# EFFECTIVENESS OF FORENSIC AUDITING: THE ROLE OF COMPETENCE, EXPERIENCE, AND WHISTLEBLOWING SYSTEMS

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## Abstract

Fraud in the public sector requires effective forensic auditing supported by competent and experienced auditors, as well as organizational mechanisms such as whistleblowing systems. However, the effectiveness of forensic auditing in local government inspectorates remains an important issue. This study aims to examine the effect of auditor competence and auditor experience on the effectiveness of forensic auditing and to investigate the moderating role of the whistleblowing system in strengthening these relationships. This study employed a quantitative approach using a survey method. Data were collected through structured questionnaires distributed to 109 government auditors from the Inspectorates of Regencies/Cities in the Kediri Residency area, selected through purposive sampling. Data were analyzed using multiple linear regression and moderation analysis. The results show that auditor competence and auditor experience have a positive and significant effect on the effectiveness of forensic auditing. In addition, the whistleblowing system significantly strengthens the influence of auditor competence and auditor experience on forensic audit effectiveness. These findings indicate that both individual auditor capabilities and organizational support mechanisms play important roles in improving forensic auditing effectiveness. This study contributes to the literature by integrating auditor competence, auditor experience, and whistleblowing systems into a single model and extending the application of Theory of Planned Behavior in forensic auditing research.

**Keywords:** Forensic Audit, Auditor Competence, Auditor Experience, Whistleblowing System, Fraud Detection

## INTRODUCTION

Fraud is defined as an intentional act or omission relating to expenditure (Ramos et al., 2024). Furthermore, fraud is a global issue that occurs across public, private, and community sectors (Zubair Ahmed, 2021). The impact of fraud is highly detrimental, as it disrupts organizational stability and hinders the achievement of objectives. According to the classification by the Association of Certified Fraud Examiners (2020), fraud is categorized into three main types: corruption, asset misappropriation, and financial statement fraud. Corruption is a persistent problem, particularly in developing countries, and poses significant challenges to national development (Bhandari, 2023). As a form of fraud, corruption also has detrimental impacts on economic stability, public trust, and social welfare (Annisa & Lavides, 2025).

In the Indonesian, corruption remains a major concern. Data from Transparency International show that Indonesia's Corruption Perceptions Index declined from a score of 40 (rank 86) in 2019 to 37 (rank 102) in 2020, indicating persistent corruption issues. Furthermore, Indonesia Corruption Watch (2022) reported that in the first half of 2021, there were 209 corruption cases involving 482 suspects, resulting in state losses of IDR 26.83 trillion. The majority of perpetrators were civil servants (33.4%), followed by private sector actors (21.6%) and village heads (12.5%), with common practices including fictitious projects, budget manipulation, embezzlement, and mark-ups in public procurement (Indonesia Corruption Watch, 2022)

Forensic auditing and whistleblowing systems have emerged as key instruments in addressing corruption (Suryani et al., 2024). Forensic auditing focuses on the detection, investigation, and documentation of fraud for legal purposes, while whistleblowing systems enable individuals to report unethical or illegal activities within organizations (Sarah et al., 2025). The integration of these mechanisms is expected to enhance fraud detection effectiveness. However, the implementation of whistleblowing systems in Indonesia remains constrained by challenges such as fear of retaliation and limited legal protection for whistleblowers (El Firdausy et al., 2026)

Previous studies on forensic auditing effectiveness show inconsistent findings. Auditor competence is often found to have a significant positive effect (Muzhaffar & Khomsiyah, 2025; Wicaksono, 2023a), while other studies report no significant relationship (Zain & Utami, 2023). Similarly, audit experience shows inconsistent findings. Some studies report that audit experience has a significant effect on audit effectiveness (Devi & Widhiyani, 2024; Sitanggang & Nasution, 2025) while other studies find that audit experience does not have a significant influence (Kinanti & Novita, 2025a; Wicaksono, 2023b). These mixed results indicate that the role of audit experience in determining audit effectiveness remains inconclusive.. Therefore, this study introduces the whistleblowing system as a moderating variable. A strong whistleblowing system is expected to strengthen the relationship between auditor competence, experience, and the effectiveness of forensic auditing..

## REVIEW OF LITERATURE

### Theory of Planned Behaviour (TPB)

The Theory of Planned Behavior explains that behavior is determined by intention, influenced by attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). In forensic auditing, these factors are relevant in explaining auditors' effectiveness in ethical decision-making.

**Auditor Competence and Forensic Audit Effectiveness**

Audit effectiveness refers to the extent to which an audit achieves its objectives, particularly in providing a fair opinion on the financial statements (Lisa et al., 2023). Auditor competence refers to the knowledge, skills, and abilities required to perform audit tasks effectively (Veronica, 2017). In the context of forensic auditing, competence plays a crucial role in detecting and investigating fraud. Previous studies generally indicate that auditor competence has a positive effect on fraud detection and audit effectiveness (Muzhaffar & Khomsiyah, 2025; Wicaksono, 2023a). However, some studies report inconsistent findings, suggesting that competence alone may not fully determine the effectiveness of forensic auditing (Zain & Utami, 2023). These inconsistencies indicate the need to consider additional factors that may strengthen or weaken this relationship.

**Audit Experience and Forensic Audit Effectiveness**

Audit experience reflects the length of time and level of exposure an auditor has in performing audit activities (Alhazmi et al., 2024). Experienced auditors are expected to have better judgment and analytical skills in identifying fraud (Sari et al., 2025). Nevertheless, prior studies show mixed results regarding the effect of audit experience on fraud detection and audit effectiveness (Sitanggang & Nasution, n.d.). While some studies find a significant positive relationship, others indicate that audit experience does not significantly influence auditors' ability to detect fraud (Kinanti & Novita, 2025b; Wicaksono, 2023a). This suggests that experience alone may not be sufficient without adequate competence and supporting systems.

**Whistleblowing System**

A whistleblowing system is a mechanism that enables individuals to report unethical or illegal activities within an organization(Breliastiti et al., 2025). It plays a vital role in fraud prevention and detection by providing early information about irregularities. An effective whistleblowing system creates organizational support and reduces barriers such as fear of retaliation (Erwandy Erwandy et al., 2025). However, its implementation often faces challenges, particularly in developing countries, where legal protection and organizational culture may not fully support whistleblowers.

## RESEARCH METHOD

This study was conducted at the Inspectorates of regencies/cities in the Kediri Residency area, selected due to the increasing number of whistleblowing reports that have not been optimally followed up with forensic audits. This study employs a quantitative approach using a survey method to examine the effect of auditor competence and audit experience on the effectiveness of forensic auditing, with the whistleblowing system as a moderating variable. Primary data were collected through questionnaires distributed to government auditors. The population of this study consists of 109 auditors working in the Inspectorates of the Kediri Residency area. Due to the relatively small population size, this study uses a saturated sampling technique, in which all members of the population are included as the sample. The data used in this study consist of primary data obtained directly from respondents and secondary data derived from relevant literature such as books and journals. Data collection was carried out using a structured questionnaire designed to measure research variables, with responses recorded on a 5-point Likert scale.

Data analysis was conducted using multiple linear regression and Moderated Regression Analysis (MRA) with the assistance of SPSS software. Multiple linear regression

was used to examine the direct effects of auditor competence and audit experience on forensic audit effectiveness, while MRA was applied to test the moderating role of the whistleblowing system through interaction variables. Prior to hypothesis testing, classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were conducted to ensure the validity of the regression model. Hypothesis testing was based on a significance level of 0.05.

## RESULTS AND DISCUSSION

This study was conducted at the Inspectorates of regencies/cities in the Kediri Residency area. The selection of this research location was based on the potential to improve supervisory effectiveness through the integration of whistleblowing systems with forensic auditing. This is supported by data showing that in 2023, whistleblowing reports in the Kediri Residency Inspectorates increased by 25%; however, only approximately 30% of these reports were followed up through forensic audits. This condition indicates a gap between the number of incoming reports and their follow-up through forensic auditing, making it important to be further investigated.

The population of this study consists of all auditors working in the Inspectorates of regencies/cities in the Kediri Residency area, totaling 109 auditors. Due to the relatively small population size, this study employs a saturated sampling technique, in which all members of the population are used as the sample. Therefore, the total number of respondents in this study is 109 auditors

**Table 1.**
**Descriptive Analytics**

| Model | Min. | Max. | Mean | Std. Dev |
|---|---|---|---|---|
| X1.1 | 3 | 5 | 4.25 | 0.83 |
| X1.2 | 3 | 5 | 4.00 | 0.71 |
| X1.3 | 3 | 5 | 3.38 | 0.69 |
| **Total X1** | **9** | **15** | **12.65** | **2.00** |
| X2.1 | 3 | 5 | 4.37 | 0.70 |
| X2.2 | 3 | 5 | 4.13 | 0.92 |
| X2.3 | 4 | 5 | 4.25 | 0.43 |
| X2.4 | 3 | 5 | 3.25 | 0.83 |
| **Total X2** | **13** | **20** | **17.02** | **2.66** |
| Y1.1 | 3 | 5 | 4.37 | 0.70 |
| Y1.2 | 3 | 5 | 4.25 | 0.83 |
| Y1.3 | 3 | 5 | 4.38 | 0.69 |
| Y1.4 | 3 | 5 | 4.25 | 0.83 |
| Y1.5 | 3 | 5 | 4.12 | 0.61 |
| **Total Y** | **16** | **25** | **21.40** | **3.34** |
| Z1.1 | 3 | 5 | 4.37 | 0.70 |
| Z1.2 | 3 | 5 | 4.25 | 0.83 |
| Z1.3 | 3 | 5 | 4.00 | 0.71 |
| Z1.4 | 3 | 4 | 4.25 | 0.83 |
| Z1.5 | 3 | 5 | 4.37 | 0.70 |
| **Total Z** | **15** | **24** | **21.27** | **3.56** |

Based on Table 1, the descriptive statistics indicate that the responses of 109 respondents are generally high across all variables. Auditor competence ($X_1$), which reflects knowledge, skills, and ethical behavior, and audit experience ($X_2$), which represents work experience and exposure to audit tasks, both show relatively high mean values, although some indicators have slightly lower scores.

The effectiveness of forensic auditing (Y), defined as the auditor's ability to detect fraud and produce valid audit evidence, also shows consistently high values. Similarly, the whistleblowing system (Z), which includes aspects such as confidentiality, protection, and independence, is perceived to be well implemented. Overall, despite slight variations, the data remain consistent and suitable for further analysis.

**Table 2.**
**Validity Analysis**

| Model | Corrected Item Total Correlation. | Sig. | $r_{table}$ | Criteria |
|---|---|---|---|---|
| X1.1 | 0,964 | 0,000 | 0,158 | Valid |
| X1.2 | 0,804 | 0,000 | 0,158 | Valid |
| X1.3 | 0,910 | 0,000 | 0,158 | Valid |
| X2.1 | 0,951 | 0,000 | 0,158 | Valid |
| X2.2 | 0,969 | 0,000 | 0,158 | Valid |
| X2.3 | 0,659 | 0,000 | 0,158 | Valid |
| X2.4 | 0,970 | 0,000 | 0,158 | Valid |
| Y1.1 | 0,969 | 0,000 | 0,158 | Valid |
| Y1.2 | 0,968 | 0,000 | 0,158 | Valid |
| Y1.3 | 0,808 | 0,000 | 0,158 | Valid |
| Y1.4 | 0,968 | 0,000 | 0,158 | Valid |
| Y1.5 | 0,801 | 0,000 | 0,158 | Valid |
| Z1.1 | 0,981 | 0,000 | 0,158 | Valid |
| Z1.2 | 0,963 | 0,000 | 0,158 | Valid |
| Z1.3 | 0,808 | 0,000 | 0,158 | Valid |
| Z1.4 | 0,981 | 0,000 | 0,158 | Valid |
| Z1.5 | 0,963 | 0,000 | 0,158 | Valid |

The validity test was conducted to ensure that each questionnaire item accurately measures the intended variables. This study employed the Corrected Item–Total Correlation using SPSS with 109 respondents. An item is considered valid if the correlation coefficient exceeds the r-table value of 0.158 (df = 107; $\alpha = 0.05$) and has a significance value below 0.05.

The results show that all indicators across variables meet the validity criteria. For the effectiveness of forensic auditing (Y), all items (Y1.1–Y1.5) have correlation values ranging from 0.801 to 0.969, indicating strong validity. Similarly, auditor competence ($X_1$) shows correlation values between 0.804 and 0.964, while audit experience ($X_2$) ranges from 0.659 to 0.970. The whistleblowing system (Z) demonstrates the highest correlation values, ranging from 0.808 to 0.981. All variables have significance values of 0.000, which are below 0.05, confirming that all questionnaire items are valid and suitable for further analysis.

**Table 3.**

**Reliability Test**

| No | Variable | Cronbach's Alpha | Threshold Value | Criteria |
|---|---|---|---|---|
| 1 | Effectiveness of forensic auditing | 0,849 | 0,600 | Reliable |
| 2 | Auditor competence | 0,847 | 0,600 | Reliable |
| 3 | Audit experience | 0,966 | 0,600 | Reliable |
| 4 | *Whistleblowing System* | 0,835 | 0,600 | Reliable |

The reliability test was conducted to assess the consistency of the research instrument. Reliability was measured using Cronbach's Alpha, where a value greater than 0.60 indicates acceptable reliability. The results show that all variables meet the reliability criteria. The effectiveness of forensic auditing (Y) has a Cronbach's Alpha value of 0.849, auditor competence ($X_1$) is 0.847, audit experience ($X_2$) is 0.966, and the whistleblowing system (Z) is 0.835. All values exceed the minimum threshold of 0.60, indicating good internal consistency Therefore, it can be concluded that all research variables are reliable, and the measurement instruments are consistent and suitable for further analysis.

**Table 4. Normality Test Result**

| Indicator | Value | Description |
|---|---|---|
| N | 109 | Normal |
| Test Statistic | 0,75 | |
| Asymp. Sign | ,180 | |

The normality test was conducted to determine whether the data are normally distributed. The Kolmogorov–Smirnov test was used, where a significance value greater than 0.05 indicates normal distribution. Based on Table 4 the test results show a Test Statistic value of 0.75 and an Asymp. Sig. (2-tailed) value of 0.180. Since the significance value is greater than 0.05, it can be concluded that the data are normally distributed**.**

**Table 5. Multicollinearity Test Results**

| Variable | Tolerance | VIF |
|---|---|---|
| Auditor Competence | 0,993 | 1,007 |
| Audit Experience | 0,996 | 1,004 |
| *Whistleblowing System* | 0,993 | 1,007 |

The multicollinearity test aims to examine whether there is a correlation among independent variables in the regression model. A good regression model should not exhibit multicollinearity. This test uses Tolerance and Variance Inflation Factor (VIF), where Tolerance > 0.10 and VIF < 10 indicate no multicollinearity. Based on Table 5. the Tolerance values for all variables range from 0.993 to 0.996, which are above 0.10, while the VIF values range from 1.004 to 1.007, which are below 10. Therefore, it can be concluded that there is no multicollinearity among the variables, and the regression model is appropriate for further analysis.

**Table 6. Heteroscedasticity Test Results**

| Variable | t Value | Sig. |
|---|---|---|

| | | |
|---|---|---|
| Auditor Competence | -0,678 | 0,499 |
| Audit Experience | 0,428 | 0,670 |
| *Whistleblowing System* | -0,116 | 0,908 |

The heteroscedasticity test was conducted to examine whether there is inequality of variance in the residuals. This study uses the Glejser test, where a significance value greater than 0.05 indicates no heteroscedasticity. Based on Table 6, the significance values for auditor competence, audit experience, and the whistleblowing system are 0.499, 0.670, and 0.908, respectively. All values exceed 0.05, indicating that there is no heteroscedasticity in the regression model.

**Table 7.**
**F-Test (Simultaneous Test)**

| Independent Variable | t Value | Sig. |
|---|---|---|
| X1 & X2 | 146.590 | < 0,001[b] |

The F-test is used to examine whether all independent variables simultaneously have a significant effect on the dependent variable, as well as to assess the overall fit of the regression model. A significance value below 0.05 indicates that the model is statistically significant.

Based on Table 7, the regression results show an F-value of 146.590 with a significance level of less than 0.001. Since the significance value is below 0.05, it can be concluded that auditor competence ($X_1$) and audit experience ($X_2$) simultaneously have a significant effect on the effectiveness of forensic auditing (Y).

**Table 8.**
**t-Test (Partial Test)**

| Independent Variable | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Description |
|---|---|---|---|---|---|
| Auditor Competence (X1) | 1.547 | 0,488 | 11,36 | <0,001 | Significant |
| Audit Experience (X2) | 0.971 | 0,350 | 8,15 | <0,001 | Significant |

The t-test is used to examine the individual effect of each independent variable on the dependent variable. A significance value below 0.05 indicates that the variable has a significant effect. Based on Table 8, auditor competence ($X_1$) has a coefficient value of 1.547, a t-value of 11.360, and a significance level of less than 0.001. This indicates that auditor competence has a positive and significant effect on the effectiveness of forensic auditing (Y). Similarly, audit experience ($X_2$) has a coefficient value of 0.971, a t-value of 8.158, and a significance level of less than 0.001, indicating a positive and significant effect on forensic audit effectiveness

**Table 9.**
**Moderated Regression Analysis Results**

| Independent Variable | F | Sig. |
|---|---|---|
| Auditor Competence → Whistleblowing System ($X_1Z$) | 67.246,916 | < 0,001[b] |
| Audit Experience → Whistleblowing System ($X_2Z$) | 114.644,014 | < 0,001[b] |

| Independent Variable | F | Sig. |
|---|---|---|
| Auditor Competence ($X_1$) | 12,748 | < 0,001 |
| Whistleblowing System (Z) | 58,825 | < 0,001 |
| Auditor Competence → Whistleblowing System ($X_1Z$) | 11,548 | < 0,001 |

| Independent Variable | F | Sig. |
|---|---|---|
| Audit Experience ($X_2$) | 18,734 | < 0,001 |
| Whistleblowing System (Z) | 28,276 | < 0,001 |
| Audit Experience → Whistleblowing System ($X_2Z$) | 8,869 | < 0,001 |

Based on the analysis results, both auditor competence ($X_1$) and audit experience ($X_2$) have a significant effect on the dependent variable. This is indicated by the significance values of less than 0.05, specifically < 0.001 for both variables. Therefore, the hypotheses stating that auditor competence and audit experience significantly influence forensic audit effectiveness are accepted.

Furthermore, the moderation test results show that the whistleblowing system (Z) acts as a significant moderating variable. This is evidenced by the significance values of the interaction terms between auditor competence and whistleblowing system ($X_1Z$) and between audit experience and whistleblowing system ($X_2Z$), both of which are below 0.05 (0.001). Thus, the hypotheses stating that the whistleblowing system moderates the relationship between auditor competence and audit experience on forensic audit effectiveness are also accepted.

**Discussion**

**The Effect of Auditor Competence on Forensic Auditing**

The results indicate that auditor competence has a significant positive effect on the effectiveness of forensic auditing. This suggests that higher levels of competence enhance auditors' ability to detect fraud more effectively. Competence, which includes knowledge, technical skills, and professional ethics, enables auditors to understand audit procedures, evaluate evidence objectively, and apply appropriate investigative techniques.

This finding is consistent with prior studies that highlight competence as a key determinant of fraud detection capability, particularly those conducted by (Muzhaffar & Khomsiyah, 2025; Wicaksono, 2023a) which also found a significant positive relationship between auditor competence and audit effectiveness. However, it contrasts with some studies that found no significant relationship, likely due to differences in research context and institutional characteristics.

In the context of local government inspectorates, competence plays a more dominant role due to the complexity of regulatory and supervisory functions. From the perspective of the Theory of Planned Behavior (TPB), auditor competence reflects perceived behavioral control, where auditors with higher competence feel more capable and confident in performing forensic audits effectively. Thus, competence not only enhances technical ability but also strengthens auditors' professional behavior.

**The Effect of Audit Experience on Forensic Auditing**

The findings show that audit experience has a significant positive effect on forensic audit effectiveness. This indicates that more experienced auditors are better equipped to handle complex cases, identify fraud indicators, and apply appropriate investigative procedures. In the TPB framework, experience strengthens perceived behavioral control, as

auditors with extensive experience tend to have higher confidence in their ability to perform forensic audits. This finding is consistent with previous studies, such as Devi (2024) & Sitanggang (2025), which also found that audit experience has a significant positive effect on fraud detection and audit effectiveness. Experienced auditors tend to demonstrate better analytical skills and decision-making in identifying irregularities.

However, some studies report insignificant effects, indicating that experience alone may not be sufficient without organizational support. Therefore, the effectiveness of experience depends on both individual capability and the surrounding work environment.

**Moderating Role of Whistleblowing System on Competence and Forensic Auditing**

The results reveal that the whistleblowing system significantly moderates the relationship between auditor competence and forensic audit effectiveness. This means that a stronger whistleblowing system enhances the positive impact of auditor competence. From the TPB perspective, while competence represents perceived behavioral control, the whistleblowing system strengthens subjective norms by creating an organizational environment that supports ethical behavior and fraud reporting. As a result, competent auditors are more confident and motivated to act when supported by a transparent and reliable reporting system. This finding confirms that the combination of individual capability and organizational support leads to more effective forensic auditing.

**Moderating Role of Whistleblowing System on Experience and Forensic Auditing**

The findings also show that the whistleblowing system significantly moderates the relationship between audit experience and forensic auditing effectiveness. This indicates that the impact of experience becomes stronger when supported by an effective whistleblowing system.Within the TPB framework, audit experience enhances perceived behavioral control, while the whistleblowing system reinforces subjective norms by encouraging ethical reporting and providing protection for auditors. This combination increases auditors' confidence and willingness to take action against fraud. In practice, experienced auditors are more effective in detecting irregularities when supported by a strong whistleblowing system that provides relevant information and ensures a safe reporting environment. Therefore, the synergy between experience and organizational mechanisms plays a crucial role in improving forensic audit effectiveness.

## CONCLUSION

Based on the results and discussion, it can be concluded that auditor competence has a significant positive effect on the effectiveness of forensic auditing. Auditors with higher competence possess stronger technical, analytical, and professional capabilities, enabling them to detect and prove fraud more effectively. Audit experience also shows a significant positive effect on forensic audit effectiveness. More experienced auditors are better able to recognize fraud patterns, apply professional skepticism, and make accurate judgments in complex audit situations.

The whistleblowing system plays a significant moderating role by strengthening the relationship between auditor competence and forensic auditing. A well-implemented reporting system enhances auditors' confidence and supports more effective audit performance. In addition, the whistleblowing system strengthens the relationship between audit experience and forensic auditing. A supportive organizational environment encourages auditors to act more confidently and ethically in detecting and reporting fraud. Overall, the effectiveness of forensic auditing is influenced not only by individual factors, such as

competence and experience, but also by organizational support through an effective whistleblowing system. The interaction of these factors creates synergy that enhances auditors' professional behavior in detecting and investigating fraud, particularly in the public.

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