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The Effect of Competence, Digital Technology, and Locus of Control On Fraud Prevention

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ABSTRACT

This research aims to analyze the influence of competence, digital technology, and locus of control on fraud prevention in public accounting firms in Central Jakarta. Fraud prevention is an important aspect in maintaining the reliability of financial reports and the integrity of the accounting profession. Auditor competence, the use of digital technology, and individual locus of control are assumed to play an important role in supporting the effectiveness of fraud prevention. This study uses a quantitative method with a survey approach through questionnaires distributed to auditors at several public accounting firms in Central Jakarta. The analytical method used in this study is multiple linear regression analysis to test the influence of each independent variable on fraud prevention. The results show that competence and digital technology have a significant positive effect on fraud prevention, while, locus of control has no significant effect on fraud prevention. This means that the higher the level of auditor competence and the more optimal the use of digital technology, the more effective the fraud prevention efforts will be.

INTRODUCTION

The data contained in financial reports reflects important aspects, especially for external parties such as stakeholders, because this information forms the basis for consideration and investment decision-making regarding the company. If there are elements of fraud in the information presented, this has the potential to result in inappropriate decision-making by information users (Wicaksono et al., 2023). Preventing fraud is crucial to avoid greater losses and damage to reputation, both for institutions and individuals. Fraud that is not dealt with immediately can give perpetrators the opportunity to hide their actions (Astuti et al., 2024). Therefore, effective and targeted prevention efforts are needed to prevent fraud. With the right approach, organizations can anticipate fraudulent practices as early as possible and reduce the risk of potential losses (Astuti et al., 2023).

The activities undertaken by management in establishing policies, systems and procedures that help ensure that the board of commissioners, management and other members of the company take the necessary actions to provide confidence in achieving the three main objectives, including the reliability of financial reporting, operational effectiveness and efficiency, and compliance with applicable laws and regulations, are fraud prevention. (Maharani & Wibowo, 2023).

Preventing fraudulent acts can be an initial effort to stop the emergence of accounting fraud. Preventing fraudulent acts is necessary to prevent losses or bankruptcy caused by fraud (Wijayanti & Setyawan, 2022). Several factors can influence fraud prevention, one of which is internal control. Internal control is a process that is planned, designed, implemented, and protected by a party responsible for the governance of other personnel and management to achieve the objectives of the organization or entity related to the reliability of financial reports, efficiency and effectiveness of operations, and compliance with laws and regulations (Adawiyah et al., 2023). Increased errors and fraud can occur if internal controls are weak. Conversely, fraud can be reduced through strong internal controls. The effectiveness of internal controls significantly influences efforts to prevent potential accounting fraud. (Yanti et al., 2020).

Fraud not only has the potential to cause financial losses, but also damages the reputation of an organization. Therefore, an effective internal control system and an adaptive approach to technological developments are needed. This study is a response to the increasingly complex phenomenon of fraud, which is no longer limited to weaknesses in traditional governance, but also involves the use of digital technology and psychological aspects of individuals, particularly locus of control.

The novelty of this study lies in the combination of three main variables: competence, digital technology, and locus of control as determining factors in fraud prevention, unlike previous studies that focused more on only one factor. Auditor competence is considered important because it encompasses knowledge, skills, experience, and ethical integrity that support audit effectiveness. Digital technology is positioned as an instrument capable of detecting anomalies and patterns of fraud earlier through massive, fast, and diverse data analysis. Meanwhile, internal locus of control is believed to influence how auditors deal with pressure, make decisions, and maintain objectivity in detecting

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indications of fraud.

The phenomenon of major financial scandals in Indonesia, such as the Jiwasraya, Asabri, and Indofarma cases, shows the weakness of early detection and auditor integrity in dealing with financial statement manipulation. This demonstrates the importance of competent skills, the use of digital technology, and strong self-control to maintain audit quality and prevent fraud. This research focuses on auditors in Public Accounting Firms as key respondents, with the aim of producing theoretical contributions regarding the integration of these three factors, practical contributions in the form of input for auditors in improving the effectiveness of fraud prevention, and policy contributions that can assist the government and organizations in formulating regulations and governance practices that are more adaptive to the challenges of the digital era.

LITERATURE REVIEW

ATRIBUTION THEORY

Attribution theory was first proposed by Fritz Heider in 1958. This theory emphasizes how individuals interpret various events and how this relates to their thoughts and behavior (Rosalina, 2024). There are three factors that influence the determination of whether a person's behavior is internal or external, namely distinctiveness, consensus, and consistency (Rosalina, 2024). Uniqueness explains how consistent a person's behavior is in various situations they encounter. Consensus takes into account the likelihood that everyone will encounter the same or similar situations and respond in the same way, and consistency relates to whether a person always responds in the same way over time.

TECHNOLOGY ACCEPTANCE MODEL THEORY

The information system theory developed by Fred Davis in 1989, which is an adoption of the Theory of Reasoned Action (TRA), namely the theory of reasoned action developed by Fishbe and Ajzen in 1975, is the Technology Acceptance Model (TAM) (Ghozali, 2022). Because the decision that individuals make to accept an information system technology is a conscious action that can be explained and predicted by their behavioral intentions, the TRA model can be implemented. (La Pade & Wahyu Prayoga, 2023). TAM argues that individual acceptance of information technology is determined by these two constructs (La Pade & Wahyu Prayoga, 2023).

Technological features in information, especially in auditing activities, are based on database systems, ratio analysis, audit sampling and digital analysis, as well as classification or grouping for data processing. This theory is designed to explain the factors that influence the acceptance and use of information technology by users.

One theory regarding the use of information technology systems that is considered to have a great influence and is usually used to describe individual acceptance of the use of information technology systems is TAM. Technology adoption is not only determined by the availability of infrastructure, but also by the extent to which users believe that the technology is useful and easy to use.

COMPETENCE AND FRAUD PREVENTION

Competence is a fundamental trait possessed by an individual or a deep-rooted and inherent part of one's personality, as well as predictable behavior in various situations and work tasks that drives one to achieve and strive to perform tasks effectively (Lisan et al,. 2024).

Audit competency is a combination of knowledge, skills, attitudes, and technical abilities that must be continuously developed by a professional auditor. These four aspects are interrelated in detecting fraud or errors during the audit process. To develop auditor competency, one can participate in professional education, seminars and workshops, read the latest journals and publications, and take professional certification training such as Certified Public Accountant (CPA). Training undertaken by auditors to improve their competency will help auditors in encouraging and increasing their ability to detect fraud (Noviana & Asmara, 2023). Auditors who frequently attend training as a means of improving their competency tend to be more capable of detecting fraud, because such training will increase auditors' knowledge of the work environment and make them more sensitive to the warning signs of fraud.

H1: Competence has an effect on Fraud Prevention

DIGITAL TECHNOLOGY AND FRAUD PREVENTION

Digital technology is defined as a series of complex processes for analyzing large, diverse, and rapidly changing data sets using advanced computing technology to extract meaningful patterns, trends, and insights. Digital technology is used to search, process, and analyze complex data sets to obtain strategic information that can be used in business decision-making, research, and innovation development. The concept of digital technology encompasses three key characteristics known as 3V, namely volume (large amount of data), variety (diversity of data types), and velocity (speed in generating and processing data) of data that continues to increase, which, when managed optimally, can produce valuable and relevant information for decision making (Kurniawan et al., 2024) .

Digital technology has enabled auditors to automate many routine tasks that were previously done manually. The use of audit and data analysis software allows auditors to process large amounts of data in a short time, thereby not only

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increasing efficiency but also reducing the risk of human error. In addition, the development of digital technology strengthens the role of auditors through the use of big data, machine learning, artificial intelligence, and predictive analytics. This technology allows auditors to analyze large amounts of data, find anomaly patterns, and detect fraud earlier with high accuracy.

H2: Digital Technology has an effect on Fraud Prevention

LOCUS OF CONTROL AND FRAUD PREVENTION

Locus of Control is the extent to which a person believes that events in their life are the result of their choices or unique characteristics (Widjaya et al., 2021). Locus of control plays a role in shaping auditors' beliefs about control over the results of their work. Auditors with internal locus of control are more proactive, confident, and responsible, making them more effective in dealing with work pressure and making ethical decisions to prevent fraud.

Locus of Control is divided into two types: internal and external. Internal locus of control is a state in which individuals believe that they control the events and consequences that affect their lives. Meanwhile, external locus of control is a state in which individuals believe that their achievements are the result of circumstances beyond their control (Rachman 2022). Individuals with an internal locus of control tend to be more confident, proactive, and responsible for their work results (Asaari, 2024). In the context of fraud detection, individuals with an internal locus of control are more likely to take preventive and investigative actions when they suspect irregularities.

H3: Locus of Control has an effect on Fraud Prevention

METHOD

RESEARCH DESIGN

This study uses a quantitative causal research design to analyze the relationship between competence, digital technology, and locus of control on fraud prevention. The analysis is based on questionnaire data collected from auditors working at public accounting firms in Central Jakarta. The hypothesis was tested using a multiple linear regression model, which is appropriate for assessing the effect of several independent variables on one dependent variable (Ghozali, 2022). The validity of the regression model was ensured through a series of classical assumption tests.

POPULATION AND SAMPLE SELECTION

All auditors working at 56 Public Accounting Firms (KAP) in Central Jakarta constituted the population in this study. Purposive sampling using the Slovin formula was the technique used to draw the sample. The application of these criteria resulted in a final sample of 88 auditors working at 12 public accounting firms.

DATA SOURCE AND COLLECTION

Data collection was conducted by distributing questionnaires both online via Google Forms and directly to the targeted public accounting firm. The questionnaire was divided into two parts, namely questions regarding respondent identity and research questions related to the influence of competence, digital technology, and locus of control on fraud prevention.

RESULT

This research questionnaire was distributed to external auditors working at 12 public accounting firms in Central Jakarta, with a total of 100 questionnaires sent out and 93 returned and processed. Respondents included various job levels, ranging from junior auditors, senior auditors, supervisors, to audit managers. The majority of respondents were aged 25–35 years (57%), with a relatively balanced gender proportion, namely 48% male and 52% female. In terms of education, most respondents had a bachelor's degree (91%), while in terms of work experience, the majority had been working for 1–5 years (73%). The most represented position was junior auditor (60%), so the results of this study were largely influenced by respondents at the technical level who had practical audit experience at the early stages of their careers.

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Figure 1. Respondent Profile

DESCRIPTIVE STATISTIC

The descriptive statistics for the dependent and independent variables for 93 auditors as respondent are summarized in Table 2. The mean score for Competence is 63.62, with values ranging from a minimum of 50 to a maximum of 75. This relatively high average, accompanied by a standard deviation of 5.93, suggests that most auditors possess a strong level of competence with limited variation across the sample. For technology, the mean is 40.71, ranging from 30 to 50, with a standard deviation of 4.39. This indicates a moderate level of ability in utilizing

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technology, though the distribution is fairly homogeneous. The variable Locus of Control (LoC) shows a mean of 42.87, with a minimum of 35 and a maximum of 50, and a standard deviation of 3.65, reflecting that respondents generally exhibit a stable and fairly strong internal control orientation. Finally, the dependent variable, Fraud Prevention, records a mean of 41.24, with values between 33 and 50, and a standard deviation of 3.78. This implies that the overall capacity of auditors in identifying fraudulent practices is at a moderate level, with relatively low variability among respondents.

Table 1. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Comptence	93	50	75	63,62	5,932
Digital Technology	93	30	50	40,71	4,390
Locus of Control	93	35	50	42,87	3,651
Fraud Prevention	93	33	50	41,24	3,778
Source: SPSS Output, processed by author (2025)					

CLASSICAL ASSUMPTION TESTS

The regression model was validated through several diagnostic test:

1. **Normality:** The significance score produced by the Kolmogorov-Smirnov test is 0.200, exceeding the minimum limit of 0.05, which shows that the residuals are normally distributed.
2. **Multicollinearity:** The tolerance score indicated by all independent variables is greater than 0.10 (ranging from 0.730 to 0.797) and Variance Inflation Factor (VIF) score below 10 (ranging from 1.254 to 1.370), confirming the absence of multicollinearity among predictors.
3. **Heteroskedasticity:** The scatterplot of residuals showed a random distribution around zero without any clear pattern, suggesting that the data is homoscedastic and no heteroskedasticity problem exists.

HYPOTHESIS TESTING

Table 2. Multiple Regression Results for the Influence on Fraud Prevention

Variable	Beta	t-statistic	p-value(sig)	Hypothesis	Result
(Constant)	10,926	2,676	0,012		
Competence	0,207	3,433	0,001	H1	Supported
Digital Technology	0,339	4,293	0,001	H2	Supported
Locus of Control	0,079	0,839	0,404	H3	Not Supported
Model Statistics					
F-Statistic		21,431	0,001		
Adjusted R2		0,419			
Source: SPSS Output, processed by author (2025)					

The results of the individual t-tests for each hypothesis are as follows:

H1: Competence: The p-value is 0.001, which is less than the 0.05 significance level. The coefficient is positive (0.207). Therefore, H1 is supported. Competence significantly positively influences Fraud Prevention.

H2: Digital Technology: The p-value is 0.001, which is less than 0.05. Therefore, H2 is supported. Digital Technology significantly positively influence Fraud Prevention.

H3: Locus of Control: The p-value is 0.404, which is greater than 0.05. Therefore, H3 is not supported. Locus of Control does not significantly influence Fraud Prevention.

In summary, of the variable tested, competence and digital technology was found to be a significant predictor of the extent of Fraud Prevention among auditors at Public Accountant in Central Jakarta.

DISCUSSION

The significant positive relationship between fraud prevention, competence and technology reveal that the prevention of fraud is strongly influenced by the competence of auditors and their ability to utilize digital technology, while locus of control does not provide a significant contribution. The significant positive relationship between auditor competence and fraud prevention highlights the importance of attribution theory, which posits that internal factors such as skills, knowledge, and professional judgment play a central role in shaping how individuals interpret and respond to irregularities in financial reporting. Competent auditors are better equipped to detect fraudulent patterns, evaluate audit evidence critically, and exercise sound ethical judgment, thereby reducing the likelihood of undetected manipulation. This aligns with prior studies by Payapo et al., (2021) and Rizky & Wibowo (2019), who emphasize that auditor competence strengthens both the technical and psychological capacity required to carry out fraud prevention effectively.

Similarly, the significant positive effect of digital technology adoption on fraud prevention supports the Technology Acceptance Model (TAM), which explains that technology will only be effective if perceived as useful and easy to use by its users. In the audit context, the ability to integrate big data analytics, artificial intelligence, and

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automated anomaly detection tools has been proven to enhance the timeliness and accuracy of fraud detection. The findings demonstrate that auditors who actively engage with digital technology are capable of analyzing massive and complex datasets, uncovering suspicious transactions, and conducting more efficient risk assessments. This evidence reinforces the argument of Manita et al. (2020) and Shinta Dewi & Dewayanto (2024) that technological innovation fundamentally transforms auditing practices, providing a stronger safeguard against fraudulent behavior.

In contrast, locus of control, though theoretically relevant in influencing ethical decision-making, did not show a significant effect in this study. This result suggests that while individual differences in psychological orientation may shape auditors' perceptions of control over their work outcomes, organizational and technological factors carry greater weight in determining fraud prevention effectiveness. This divergence from earlier findings by Putra et al. (2021) indicates that in a professional auditing environment, structural and competence-based factors outweigh individual locus of control in influencing auditor performance.

Taken together, these findings contribute both theoretically and practically. From a theoretical standpoint, they provide an integrated model that combines attribution theory, TAM, and locus of control perspectives, offering a more comprehensive understanding of fraud prevention mechanisms. Practically, the results underscore the urgent need for audit firms to continuously invest in auditor training and professional development while simultaneously accelerating the adoption of advanced digital technologies. In the context of Indonesia, where cases such as Jiwasraya, Asabri, and Indofarma demonstrate the severe consequences of fraud, these insights are especially relevant. By enhancing competence and leveraging technology, auditors can play a pivotal role in strengthening the integrity of financial reporting and safeguarding public trust in the profession.

CONCLUSION

This study set out to analyze the influence of auditor competence, digital technology, and locus of control on fraud prevention among public accountants in Central Jakarta during 2025. Based on a quantitative research design with data collected through questionnaires distributed to 93 auditors across 12 Public Accounting Firms (KAP), the research employed multiple regression analysis to test the relationships between the independent and dependent variables. The primary finding is that both competence and digital technology have a positive and statistically significant influence on fraud prevention. This indicates that auditors with higher levels of knowledge, skills, and professional judgment, coupled with the effective use of advanced digital tools such as big data analytics, are more capable of identifying irregularities, detecting fraudulent patterns, and strengthening the reliability of financial reporting. In contrast, locus of control was found to have no significant effect on fraud prevention, suggesting that individual psychological orientation plays a lesser role compared to structural and technological factors in shaping auditor effectiveness.

The overall model was statistically significant, with competence, digital technology, and locus of control collectively explaining 41.9% of the variation in fraud prevention capability among auditors. These findings provide important implications: theoretically, integrate attribution theory and the Technology Acceptance Model (TAM) to highlight the combined importance of internal competence and external technological adoption; practically, emphasize the urgency for audit firms to invest in continuous training and digital transformation as part of anti-fraud strategies. In the Indonesian context, where high-profile fraud cases such as Jiwasraya, Asabri, and Indofarma illustrate systemic vulnerabilities, the evidence underscores that strengthening auditor competence and embracing digital technology are key levers in mitigating fraud risks and restoring trust in financial oversight mechanisms.

Limitations of the Study

1. **Sample Size**: The study only involved 93 auditors from 12 public accounting firms in Central Jakarta, so the results cannot be generalized to auditors in other regions.
2. **Omitted Variables**: The research model only uses three independent variables (competence, digital technology, and locus of control), while other important factors such as organizational culture, ethical leadership, or regulatory pressure are not examined.

Suggestions for Future Research

1. **Expand the Sample**: Expanding the sample to auditors in various regions or across countries to increase external validity.
2. **Enhance the Model**: Add other variables such as organizational governance, ethical leadership, KAP size, or regulatory pressure to make the model more comprehensive.

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