing, the quality of the research instrument was evaluated using validity and reliability tests to ensure that the questionnaire items accurately and consistently measured the intended constructs. The validity test was conducted to assess whether each questionnaire item accurately measures the intended construct, while the reliability test was conducted using Cronbach's Alpha to assess the internal consistency of the instrument. Furthermore, classical assumption tests comprising normality, multicollinearity, and heteroscedasticity tests were conducted to verify that the data satisfied the assumptions required for multiple linear regression analysis. The normality test was conducted to examine whether residuals were normally distributed, where a probability value greater than 0.05 indicated a normal distribution; the multicollinearity test using Variance Inflation Factor (VIF) was conducted to detect high correlations among independent variables, where a VIF value less than 10 indicated no multicollinearity; and the heteroscedasticity test was conducted to examine whether residuals had constant variance, where a probability value greater than 0.05 indicated no heteroscedasticity.



Multiple linear regression analysis was conducted to examine the effect of auditor competence, professional skepticism, and auditor independence on fraud disclosure. The regression model used in this study was formulated as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y = Fraud Disclosure

$\alpha$  = Constant

$\beta_1$ – $\beta_3$  = Regression coefficients

$X_1$  = Auditor Competence

$X_2$  = Professional Skepticism

$X_3$  = Auditor Independence

$\varepsilon$  = Error term

Hypothesis testing was conducted using several methods. The t-test was used to determine the partial effect of each independent variable on fraud disclosure. The F-test was used to examine the simultaneous effect of independent variables on fraud disclosure. The coefficient of determination ( $R^2$ ) was used to determine the model's ability to explain variations in fraud disclosure. All hypothesis tests were conducted at a significance level of 5% ( $p < 0.05$ ).

## 4. Results and Discussion

### 4.1 Results

This section presents the empirical results obtained from 87 questionnaires distributed to auditors at the South Sumatra Representative Office of BPKP. A total of 83 questionnaires were returned and could be processed, resulting in a response rate of 95.40%. The data were analyzed using IBM SPSS Statistics Version 27.

**Table 3. Questionnaire Distribution**

| Description                 | Total  |
|-----------------------------|--------|
| Questionnaires distributed  | 87     |
| Questionnaires returned     | 83     |
| Questionnaires not returned | 4      |
| Response rate               | 95.40% |

Source: SPSS 27 Output (2026)

The respondent profile showed that female auditors slightly outnumbered male auditors. Most respondents were aged 20–30 years, held a D4/S1 degree, occupied the position of Skilled Auditor, and had more than two years of work experience. This indicates that the sample was dominated by relatively young and educated auditors with sufficient work exposure.

**Table 4. Respondent Characteristics**

| Characteristic | Category    | Frequency | Percentage |
|----------------|-------------|-----------|------------|
| Gender         | Male        | 39        | 46.98%     |
|                | Female      | 44        | 53.01%     |
| Age            | 20-30 years | 39        | 46.98%     |
|                | 31-40 years | 21        | 25.30%     |
|                | 41-50 years | 10        | 12.04%     |
|                | > 50 years  | 13        | 15.66%     |
|                |             |           |            |
| Education      | D3          | 29        | 34.93%     |
|                | D4/S1       | 47        | 56.62%     |



| Characteristic    | Category                    | Frequeny | Percentage |
|-------------------|-----------------------------|----------|------------|
| Position          | S2                          | 7        | 8.43%      |
|                   | S3                          | 0        | 0.00%      |
|                   | Skilled Auditor             | 26       | 31.32%     |
|                   | First Expert Auditor        | 15       | 18.07%     |
|                   | Intermediate Expert Auditor | 21       | 25.30%     |
| Length of Service | Senior Expert Auditor       | 21       | 25.30%     |
|                   | < 2 years                   | 20       | 24.09%     |
|                   | > 2 years                   | 63       | 75.90%     |

Source: SPSS 27 Output (2026)

The descriptive statistics indicated that all research variables were assessed positively by the respondents. Auditor competence had a mean value of 34.44, professional skepticism had a mean value of 73.50, auditor independence had a mean value of 29.80, and fraud disclosure had a mean value of 26.10. These values show that respondents perceived all variables at a relatively high level.

**Table 5. Descriptive Statistics**

| Variable | N  | Mean  | Maximum | Minimum | Std. Dev |
|----------|----|-------|---------|---------|----------|
| AC       | 83 | 34,44 | 40      | 26      | 2,710    |
| PC       | 83 | 73,50 | 90      | 58      | 7,837    |
| AI       | 83 | 29,80 | 35      | 21      | 3,074    |
| FD       | 83 | 26,10 | 30      | 22      | 1,956    |

Source: SPSS 27 Output (2026)

The validity test showed that all questionnaire items were valid because the calculated r values for each item were greater than the r table value of 0.219. The reliability test also indicated that all variables were reliable, with Cronbach' s alpha values above 0.60. These results confirm that the research instrument was appropriate for further statistical analysis.

**Table 6. Validity Test Results**

| Variable | Number of Items | r-Table | Result |
|----------|-----------------|---------|--------|
| AC       | 8               | 0.219   | Valid  |
| PC       | 18              | 0.219   | Valid  |
| AI       | 7               | 0.219   | Valid  |
| FD       | 6               | 0.219   | Valid  |

Source: SPSS 27 Output (2026)

**Table 7. Reability Test Results**

| Variable | Cronbach's Alpha | Result   |
|----------|------------------|----------|
| AC       | 0.673            | Reliable |
| PC       | 0.880            | Reliable |
| AI       | 0.794            | Reliable |
| FD       | 0.651            | Reliable |

Source: SPSS 27 Output (2026)

The normality test using the Kolmogorov-Smirnov test produced a significance value of 0.074, which is greater than 0.05. This indicates that the residuals were normally distributed. The normal probability plot also showed that most residual points followed the diagonal line, supporting the same conclusion.



**Table 8. Normality Test Results**

| Test Statistic               | Cronbach's Alpha    |
|------------------------------|---------------------|
| N                            | 83                  |
| Kolmogorov-Smirnov statistic | 0.093               |
| Asymp. Sig. (2-tailed)       | 0.074               |
| Conclusion                   | Normal Distribution |

Source: SPSS 27 Output (2026)

The multicollinearity test showed that all tolerance values were above 0.10 and all VIF values were below 10, indicating that multicollinearity was not present in the regression model.

**Table 9. Multicollinearity Test Results**

| Variable | Tolerance | VIF   | Conclusion           |
|----------|-----------|-------|----------------------|
| AC       | 0.488     | 2.051 | No multicollinearity |
| PC       | 0.500     | 1.999 | No multicollinearity |
| AI       | 0.629     | 1.589 | No multicollinearity |

Source: SPSS 27 Output (2026)

The heteroscedasticity test using the Glejser method produced significance values of 0.535 for competence, 0.788 for professional skepticism, and 0.961 for independence, all of which were greater than 0.05. The scatterplot also showed random distribution of points above and below the zero line, indicating that the regression model did not suffer from heteroscedasticity.

**Table 10. Heteroscedasticity Test Results**

| Variable | Sig.  | Conclusion            |
|----------|-------|-----------------------|
| AC       | 0.535 | No heteroscedasticity |
| PC       | 0.788 | No heteroscedasticity |
| AI       | 0.961 | No heteroscedasticity |

Source: SPSS 27 Output (2026)

The multiple linear regression analysis produced the following equation:

$$Y = 9.486 - 0.017X_1 + 0.071X_2 + 0.401X_3 + \varepsilon$$

This equation shows that professional skepticism and auditor independence had positive coefficients, while auditor competence had a negative coefficient.

**Table 11. Multiple Linear Regression Results**

| Variable | B      | Std. Error | Beta  | T      | Sig.  |
|----------|--------|------------|-------|--------|-------|
| Constant | 9.486  | 1.704      | -     | 5.566  | 0.000 |
| AC       | -0.017 | 0.069      | -0.23 | -0.240 | 0.811 |
| PC       | 0.071  | 0.023      | 0.285 | 3.036  | 0.003 |
| AI       | 0.401  | 0.053      | 0.630 | 7.524  | 0.000 |

Source: SPSS 27 Output (2026)

The coefficient of determination showed that the model had substantial explanatory power. The R value was 0.807, the R Square value was 0.651, and the Adjusted R Square value was 0.638. This means that 63.8% of the variation in fraud disclosure was explained by auditor competence, professional skepticism, and auditor independence, while the remaining 36.2% was explained by other factors outside the model.

**Table 12. Coefficient of Determination**

| R     | R-Square | Adjusted R-Square | Std. Error of the Estimate |
|-------|----------|-------------------|----------------------------|
| 0.807 | 0.651    | 0.638             | 1.17749                    |

Source: SPSS 27 Output (2026)



The t-test results showed that auditor competence did not significantly affect fraud disclosure because its significance value was 0.811, which is greater than 0.05. In contrast, professional skepticism significantly affected fraud disclosure with a significance value of 0.003, and auditor independence also significantly affected fraud disclosure with a significance value of 0.000. Thus, H1 was rejected, while H2 and H3 were accepted.

**Table 1. t-Test Results**

| Variable | t-value | Sig.  | Decision    |
|----------|---------|-------|-------------|
| AC       | -0.240  | 0.811 | H1 rejected |
| PC       | 3.036   | 0.003 | H2 accepted |
| AI       | 7.524   | 0.000 | H3 accepted |

Source: SPSS 27 Output (2026)

The F-test showed that the model was statistically significant, with an F value of 49.164 and a significance value of 0.000. This confirms that auditor competence, professional skepticism, and auditor independence simultaneously affected fraud disclosure. Therefore, H4 was accepted.

**Table 14. F-Test Results**

| Regression Sum of Squares | df | Mean Square | F      | Sig.  | Decision    |
|---------------------------|----|-------------|--------|-------|-------------|
| 204.492                   | 3  | 68.164      | 49.164 | 0.000 | H4 accepted |

Source: SPSS 27 Output (2026)

## 4.2 Discussion

### 4.2.1 Auditor Competence does not affect Fraud Disclosure

The hypothesis testing results indicate that auditor competence does not have a significant effect on fraud disclosure, indicating that H1 is rejected. Although the descriptive analysis indicated that competence was perceived as very good, this alone was not sufficient to explain fraud disclosure in the regression model. This finding suggests that technical knowledge and experience are important, but they do not automatically translate into effective fraud disclosure when they are not accompanied by stronger professional skepticism and independence. In the context of government internal auditing, competent auditors may possess adequate knowledge and skills, yet their ability to disclose fraud may depend on other factors such as critical judgment and ethical objectivity. This finding is consistent with Atmaja (2016), who also reported that competence did not significantly affect fraud-related outcomes. This result differs from studies that found that auditor competence positively affects fraud disclosure (Andini et al., 2021; Putra et al., 2021; Saridewi et al., 2022). The difference may be explained by the characteristics of BPKP South Sumatra, where auditors generally possess standardized technical competencies, resulting in relatively homogeneous competence levels and limited variation in competence quality.

### 4.2.2 Professional Skepticism affects Fraud Disclosure

The hypothesis testing results indicate that professional skepticism has a positive and significant effect on fraud disclosure, indicating that H2 is accepted. Auditors who are more skeptical tend to question evidence more carefully, verify information more thoroughly, and remain alert to suspicious conditions during the audit process. Such an attitude is highly relevant in fraud disclosure because fraud is often concealed and requires critical evaluation before it can be revealed. In the perspective of Attribution Theory, professional skepticism reflects the auditor's internal characteristic that shapes



their professional judgment and decision-making during audit engagements. This finding is in line with Saridewi et al. (2022) and Pamungkas and Jaeni (2022), who found that professional skepticism positively influenced fraud disclosure. The positive effect suggests that auditors who maintain a questioning mind and critically evaluate audit evidence are better equipped to identify fraud indicators and provide reliable audit conclusions.

#### **4.2.3 Auditor Independence affects Fraud Disclosure**

The hypothesis testing results indicate that auditor independence has a positive and significant effect on fraud disclosure, and the coefficient of independence was the largest among the independent variables, indicating that H3 is accepted. This indicates that independence was the most dominant predictor in the model. Auditors who are objective, unbiased, and free from outside pressure are more likely to disclose fraud based on factual audit evidence. In the context of government internal auditing, independence enables auditors to maintain objectivity, integrity, and impartiality throughout the audit process, thereby enhancing the credibility of audit findings and recommendations. This finding is consistent with Andini et al. (2021), Kuntadi et al. (2023), and Hassan (2019), who emphasized the importance of independence in strengthening fraud disclosure and fraud detection. The dominant effect of independence suggests that ethical objectivity plays a more critical role than technical capability in enabling auditors to disclose fraud effectively.

#### **4.2.4 Auditor Competence, Professional Skepticism, and Auditor Independence simultaneously affect Fraud Disclosure**

The hypothesis testing results indicate that auditor competence, professional skepticism, and auditor independence simultaneously have a positive and significant effect on fraud disclosure, indicating that H4 is accepted. The F-test confirmed this hypothesis, and the Adjusted R Square value of 0.638 shows that the model had strong explanatory power. This means that fraud disclosure is not driven by a single factor, but by a combination of technical ability, critical judgment, and ethical objectivity. In the context of BPKP South Sumatra, these three attributes together create a professional environment that supports more effective fraud disclosure. Competent auditors who maintain professional skepticism and independence are better equipped to identify fraud indicators, evaluate audit evidence objectively, and provide reliable audit conclusions. The remaining 36.2% of variation suggests that other organizational and individual factors may also influence fraud disclosure and could be examined in future studies, such as organizational culture, leadership support, or audit technology.

#### **4.2.5 Overall Discussion**

Overall, the findings indicate that professional skepticism and auditor independence are the key determinants of fraud disclosure in this study, while competence alone is not enough to produce significant disclosure outcomes. This pattern reinforces the idea that fraud disclosure requires not only technical proficiency, but also a questioning mindset and strong ethical independence. From the perspective of Attribution Theory, auditors' behavior and professional judgment are influenced by internal characteristics that shape their decision-making during audit engagements. Professional skepticism and independence reflect the internal characteristics that enable auditors to critically evaluate audit evidence and disclose fraud objectively. These findings contribute to the limited



empirical evidence on fraud disclosure in government internal auditing, providing insights into how auditor competence, professional skepticism, and auditor independence collectively influence fraud disclosure at the South Sumatra Representative Office of BPKP.

## 5. Conclusion

This study aimed to examine the effects of auditor competence, professional skepticism, and auditor independence on fraud disclosure at the South Sumatra Representative Office of BPKP. Using a quantitative research approach with a causal research design on 87 auditors selected through saturated sampling, the study successfully tested the partial and simultaneous relationships among the research variables and evaluated the proposed hypotheses through multiple linear regression analysis.

The results indicate that auditor competence does not have a significant effect on fraud disclosure, indicating that H1 is rejected. Although the descriptive analysis indicated that competence was perceived as very good, this alone was not sufficient to explain fraud disclosure in the regression model. Technical knowledge and experience are important, but they do not automatically translate into effective fraud disclosure when they are not accompanied by stronger professional skepticism and independence. This finding is consistent with Atmaja (2016), who also reported that competence did not significantly affect fraud-related outcomes. In contrast, professional skepticism has a positive and significant effect on fraud disclosure, indicating that H2 is accepted. Auditors who are more skeptical tend to question evidence more carefully, verify information more thoroughly, and remain alert to suspicious conditions during the audit process. This finding is in line with Saridewi et al. (2022) and Pamungkas and Jaeni (2022), who found that professional skepticism positively influenced fraud disclosure. Furthermore, auditor independence has a positive and significant effect on fraud disclosure, indicating that H3 is accepted, and the coefficient of independence was the largest among the independent variables, indicating that independence was the most dominant predictor in the model. Auditors who are objective, unbiased, and free from outside pressure are more likely to disclose fraud based on factual audit evidence. This finding is consistent with Andini et al. (2021), Kuntadi et al. (2023), and Hassan (2019), who emphasized the importance of independence in strengthening fraud disclosure and fraud detection.

In addition, the three variables simultaneously have a positive and significant effect on fraud disclosure, indicating that H4 is accepted. The F-test confirmed this hypothesis, and the Adjusted R Square value of 0.638 shows that the model had strong explanatory power. This means that fraud disclosure is not driven by a single factor, but by a combination of technical ability, critical judgment, and ethical objectivity. In the context of BPKP South Sumatra, these three attributes together create a professional environment that supports more effective fraud disclosure. The remaining 36.2% of variation suggests that other organizational and individual factors may also influence fraud disclosure and could be examined in future studies.

The theoretical implications of this study extend the application of Attribution Theory to the context of government internal auditing in Indonesia. The finding that professional skepticism and auditor independence significantly influence fraud disclosure supports Attribution Theory's emphasis on the role of internal characteristics in shaping auditors' professional judgment and decision-making during audit engagements. The finding that auditor competence does not significantly influence fraud disclosure challenges the assumption that technical capability alone is sufficient to produce effective fraud



disclosure, suggesting that ethical objectivity and critical judgment play a more critical role. This study also contributes to the limited empirical evidence on fraud disclosure at the South Sumatra Representative Office of BPKP, providing insights into how auditor competence, professional skepticism, and auditor independence collectively influence fraud disclosure in government internal oversight institutions.

Based on these findings, several recommendations can be proposed. The South Sumatra Representative Office of BPKP should continue to enhance professional skepticism among auditors through continuous professional education, technical training, and case-based learning that emphasizes critical evaluation of audit evidence. The institution should also strengthen auditor independence by ensuring that audit assignments are free from external pressure and by promoting a culture of integrity and objectivity. Although competence did not significantly affect fraud disclosure in this study, the institution should still maintain and improve auditors' technical capabilities through certification programs and knowledge-sharing initiatives. Auditors should recognize that fraud disclosure requires not only technical proficiency but also a questioning mindset and strong ethical independence.

This study has several limitations that should be acknowledged. First, the study focuses only on the South Sumatra Representative Office of BPKP, which may limit the generalizability of the findings to other regional offices or government institutions. Second, the study uses a cross-sectional design, which limits the ability to establish causal relationships between variables. Third, the study relies on self-reported data from respondents, which may be subject to social desirability bias and common method bias. Fourth, the model's explanatory power is relatively strong, with an Adjusted R Square value of 0.638, but other factors not included in the model may still influence fraud disclosure. Fifth, the study examines only auditor competence, professional skepticism, and auditor independence as determinants of fraud disclosure, without considering other potential determinants such as organizational culture, leadership support, or audit technology.

For future research, it is recommended to expand the scope of study by involving other BPKP regional offices or government institutions to improve the generalizability of the findings. Future studies may also incorporate additional variables, such as organizational culture, leadership support, audit technology, and whistleblowing systems, to provide a more comprehensive understanding of the factors affecting fraud disclosure. Additionally, qualitative or mixed-method approaches may be employed to gain deeper insights into the challenges and effectiveness of fraud disclosure in government internal auditing. Researchers should also employ longitudinal designs to examine how fraud disclosure evolves over time as organizational conditions and audit practices develop.

In conclusion, this study contributes to the growing body of literature on auditing and public sector governance by providing empirical evidence on the determinants of fraud disclosure at the South Sumatra Representative Office of BPKP. The findings suggest that professional skepticism and auditor independence are the key determinants of fraud disclosure, while auditor competence alone is not enough to produce significant disclosure outcomes. These findings answer the research objectives and provide empirical evidence that fraud disclosure requires not only technical proficiency but also a questioning mindset and strong ethical independence. As Indonesia continues to strengthen its internal government oversight systems, understanding these factors becomes increasingly important for developing effective strategies to enhance fraud disclosure, strengthen accountability, and promote good governance in the public sector.



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