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When Technology Changes The World Of Auditing: Is Artificial Intelligence Replacing Auditors, Or It Has Become A New Weapon In The Detecting Fraud?

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Abstract

This study aims to explore the impact of the use of Artificial Intelligence (AI) in the audit profession, especially related to the potential of AI to replace the role of human auditors or to become a new tool in detecting fraud. Using a qualitative approach and descriptive methods, data collection was carried out through semi-structured interviews with informants selected by purposive sampling and supported by a literature review. The results of the study show that AI brings significant changes that make the audit process more data-based. AI technology has proven to be very effective in functioning as an early warning system in finding unusual transaction patterns and identifying anomalies from large volumes of data. However, the results of the study confirm that AI cannot completely replace the role of auditors. Crucial elements such as professional consideration, skepticism, contextual understanding, communication, and ethical assessment still absolutely require humans. In conclusion, the future of the audit profession will be driven by complementary collaborations between auditors and AI, where technology automates routine work and strengthens detection capabilities, while auditors retain primary control in interpretation, evaluation, and decision-making.

Keywords: Audit, Artificial Intelligence (AI), Fraud Detection, Auditor Role, Digital Transformation.

INTRODUCTION

During the current era of rapid digitalization, accounting has undergone a revolution. Advanced technology helps integrate and analyze data more effectively. However, these technologies also pose challenges such as the need for digital skills and data security (Deby et al., 2025). Digital transformation should not be understood only in the context of using electronic devices or computers to aid in the administration of reduced workloads Jamaludin et al., (2022) believes that digital transformation can drive the creation of a knowledge-

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based economy and the fourth Industrial Revolution, which in the existing literature is called Industry 4.0, through the convergence of digital technologies, automation, and artificial intelligence.

One of the artificial intelligence trends that is being talked about is what is known as Artificial Intelligence, or AI. In light of this, it defines AI as a technology that allows computer systems to learn, recognize patterns, make predictions, and decide on their own. This technology can improve business processes by automating repetitive tasks, and in the process, eliminate human error, as well as provide faster information processing (Nasution et al., n.d.).

In general, an audit is a systematic examination of an analysis to determine the completeness of a given principle and/or its equivalent alternatives. This may include refining, improving, and optimizing internal business processes (Sulistia & Meidawati, 2024) . Among other things, an auditor is expected to have a high level of technical skills related to transactions and financial statements, but must also have a high level of professional skepticism and analytical abilities as well as integrity and understanding of the risks faced by the organization. One of the main concerns in audits is fraud (Pramesti & Sari, 2025). Fraud can manifest in various ranges, ranging from falsification of financial statements, misuse of assets, corruption, to conducting unnatural transactions with the aim of obtaining personal benefits or hiding the true state of a company.

According to Limbong et al., (2025) Changes in the nature of business activities and the introduction of new technologies are increasing the sophistication of fraud. In many cases, previously, transaction- and document-based fraud was commonplace. The introduction of information systems and the digitization of transactions has given rise to more sophisticated forms of fraud. Large-value transactions can be achieved with a few clicks, transaction data can be spread across multiple systems, and fraud can be committed by exploiting technological loopholes to hide distortion and destruction of evidence. This poses new challenges for auditors because sampling approaches and reliance on manual procedures may not work when the data being audited is very large and complex.

Auditors should be able to spot odd transaction patterns and suspect relationships among data that cannot be found through conventional document review (Syahfir et al., 2025). This is where AI works best. With its big data capabilities, AI can help find unusual transaction patterns, changes in transaction behavior, unusual transaction timings, parties' relationship to transactions, and patterns of transaction characteristics that violate norms. AI can help auditors build their strengths in assessing risk and deciding whether an area is worth further examining (Village, 2026).

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The introduction of AI to the world of auditing raises big and difficult questions such as: Will AI eventually replace the need for human auditors? The automation of work in audits means that the use of technology to help or resolve more and more audit elements is now a reality. Data collection, transaction pairing, document analysis, testing work, and even the identification of irregularities are all now in the realm of audit automation. According to Askiah, (2025) AI's ability to learn means it will only become better able to identify audit work and reduce the role of the auditor in an audit. AI's speed in analyzing data, working with large volumes of data, and executing repetitive tasks is of particular concern.

The use of AI in auditing also poses significant problems. One of the first issues is the quality of the data. AI essentially uses data to analyze and, therefore, is only as robust as the data used for training. For example, if the data is deliberately incomplete, if the data is inaccurate, if there is bias, or if the point data does not represent the current situation, the results of the AI analysis will also be less accurate. Fraud is also a challenge. According to Nasution et al., n.d. Systems used to analyze data based on historical patterns will fail to recognize new emerging fraud patterns. Fraud doesn't stop. Creativity to cover their tracks is a new challenge that currently lacks patterns in AI systems.

Therefore, it seems that the future of auditing is likely to include auditors working in the same space as more advanced technology. Auditors who can interact with AI and leverage it will go beyond financial disclosure checks and become more adaptive to changing risks and new types of fraud. In this case, AI is not a pure technology that will negatively impact auditors. Instead, it will help auditors improve the quality and rigor of their work over time. For now, the real issue is not whether AI will replace auditors; rather how much auditors can use AI to improve the quality of work without sacrificing the skepticism and independence that are the cornerstones of the profession.

THEORETICAL FOUNDATIONS AND HYPOTHESIS DEVELOPMENT

Artificial Intelligence in the World of Auditing

Artificial Intelligence (AI) refers to a system that allows computers to perform cognitive tasks such as learning, signal recognition, data analysis, prediction, and suggestions. AI has implications for every profession including accounting and auditing. The need for analysis, rewriting, paraphrase AI has the ability to help auditors analyze large amounts of financial data. This will allow auditors to perform more checks in a shorter period of time, and will allow them to identify irregular transactions. AI helps the overall audit process by shifting the process from being mostly manual to a more data-driven process (Mais et al., 2025).

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Even though AI artificial intelligence helps audits by suggesting next steps that need to be taken, auditors can't just rely on AI to do the whole job. Audits require more than just data processing and calculation skills. Auditors need a high level of critical thinking, professional skepticism, and a strong understanding of the client's context to interpret a transaction (Waty et al., 2023). Therefore, AI does not remove the auditor's work but facilitates and strengthens the auditor's work.

Agency Theory

Agency theory explains the relationship between the principal, i.e. the owner or stake holder, and the agent, i.e. the party authorized to manage the organization. In this relationship, there can be differences in interests and the harmony of information between the two parties (Sonbay, 2022).

Management as the party that runs the company has greater access to information than the owner. This condition can create opportunities for adverse actions to other parties, including information manipulation and fraud. Auditors have an important role in reducing these problems through auditing and expressing opinions on financial information (Anthony et al., 2023). In the development of technology, AI can help auditors conduct more extensive examinations so that potential irregularities can be more easily discovered.

Thus, the use of AI can strengthen the audit function in reducing information gaps and improving auditors' ability to identify fraud risks.

Fraud in an Audit Perspective

Fraud is an act that is consciously done in order to reap certain profits or benefits through dishonest methods. Fraud can manifest in various forms, such as financial file engineering, corruption, asset brokerage, fictitious business, document forgery, and information system brokerage (Wibisono & Mahanani, 2023).

The development of digital technology has made forms of fraud increasingly complex. Perpetrators can use digital systems to conduct large transactions, disguise transactions, or eliminate easily recognizable patterns through conventional checks (Fatmawaty & Malik, 2026). This condition requires auditors to use a more adaptive approach. AI can be one of the technologies that helps auditors identify unusual transactions and patterns that potentially indicate fraud.

Artificial Intelligence as a Fraud Detection Tool

According to Natali et al., (2025) One of the advantages of AI in auditing is its ability to analyze large amounts of data. AI-based systems can help identify transactions that deviate

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from normal patterns, find certain relationships between data, and provide alerts to activities that have suspicious characteristics.

However, the results of the AI analysis cannot immediately be considered as evidence that fraud has occurred. Anomalies only indicate that there is something different or unusual. The auditor must still conduct further examinations to find out the cause of the anomaly (Duryana et al., 2026). Thus, AI can serve as an early detection tool or an early warning system. AI helps to pinpoint the parts that need to be checked, while auditors conduct evaluations and make decisions based on evidence and professional considerations.

The Role of Auditors in the Era of Artificial Intelligence

Development Artificial Intelligence (AI) has led to changes in the role of auditors. Auditors are no longer only required to be able to understand financial statements, but also need to have the ability to understand technology and data (Romahdoni, 2026).

Auditors need to be able to use the results of AI analysis critically. Auditors are not supposed to receive AI results directly, but need to review how those results were obtained, whether the data is trustworthy, and whether the findings match actual business conditions (Adriyendi, 2025). Thus, AI can reduce routine job audits, but instead increase the need for auditors' ability to analyze, evaluate, interpret, and make decisions.

PREVIOUS RESEARCH

Previous research on Artificial Intelligence (AI) in auditing in general has shown that technological developments are changing the audit process. AI and data analytics can help auditors handle large amounts of data, identify unusual patterns, and improve the efficiency of job audits.

A number of studies have also shown that machine learning-based technology has the potential to detect fraud because it is able to recognize certain patterns based on historical data. This ability provides an opportunity for auditors to identify risks early.

On the other hand, research on the future of the auditor profession shows that technological developments do not necessarily eliminate the need for auditors. Automation affects more routine and repetitive work, while jobs that require professional judgment, context understanding, communication, and ethical considerations still require humans.

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Table 2. Table of Previous Research

No.	Journal Name	Research Focus	Variables/Aspects Studied	Research Results
1	Rendinova Cahyadi Nasution, Kevin Jeremi Doniartha Saragih, Muhammad Rizal (2026). The Role of Artificial Intelligence in Creating Competitive Advantage Through Management Information Systems.	AI in the audit process	AI and audit effectiveness	Artificial Intelligence has a significant role in creating a competitive advantage through Management Information Systems.
2	Mais, R. G., Wulaningsih, R. W., Oktasari, E., Setiawan, D. A., & Wulandari, W. (2025). Artificial intelligence (AI) in accounting: Opportunities and challenges for the accounting profession. Jesya, 8(1), 751–765.	Data analytics in audits	Data analytics and fraud detection	The results show that AI capabilities allow accountants to shift their focus to more strategic aspects of their roles, including more in-depth data analysis and more informative decision-making.

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No.	Journal Name	Research Focus	Variables/Aspects Studied	Research Results
3	Natali, E., Rely, G., & Sari, P. N. (2025). The influence of e-audit, AI-based audit technology, and big data analytics on fraud detection (Empirical study at the Audit Board of the Republic of Indonesia). Journal of Accounting, Finance, Taxation and Corporate Governance, 2(3), 772–782.	Machine learning in fraud detection	Machine learning and fraud	The results of the study show that partially, each independent variable, namely e-Audit, AI-based audit technology, and big data analytics, has a positive and significant influence on fraud detection.
4	Askiah, U. (2025). The Future Of Auditing: Applying Digital Technology to Enhance Auditor Independence. Akbis: Accounting and Business Research Media, 1–8.	Technology and the profession of auditors	AI and the role of auditors	AI reduces routine work, but auditors' professional consideration is still required.

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No.	Journal Name	Research Focus	Variables/Aspects Studied	Research Results
5	Deby, D., Rinjani, D. F., Haryadi, S., & Yusmaniarti, Y. (2025). Development of Accounting Theory: Challenges and Opportunities in the Digital Era. Journal of Accounting, Finance, Taxation and Corporate Governance, 2(3), 716–727	AI as an audit tool	AI, auditors, and audit quality	The results of the study show that technologies such as artificial intelligence (AI), big data, and blockchain have changed accounting recording and reporting systems. Accountants are now required to have digital skills to improve efficiency and accuracy in managing financial data.
6	Claressia Sirikiet Wibisono, Anajeng Esri Edhi Mahanani, S.H., M.H. (2023). Juridical Analysis of Fraud in Electronic Transactions through Social Media (Twitter).	Fraud in electronic transactions via social media	Juridical analysis, electronic transactions	Fraud that occurs can be classified as computer related fraud crimes or crimes to gain personal gain and/or harm others.

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No.	Journal Name	Research Focus	Variables/Aspects Studied	Research Results
7	Hasri Ainun Syahfir, Anastasia Gloria Panggeso, Amiruddin, Syamsuddin. (2025). Beyond the Limits of Human Vision: The Role of AI in Detecting Fraud in the Systematic Literature Review Audit Process	The Role of AI in Detecting Fraud	AI and Audit Process	The results show that AI has great potential to detect fraud and increase the effectiveness of the audit process.
8	Sri Dilla Pramesti1, Rida Perwita Sari. (2025). Analysis of the Effectiveness of Fraud Detection through the Application of Forensic Accounting, Competence, and Auditor Experience: Professional Skepticism as a Moderation Variable.	Fraud Detector, Forensic Accounting, and Auditor Experience	Effectiveness of Fraud Detectors, Implementation of Forensic Accounting, Auditor Competence and Experience	The results of the study showed that forensic accounting and competence had an effect on fraud detection, while experience had no effect on fraud detection.

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Based on the previous research above, there is room to examine more deeply the position of AI in the audit profession. AI can be seen from two different perspectives. The first perspective views AI as a technology that has the potential to take over some of the work of auditors. The second perspective views AI as a tool that strengthens auditors' ability to deal with data complexity and detect fraud.

This research takes a position on the content by using a qualitative approach to understand the experiences, views, and interpretations of informants regarding the use of AI in audits.

RESEARCH METHODS

This study applies a qualitative paradigm through qualitative methods with descriptive nuances. The strategy is applied because the research is directed to obtain comprehensive insights related to the use of Artificial Intelligence in the audit process and how the technology affects the auditor's ability to detect fraud.

The qualitative approach allows researchers to explore informants' experiences, views, understandings, and interpretations regarding the use of AI in audits (Romdona et al., 2024). Thus, the research does not focus on measuring the relationship between variables statistically, but on understanding the phenomenon that occurs.

1. Research Focus

   The focus of the research is directed at four main aspects, namely:

   a. The use of AI in the audit process, especially in data processing and analysis.
   b. The role of AI in detecting fraud, including the technology's ability to find anomalies and suspicious transaction patterns.
   c. Changes in the role of auditors due to the use of AI.
   d. The potential of AI to replace or support auditors in the implementation of job audits.

2. Research Information

   The research informants were selected through the purposive sampling method, which is the determination of sources based on special criteria that the subject masters the insight or empirical track record that is in line with the focus of this scientific study.

   Information may consist of:

   a. auditors who have experience in the audit process;
   b. accountants or accounting practitioners;
   c. internal auditor;
   d. knowledge in the field of accounting and auditing;

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e. practitioners who understand the use of technology in audits.

The number of informants is not rigidly determined from the beginning, but can be adjusted to the needs of the research until the information obtained reaches data saturation (data saturation).

3. Data Collection Techniques

Face-to-face questions and answers were held through a semi-structured format using the guidelines of the question list that had been prepared. Nevertheless, the researcher always provided free space for the resource persons to explain the empirical track record and reflection freely. The researcher also conducted a review of various scientific literature that discusses Artificial Intelligence, audits, fraud detection, technology audits, and the development of the auditor profession.

RESULTS OF RESEARCH AND DISCUSSION

Utilization of AI in the Audit Process

The results of the study show that Artificial Intelligence is seen as having the ability to transform the audit process, especially at the data processing and analysis stages. Informants generally see AI as a technology that can help auditors reduce manual work and speed up the audit process.

AI can be used to analyze large amounts of transaction data so auditors don't have to rely entirely on manual checks (Mais et al., 2025). The technology also allows auditors to gain insight into areas with higher levels of risk. These findings suggest that AI is shifting from audit patterns that were previously more focused on manual checks to a more data-driven audit process.

AI as a New Weapon in Detecting Fraud

One of the key findings in the study is that AI has great potential as an aid in detecting fraud. AI's ability to find patterns and anomalies can help auditors find transactions that require further examination.

AI can process a large number of transactions and identify activities that differ from normal patterns. This is especially important because fraud is often hidden through transactions that when viewed separately look normal (Romahdoni, 2026). With these capabilities, AI can become a kind of Early warning system for auditors. The technology signals areas that have the potential to be at risk of fraud, and the auditor conducts further examinations.

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However, the results of the study also show that AI cannot automatically conclude that a transaction is a scam. AI only shows the presence of patterns or characteristics that need to be examined.

AI Doesn't Completely Replace Auditors

The research findings show that the existence of AI does not automatically eliminate the role of auditors. Although AI is capable of performing a wide range of technical and routine tasks, there are aspects of job auditing that still require human skills.

Auditors are still needed to understand the context of the transaction, communicate with the audited, assess the credibility of the evidence, use professional skepticism, and make decisions based on professional consideration. Thus, AI is more appropriately understood as an auditor's work partner than as a substitute for the auditor.

Changes in the Role of the Auditor

The use of AI causes changes to the character of the auditor's job. Auditors no longer have to spend most of their time on repetitive work. Most of the work can be transferred to technological systems.

These changes allow auditors to focus more on value-added work, such as risk analysis, investigation, internal control evaluation, communication with management, and decision-making. Thus, the development of AI not only reduces the work of auditors, but also encourages changes in auditor competencies and responsibilities.

The Importance of Professional Skepticism

Despite the technology's high analytical capabilities, auditors still need professional skepticism. Auditors cannot accept the results that AI provides without conducting an evaluation. A transaction that is flagged by AI as an anomaly is not necessarily a fraud. Conversely, a transaction that is not flagged by the system is also not necessarily free of conditions. Therefore, auditors need to use the AI results as a basis for conducting further examinations, not as a substitute for the decision-making process.

Challenges of Using AI in Auditing

Research also shows that there are several challenges in the application of AI. These challenges include data quality, information security, algorithm limitations, possible system errors, and lack of auditor competence in using technology. In addition, there is a risk dependence on technology. If auditors rely too much on AI results without conducting a critical assessment, the audit process can actually experience a decrease in quality.

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Therefore, the use of AI must still be accompanied by human supervision and the principle of audit professionalism.

AI and Future Professional Auditors

Based on the results of the study, the development of AI is expected to cause major changes to the auditor profession. Auditors who previously spent a lot of time collecting and examining data will be increasingly directed to analysis, evaluation, and decision-making activities.

These changes show that the competence of auditors in the future is not only determined by accounting and auditing skills, but also technological and data analysis capabilities.

DISCUSSION

Based on the overall findings, it can be said that AI is not the end of the auditor profession, but rather the beginning of a major change in the profession . AI does have the ability to replace a number of routine auditor tasks, but it has not been able to replace the entire professional thought process and consideration required in auditing.

AI has advantages in terms of speed, data processing capacity, and the ability to recognize patterns. Meanwhile, auditors have advantages in understanding the context, assessing evidence, considering ethical aspects, communicating, and making professional decisions. These differences actually show the opportunity to build a complementary relationship between humans and technology. AI can perform work that requires high computing capabilities, while auditors use these results to conduct more in-depth analysis. In the context of fraud, such collaboration is becoming increasingly important. Fraud is an action carried out by humans so it cannot always be understood through numbers alone. AI can help find invisible "traces," while auditors are tasked with understanding the meaning behind the trace.

Therefore, the answer to the question in the title of this study is not simply "AI replaces auditors" or "AI does not replace auditors". A more appropriate answer is that AI replaces part of the auditor's duties, but at the same time reinforces the role of auditors in jobs that require professional judgment . In this perspective, AI can indeed be called a new weapon in detecting fraud , but it still requires auditors as the party who directs, interprets, and accounts for its use.

CONCLUSION

Based on the results and discussion, it can be concluded that Artificial Intelligence has brought significant changes to world auditing. AI provides new capabilities for auditors

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to process data, find patterns, identify anomalies, and detect indications of fraud more quickly. However, AI cannot replace auditors as a whole because audit considerations require professional consideration, skepticism, contextual understanding, communication, and ethical considerations that machines cannot fully do.

Thus, the development of AI should not be seen as a mere threat, but as an opportunity to improve the quality of the audit profession. The future of auditing allows for more collaboration between auditors and AI, where technology becomes a tool that strengthens human ability to detect fraud, while auditors continue to play a leading role in interpretation, evaluation, and professional decision-making.

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