JRAK
Jurnal Riset Akuntansi Kontemporer

BEYOND INTERNAL AUDITOR COMPETENCE: THE CRITICAL ROLE OF DUE PROFESSIONAL CARE IN FRAUD PREVENTION

https://journal.unpas.ac.id/index.php/jrak/index

Lina Yulianti ✉[1], Winwin Yadiati[2], Ramadhani Irma Tripalupi[3], Irfan Sophan Himawan[4]
[1,3]Sharia Accounting Study Program, Faculty of Islamic Economics and Business, UIN Sunan Gunung Djati, Bandung, Indonesia
[2]Accounting Study Program, Faculty of Economics and Business, Universitas Padjadjaran, Bandung, Indonesia
[4]Doctor of Philosophy Accountancy Program, Faculty of Accountancy, Universiti Teknologi Mara, Selangor, Malaysia
Corresponding Author: lina.yulianti@uin.sgd.ac.id ✉[1]
Jl. Cimencrang, Panyileukan, Kec. Gede Bage, Bandung, Indonesia

Article Info

History of Article
Received: 1/7/2026
Revised: 11/9/2026
Accepted: 15/9/2026
Available Online: 27/10/2026

Jurnal Riset Akuntansi Kontemporer
Volume 18, No. 2, October 2026,
Page 257-271
ISSN 2088-5091 (Print)
ISSN 2597-6826 (Online)

https://doi.org/10.23969/jrak.v18i2.58501

Keywords: baznas; due professional care; fraud prevention; internal audit; internal auditor competency

Abstract

The management of zakat funds requires robust fraud prevention mechanisms to ensure accountability, transparency, and public trust. However, the relative importance of specific auditor attributes, particularly Internal Auditor Competency and Due Professional Care, in strengthening fraud prevention within Islamic organizations remains underexplored. The study aims at examining and comparing the influence on Fraud Prevention in BAZNAS provincial offices in Indonesia. A quantitative approach was used; this study surveyed internal auditors from BAZNAS provincial offices across Indonesia and conducted data analysis using PLS-SEM. The results demonstrate that both Internal Auditor Competency (IAC) and Due Professional Care (DPC) positively and significantly influence Fraud Prevention (FP). Furthermore, DPC has a stronger influence on Fraud Prevention than Internal Auditor Competency. These findings suggest that effective Fraud Prevention depends not only on auditors' technical capabilities but also on their ability to exercise professional care throughout the audit process.

INTRODUCTION

Fraud prevention has become an important governance issue in public and non-profit organizations. As organizational activities become increasingly complex, financial transactions more digital, and demands for public accountability continue to rise, as a result, the fraud risks become more difficult to prevent and mitigate effectively. However, fraud can lead to significant financial losses and is often driven by weak internal controls and inadequate oversight (ACFE, 2024). Concerns about fraud have also increased in organizations managing public and religious funds due to rising expectations for transparency and good governance (Sawmar & Mohammed, 2021; Wahyuni-TD et al., 2021). Within zakat organizations, the issue of fraud is a significant challenge because its impact goes beyond financial losses, potentially weakening institutional legitimacy, public trust, and accountability. Given that zakat institutions operate on public trust and religious responsibility, maintaining effective fraud-prevention mechanisms has become a strategic necessity.

These challenges are especially relevant to BAZNAS (National Board of Zakàt), a government-established institution for collecting and distributing zakat funds at the national, provincial, and regency levels throughout Indonesia. The substantial potential of zakat collection further highlights the importance of strengthening governance mechanisms and fraud prevention practices within zakat organizations. According to the Indicators for Mapping Zakat Potential (IPPZ), Indonesia's annual zakat potential revenue is estimated at approximately IDR 327 trillion. In practice, however, the actual amount of zakat, infaq, and sadaqah (ZIS) in 2024 reached only approximately IDR 41 trillion, indicating a gap of nearly 92 percent between potential and actual collections (BAZNAS, 2024). This gap is not merely linked to limited public literacy regarding zakat. It is also closely related to public trust in zakat institutions, whose legitimacy depends heavily on organizational integrity and accountability in managing public funds (Sholihah et al., 2024; Zakiy et al., 2025). In addition, several allegations of fund misappropriation were reported by national media and Indonesian Corruption Watch (ICW), indicating that fraud remains a significant governance challenge within zakat institutions (Tempo.co, 2025; Wahyuni T.D et al., 2021).

Recent studies have highlighted governance and fraud-related risks in zakat fund management. Hidayat (2023), based on several court decisions involving BAZNAS, found that weak preventive supervision, limited coordination and evaluation, and inadequate periodic reporting contributed to cases of zakat fund misuse and reduced public trust in zakat institutions. Abidin et al., (2026) similarly highlighted that weaknesses in transparency, governance, and fund allocation may create potential risks of fund misuse and adversely affect public confidence in philanthropic institutions. Sobaya et al., (2026) further identified potential misuse of zakat funds by recipients or related parties as an emerging operational risk in national zakat institutions. These concerns are also reflected in a report by Transparency International Indonesia (TII) regarding alleged corruption involving one of the BAZNAS (Transparency International Indonesia, 2025), further highlighting concerns about the potential misuse of zakat funds and the need for effective internal auditing and fraud prevention mechanisms to safeguard zakat funds and maintain public trust.

The recurrence of fraud cases within BAZNAS reflects the fact that the existence of the Internal Audit Unit (SAI) has not always been accompanied by effective and professional implementation in practice. Bonrath & Eulerich (2024) argue that the existence of an internal audit function may reduce fraud losses by up to 33 percent; however, its effectiveness depends largely on the individual attributes of auditors rather than merely the structural existence of the internal audit unit itself. The internal audit makes a significant contribution in assisting organizations to identify risks, assess the adequacy of internal control items, and monitor compliance with organizational policies and regulations (Kontogeorgis, 2018). Therefore, the core issue at BAZNAS is not simply whether the organization has an internal audit function, but whether the auditors responsible for conducting audit activities possess adequate competence (Johari et al., 2022; Taqi et al., 2022) and apply professional diligence consistently throughout the audit process (Yazid & Suryanto, 2016).

Within Islamic organizations, the responsibilities of internal auditors extend beyond operational and financial matters to include sharia compliance and organizational integrity (Kaaroud et al., 2020).

Prior empirical studies have provided considerable evidence that auditor competence contributes to effective internal auditing and fraud prevention (Irianti et al., 2025; Pertiwi et al., 2025; Thuy, 2025). Auditor competence is widely considered a critical factor influencing the ability to detect irregularities, evaluate weaknesses in internal control systems, and improve internal audit effectiveness (Eulerich et al., 2019). Prior research has also emphasized the importance of auditor independence, audit experience, professional skepticism, and internal audit quality in supporting effective organizational governance (Endaya & Hanefah, 2016; Shamsuddin et al., 2018). Nevertheless, the majority of prior studies continue to place greater emphasis on technical competence than on the professional behavioral dimensions involved in conducting audit procedures.

One important attribute that remains relatively under-explored in the literature is Due Professional Care (DPC). DPC reflects auditors' professional diligence in conducting audits critically, carefully, and in accordance with professional standards, while remaining alert to potential errors, irregularities, and fraudulent activities within an organization's operations (Israa & Al-Tamimib, 2025; Kooskusumawardani & Birton, 2016; Faturachman & Nugraha, 2015). Although DPC is recognized as an essential element of auditing practice, prior studies still tend to position competence as the primary determinant of audit effectiveness and fraud prevention. Existing literature also primarily associates DPC with audit quality and effectiveness of audit procedures (Kertarajasa et al., 2019; Megayani et al, 2020; Meiryani, 2019) rather than examining its direct role in fraud prevention. Furthermore, existing studies have focused on the corporate, public sector, or Islamic banking industries (Alzeban, 2015), whereas empirical evidence specifically examining DPC from zakat institutions remains limited (Irianti et al., 2025; Yulianti et al., 2025). Existing studies also tend to examine competence and DPC separately, emphasizing that DPC may function as a professional mechanism that goes beyond technical competence.

Accordingly, the study aims at examining and comparing the influence of Internal Auditor Competency and Due Professional Care on Fraud Prevention among internal auditors at provincial-level BAZNAS offices in Indonesia. In particular, the study seeks to identify which auditor attribute plays a more prominent role in strengthening fraud prevention within zakat institutions. Unlike previous studies that have generally examined Internal auditor competency and DPC independently, this study explicitly compares their relative influence on fraud prevention within zakat organizations. By identifying which auditor attribute contributes more substantially to fraud prevention, this study provides a new perspective that extends the existing competence-based literature and offers empirical evidence from the context of Islamic non-profit governance. The findings give empirical insights for BAZNAS and policymakers in strengthening internal audit practices, enhancing governance quality, and sustaining public trust in zakat fund management.

The IA function contributes to organizational oversight by helping management reinforce controls over operations, reporting processes, and regulatory compliance (Chang et al., 2019). Several studies, using different proxies, analyze how IA quality attributes affect financial reporting or internal audit effectiveness and organizational governance quality (Abbott et al., 2016). One of the most important determinants frequently identified in the literature is internal audit competency. An auditor is considered competent when equipped with knowledge, skills, expertise, and professional capabilities to conduct audit assignments effectively and comply with applicable professional standards (IIA, 2017). In internal auditing, competency includes not only technical auditing knowledge but also analytical ability, communication skills, risk assessment capability, understanding of organizational processes, and fraud awareness (Abdolmohammadi et al., 2006; Romadoni et al., 2023). Previous studies suggested that auditors' knowledge and expertise were developed through audit experience (Eka Sari & Helmayunita, 2018; Kristianto & Avianty, 2025). In Islamic institutions, internal audit competence extends beyond general auditing knowledge to include Sharia knowledge and understanding of Islamic finance to support professional and ethical audit practices (Mohd Ali et al., 2020).

Due Professional Care is an essential component of professional auditing practice that demonstrates the auditor's diligence, prudence, and professional judgment in completing audit duties (Ecton et al., 1996; Israa & Al-Tamimib, 2025). Auditing standards require auditors to exercise due care and professional judgment through the audit process (IIA, 2017). This principle is shown through

critical evaluation of audit evidence and the application of professional skepticism at every level of the audit process. Due professional care is defined as an attitude that encompasses a willingness to question and critically assess audit evidence (Nguyen, 2022; Zahmatkesh & Rezazadeh, 2017). Auditors use the necessary knowledge, skills, and abilities in good faith and with integrity to gather and evaluate audit evidence objectively. Prior studies indicate that auditors who apply a higher DPC tend to perform audit assignments more effectively and produce higher-quality audit results. This suggests that professional diligence and careful audit practices make a significant contribution to auditor performance (Suhayati et al., 2024). For zakat institutions, Due Professional Care (DPC) is fundamental to upholding accountability and ensuring adherence to Sharia principles (Yulianti et al., 2025).

Fraud is a common issue that can arise in various organizations, including those that already implement internal controls and fraud prevention programs (Handoyo & Pradiba, 2018). Fraud prevention is the process of detecting fraudulent activity and stopping the occurrence of fraud in the first place (Rodrigues et al., 2022). The primary purpose of fraud prevention is to mitigate the likelihood of fraudulent activities by strengthening organizational control mechanisms and anti-fraud programs. However, as organizational activities have become increasingly complex, all organizations remain vulnerable to the potential of fraudulent threats (Mohd Ali et al., 2020). If it is not effectively prevented and detected, it could result in serious damage to an organization (Ghazali et al., 2014). Consequently, organizations require timely and continuous assurance that risk management and internal control systems operate effectively (Halbouni et al., 2016). By leveraging information technology, conducting audits on a timely basis, performing regular inspections, and implementing corporate policies and procedures, an organization can play a vital role in curbing fraudulent practices (Mangala & Kumari, 2017). In the context of zakat institutions, fraud prevention refers to organizational efforts aimed at ensuring that public funds entrusted by donors are managed transparently, responsibly, and protected from potential misuse or misappropriation.

Internal auditing has become an important tool in helping organizations to achieve their goals. Internal audit competency is widely considered to be an important factor shaping audit effectiveness and organizational governance quality (Setyaningrum & Kuntadi, 2019). The Institute of Internal Auditors (IIA) emphasizes that internal auditors should have the knowledge, skills, and professional capabilities necessary to fulfill their responsibilities effectively. Competent auditors are generally better able to identify control weaknesses, evaluate organizational risks, and detect potential irregularities during audits. Consequently, auditor competence is frequently associated with improved internal audit quality and enhanced fraud prevention mechanisms (Andaningsih, 2025; Novatiani et al., 2024; Thuy, 2025)

Prior empirical evidence has consistently demonstrated that auditor competence contributes to higher-quality audit outcomes (Iryani, 2017; Nurdiono & Rindu, 2018; Zahmatkesh & Rezazadeh, 2017), which found that stronger auditor competence is associated with improved audit quality. Meanwhile, audit quality helps prevent fraud (Afrah et al., 2022; Lonto et al., 2023; Umar, 2019). From the perspective of agency theory and stewardship theory, internal auditor competency plays a fundamental role in strengthening fraud prevention. Agency Theory argues that competent internal auditors help reduce information asymmetry and agency problems through effective monitoring and strengthening internal controls (Jensen & Meckling, 1976; Sunday, 2026). Meanwhile, Stewardship Theory suggests that auditors with adequate knowledge, technical skills, and professional expertise are better able to fulfill their responsibilities by promoting organizational accountability and transparency (Davis et al., 1997; Khikmah et al., 2023). Auditor competency remains an important factor in supporting fraud prevention within zakat institutions. Internal auditors with strong competencies are expected to possess better capabilities in identifying risks, evaluating governance weaknesses, and supporting organizational accountability in managing public religious funds.

Attribution Theory suggests that individual behavior is shaped by internal factors, such as knowledge, responsibility, and professional attitudes, as well as external situational factors (Weiner, 1985; Sanders, 2024). In the context of audit practice, the application of Due Professional Care is an essential component of professional auditing practice that represents the auditor's diligence, prudence, and professional judgment in conducting audit tasks. Auditors with stronger professional responsibility

are therefore more likely to conduct audit procedures carefully, critically review audit evidence, and identify potential fraud risks effectively. The Institute of Internal Auditors (IIA) requires auditors to exercise DPC by carefully considering fraud risks, materiality, governance effectiveness, and the adequacy of audit procedures throughout audit activities (IIA, 2017). DPC also involves maintaining professional skepticism and remaining alert to potential irregularities (Zarefar et al., 2016).

The relationship between DPC and fraud prevention can be understood through the auditor's ability to conduct audits critically and carefully. Auditors who apply stronger professional judgment tend to identify suspicious transactions, detect unusual patterns, and evaluate organizational risks more comprehensively (Hamshari et al., 2021). Therefore, effective fraud prevention depends not only on auditors' knowledge and expertise, but also on how carefully and responsibly they perform audit procedures (Zager et al., 2016; Erfiansyah et al., 2026)

Although previous studies have predominantly linked DPC to audit quality and audit effectiveness, the concept is theoretically strongly related to fraud prevention (Rahmat & Sari, 2020). Auditors with higher DPC are expected to contribute more effectively to organizational fraud prevention efforts. Internal auditors who demonstrate a higher level of professional diligence are expected to strengthen accountability, improve governance quality, and minimize opportunities for fraud within zakat institutions.

Internal audit competency equips auditors to detect organizational risks, assess internal control weaknesses, and recognize potentially fraudulent activities more effectively. Meanwhile, DPC reflects the auditor's professional diligence, prudence, and vigilance in conducting audit procedures and assessing fraud risks. Considering the discussion above, the following hypotheses are proposed: H1. Internal audit competency has a positive effect on Fraud Prevention; H2. Due Professional Care has a positive effect on Fraud Prevention.

Previous studies suggest that competent auditors tend to enhance audit quality and audit effectiveness. Similarly, auditors who use more DPC are generally better equipped to conduct audit activities critically and carefully, thereby supporting fraud prevention activities. Consequently, this study proposes that Internal Audit Competency and DPC are important determinants of Fraud Prevention within BAZNAS institutions in Indonesia. Based on the theoretical foundation and prior empirical evidence, this study develops the following conceptual framework:

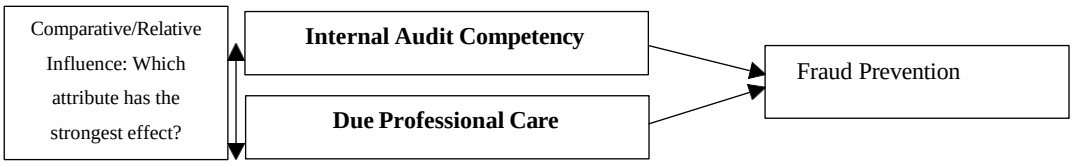


Figure 1. The conceptual framework

METHOD

The study employed a quantitative research approach to examine the influence of Internal Audit Competence and Due Professional Care on Fraud Prevention in Zakat institutions in Indonesia. Zakat institutions were selected because they manage public religious funds that require high standards of accountability, transparency, and governance. Indonesia represents an appropriate context for this study because it has the largest Muslim population in the world and one of the most extensive management systems, with BAZNAS serving as the official institution responsible for collecting and distributing zakat nationwide. A quantitative approach is considered appropriate because this study aims at testing the relationships among variables empirically through statistical analysis. The study employed a cross-sectional survey design, in which data were collected at a single point in time through questionnaires distributed to internal auditors working in BAZNAS institutions**.**

The population of this study consists of Internal auditors working at BAZNAS provinces across Indonesia. The sampling technique is purposive sampling, in which respondents were selected based on

specific criteria, including Internal auditors who work in BAZNAS and Auditors who have experience in audit activities.

Based on the purposive sampling procedure, 31 provinces out of the 38 provinces in Indonesia were successfully covered in this study. In several provinces, the respondents were selected from BAZNAS offices at the regency/city level due to the unavailability of responses from internal auditors at the provincial level. A total of 31 questionnaires were returned and considered complete for analysis.

The research draws on primary data obtained through structured questionnaires distributed directly to respondents via Google Forms to facilitate broader participation from BAZNAS provincial offices across Indonesia. Responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement of IA Competence was adapted from Bailey (2010) and included indicators such as communication skills, problem-solving skills, adaptability to regulations and standards, teamwork capability, business understanding, risk and control analysis, audit knowledge, and risk-based audit techniques. Due Professional Care was measured using indicators adapted from the Institute of Internal Auditors (IIA) Standards 1220 and 1230, encompassing risk consideration, materiality consideration, internal control evaluation, fraud awareness, the use of audit technology, and continuing professional development. Fraud Prevention was assessed based on the ACFE Fraud Prevention Framework and IIA Practice Advisory 1210.A2, including fraud risk assessment, internal control systems, segregation of duties and supervision, monitoring activities, ethical culture, whistleblowing mechanisms, fraud awareness, and training.

The data in this study were analyzed using Structural Equation Modelling-Partial Least Squares (SEM-PLS). Although the sample size is relatively small, PLS-SEM was selected as the analytical tool because of its suitability for predictive and exploratory research designs with limited sample sizes and complex latent variable models (Hair & Alamer, 2022). The analytical procedure involves two stages: evaluation of the outer model and evaluation of the inner model. Hypothesis testing was conducted by evaluating the significance of path coefficients using p-values and t-statistics.

RESULTS

The measurement model was evaluated using convergent validity and reliability tests, including AVE and CR. The results are presented in Table 1.

Table 1. Convergent Validity and Reliability

Construct	Composite Reliability	AVE	Assessment
Internal Auditor Competency (IAC)	0.934	0.740	Valid and Reliable
Due Professional Care (DPC)	0.917	0.690	Valid and Reliable
Fraud Prevention (FP)	0.926	0.716	Valid and Reliable

Source: Data processed (2026)
Note: CR values exceeding 0.70 and AVE values above 0.50 indicate adequate reliability and convergent validity

Discriminant validity assessment was conducted using the Heterotrait-Monotrait Ratio (HTMT). The results are presented in Table 2.

Table 2. Discriminant Validity

Construct	Due Professional Care	Fraud Prevention	Internal Auditor Competency
DPC	-		
FP	0.594	-	
IAC	0.180	0.359	-

Source: Data processed (2026)

As presented in Table 2, all HTMT values are below the recommended threshold of 0.90. The highest HTMT value is observed between Due Professional Care and Fraud Prevention (0.594), while the lowest value is found between Due Professional Care and Internal Auditor Competency (0.180). These results show that each construct is empirically distinct from the others, thereby confirming satisfactory discriminant validity.

The coefficient of determination (R2) was assessed to evaluate the explanatory power of the structural model. The results are presented in Table 3.

Table 3. Coefficient of Determination (R2)

Endogenous Variable	R^2	R^2 Adjusted
FP	0.469	0.431

Source: Data processed (2026)

Table 4. Hypothesis Testing Results

Hyphotesis	Relationship	β	t-value	p-value
H1	IAC ->FP	0.378	2.932	0.003
H2	DPC -> FP	0.595	6.265	0.000

Source: Data processed (2026)

As presented in Table 4, Internal Auditor Competency has a positive and significant effect on Fraud Prevention (β = 0.378, p = 0.003), supporting H1. Similarly, Due Professional Care has a positive and significant effect on Fraud Prevention (β = 0.595, p = 0.000), supporting H2.

Effect size (f2) was examined to assess the relative contribution of each predictor to Fraud Prevention. The results are presented in Table 5.

Table 5. Effect Size Analysis (F2)

Relationship	F^2	Effect Size
IAC -> FP	0.268	Medium
DPC -> FP	0.665	Large

Source: s: Data processed (2026)

As shown in Table 5, DPC demonstrates a large effect size ($f^2 = 0.665$), whereas Internal Auditor Competency shows a medium effect size ($f^2 = 0.268$). These findings indicate that Due Professional Care contributes more substantially to Fraud Prevention than Internal Auditor Competency.

To determine the most influential factor in fraud prevention, a comparison was conducted using the path coefficients and effect sizes for the two predictor variables. The comparison results are presented in Table 6.

Table 6. Comparative Influence of Internal Auditor Competency and DPC

Variable	Path Coefficient (β)	Effect Size ($F^{2)}$	Relative Influence
IAC	0.378	0.268	Moderate
DPC	0.595	0.665	Strong

Source: s: Data processed (2026)

As presented in Table 6, DPC demonstrates a stronger influence on Fraud Prevention than Internal Auditor Competency. This is evidenced by its higher path coefficient (β= 0.595) and larger effect size ($f^2 = 0.665$), compared to Internal Auditor Competency (β = 0.595; $f^2 = 0.268$). The findings indicate that while technical competence is important, auditors' ability to exercise professional skepticism, diligence, and careful judgment plays a more substantial role in strengthening fraud prevention efforts.

DISCUSSION

The findings show that Internal Auditor Competency has a positive and significant effect on Fraud Prevention. This result suggests that auditors with adequate knowledge, skills, training, and audit experience are better positioned to identify fraud risks, evaluate weaknesses in internal controls, and support the implementation of effective fraud prevention mechanisms within organizations. The significant relationship indicates that technical knowledge, analytical ability, communication skills, and audit expertise collectively contribute to strengthening fraud prevention within zakat institutions.

According to agency theory and stewardship theory, internal auditor competency is fundamental to strengthening fraud prevention. Agency theory suggests that competent internal auditors help reduce information asymmetry and agency problems by enhancing monitoring and internal control effectiveness (Jensen & Meckling, 1976; Sunday, 2026). Meanwhile, stewardship theory argues that auditors with adequate knowledge and professional capabilities are better able to fulfill their stewardship role by promoting accountability, transparency, and organizational integrity (Davis et al., 1997; Khikmah et al., 2023). Therefore, higher auditor competency is expected to enhance fraud prevention within zakat institutions.

This finding is consistent with the IIA's guidance, which stresses that internal auditors should possess the knowledge, skills, and professional capabilities necessary to fulfill their responsibilities effectively. Such competencies enable auditors to better understand organizational processes, assess risk exposures, and identify irregularities that may indicate fraudulent activities. As a result, auditor competence can contribute to higher-quality internal audits and more effective fraud prevention efforts (Novatiani et al., 2024). These findings also support previous studies that auditor competence is an important determinant of audit quality (Iryani, 2017; Nurdiono and Rindu, 2018; Zahmatkesh & Rezazadeh, 2017). Since audit quality is also associated with fraud prevention through stronger monitoring and more reliable organizational controls, high-quality audits can further support fraud prevention efforts (Afrah et al., 2022; Lonto et al., 2023; Umar, 2019).

However, this finding differs from those of Alfiar (2022), Durnila and Santoso (2018), and Kadir (2017), who reported that auditor competency did not significantly influence fraud prevention. One possible explanation is that the previous study was conducted in a different organizational context where fraud prevention relied more heavily on organizational control systems than on individual auditor capability. In contrast, BAZNAS operates within a governance environment that places substantial responsibility on internal auditors, thereby increasing the importance of auditor competency.

In the context of BAZNAS, auditor competency continues to be a critical factor in strengthening accountability and transparency in the organization of zakat funds. Internal auditors with strong competencies are expected to be better equipped to identify operational risks, evaluate governance weaknesses, and ensure compliance with applicable regulations and Sharia principles. However, the reality in many BAZNAS provinces implies that the internal audit function still faces challenges in terms of both quantity and quality. The availability of qualified internal auditors remains limited, and many auditors possess stronger backgrounds in conventional auditing than in Sharia auditing. This condition may reduce the effectiveness of audit activities in addressing the specific characteristics and compliance requirements of zakat institutions.

The results show that Due Professional Care has a positive and significant effect on Fraud Prevention. The effect size indicates a large effect of DPC on fraud prevention. These findings can also be explained through Attribution Theory, which suggests that individual behavior is influenced by internal characteristics, such as responsibility, diligence, and professional attitudes, as well as external conditions (Sanders, 2024). In the auditing context, DPC reflects an auditor's internal commitment to perform audit procedures with prudence, professional judgment, and due diligence.

These results show that auditors who perform their duties with professional skepticism, diligence, prudence, and careful judgment are more effective in preventing fraudulent activities. Auditors who consistently apply due professional care are better able to identify fraud indicators, evaluate audit evidence critically, and recognize weaknesses in organizational controls that may create opportunities

for fraud. Consequently, higher levels of DPC contribute to more effective fraud prevention within zakat institutions.

These findings are consistent with the professional guidance of the IIA, which emphasizes that internal auditors are required to exercise DPC by carefully considering fraud risks, materiality, governance effectiveness, and the adequacy of audit procedures throughout audit engagements (IIA, 2017). DPC also requires auditors to maintain professional skepticism and awareness of possible irregularities during the audit process (Zarefar et al., 2016). Consequently, auditors who demonstrate higher levels of professional care are more likely to conduct audits thoroughly and identify warning signs that might otherwise remain undetected.

The results also support previous studies that highlight the importance of DPC in enhancing audit effectiveness and fraud prevention. Hamshari et al., (2021) found that auditors who applied greater professional diligence were more capable of identifying suspicious transactions and evaluating organizational risks comprehensively. Similarly, Zager et al. (2016) argued that effective fraud prevention depends not only on auditors' knowledge and expertise but also on the extent to which audit procedures are performed carefully and responsibly. Furthermore, Rahmat & Sari (2020) emphasized that although DPC is commonly associated with audit quality, it also plays a critical role in strengthening fraud prevention efforts by improving auditors' ability to detect and respond to fraud risks.

However, empirical evidence examining the direct relationship between DPC and Fraud prevention remains limited. Existing studies have predominantly investigated DPC in relation to audit quality and audit effectiveness, leaving its contribution to fraud prevention relatively underexplored (Kertarajasa et al., 2019; Megayani et al., 2020). Consequently, direct comparisons with prior findings are still limited. The present study extends the existing literature by providing empirical evidence that DPC enhances fraud prevention within zakat institutions.

Within the context of BAZNAS, DPC is particularly important because zakat institutions manage public funds. Internal auditors are expected to exercise professional judgment when assessing compliance, evaluating internal controls, and identifying potential fraud risks. However, similar to the competency issue discussed previously, many BAZNAS institutions continue to face limitations in the availability of internal audit personnel. In several provincial BAZNAS offices, the number of internal auditors remains insufficient relative to the scope of audit responsibilities. As a result, audit workloads become heavier, reducing the time and attention auditors can devote to each engagement. Under increasing workload pressures, auditors may face difficulties in conducting comprehensive evaluations, investigating unusual transactions in depth, and maintaining the level of professional skepticism required to detect potential fraud schemes.

The results reveal that DPC exerts a stronger influence on Fraud Prevention than Internal Auditor Competency. These results suggest that technical competence alone is insufficient to maximize fraud prevention efforts. Although knowledge, expertise, and experience provide the necessary foundation for effective auditing, fraud prevention largely depends on how auditors apply those competencies in practice. Auditors who consistently exercise DPC with appropriate professional judgement and diligence are more likely to detect suspicious activities and investigate any irregularities.

The finding supports the argument of Alzeban & Gwilliam (2014), who emphasized that effective internal auditing activities depend not only on technical capabilities but also on the professional conduct demonstrated during audit engagements. Similarly, Said & Munandar (2018) and Erfiansyah et al., (2026) argued that competent auditors may still fail to identify fraud if they do not apply adequate professional skepticism and diligence throughout the audit process. This finding extends this perspective by providing empirical evidence that DPC contributes more substantially to fraud prevention than technical competence alone.

While previous studies generally examined competence and due professional care independently, this study compares the relative influence of these two attributes and demonstrates that due professional care is the more dominant factor.

CONCLUSION

This study analyzes the influence of Internal Auditor Competency and Due Professional Care on Fraud Prevention within BAZNAS in Indonesia. The findings indicate that both Internal Auditor Competency and Due Professional Care have positive and significant effects on Fraud Prevention. These results suggest that competent auditors possessing adequate knowledge, technical skills, and extensive audit experience are better positioned to recognize potential risks and support organizational fraud prevention efforts. Likewise, auditors who exercise professional skepticism, diligence, and careful judgment contribute significantly to strengthening fraud prevention mechanisms.

In addition, this study demonstrates that Due Professional Care exerts a stronger influence on Fraud Prevention than Internal Auditor Competency. The comparative analysis of path coefficients and effect sizes reveals that DPC plays a more substantial role in enhancing the effectiveness of fraud prevention. This finding highlights that fraud prevention depends not only on auditors' technical competence but also on how carefully and responsibly audit procedures are performed.

Practically, the findings suggest that BAZNAS should continue strengthening the competence of internal auditors through professional development, certification programs, and sharia audit training. At the same time, greater attention should be directed toward cultivating Due Professional Care through continuous training in professional skepticism, risk assessment, and fraud awareness. Theoretically, this study contributes to the literature by demonstrating that DPC might play a more substantial role in fraud prevention than IA competency, highlighting the importance of professional behavioral attributes alongside technical competence. Such initiatives are expected to improve governance quality, strengthen accountability, and increase public trust in the management of zakat funds. This study found several practical limitations during data collection because of the limited number of internal auditors across provincial BAZNAS offices. Not all provincial offices have established a dedicated Internal Audit Unit, and some employ only a single internal auditor. Consequently, the number of eligible respondents was limited. Future research is encouraged to complement survey data with qualitative methods such as interviews and case-based approaches to develop a more in-depth understanding of how auditor competency and DPC contribute to fraud prevention. Future research might also examine additional organizational factors, including internal audit independence, management support, and organizational culture, to explain further fraud prevention within zakat institutions.

REFERENCES

Abbott, L. J., Daugherty, B., Parker, S., & Peters, G. F. (2016). Internal Audit Quality and Financial Reporting Quality: The Joint Importance of Independence and Competence. *Journal of Accounting Research*, *54*(1), 3–40. https://doi.org/10.1111/1475-679X.12099

Abdolmohammadi, M. J., Burnaby, P., & Hass, S. (2006). A Review of Prior Common Body of Knowledge (CBOK) Studies in Internal Auditing and an Overview of the Global CBOK 2006. *Managerial Auditing Journal*, *21*(8), 811–821. https://doi.org/10.1108/02686900610703750

Abidin, Z., Azman, A., & Singh, P. S. J. (2026). *Beyond Charity: Study on Islamic Philanthropy Governance and the Implementation of ZakatLaw*.

ACFE (2024). *Occupational Fraud 2024: A Report to the Nations*. Association of Certified Fraud Examiners. https://www.acfe.com/report-to-the-nations/2024

Afrah, I., Wonga, Y. M., Angelina, Y., Panjaitan, K., Sagala, D. E., & Susiani, R. (2022). Influence of Internal Audit on Fraud Prevention (case Study at Pos Indonesia Co. *Ltd.). Journal of Positive School Psychology*, *6*(4), 6308–6014.

Alfiar, A. (2022). *Pengaruh Audit Forensik, Audit Investigasi, Kompetensi Auditor, Profesionalisme, dan Kecerdasan Spiritual terhadap Pencegahan Fraud (studi pada BPKP Perwakilan Jawa Tengah)*. *Jurnal Ilmiah Komputerisasi Akuntansi*, *15*(1), 159–169.

Alzeban, A. (2015). Influence of Audit Committees on Internal Audit Conformance with Internal Audit Standards. *Managerial Auditing Journal*, *30*(6-7), 539–559. https://doi.org/10.1108/MAJ-12-2014-1132

Alzeban, A., & Gwilliam, D. (2014). Factors Affecting the Internal Audit Effectiveness: A Survey of the Saudi Public Sector. *Journal of International Accounting, Auditing and Taxation*, *23*(2), 74–86. https://doi.org/10.1016/j.intaccaudtax.2014.06.001

Andaningsih, I. R. (2025). *The Effect of Internal Auditing on Fraud Prevention in State-Owned Enterprises*.

Bailey, James. A. (2010). *Core Competencies for Today's Internal Auditor*. The Institute of Internal Auditor Research Foundations.

BAZNAS (2024). *Laporan Pengelolaan Zakat Nasional Akhir Tahun 2024*. Badan Amil Zakat Nasional. https://baznas.go.id/webupload/laporan/LPZ%20Nasional%20Akhir%20Tahun%202024.pdf

Bonrath, A., & Eulerich, M. (2024). Internal Auditing's Role in Preventing and Detecting Fraud: An Empirical Analysis. *International Journal of Auditing*, *ijau*, 12342. https://doi.org/10.1111/ijau.12342

Chang, Y.-T., Chen, H., Cheng, R. K., & Chi, W. (2019). The Impact of Internal Audit Attributes on the Effectiveness of Internal Control over Operations and Compliance. *Journal of Contemporary Accounting & Economics*, *15*(1), 1–19. https://doi.org/10.1016/j.jcae.2018.11.002

Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a Stewardship Theory of Management. *The Academy of Management Review*, *22*(1). https://doi.org/10.2307/259223

Durnila, K., & Santoso, C. B. (2018). *Pengaruh Audit Forensik dan Kompetensi Auditor terhadap Pencegahan Fraud dengan Kecerdasan Emosional sebagai Variabel Moderating pada Bpk Ri Perwakilan Provinsi Kepulauan Riau*. *Measurement: Jurnal Akuntansi*, *12*(1), 87–102. https://doi.org/10.33373/measure.v12i1.1305

Ecton, W. W., Houston, M., & Reinstein, A. (1996). Improving the Due Professional Care Standard. *Managerial Auditing Journal*, *11*(1), 7–13. https://doi.org/10.1108/02686909610105557

Eka Sari, Y., & Helmayunita, N. (2018). *Pengaruh Beban Kerja, Pengalaman, dan Skeptisme Profesional terhadap Kemampuan Auditor dalam Mendeteksi Kecurangan (studi Empiris pada BPK RI Perwakilan Propinsi Sumatera Barat)*. *Wahana Riset Akuntansi*, *6*(1). https://doi.org/10.24036/wra.v6i1.101940

Endaya, K. A., & Hanefah, M. M. (2016). Internal Auditor Characteristics, Internal Audit Effectiveness, and Moderating Effect of Senior Management. *Journal of Economic and Administrative Sciences*, *32*(2), 160–176. https://doi.org/10.1108/JEAS-07-2015-0023

Erfiansyah, E., Bagianto, A., Al-Qowiyy, H., & Husna, L. (2026). Digital Competence and Data Literacy in Fraud Detection. *Jrak*, *18*(1), 1–15. https://doi.org/10.23969/jrak.v18i1.39098

Eulerich, M., Kremin, J., & Wood, D. A. (2019). Factors That Influence the Perceived Use of the Internal Audit Function's Work by Executive Management and Audit Committee. *Advances in Accounting*, *45*, 100410. https://doi.org/10.1016/j.adiac.2019.01.001

Faturachman, Tb. A., & Nugraha, A. (2015). *Pengaruh Due Professional Care terhadap Kualitas Audit pada Kantor Akuntan Publik di Kota Bandung*. *Jurnal Riset Akuntansi dan Keuangan*, *3*(1). https://doi.org/10.17509/jrak.v3i1.6604

Ghazali, M. Z., Rahim, M. S., Ali, A., & Abidin, S. (2014). A Preliminary Study on Fraud Prevention and Detection at the State and Local Government Entities in Malaysia. *Procedia - Social and Behavioral Sciences*, *164*, 437–444. https://doi.org/10.1016/j.sbspro.2014.11.100

Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in Second Language and Education Research: Guidelines Using an Applied Example. *Research Methods in Applied Linguistics*, *1*(3). https://doi.org/10.1016/j.rmal.2022.100027

Halbouni, S. S., Obeid, N., & Garbou, A. (2016). Corporate Governance and Information Technology in Fraud Prevention and Detection: Evidence from the UAE. *Managerial Auditing Journal*, *31*(6/7), 589–628. https://doi.org/10.1108/MAJ-02-2015-1163

Hamshari, Y. M., Ali, H. Y., & Alqam, M. A. (2021). The Relationship of Professional Skepticism to the Risks of Auditing and Internal Control, and the Discovery of Fraud and Core Errors in the Financial Statements in Jordan. *Academic Journal of Interdisciplinary Studies*, *10*(2). https://doi.org/10.36941/ajis-2021-0042

Handoyo, S., & Pradiba, L. S. (2018). *Does Task Force Work in Anti-Fraud Program? International Journal of Economics, Business and Management Research, 2(6)*.

Hidayat, R. (2023). *Penyalahgunaan Dana Zakat di Beberapa Daerah: Studi Kasus Putusan Pengadilan Negeri*. Tesis Program Magister Hukum Ekonomi Syariah Fakultas Syariah Dan Hukum Universitas Islam Negeri Syarif Hidayatullah Jakarta.

IIA (2017). *Internal Audit and Competency Framework*. The Institute of Internal Auditors Research Foundation. https://na.theiia.org/research/research-reports/Pages/competency-framework.aspx

Irianti, L. R., Nuswantara, D. A., & Pujiono, P. (2025). The Role of Internal Auditors in Fraud Prevention: A Systematic Literature Review (SLR). *Journal of Business and Information Systems (e-ISSN: 2685-2543)*, *7*(1), 141–165. https://doi.org/10.31316/jbis.v7i1.290

Iryani, L. D. (2017). The Effect of Competence, Independence, and Professional Auditors to Audit Quality. *JHSS (Journal Of Humanities And Social Studies)*, *1*(1), 1–4. https://doi.org/10.33751/jhss.v1i1.363

Israa, A. A., & Al-Tamimib, A. H. Y. (2025). The Effect of Due Professional Care, Norms, Ethics, and Attitude on Audit Quality. *Engineering, Technology & Applied Science Research*, *15*(2), 20884–20890. https://doi.org/10.48084/etasr.9831

Jensen, C., & Meckling, H. (1976). *Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure*.

Johari, R. J., Hati, T. M., & Hussin, S. A. H. S. (2022). Factors Influencing Auditors' Professional Scepticism: Malaysian Evidence. *Universal Journal of Accounting and Finance*, *10*(1), 243–253. https://doi.org/10.13189/ujaf.2022.100125

Kaaroud, M. A., Mohd Ariffin, N., & Ahmad, M. (2020). The Extent of Audit Report Lag and Governance Mechanisms: Evidence from Islamic Banking Institutions in Malaysia. *Journal of Islamic Accounting and Business Research*, *11*(1), 70–89. https://doi.org/10.1108/JIABR-05-2017-0069

Kadir, H. (2017). *Pengaruh Pengendalian Internal dan Kompetensi Auditor terhadap Efektivitas Pelaksanaan Prosedur Audit dalam Pencegahan Fraud (studi pada Auditor Inspektorat Kota Kendari)*. *Jurnal Akuntansi*, *2*(1), 39–54.

Kertarajasa, A. Y., Marwa, T., & Wahyudi, T. (2019). The Effect of Competence, Experience, Independence, Due Professional Care, and Auditor Integrity on Audit Qualitiy with Auditor Ethics as Moderating Variable. *Journal of Accounting, Finance and Auditing Studies*, *5*(1), 80–100. https://doi.org/10.32602/jafas.2019.4

Khikmah, S. N., Rohman, A., & Januarti, I. (2023). The Role of Internal Audit and Leadership Style in Increase of Fraud Prevention: A Stewardship Theory Perspective. *Corporate and Business Strategy Review*, *4(4, special issue)*, 271–278. https://doi.org/10.22495/cbsrv4i4siart8

Kontogeorgis, G. (2018). The Role of Internal Audit Function on Corporate Governance and Management. *International Journal of Accounting and Financial Reporting*, *8*(4). https://doi.org/10.5296/ijafr.v8i4.13626

Kooskusumawardani, N., & Birton, M. N. A. (2016). *Pengaruh Kompetesi dan Independensi Auditor dalam Pelaksanaan Sharia Compliance di Lembaga Keuangan Syariah (LKS)*. *Simposium Nasional Akuntansi XIX Lampung*, 1–20.

Kristianto, D., & Avianty, H. D. (2025). The Influence of Audit Experience, Audit Digitalization, Audit Fees and Quality of Audit Results as Intervening Variables on Survey Audit Performance at Public Accounting Firms in Central Java. *Journal of International Accounting, Taxation and Information Systems*, *2*(2), 157–166. https://doi.org/10.70865/jiatis.v2i2.100

Lonto, M. P., Sukoharsono, E. G., Baridwan, Z., & Prihatiningtias, Y. W. (2023). The Effectiveness of Internal Audit for Fraud Prevention. *Australasian Business, Accounting and Finance Journal*, *17*(3), 171–190. https://doi.org/10.14453/aabfj.v17i3.11

Mangala, D., & Kumari, P. (2017). Auditors' Perceptions of the Effectiveness of Fraud Prevention and Detection Methods. *Indian Journal of Corporate Governance*, *10*(2), 118–142. https://doi.org/10.1177/0974686217738683

Megayani et al (2020). *Pengaruh Independensi, Due Professional Care dan Locus of Control terhadap Kualitas Audit dengan Pengalaman Auditor sebagai Variabel Moderasi pada KAP di Provinsi Bali*. *Jurnal Riset Akuntansi Dan Keuangan*, *8*(1), 133–150.

Meiryani (2019). Due Professional Care as a Moderating Variable to Independence Relationship to Audit Quality. *International Journal of Innovative Technology and Exploring Engineering*, *8*(10), 3463–3469. https://doi.org/10.35940/ijitee.J9720.0881019

Mohd Ali, N. A., Shafii, Z., & Shahimi, S. (2020). Competency Model for Shari'ah Auditors in Islamic Banks. *Journal of Islamic Accounting and Business Research*, *11*(2), 377–399. https://doi.org/10.1108/jiabr-09-2016-0106

Nguyen, H. T. X. (2022). The Effect of COVID-19 Pandemic on Financial Performance of Firms: Empirical Evidence from Vietnamese Logistics Enterprises. *The Journal of Asian Finance, Economics and Business*, *9*(2), 177–183. https://doi.org/10.13106/JAFEB.2022.VOL9.NO2.0177

Novatiani, R. A., Kusumah, R. W. R., Yadiati, W., Abdul Halim Rachmat, R., & Arifian Rachman, A. (2024). Internal Auditor Competence and Internal Control: Improving Internal Audit Quality to Prevent Fraudulent Financial Statements. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2409339

Nurdiono, & Rindu (2018). The Effect of Internal Auditor Competency on Internal Audit Quality and Its Implication on the Accountability of Local Government. *European Research Studies Journal, XXI(Issue 4)*, 426–434. https://doi.org/10.35808/ersj/1132

Pertiwi, D., Trisnaningsih, S., & Sulistyowati, E. (2025). Strengthening Public Integrity: The Moderating Role of Organizational Commitment on Determinants of Fraud Prevention. *JRAK*, *17*(2), 367–382. https://doi.org/10.23969/jrak.v17i2.25830

Rahmat, D., & Sari, E. G. (2020). The Effect of Investigative, Independent Audit and Due Professional Care Audits on the Effectiveness of the Implementation of Fraud Procedures Moderated by Social Pressure in the Internal Audit Department of Pt. *Indoagung Multikreasi Ceramic Industri & Pt. Wijaya Distribution. Asia Pacific Fraud Journal*, *5*(1). https://doi.org/10.21532/apfjournal.v5i1.138

Rodrigues, V. F., Policarpo, L. M., Da Silveira, D. E., Da Rosa Righi, R., Da Costa, C. A., Barbosa, J. L. V., Antunes, R. S., Scorsatto, R., & Arcot, T. (2022). Fraud Detection and Prevention in E-commerce: A Systematic Literature Review. *Electronic Commerce Research and Applications*, *56*, 101207. https://doi.org/10.1016/j.elerap.2022.101207

Romadoni, J., . E., & Situmeang, C. (2023). Implementation of the Risk-Based Internal Audit, Auditor Competency, and Independence in the Detection of Fraud (case Study at PT Jasa Raharja). *International Journal of Research and Review*, *10*(7), 760–769. https://doi.org/10.52403/ijrr.20230789

Said, L. L., & Munandar, A. (2018). The Influence of Auditor's Professional Skepticism and Competence on Fraud Detection: The Role of Time Budget Pressure. *Jurnal Akuntansi Dan Keuangan Indonesia*, *15*(1), 104–120. https://doi.org/10.21002/jaki.2018.06

Sanders, K. (2024). Attribution Theory. *In K. Hutchings, S. Michailova, & A. Wilkinson (Eds.), A Guide to Key Theories for Human Resource Management Research (). Edward Elgar Publishing*, 44–51. https://doi.org/10.4337/9781035308767.ch03

Sawmar, A. A., & Mohammed, M. O. (2021). Enhancing Zakat Compliance Through Good Governance: A Conceptual Framework. *ISRA International Journal of Islamic Finance*, *13*(1), 136–154. https://doi.org/10.1108/IJIF-10-2018-0116

Setyaningrum, D., & Kuntadi, C. (2019). *Pengaruh Kompetensi, Independensi, Pekerjaan Audit dan Komunikasi terhadap Efektivitas Audit Internal*. *Journal of Economics, Business & Accountancy Ventura*, *22*(1). https://doi.org/10.14414/jebav.v22i1.879

Shamsuddin, N., Zaini, J. A., Mustaffha, N., & Johari, N. (2018). Internal Audit Effectiveness in Zakat Institution from Perspective of Auditee. *Management and Accounting Review (MAR)*, *17*(3). https://doi.org/10.24191/mar.v17i3.786

Sholihah, H. R., Luqman, A., & Hakim, R. (2024). The Effect of Transparency and Accountability on Muzakki's Trust in the Amil Zakat Institution: Case Study on the Ash Shohwah Social Charity Foundation Malang. *Falah: Jurnal Ekonomi Syariah*, *9*(2), 132–146. https://doi.org/10.22219/jes.v9i2.37160

Sobaya, S., Pusparini, M. D., Amrullah, Y. A., Putri, C. W., & Syahputra, R. H. (2026). Operational Risk Management of Zakat Institution in Indonesia: Lesson Learned from Crisis COVID-19. *Journal of Islamic Accounting and Business Research*, 1–21. https://doi.org/10.1108/JIABR-10-2024-0415

Suhayati, E., Twinarti, X., & Oroji, A. M. (2024). Auditor Performance Perspective: Role Conflict and Due Professional Care. *Australasian Accounting, Business and Finance Journal*, *18*(5). https://doi.org/10.14453/aabfj.v18i5.10

Sunday, A. A. (2026). Agency Theory in Auditing: Review of Past and Present. *International Journal of Research and Innovation in Social Science*, *10*(14), 1058–1073. https://doi.org/10.47772/IJRISS.2026.1014MG0078

Taqi, M., Sabaruddinsah, S., & Rusydiana, A. S. (2022). Audit Zakat Research: A Bibliometic Analysis. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, *6*(1), 15–28. https://doi.org/10.29313/amwaluna.v6i1.7624

Tempo.co (2025). *ICW Desak POLDA Jabar Berikan SP3 Mantan Pegawai BAZNAS*. Tempo. https://www.tempo.co/hukum/icw-desak-polda-jabar-berikan-sp3-mantan-pegawai-baznas-157421

Thuy, L. T. T. (2025). Determinants of Internal Audit Effectiveness and Its Mediating Role in Fraud Prevention. *Edelweiss Applied Science and Technology*, *9*(4), 1252–1264. https://doi.org/10.55214/25768484.v9i4.6230

Transparency International Indonesia (2025). *June 19*. Dugaan Korupsi 1,33 Miliar BAZNAS Jabar Ditelaah KPK, Koalisi Masyarakat Sipil Desak Hentikan Kriminalisasi Whistleblower. Transparency International Indonesia. https://ti.or.id/dugaan-korupsi-133-miliar-baznas-jabar-ditelaah-kpk-koalisi-masyarakat-sipil-desak-hentikan-kriminalisasi-whistleblower/

Umar, H. (2019). Audit Quality Determinants and the Relation of Fraud Detection. *International Journal of Civil Engineering and Technology (IJCIET)*, *10*(3), 1447–1460.

Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The Effects of Good Governance and Fraud Prevention on Performance of the Zakat Institutions in Indonesia: A Sharīʿah Forensic Accounting Perspective. *International Journal of Islamic and Middle Eastern Finance and Management*, *14*(4), 692–712. https://doi.org/10.1108/IMEFM-03-2019-0089

Weiner, B. (1985). An Attributional Theory of Achievement Motivation and Emotion. *Psychological Review*, *92*(4), 548–573. https://doi.org/10.1037/0033-295X.92.4.548

Yazid, H., & Suryanto, T. (2016). An Investigation of Factors Influencing Audit Quality According to Islamic Audit: A Study for the Jakarta Islamic Index. *International Journal of Economics and Business Administration, IV(Issue 1)*, 20–38. https://doi.org/10.35808/ijeba/90

Yulianti, L., Yadiati, W., Sukmadilaga, C., & Soemantri, R. (2025). Exploring the Mediating Effect of Sharia Audit Quality in the Relationship Between Internal Audit Characteristics and Fraud Prevention. *Corporate Law & Governance Review*, *7*(4). https://doi.org/10.22495/clgrv7i4p8

Zager, L., Malis, S. S., & Novak, A. (2016). The Role and Responsibility of Auditors in Prevention and Detection of Fraudulent Financial Reporting. *Procedia Economics and Finance*, *39*, 693–700. https://doi.org/10.1016/S2212-5671(16)30291-X

Zahmatkesh, S., & Rezazadeh, J. (2017). The Effect of Auditor Features on Audit Quality. *Tékhne*, *15*(2), 79–87. https://doi.org/10.1016/j.tekhne.2017.09.003

Zakiy, F. S., Falikhatun, F., & Fauziah, N. N. (2025). Sharia Governance and Organizational Performance in Zakat Management Organization: Evidence from Indonesia. *Journal of Islamic Accounting and Business Research*, *16*(6), 1034–1057. https://doi.org/10.1108/JIABR-06-2023-0188

Zakwan, Z., Muda, I., Sadalia, I. (2024). The Influence of Auditor Competence, Auditor Independence, and Auditor Objectivity on Internal Audit Effectiveness with Top Management Support as a

Moderating Variable (studies at Legal Entity State Universities in Indonesia). *International Journal of Current Science Research and Review*, *07*(05). https://doi.org/10.47191/ijcsrr/V7-i5-03

Zarefar, A., Andreas, & Zarefar, A. (2016). The Influence of Ethics, Experience and Competency Toward the Quality of Auditing with Professional Auditor Scepticism as a Moderating Variable. *Procedia - Social and Behavioral Sciences*, *219*, 828–832. https://doi.org/10.1016/j.sbspro.2016.05.074

AI Disclosure

During the preparation of this manuscript, the authors used ChatGPT to improve the clarity and quality of the written communication and R Discovery to identify relevant references. The authors reviewed and edited the content as necessary and take full responsibility for the final content of the publication.