

Determinants of the external auditor's ability to detect fraud in financial statements

محددات قدرة المدقق الخارجي على اكتشاف الاحتيال في القوائم المالية

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Abstract :

This study aimed to examine the impact of individual external auditor factors on their ability to detect fraud in financial statements.

The research method used in the study was random sampling. A total of 66 questionnaires were distributed, and 32 usable questionnaires were retrieved and analyzed using SPSS.

The study reached the following results: 1. Professional skepticism has a positive effect on the external auditor's ability to detect fraud. 2. Independence has no effect on the external auditor's ability to detect fraud. 3. Competence has a positive effect on the external auditor's ability to detect fraud.

Key words: Ability to detect fraud, Financial statements, Individual factors, External auditors.

JEL classification codes: M41, M42

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1. Introduction

Fraud is a widespread phenomenon in most countries around the world and one of the biggest challenges in the business environment, as it negatively impacts companies' reputations and competitiveness due to the loss of public confidence in their financial statements.

Therefore, detecting fraud in financial statements is crucial to protecting investors and various stakeholders from losses resulting from fraudulent activities and to safeguarding the company's reputation.

Fraud detection has thus become a major challenge for external auditors, as they are responsible for ensuring public confidence and the credibility of financial statements. Fraudulent financial statements may lead to litigation against the auditor by parties harmed by such statements.

Therefore, it has become imperative for auditors to enhance their fraud detection capabilities, as this requires high skills, given that fraudulent practices are carried out in a professional manner and are difficult to detect. It is certain that auditors' ability to detect fraud is influenced by many factors, including the auditor's professional skepticism, independence, and competence.

Based on the above, this study aims to examine the impact of these factors on the ability of external auditors in Algeria to detect fraud. The study's problem was as follows:

What is the impact of professional skepticism, independence, and competence on the ability of external auditors in Algeria to detect fraud?

2. Literature review

2.1 Fraud

Fraud is defined as the falsification or theft of data (Ida Bagus , Made , & Munidewi, 2023, pp. 107, 108). It describes dishonest behavior that could endanger people, property, or third parties (Sulistyawati, et al., 2024, p. 1069). There is an element of malevolent purpose, intentionality, and deception in fraud, which is

the most severe kind of breach of ethics, contracts, and regulations (Ginanjar, et al., 2023, p. 4).

According to ISA 240, fraud is defined as a purposeful act involving the use of deception to obtain an unfair advantage or break the law committed by one or more members of management, those in charge of governance, employees, or third parties (Gracia, 2021, p. 134).

2.2 Auditor's ability to detect fraud

"An auditor conducting an audit in accordance with ISA is responsible for obtaining reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error," according to the International Auditing and Assurance Standards Board, which establishes the role of auditors in International Standard on Auditing (ISA) 240 (Nurul Izzaty, Jamaliah , Fazlida , Dewi Izzwi , & Norhayati , 2022, pp. 3, 4).

Auditor's ability to detect fraud is an auditor's ability to unravel irregularities in the presentation of financial reports submitted by a company or organization by recognizing and proving the existence of fraud (Sulistyawati, et al., 2024, p. 1069).

There are two categories of indicators of fraud: those that come from inside the firm and those that come from outside. Symptoms that can be utilized as fraud indicators include missing documents, duplicate payments,unusual amounts at the start of an accounting period, complaints from customers, and unreasonable payments or expenses (Ida Bagus , Made , & Munidewi, 2023, pp. 107, 108).

2.3 Attribution Theory

The attribution theory, formulated by Heider (1946), explores the process by which individuals associate causes with the events and outcomes they experience (Ivan Djossa & Joëlle , 2024, p. 3).

Heider develops this theory by arguing that it is a combination of internal and external forces that determine the behavior of an individual. Personal abilities, which originate from an individual's inherent strengths, such as nature, attitude, character, skill, ability, or effort, can have an impact on an individual's performance and conduct. Meanwhile, an individual's external strengths, such pressure from the circumstance, difficulties, or luck at work, are elements that

are beyond their control. (Noviyanti , Mediaty , & RA , 2022, p. 367).

In this theory, the fundamental distinction between external doubt resulting from external causes, and internal behavior that is under the individual's control, is essential. Applied to the auditors' mission, the attribution theory aims to understand the factors influencing the auditor, particularly their personal quality (Ivan Djossa & Joëlle , 2024, p. 3).

In our study, this theory will help us understand how auditors detect fraud, which factors influence their ability to detect fraud.

2.4 The Cognitive Dissonance Theory

Festinger proposed the theory of cognitive dissonance in 1957, which states that a person has two contradictory and simultaneous cognitions, i.e., thoughts and ideas, where the gap between two inconsistent cognitive elements causes psychological discomfort (Agustina, Nurkholis, & Rusydi, 2021, p. 277).

The uncomfortable feelings people experience when they hold opinions that conflict with their beliefs or act contrary to their knowledge are explained by cognitive dissonance theory (Noviyanti , Mediaty , & RA , 2022, p. 367).

In auditing, cognitive dissonance occurs when an auditor has a high level of trust in a client, resulting in low professional skepticism. However, an auditor must have a high level of professional skepticism to detect fraud (Agustina, Nurkholis, & Rusydi, 2021, p. 276).

3. Hypotheses development and conceptual framework

3.1 The effect of professional skepticism on the auditor's ability to detect fraud

Professional skepticism aids in the auditor's ability to identify areas that need more research and to be alert for any warning signs that might point to fraud (Novy, Sharifah , Daniel , Jamaliah , & Lufti , 2023, p. 359).

A low level of skepticism leads auditors to believe management claims without any supporting evidence, weakening their ability to detect fraud (Dava & Agung , 2024, pp. 3, 4).

Auditors who have a skeptical attitude will not immediately believe the assertions given by management (Wahidahwati & Asyik, 2022, p. 6). And they will continue to explore all the information they receive to gain a deeper understanding of their client's situation. This makes it easier for auditors to detect fraud their clients may be

concealing (Natasya Ruth & Indarto, 2021, p. 15). Therefore, auditors with a high level of skepticism can more easily detect fraud because they are more thorough, make critical evaluations of audit evidence, and always search for the truth (Rizkiana , Muh. Syahru , M. Ikhwan , & Rizky , 2022, p. 182).

Research that has been conducted by previous researchers has proven that professional skepticism has a positive effect on the auditor's ability to detect fraud (Dava & Agung , 2024), (Rizkiana , Muh. Syahru , M. Ikhwan , & Rizky , 2022), (Wahidahwati & Asyik, 2022), (Bayu Tri & Haris, 2025)

On the contrary, it was found that professional skepticism has no effect on the auditor's ability to detect fraud (Ivan Djossa & Joëlle , 2024).

Based on the description above, the first hypothesis proposed is as follows:

H1: Professional skepticism has a positive impact on the auditor's ability to detect fraud

3.2 The effect of independence on the auditor's ability to detect fraud

Independence is one of the most important factors in successfully detecting fraud and improving auditor ability. To detect fraud within the entity they are auditing, an auditor must be independent, and their work must be free from pressure or the interests of any party. Furthermore, if fraud is detected, the auditor must not be complicit in ensuring the fraudulent practice (Astrid , Sutrisno, & Lilik , 2023, p. 125).

Auditors who have high independence in preparing the audit program will be free from interference from any party to modify or determine the selected procedures that cause the auditor to design and perform audit procedures in accordance with auditing standards. and conduct tests on the effectiveness of the client's internal control and assess the risks appropriately so that the auditor is able to provide an assessment related to indications of fraud in the company. High independence also makes the auditor free from the interests of other parties that can limit the audit process so that the auditor is able to carry out audit procedures, freely access the required documents

and perform tests on the accuracy of transactions adequately to obtain sufficient audit evidence so the auditor is able to provide an assessment and identify whether there is a material misstatement due to fraud. High independence also causes the auditor to be free from pressure from any party in disclosing audit facts and findings during the audit process so the auditor can communicate audit results that are in accordance with the company's conditions and identify indications of fraud within the company so that the auditor's knowledge of fraud increases which indicates the ability of auditors to detect fraud is increasing. Auditors who have independence when detecting fraud are able to report fraudulent actions even though they are under pressure from other parties (Gracia, 2021, p. 135).

Research conducted by (Bayu Tri & Haris, 2025), (Prameswari, Purwohedi, & Respati, 2022), (Ngesti & Djamil, 2024) indicates that independence has a positive impact on fraud detection in financial statements.

On the contrary, it was found that independent has no impact on the auditor's ability to detect fraud (Gracia, 2021).

Based on the description the hypothesis is:

H2: Independence has a positive impact on the auditor's ability to detect fraud.

3.3 The effect of competence on the auditor's ability to detect fraud

The auditor's competence is an important element in carrying out the audit task, because competence affects the auditor's success rate in identifying fraud (Astrid, Sutrisno, & Lilik, 2023, p. 125). A competent auditor can do audits effectively and can also be more sensitive when examining the financial statements, he or she is auditing (Ngesti & Djamil, 2024, p. 61).

Auditors with good knowledge in the field of auditing can easily determine the cause of errors, in addition to identifying, understanding and discovering various problems (Johari, Hati, & Sayed Hussin, 2022, p. 245).

An auditor with high competence can analyze the signs, forms, and characteristics of fraud by comprehending the company's internal

controls and determining their effectiveness. Furthermore, competence refers to the auditor's ability to understand the client's various conditions, which enables him to assess the risks of material misstatement, determine the nature, scope, and timing of audit procedures, and obtain appropriate and sufficient audit evidence to enable him to identify the risks of material misstatement resulting from fraud, the causative factors, and the parties involved in the fraud, so that the auditor's knowledge of fraud increases, which leads to an increase in his ability to detect fraud (Gracia, 2021, pp. 134, 135).

Previous studies state that competence has a positive influence on the ability of auditors to detect fraud (Ivan Djossa & Joëlle , 2024), (Ngesti & Djamil, 2024), (Gracia, 2021).

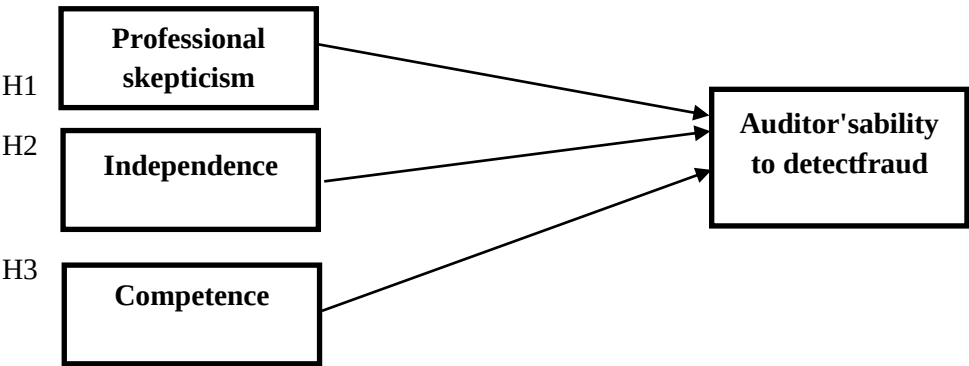
However, the other studies show that competence has no impact on the ability of auditors to detect fraud (Prameswari, Purwohedi, & Respati, 2022)

Based on the findings above, the hypothesis of this study would be as follows:

H3: Competence has a positive impact on the auditor's ability to detect fraud.

3.4 Conceptual Framework

Figure 1. Research framework



4. Methods

The study population was represented by external auditors, represented by accountants and accounting experts in Algeria. A

simple random sample was selected, where 66 questionnaires were distributed manually and electronically (Google Forms), and 32 of them were retrieved as valid for use.

Table No (01): Study sample statistics

Distributed forms	Returned forms	Cancelled forms	Accepted forms
66	32	00	32

Source : Prepared by researchers

The distributed questionnaire consisted of two parts. The first part included demographic characteristics of the respondents. The second part included statements related to the independent variables, namely professional skepticism, independence, and competence (18 statements), and statements related to the dependent variable, namely the auditor's ability to detect fraud (9 statements). A five-point Likert scale was used to measure participants' opinions on the questionnaire statements.

After collecting the data, it was analyzed using SPSS, using the following statistical tools:Arithmetic mean, Pearson's correlation coefficient, Cronbach's alpha test, Kolmogorov-Smirnov test, Multiple linear regression.

5. Results

5.1 Description of the characteristics of the study sample

TableNo (02): Demographic Profile of the Sample

Characteristic	Variables	Frequency	Percentage
Educational level	Bachelor degree	11	34,4
	Master degree	9	28,1
	PHD	12	37,5
Professional qualification	Auditor	28	87,5
	Accounting expert	4	12,5
Professional experience	Under than 5 years	7	21,9
	From 05 to 10 years	5	15,6
	From 11 to 15 years	6	18,8
	More than 15	14	43,8

Source: Prepared by researchers based on SPSS V24 outputs.

The demographic data table shows that those with a doctorate degree constitute the largest group of respondents, representing 37%, followed by those with a bachelor's degree, representing 34.4%, and those with a master's degree, representing 28.1% of respondents.

Regarding the professional qualification variable, we note that most respondents are external auditors “commissaire aux comptes”, representing 87.5%, while accounting experts represent only 12.5% of respondents. This is due to the fact that the number of auditors in Algeria is greater than the number of experts.

Regarding experience, the group with the highest participation in the survey is those with more than 15 years of experience, representing 43,8%. This is a positive sign, meaning that most respondents have sufficient experience to understand and answer the survey. This is followed by those with less than 5 years of experience, representing 21.9%, and those with 5 to 10 years and 11 to 15 of experience, representing 15.6% and 18,8 % of respondents.

5.2 Descriptive Statistical Test

Table No (03): Descriptive Statistical Test Results

Variable	N	Mean	Std.Deviation	Rank	Description
Professional Skepticism	32	4,2760	,45518	2	Very high
Independence	32	4,3802	,49230	1	Very high
Competence	32	4,1302	,54169	3	High
The auditor's ability to detect fraud	32	4,086	,4617	4	High

Source: Prepared by researchers based on SPSS V24 outputs

The table above includes the arithmetic mean and standard deviation of the independent variables, which are professional skepticism, independence, and competence, and the dependent variable, which is the auditor's ability to detect fraud, in addition to ranking them according to their means.

- a. The independence variable recorded the highest average of 4.3802, indicating that the auditors participating in the survey

- have a very high degree of independence, that they carry out auditing tasks impartially, and make their decisions without pressure from any party.
- b. The average response of the respondents to the professional skepticism variable was 4.2760, which means that the respondent auditors practice professional skepticism to a very high degree, by questioning the evidence presented to them, and making their decisions in a cautious manner.
 - c. The mean of the efficiency variable (4,1302) indicates that the auditors under study have high efficiency that enables them to carry out audit tasks effectively, and thus detect fraud.
 - d. The arithmetic mean of the dependent variable (auditor's ability to detect fraud) reached (4.086). This mean reflects the high ability of the respondent auditors to detect fraud.

As shown in the table, there is a relative increase in the standard deviation value, which reflects a variation in the auditors' answers.

5.3 Validity Test

Table No (04): Validity test results

N°	Axis Title	Pearson Correlation Coefficient	Significance Level Sig	Decision
01	Professional skepticism	,852**	0,000	Significant
02	Independence	,877**	0,000	Significant
03	Competence	,848**	0,000	Significant
04	Ability to Detect Fraud	,916**	0,000	Significant

**Correlation is statistically significant at $\alpha=0,01$.

Source: Prepared by researchers based on SPSS V24 outputs

The results showed that the Pearson correlation coefficients for each variable are positive values, indicating the presence of a positive, statistically significant correlation at a significance level of 0.01. The probability values for these statements are equal to 0.000,

which is less than the significance level of 0.01 = Sig, which indicates that they are valid for what they were designed to measure.

5.4 Reliability Test

Reliability means that the questionnaire should yield the same results even if it is redistributed more than once, under the same conditions. To measure reliability, we chose Cronbach's Alpha. This coefficient is considered acceptable if it is equal to or greater than 0.6. The following table shows the reliability coefficients for the study variables:

Table No (05):Reliability Test Results

Variables		No. of items	Cronbach's Alpha	Desicion
Independent variable	Influencing factors	18	0,888	Realiable
Dependent variable	The auditor's ability to detect fraud	9	0,795	Realiable
Total		27	0,920	Realiable

Source: Prepared by researchers based on SPSS V24 outputs

The table above shows that all Cronbach's alpha coefficients are greater than the statistically acceptable value of 0.6, indicating that the questionnaire has high reliability.

5.5 Normality Test

Before analyzing the data, statistical tests require that the data follow a normal distribution. This determines the type of statistical tests appropriate for the study. The Kolmogorov-Smirnov test was used to determine this. The following table shows the results of the Kolmogorov-Smirnov test:

Table No (06):Normality Test Results

variable	Statistical value	Significance level (Sig)
Influencing factors	0,115	0,200
Ability to Detect Fraud	0,124	0,200
	0,129	0,193

Source: Prepared by researchers based on SPSS V24 outputs

The table shows that the Sig value is greater than 0.05. Therefore, the data follow a normal distribution according to the Smirnov test.

5.6 Goodness of Fit

After confirming normality, the ANOVA test was used to verify the linearity of the relationship between the independent and dependent variables. The results are shown in the following table:

Table No (07): The results of the One-Way ANOVA

Dependent variable	Independent variable	The source of variance	$\sum$ The squares	The degrees of freedom	The mean of squares	F	Sig	R
The auditor's ability to detect fraud	Factors affecting the auditor's ability to detect fraud	Regression	4,305	1	4,305	56,001	0,000	,807 ^a
		Residual	2,306	30	,077			
		Total	6,611	31				

Source: Prepared by researchers based on SPSS V24 outputs

The results showed a strong relationship between the dependent variable and the independent variables ($R = 0.807$) with a significance value of the F test less than 0.05, indicating the existence of a statistically significant linear relationship between the dependent variable and the independent variables, and thus the regression model is significant, meaning that a change in one variable leads to an expected change in the other variable.

5.7 Hypothesis test

Table No (08):Regression Model Test Results

R=0,818 R ² =0,669 α =0,05					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
(Constant)	0,393	0,512		0,768	0,449
PS	0,359	0,156	0,353	2,303	0,029
INDEP	0,123	0,149	0,131	0,826	0,416
COMPE	0,393	0,119	0,461	3,305	0,003
Dependent Variable: Ability to Detect Fraud					

Source: Prepared by researchers based on SPSS V24 outputs

Based on the results in the previous table, the coefficient of determination (R^2) was 0.669, indicating that the independent

variables (professional skepticism, independence, and competence) contributed 66.9% to explaining the dependent variable. The remaining influence on the dependent variable is attributed to factors other than the independent variables.

- Regarding professional skepticism, we note that the sig value is less than 0.05, and the calculated t value is greater than its table value of 2.043. Therefore, the first hypothesis is accepted: **"Professional skepticism has a positive impact on the external auditor's ability to detect fraud"**.

- Regarding independence, the sig value is greater than 0.05, and the calculated t value is less than its table value. Therefore, the second hypothesis (**Independence has a positive impact on the external auditor's ability to detect fraud**) is rejected.

- Regarding competence, the sig value is less than 0.05, and the calculated t value is greater than its table value, confirming the acceptance of the third hypothesis, which states that **"Competence has a positive impact on the external auditor's ability to detect fraud"**.

Based on the results of the multiple linear regression table above, the equation for the multiple linear regression model was formulated as follows:

$$\text{Auditor's ability to detect fraud} = 0.359 \text{ Professional skepticism} + 0.393 \text{ Competence} + 0.393$$

6. Discussion

6.1 The Impact of Professional Skepticism on the Auditor's Ability to Detect Fraud

It appears that the auditors under study exercise professional skepticism when performing auditing, which helps them detect fraudulent practices. Thinking cautiously and skeptically, and not accepting any explanations from others without further thought and investigation, helps detect various instances of fraud.

The results of this study are in line with the previous studies state that professional skepticism has a positive impact on auditor's ability to detect fraud (Dava & Agung , 2024), (Rizkiana , Muh. Syahru , M. Ikhwan , & Rizky , 2022), (Wahidahwati & Asyik, 2022), (Bayu Tri & Haris, 2025). However, this is inconsistent with other previous findings, which state that professional skepticism has no positive

impact on auditors' ability to detect fraud (Ivan Djossa & Joëlle , 2024).

6.2 The Impact of Independence on Auditors' Ability to Detect Fraud

The results of this study indicate that auditor independence has no impact on their ability to detect fraud. The results of this study are consistent with previous studies which show that independence does not affect the auditor's ability to detect fraud (Gracia, 2021).

However, this is not in line with the results of previous studies which state that independence has a positive impact on the ability of auditors to detect fraud (Ngesti & Djamil, 2024), (Bayu Tri & Haris, 2025), (Prameswari, Purwohedi, & Respati, 2022).

6.3 The Impact of Competence on Auditors' Ability to Detect Fraud

The results show that auditors' competence positively impacts their ability to detect fraud, as auditors with high skills and experience in their field are able to identify the most prevalent types of fraud and identify high fraud risks.

These results are consistent with the results of the study, (Ivan Djossa & Joëlle , 2024), (Ngesti & Djamil, 2024), (Gracia, 2021), but differ from the results of the study (Prameswari, Purwohedi, & Respati, 2022).

7. Conclusion, limitations and suggestions

7.1 Conclusion

Based on the results of this study, which aimed to examine the impact of external auditors' professional skepticism, independence, and competence on their ability to detect fraud, it was concluded that auditors' professional skepticism positively impacts their ability to detect fraud. A skeptical attitude and questioning mindset help the auditor continually ask questions and seek more evidence, enabling them to uncover fraud. This study concluded that independence has no impact on the auditor's ability to detect fraud. However, some studies have concluded that independence has a positive impact, as it enables the auditor to conduct their examination freely and

objectively, thereby enabling them to detect fraud. Competence, according to the results of this study, has a positive impact on the auditor's ability to detect fraud, as auditors with high competence and skill are more alert to fraud indicators.

7.2 Limitations and Suggestions

The study's limitations include the inappropriate timing of questionnaire distribution. Most auditors were under workload at the time of questionnaire distribution, making it difficult to collect all the distributed questionnaires. Therefore, we suggest that researchers distribute the questionnaire at appropriate times to retrieve a sufficient number and expand the study sample. We also suggest that future researchers on this topic consider adding other factors, such as the impact of ethics, time pressure, and fees.

Based on the findings, we recommend the development and training of auditors to enhance their efficiency and strengthen their professional skepticism, thus enhancing their ability to detect fraud. This can be achieved through participation in seminars, conferences, and training programs.

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9. Appendix: Questionnaire

9.1 Professional Skepticism

- The auditor questions and critically evaluates evidence.
- The auditor does not make any decisions before examining all available information.
- The auditor is careful to diversify his sources of information.
- The auditor does not accept interpretations from others without further thought and research.
- The auditor tries to determine whether what he reads and hears is true.
- Cautious thinking and a questioning mind help the auditor detect fraudulent practices.

9.2 Independence

- The auditor ensures that no obstacles to appointment or conflicts arise for the audit team.
- The auditor declines an audit assignment, regardless of its importance, when there is a threat to his independence.
- The auditor prepares an audit program free from management interference to specify, delete, or modify certain parts of it.
- The auditor gathers sufficient and appropriate evidence without any pressure from the management of the audited company.
- The auditor refrains from expressing an opinion on the financial statements if his independence is threatened.

- The auditor presents all information obtained in his report impartially and independently.

9.3 Competence

- The auditor acquires skills and experience in his field of work.
- The auditor possesses knowledge. Adequate knowledge of accounting and auditing standards.
- The auditor has a good knowledge of the laws governing the sector in which the audited company operates.
- The auditor uses advanced tools and techniques in the audit process.
- The auditor is constantly updated with bulletins, instructions, and amendments issued by professional bodies regulating the profession.
- The auditor has the high academic qualifications and good professional competence that enable him to detect fraud.

9.4 Auditor's ability to detect fraud

- I am familiar with the most common forms of accounting fraud.
- I exercise the necessary professional due diligence to detect fraudulent practices.
- I am able to detect manipulation of expenses and outputs.
- I am able to detect manipulation of inventories.
- I am able to detect manipulation of provisions.
- The internal control structure of the audited company is my starting point for detecting fraud.
- An employee's consistent refusal to take leave is something that catches my attention.
- High turnover rates in human resources, especially in the accounting and internal audit department, is something that catches my attention.
- The company's known history of violating laws and fraud is something that catches my attention.