JAFA, 12(1), June 2025, 1-19 P-ISSN: 1979-6862
DOI: 10.21512/jafa.v12i1.13316 E-ISSN: 2746-6019

A COMPARATIVE ANALYSIS OF PUBLIC SECTOR AUDITING: THE GAMBIA AND INDONESIA

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ABSTRACT

This study offers a comparative analysis of public sector auditing in The Gambia and Indonesia, focusing on how centralised versus decentralised governance structures influence audit effectiveness. A qualitative comparative case study approach was applied, using semi- structured interviews with audit professionals and document analysis of national audit laws, reports, and international standards. Data were analysed thematically to uncover patterns related to political interference, resource limitations, technological constraints and institutional capacity. Key findings indicate that The Gambia's centralised system suffers from limited audit independence, weak legal protections, and poor documentation practices. In contrast, Indonesia's decentralised structure results in inconsistent standards, regional technology gaps, and uneven training access. Both countries experience political interference and inadequate professional development, which undermine audit quality. The research contributes to the literature by linking governance structure to audit effectiveness and institutional transparency. It offers practical implications for policymakers, including the need for legal reforms, investment in digital infrastructure, improved public engagement, and standardised training programs. These findings support governance reforms aimed at strengthening accountability and sustainable development in emerging economies.

Keywords: *Public Sector Auditing, Accountability & Transparency, Governance, Audit Obstacles, Administrative Structures, Auditing Standards*

INTRODUCTION

Public sector auditing plays a vital role in developing countries because it enables transparency, accountability, and effective resource management practices. Auditing frameworks that are strong enable the detection of public fund misuse while guaranteeing regulatory compliance through their role of building public trust in governance systems. (Dominguez-blanco, 2020). However, auditing procedures in developing countries face obstacles including political influence, insufficient resources, and weak institutions, which decrease the effectiveness of auditing (Vega-jim et al., 2023). Additionally, transitioning nations encounter particular difficulties because their institutional concepts along with administrative practices remain under development (Pramono & Wibisono, 2022). These problems are further compounded by poor infrastructure, inadequate financial documentation, and limited public engagement with audit outcomes according to (Frenken et al., 2019); (Alamsyah et al., 2024). The research of country-specific obstacles presents essential information needed to create better reforms that can boost the public auditing role in advancing sustainable development (Warren Krafchik & Anjali Garg, 2025).

In The Gambia, public sector auditing deals with continuous challenges due to its framework, which is based on centralised governance structures. The National Audit Office (NAO) encounters multiple obstacles that defy its independence because of political manipulation while persistently struggling with insufficient legal safeguards and funding limitations, which prevent its complete auditing ability (Conteh & Hamidah, 2021). Audit outcomes of transparency and accountability suffer from poor recordkeeping, limited professional training for auditors and widespread public disengagement with audit reports (Saidy et al., 2023). These challenges call for legal reforms, institutional strengthening, and increased civic engagement with audit findings to rebuild public confidence and foster a culture of transparency (Agu & Eneiga, 2024).

Conversely, Indonesia's decentralised governance model presents a different set of challenges. While decentralisation strategy intended to exist nearer to people, it made auditing harder since it introduced diverse auditing standards and erratic reporting methods and delayed audit results throughout various regions (Delina & Demeter, 2024).

Corruption, weak enforcement of audit recommendations, and regional disparities in auditor training and technological access further impede the effectiveness of public audits (Hardiyanti et al., 2024). Recent studies emphasise the critical need for harmonising audit procedures and building institutional capacity to address the fragmentation in decentralised contexts (Boufounou et al., 2024).

Recent studies have covered public sector auditing from different angles, looking into auditor independence (Muzurura & Mutambara, 2022), using digital tools (Puthukulam et al., 2021) and adopting sustainability measures (Phirke et al., 2023). However, there is still incomplete research about the impact of various administration systems, centralised or decentralised, on audit performance in developing countries. In particular, the interrelationship between governance system, audit independence, technological adaptation, and the audit expectation gap across counties such as The Gambia and Indonesia remains under explored (Conteh, 2021).

This paper addresses that gap centralised auditing ins Gambia and decentralised auditing in Indonesia. It investigates how administrative systems influence audit quality, independence, and transparency outcomes. By doing so, this research contributes to the theoretical understanding of institutional auditing frameworks. It provides actionable insights for policymakers and development partners aiming to strengthen governance in emerging economies.

The remainder of the paper is structured as follows: The next section reviews the literature on public sector auditing and previous comparative studies. The methodology section outlines the qualitative case study approach. Results and discussions highlight auditing challenges in both countries. The conclusion offers policy recommendations and summarises key contributions to the field.

The study aims to generate practical solutions for bridging institutional gaps, aligning audit processes with international standards, and promoting sustainable development through robust public financial management (Šalienė et al., 2024); and (Azinogo & Erasmus, 2025).

LITERATURE REVIEW

Importance of Public Sector Auditing

Public sector auditing is a fundamental mechanism for promoting transparency, accountability and good governance in public financial management (Dominguez-blanco, 2020. Initially, focused on basic financial control, auditing has expanded to cover governance, risk management, and organisational performance (Talib et al., 2024). The National Audit Office (NAO) of The Gambia and Indonesia's Audit Board (BPK) shield public interests and ensure proper use of public funds and legal compliance per (Frenken et al., 2019). However, public sector audits keep minor importance despite institutional weaknesses, political interference and limited funding in developing countries that reduce their effectiveness (Mujahid & Abdullah, 2024) and (Pramono & Wibisono, 2022).

Auditing Standards in The Gambia and Indonesia:

The Gambia's Auditing Framework

According to (Conteh & Hamidah, 2021), The Gambia applies International Standards on Auditing (ISA) as its auditing guidelines while following the International Standards of Supreme Audit Institutions (ISSAI). The National Audit Office of The Gambia incorporates International Standards of Auditing 200, 315, 500 and 700 while using ethical guidelines derived from the International Ethics Standards Board for Accountants (IESBA). The Companies Act along with supervision from the Gambia Revenue Authority (GRA) help determine the approach to auditing through their regulatory functions (Committee et al., 2022).

Indonesia's Auditing Framework

Industrial auditing standards operate in Indonesia through sed legal frameworks that integrate international auditing principles. IAPI controls auditing standards for public accounting and adds SPKN as state financial audit specifications to fulfil public sector requirements according to (Nazarwin et al., 2025) and (Bondarenko et al., 2025). The Code of Ethics in Indonesia prioritises independent and ethical behaviour as required standards for auditors. The financial reporting standards in Indonesia follow PSAK regulations which national BPK agencies monitor following (Vahlevi & Hafidz, 2024) and (Ashari, 2025).

Challenges in Public Sector Auditing

The Gambia and Indonesia face multiple problems, creating obstacles for effective auditing practices. The auditors of The Gambia struggle with political pressure, weak legal safeguards, limited funding, and weak internal controls, which present major challenges (Mpofu, 2023). Public sector auditing in Indonesia faces problems related to uniform standard implementation across regional jurisdictions,, delayed reporting and financial documentation irregularities, and systemic corruption (Delina & Demeter, 2024).

The audit process in Indonesia faces additional complexities from corruption and collusion although The Gambia faces audit outcome deterioration from the lack of independence for its National Audit Office (NAO) (Jallow, 2019). These challenges persist in both countries because of institutional weaknesses, poor documentation practices, and inadequate public participation in audit results (Sukmadilaga et al., 2015) and (Ceesay, 2020).

Audit Expectation Gap

The audit expectation gap emerges as a common difficulty for Indonesia and The Gambia because citizens expect auditors to solve systematic corruption despite assessment boundaries (Budiarto, 2022); and (Sampurna, Dr. Agung Firman, 2021). The Indonesian research findings by Dwiputrianti in 2001 remain relevant for current Indonesian audit expectations. , compounded by low public awareness of audit processes (Conteh & Hamidah, 2021). while also being supported by insufficient public understanding about audit functions. To properly connect expectations with audit capability, public education must run parallel with increased standard compliance and transparency programs.

Impact of Digitalization on Public Sector Auditing

The worldwide auditing sector undergoes significant change as emerging technological features such as Artificial Intelligence (AI) and Machine Learning (ML) emerge. The research by (Puthukulam et al., 2021), demonstrates that AI strengthens professional scepticism and audit error identification which requires proper balancing between human oversight and technological intervention. The Gambia alongside other developing nations including Indonesia face technological barriers that prevent the complete implementation of digital auditing systems (Creation, 2023), (Savin & Trzaskowski, 2014); (Lubis et al., 2022).

Indonesia has made strides by implementing system like SIPKD (Regional Financial Management Information System) yet, regional disparities limit effectiveness (Lubis et al., 2022). Meanwhile, The Gambia lags significantly in technological adoption due to infrastructural deficiencies and limited resources according to (Savin & Trzaskowski, 2014).

Previous Research on Public Sector Auditing

A number of research studies established this research context. The research of (Muzurura & Mutambara, 2022) explores the relationship between supreme audit institutions' effectiveness and sound public finance management and national development in Zimbabwe, providing insights that may benefit The Gambia and Indonesia. According to (Saidy et al., 2023) , he present a study on how public sector auditing includes sustainability and performance evaluation audits with a special focus on digital transformation. This study connects auditors who possess creative thinking skills to stronger capabilities for misstatement detection and the importance of ISO standards for auditing practices according to (Phirke et al., 2023).

Other studies explore how internal audit standards (Shaban et al., 2023) as well as the remote auditing difficulties during COVID-19 (Eltweri et al., 2023) and International Standards on Auditing adoption (Eltweri et al., 2022) on audit quality. In South Africa, (Maroun & Maroun, 2016) demonstrate that auditors working with external experts display inconsistent standard application behaviour pointing to universal audit practice consistency problems.

Research Gap

The public sector auditing literature contains substantial material regarding its challenges yet limited research exists which directly studies centralised and decentralised administrative structures on auditing effectiveness within developing nations. Available research evaluates audit techniques and technological adaptation and audit independence independently from each other without establishing a comparative administrative context.

The research lacks sufficient analysis about how decentralisation affects audit quality together with standard compliance and governance outcomes in the context of Indonesian government administration. The Gambia experiences difficulties caused by centralisation but researchers have not assessed its unique effects on audit practice success strategies in sufficient detail.

The analysis presented in this study examines the relationship between The Gambia's centralised governance structure and Indonesia's decentralised administrative approach on public sector audit practices together with any encountered challenges and necessary reforms. The research provides valuable understanding about technological changes and institutional development along with their effects on the future direction of public auditing between different governance structures.

RESEARCH METHOD

Research Design

The research uses a qualitative study design based on comparative case studies, structure interview to investigate public sector auditing issues in The Gambia and Indonesia. This research design delivers detailed evidence about how centralised governance in The Gambia and decentralised governance in Indonesia affects auditing practices (Hanafi et al., 2024).

Case Study Justification

Researchers deliberately chose The Gambia and Indonesia for their research to demonstrate administrative extremes between centralised and decentralised systems. A case study method proves suitable for obtaining extensive knowledge about limited systems according to (Patnaik & Pandey, 2019). The countries are independent cases for studying institutional priorities while evaluating operational challenges related to public auditing and societal political influences.

Data Collection

Multiple primary and secondary data sources were used to produce thorough results.

Primary Data:

Semi-structured interviews were conducted with:

a. 15 auditors from Supreme Audit Institutions (Gambia's NAO and Indonesia's BPK),
b. 10 internal audit directors from ministries and public agencies,
c. 5 financial managers and policymakers from Indonesia.

The interview discussions examined aspects such as governmental interferences with audits, budget limitations, audit recommendation implementation, and how professional training and digital technologies influenced operations.

Secondary Data:

Document analysis was conducted using:

a. National audit legislation and audit charters (e.g., Public Financial Management Act of The Gambia, Law No. 15/2004 in Indonesia),

b. NAO and BPK release their audit reports to the public domain.
c. Official government policy papers and internal audit manuals,
d. International standards from INTOSAI and ISSAI.

The examined documents enabled researchers to combine interview information with supporting evidence in order to locate institutional barriers.

Sampling Technique

The researchers chose participants through purposive sampling because they had active roles in public sector auditing activities. The researchers carefully selected subjects to reflect diverse characteristics that included institutional types, organizational organisational functions, and urban and rural locations in their respective countries (Mannan, 2024).

Participants were approached using official organizational networks alongside institutional collaboration, which preceded the collection of their interview consent forms.

Data Analysis

Researchers used NVivo to conduct thematic analysis through a methodology based on Braun and Clarke's (2006) six-phase protocol. The interview data was transformed into analytical codes in order to find common themes in the following seven areas: audit policy frameworks, access to information, resource limitations, political interference, training gaps, collaboration with external auditors, and organisational culture.

The research team examined patterns between and across cases in a manner that followed principles from comparative case studies to show both unique within-case effects and cross-national patterns (Alamsyah et al., 2024)

Validity and Reliability

The study established trustworthiness of results using the following methodology:

a. Triangulation of sources happened through the management of data obtained from interviews, official reports, and policy documents.
b. Two academic experts specialising in West African and Southeast Asian public sector audits performed peer debriefing to evaluate research findings.
c. The researchers gave preliminary findings to selected participants who verified their accuracy through member checking.
d. According to (Payne, 2025) thick description serves as an approach to provide rich information that enhances transferability.

Ethical Considerations

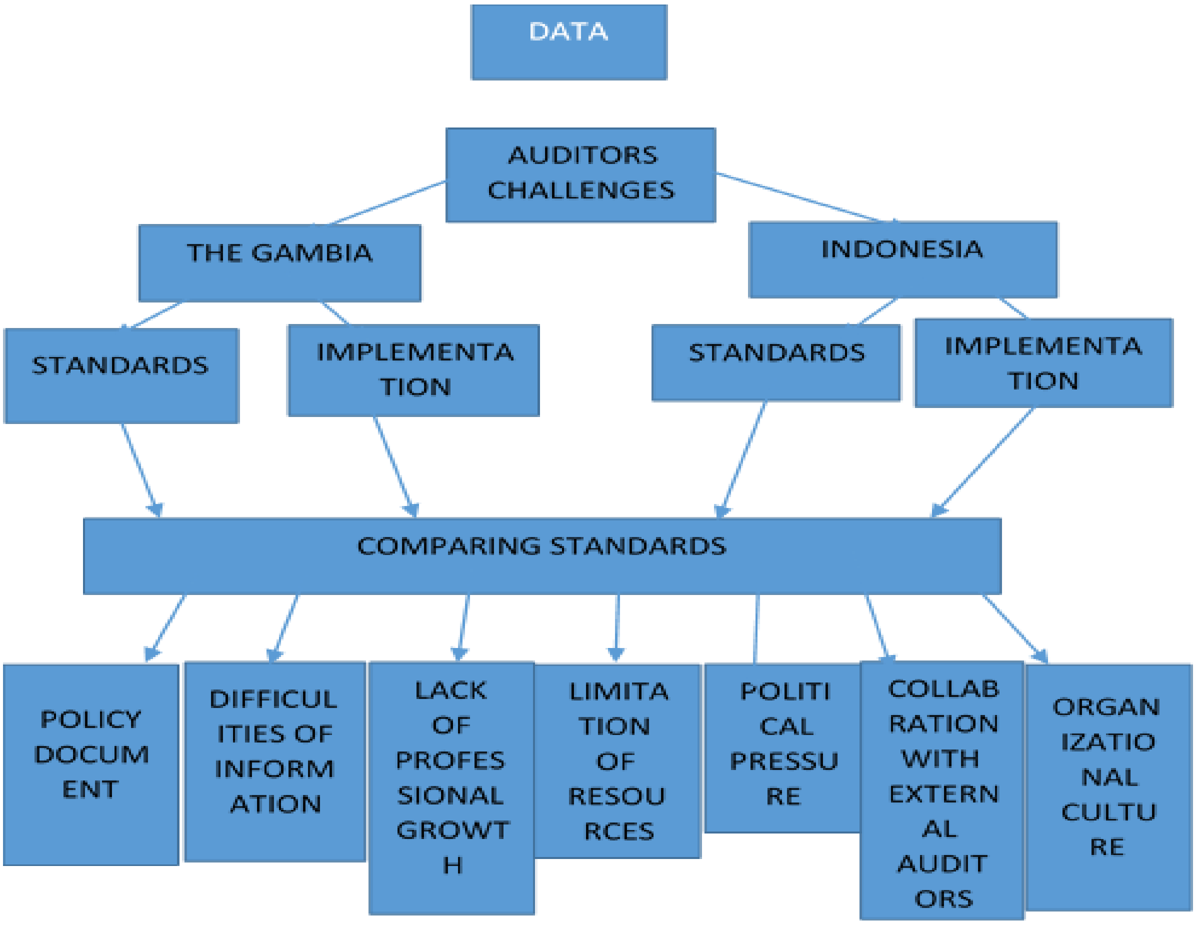
The purpose of the study was explained to all study participants who gave their voluntary consent to participate. Anonymity and confidentiality were ensured.

The research-maintained approval from institutional ethical reviewers while following General Data Protection Regulation (GDPR) for handling data.

Limitations

The study demonstrates restricted applicability because it combines qualitative methods with explorations of two specific countries. The present work presents relevant additions to public audit research which examines developing nations.

Figure 1. The Framework of Data Analysis



The framework (Figure 1) above serves as the conceptual structure that guides this research. It categorises the core thematic challenges and institutional dimensions that influence public sector auditing effectiveness in both The Gambia and Indonesia. These dimensions include:

a. Policy Frameworks
b. Access to Information
c. Resource Limitations
d. Political Interference
e. External Auditor Collaboration
f. Training Gaps
g. Organisational Culture

The figure visualises how these interconnected areas function under centralised (The Gambia) and decentralised (Indonesia) governance structures, shaping audit outcomes in terms of transparency, accountability, and institutional capacity.

ANALYSIS

The following section includes empirical results obtained from interview datasets and document records. The collected data formed seven core themesthat received independent analysis and were analyzed independently between The Gambia and Indonesia. The research findings are drawn from sources in the literature that align with the conceptual framework of auditing difficulties within developing nations. The research builds analysing detail through theoretical references accompanied by direct quotes that validate evidence.

Policy Document:

Policy frameworks in both countries play a foundational role in structuring audit mandates and ensuring regulatory compliance. In The Gambia, the Public Financial Management Act (2004) emphasises compliance but is limited in its application to performance audits. Respondents noted the rigidity of policy in capturing operational inefficiencies.

> *"The Act ensure conformity but not whether resources are used effectively or if outcomes are achieved." (Respondent, The Gambia)*

This mirrors findings in literature that critique overly compliance focused audit system in developing countries (Sukmadilaga et al., 2015).

The legislation framework of Indonesia under Law No. 15/2004 establishes an integrated system which connects directly to development planning. However, decentralisation hinders enforcement consistency. One respondent shared:

> "*Enforcing the existing legal frameworks proves challenging due to difficulties in proper implementation especially when expanding compliance with ISSAI requirements". (Respondent 1, Indonesia).*

According to Dwiputrianti (2001), decentralisation gives communities the power to choose their own audit methods, reducing consistent audit practices.

In both systems core legal frameworks exist yet bureaucratic capabilities limit their implementation. The Gambia uses centralized control and Indonesia grants flexibility to decentralized units.

> *"…The primary motivation for the Act is compliance. It ensures conformity to the policy and standard operating procedures, but it does not assess if resources are being utilised effectively or whether the desired outcomes are being achieved." (Respondent 2, 4, 6 and 8 The Gambia)*

Policy documents lay forth thorough requirements and instructions. They bring accountability to decision-makers by setting quantifiable goals and standards. This increases the public's faith in the authority but public institutions often struggle with record-keeping, delaying financial reporting and complicating audits. Moreover, poor documentation practices and resistance from staff who perceive audits as corrective measures further complicate information access.

> *"...Poor documentation practices and resistance from staff who fear audits being seen as 'witch-hunting' complicate the process of obtaining information. Filing systems are often poor, causing delays in accessing records." according to" (Respondent 3, 4, and 5 The Gambia)"*

The current audit framework limits effectiveness by focusing only on compliance, neglecting systemic inefficiencies and mismanagement. It also hinders the adoption of technology-driven tools, which are common in many countries. A strong policy framework promotes investor confidence, especially in finance-heavy sectors like banking, insurance, and asset management.

> *(Respondent 7, 8, and 9 said that),"…To overcome these challenges, stricter enforcement of financial document filing regulations is necessary. Ministries should prioritise record-keeping and allocate funds for employee training. Additionally, promoting a better understanding of the audit process can reduce resistance and help audits be seen as tools for progress."*

Indonesia Policy Document

In order to drive national administration and development, policy papers frequently consist of laws, regulations, presidential decrees, development plans, and strategic directives. A more thorough structure is provided in Indonesia under Law ***No. 15/2004*** on State Finances Management. However, there are challenges to its successful implementation, especially when it comes to conforming to global standards like the International Standards of Supreme Audit Institutions (ISSAI).

> *(According to Respondent 2,) stated that… "the law provides a solid foundation. BPK guidelines state precisely what tasks they need to perform and what they should avoid. The law works fine on paper but we struggle to enforce it properly and connect it to ISSAI requirements"*

Policy documents establish a clear legal foundation for implementing various government activities and development initiatives. They ensure that every action taken has legal legitimacy and aligns with the rule of law. In the Indonesian context, documents like long term development plan (Rpjp) And National Medium Term Development Plan (Rpjmn) provide strategic direction to achieve sustainable development goals. Without these documents, development efforts could lack focus and efficiency.

> *"… One significant problem arises from Indonesia's system of decentralised administration. Regional governments in Papua face major challenges to fulfil national regulations due to lack of resources. Limited resources and administrative inefficiencies make compliance difficult." stated by (Respondent 3 Indonesia).*

Policy documents help people learn about what the government wants to achieve and does. Public access to documents creates leader responsibility and helps development projects continue without interruption when leadership changes. Long-term development stays on track because consistent policy implementation blocks temporary or uneven approaches. The Papuan government uses Regional Financial Management Information System (SIPKD) e-governance tools, but its office staff cannot deliver reliable information because administrative practices fall short of expectations.

> *(Respondent 5 said that), "…The Regional Financial Management Information System (SIPKD) helps regional financial teams work better through its digital tools. The success of these instruments depends directly on local governments' skills and readiness to implement them properly. Many workplaces need better IT support and staff training to operate these management tools effectively."*

Therefore, institutions need these documents to meet their financial reporting obligations under current rules. Indonesian businesses need to comply with Financial Services Authority (OJK) and Bank Indonesia standards to stay out of trouble and keep their market standing. We use policies to make financial work and audits accessible to everyone as needed. The Institution honesty will build better accountability from team members and executives.

> *In an interview with (Respondent 5 Indonesia) stated that "…Our specialist training centre offer full auditor education programs that result in official certifications. The distant BPK offices prevent auditors from getting the training packages they must have. Auditors in both Jakarta and distant areas lose their proficiency because they cannot access proper training materials."*

According to (Achumie et al., 2024) financial and auditing policies give direction for smart choices in the business world. Standardised financial rules give direction to key decisions about budget use, investment selection and audit handling procedures. Policies about auditing establish guidelines for how to run both internal and external audits. Through these policies the team determines the full extent of their audit work plus their standards and schedule for completing it.

Difficulties of Information

The ability to access information proves to be an essential problem. Auditors in The Gambia fight to obtain proper documentation because staff members exhibit fear toward audit procedures.

(Respondent 2 and 6 The Gambia) said that a Staff fear audit claims of "witch hunting" while poor documentation routines make it difficult to gather essential information during audits. Poor file storage methods create long waiting times to find important documents. Workers who decline to offer needed data create challenges during the audit evaluation."

The situation matches the findings reported by (Conteh & Hamidah, 2021) about institutional opacity. The Indonesian situation becomes worse because of physical distance and insufficient technology systems**:**

"The records in Papua lack proper management while the IT assistance is minimal. Files require multiple weeks in order to become available. (Respondent 2, Indonesia)"

"Fear-based behavioural changes prevent workers from sharing important data with their superiors". (Respondent 3, Indonesia)

The research presented by (Vega-jim et al., 2023) ,states that audit effectiveness depends on dependable evidence but both institutional limitations and cultural opposition work against it. Therefore, these two nations face challenges in accessing data through opposing reasons since The Gambia faces central inefficiencies together with fear while Indonesia faces logistical challenges combined with infrastructure diversity.

(Respondent 4 Indonesia) said in the interview that, "...In many cases, Poor record systems force me to search for data that should be easily accessible. My investigation process takes me longer because the audit documentation needs immediate thorough research to complete it."

However, getting good information helps both decision-makers and auditors perform their roles properly. Information movements in The Gambia encounter several problems that impede its quality and accuracy. A research by (Owusu-Aning, 2010) said that, not enough institutions especially small businesses and government departments maintain reliable electronic record systems. Old-fashioned manual record keeping systems lead to both data errors and data loss.

In that case, without proper documentation audit trails prove difficult to build. Auditors need full transaction records to perform their jobs, yet incomplete papers block their path. People who want to hide the truth block others from seeing reliable data. , institutions often hide information because the investigation team might identify their misleading activities.

According to (Khaled & Mcheick, 2019), the Communication failures between parties and many local dialects can ruin the transfer of important data. Most businesses run their operations outside official document requirements.

(Respondent 5 The Gambia) "narrated that, those delays information are recurring issue, particularly in infrastructure projects or state-owned enterprises. This often happens due to political interference or a lack of accountability in regional offices. Such delays can compromise the accuracy and credibility of our audit findings."

The lack of organized information limits auditors' ability to work. Auditors conducting manual tasks need to collect and validate data manually. Bad quality data leads to incorrect audit findings (Riyadi & Suhadasyah, 2025). When auditors must rely on missing or untrustworthy data for their work, they may produce results that are imperfect.

(Respondent 8,9, and 10 The Gambia) ".... In an interview stated that stricter enforcement of the rules imposing the timely reporting of financial documents is necessary. Ministries should emphasis maintaining accurate records and allocate sufficient cash for staff training. Second, encouraging a better understanding of the audit process can help to

eradicate resistance and fear. Audits tend to be viewed as tools for advancement rather than as a kind of punishment."

Indonesia:

In Indonesia, these challenges are shaped by several factors, including the country's vast geography, changing levels of technological development, cultural diversity, and regulatory frameworks (Acim et al., 2023). These issues can lead to information gaps, inefficiencies, and inconsistencies in data collection, sharing, and analysis.

"…Interview with Indonesian auditors' (Respondent 2) said that Many organisations do not maintain proper record-keeping systems, making it difficult to retrieve accurate data during audits. There is often a fear of impacts among employees, which leads to reluctance in sharing information."

Due to the large number of Indonesian islands information collection and distribution prove difficult especially in outlying and distant regions. Digital divides create limited access to online info in parts of the country that have underdeveloped technological networks. Audit subjects often hesitate to share data because they want to avoid trouble and avoid showing their internal system weaknesses (Ojewale et al., 2024). Therefore, technical or administrative obstacles within an organisation often slow down the access to necessary information (Westberg, 2000).

(Respondent 4 Indonesia) said that "accessing critical information is often hindered by several factors. Firstly, there is a lack of awareness among the audited parties about the importance of transparency and compliance.

Secondly, poorly maintained or disorganised record-keeping systems make retrieving relevant data a boring task."

***Respondent** 1 Indonesia stated that "project runs into difficulties due to tireless rules they follow, and the law requires government staff to get official approval before they can ask for data from an inspector in their workplace, and also delays happen because auditees put daily work before responding to audit demands."*

Indonesian auditors face unique challenges due to information difficulties, which directly impact the efficiency and reliability of the auditing process. Some of these challenges auditors often encounter delays or inaccuracies in accessing financial records, transaction histories, or other relevant documentation, especially in decentralised systems. Inconsistent or kept information systems across government agencies, companies, or regions lead to a lack of unified data for analysis.

(Respondent 5 Indonesia), Based on information, it was found that auditors struggle with tracking the most recent accounting law changes due to insufficient information flow. Manually maintained records often lead companies to create disorderly or incomplete records according to the interview participant." (Respondent 4 and 5 Indonesia) the company's reputation and the auditor's reputation could suffer damage when stakeholders doubt the effectiveness of verification due to information challenges. Successful decisions from stakeholders get delayed when audit outcomes provide inadequate information or lack clarity".

Lack of Professional Growth

Inadequate continuous professional development describes a key cause that diminishes audit quality. Interviewees in The Gambia observed how insufficient training creates ethical misconduct in professional practice.

"*The absence of proper ethics training makes auditors develop ethical subjectivity. (Respondent 1, The Gambia)"*

"*Auditors who skip continue professional development (CPD)cannot match current audit standards and technological advancements (Respondent 2 The Gambia)."*

The training system in Indonesia comes from BPK although its accessibility varies between regions.

“Auditors who work in remote districts of Jakarta receive training whereas their counterparts in distant regions usually do not. (Respondent 4, Indonesia)”

“The organisation faces challenges with compliance because its ability to build capacity is weak. (Respondent 5, Indonesia)”

According to (Phirke et al., 2023) emphasis that creatives and ethical audit practise depend continuous professional training for auditors. The two countries struggle with similar training issues because The Gambia lacks institutional structures while Indonesia deals with unequal access across its regions.

Limitation of Resources

Insufficient resources create major impacts on both the extent and standard of auditing processes. In The Gambia:

“The organisation lacks both experienced staff and available financing to conduct proper audits because the processes become hurried and unfinished. (Respondent, 1,2,3,4, and 5 The Gambia)” (Respondent 6,7,8,9, and 10 The Gambia) “Lack of capital resources prevents organisations from implementing new technological solutions.”

The Indonesian audit facilities encounter major difficulties which particularly affect their regional offices.

There exists modern audit software called SAIBA but several departments within the organisation do not have proper IT infrastructure and workforce capabilities. (Respondent 1,2, and 3, Indonesia)”

The claim made by (Grossi et al., 2023) demonstrates that digital transformation faces resource inequalities as its fundamental restriction. Systemic underfunding exists in both countries, yet The Gambia suffers from basic funding deficits whereas Indonesia deals with funding imbalance among its entities.

Political Pressure

Political interference threatens auditor independence. In The Gambia:

“(Respondent 2 The Gambia) stated that Audits in Indonesia may become subject to modification based on political alliances.” Both internal and external parties attempt to pressure auditors into disregarding evidence connected to influential figures. (Respondent, 8 The Gambia)

The government of Indonesia permits regional political affiliates to interfere in audit functions similarly to how they do it in Indonesia.

However, the regional authorities within provinces require the department to modify findings according to their preferences. (Respondent 3, Indonesia) narrated in the interview.

According to researcher (Pramono & Wibisono, 2022) in their studies explain that such unprofessional interference deteriorates institutional integrity while eliminating potential audit-based deterrents.

The independence of organisations faces central restrictions in The Gambia while Indonesia faces regional limits to independence.

Collaboration with External Auditors

A weak coordination undermines audit coherence. The Gambia’s respondents noted:

The "External audits feel isolated. External and internal audit groups do not work together effectively. (Respondent 1, The Gambia) stated in the conversation.

Therefore, Internal and external stakeholders participate poorly in the process because follow-up actions tend to stop without progress. (Respondent, 2 and 4 The Gambia) disclosed this in an interview.

However, collaborating with an external auditor refers to the process by which management or internal auditors of a business consult with external auditors on issues related to financial reporting, risk monitoring, and accountability (Oussii & Boulila Taktak, 2018). A research by (Al-Sukker et al., 2024) said that allowing external auditors access to particular documents, records, and internal audit reports will allow independent investigations; preventing confusion regarding the timeline and scope of work; focussing on specific areas to reduce overlap in work; and ensuring a thorough and efficient audit process.

The auditors struggle to understand operational procedures so they perform audits with incomplete scope (Al Qahtani et al., 2024). The political drive along with organisational capability decreases fundamentally within the monitoring units responsible for supervision. The relationship between internal and external auditors is unclear.

In Indonesia:

(Respondent 2 and 5, Indonesia) said in their interview that private auditing tasks bring limited results since some audit targets and objectives fall through gaps. The current audit findings do not receive adequate use when developing new plans. (Respondent 3, and 4, Indonesia) agreed on that statement.

In a research by (Dominguez-blanco, 2020) ,explains that combined audits boost accountability strengths. Division weakens audit chains. Both nations suffer from coordination problems that standardized communication procedures.

Organisational Culture

Cultural attitudes shape audit effectiveness. In The Gambia:

The "Audit findings face resistance. Institutions don't welcome criticism." (Respondent,1 The Gambia) in the interview.

Another statement from (Respondent 5, The Gambia) "lamented that most senior officials express fear when it comes to shifts in organisation direction."

Indonesia exhibits similar issues:

"Local offices resist performance reviews. They prefer status quo." (Respondent 1 and 2, Indonesia)

Audit suggestions receive no consideration when they interfere with current operational procedures. (Respondent 4 and 5, Indonesia)

According (Holili & Khoiroh, 2023) in their studies, they demonstrate an essential requirement for effective audits by identifying ethical responsive organisational cultures. Audits and reform implementation face substantial challenges because traditional cultural obstacles oppose these initiatives in both nations.

Comparative Framework Analysis

The table 1 provided in this document shows common auditing principles adopted by both countries with their ISA-based standards and ethical integration criteria. The depth of interpretation was insufficient in previous versions of the draft. Two systems follow international standards although their local implementations differ.

Table 1 Similarities and Correspondence in Auditing Standards with features in Figure 1: The Gambia and Indonesia

Feature	Correspondence features figure 1	Gambia	Indonesia
Primary Framework	Policy document, organisational culture.	International Standards on Auditing (ISA)	Indonesian Auditing Standards (SA), based on ISA
Ethical Standards	Professional growth, Political pressure	International Ethics Standards Board for accountants (IESBA) Code of Ethics	Indonesian Code of Ethics for Accountants IESBA
Public Sector framework	Collaboration with external auditors	National Audit Office (NAO)	Audit Board of the Republic of Indonesia (BPK)
Focus	Limitation of recourses	Financial, compliance, and performance audits	Financial, compliance, and performance audits
Financial Reporting	Difficulties of information	Poor record systems, manual filing, and staff resistance to audits ("witch-hunting" fear).	Inconsistent record-keeping, data access delays, and fear of penalties reduce information flow.

This table 1 above aligns the main feature of each country's auditing practices with the elements in figure 1. It demonstrates that despite their differing governance models, both The Gambia and Indonesia share important similarities in audit principles:

a. Both countries base their frameworks on International Standards on Auditing (ISA) and align with IESBA ethical guidelines.
b. NAO (The Gambia) and BPK (Indonesia) serve as the supreme audit institutions, mandated to enforce financial, compliance, and performance audits.
c. Both systems encounter challenges with information access, including poor documentation and staff resistance.
d. Common structural concerns, such as resource limitations and external auditor collaboration, hinder the full application audit standards.

By cross referencing the framework (figure 1) above illustrates how shared challenges like training deficits, political pressure, and ethical expectations correspond to institutional weakness in both settings, even as their administrative configurations differ.

Table 2 below key differences in Audit standards and Institutional Contexts. While similarities exist, table 2 below highlights the critical differences:

a. The regulatory authorities differ: The Gambia relies on GICA and international standards like ISA and ISSAI, while Indonesia has developed its own set of localised standards (SA, SPKN, PSAK) under the control of IAPI and BPK.
b. Legal frameworks in Indonesia are shaped by decentralisation and include specific financial audit standards, whereas The Gambia's system is more heavily dependent on externally derived standards and centralised laws.
c. Cultural and institutional factors also differ. The Gambia follows a British compliance model that restricts local authority, while Indonesia accommodates regional flexibility, which requires broader standard adaptation.

This comparison reveals that the divergence in auditing effectiveness stems not from the standards themselves, but from each country's capacity and governance models to implement them. Table 2 below complements Table 1 by showing that shared international benchmarks must be localized localised differently depending on the ground's political, administrative, and cultural realities.

Table 2 Comparing Auditing Standards (Differences)

Aspect	Gambia	Indonesia
Regulatory Authority	Gambia Institute of Chartered Accountants (GICA).	Indonesian Institute of Certified Public Accountants (IAPI).
Public Sector Framework	International Standards of Supreme Audit Institutions (ISSAI)	State Financial Audit Standards (SPKN)
Ethical Standards	IESBA Code of Ethics for Professional Accountants.	Indonesian Code of Ethics for Professional Accountants.
National Standards	Relies exclusively on ISA and ISSAI frameworks.	Uses **Indonesian Auditing Standards (SA)**, harmonised with ISA.
Financial Reporting	Governed by the **Companies Act of The Gambia** and local tax laws.	Governed by **Indonesian Financial Accounting Standards (PSAK)**.

CONCLUSION

The study gives an in-depth assessment of public sector audits between The Gambia and Indonesia to demonstrate that governance systems and institutional capabilities with political factors determine audit system performance. Public accountability in The Gambia faces obstacles from political control, scarce resources, limited understanding of auditing procedures, and low awareness among citizens. Audits in Iran enjoy autonomous powers at the local level yet face challenges from incomplete adherence to standards along with unbalanced technological capability disparities along with disjoined capacity development steps. The different governance structures demonstrate how administrative structures directly affect audit quality and standard compliance while affecting institutional transparency.

Research Contributions

The study contributes theoretically by filling a literature gap concerning how centralised versus decentralised administrative systems affect audit function in developing countries. Unlikely prior studies that isolate audit challenges (Muzurura & Mutambara, 2022); (Conteh & Hamidah, 2021), this paper integrates institutional, technological, behavioural features to study governance model comparisons. This research adds to the existing literature on audit expectation gaps as it validates those unrealistic public expectations exist similarly in centralised as well as decentralised administration systems (Budiarto, 2022); and (Sampurna, Dr. Agung Firman, 2021).

Practical Implications

Policy advisors together with regulatory organisations can implement the research findings. Government statutory bodies in The Gambia need legal changes to make the National Audit Office independent and maintain reliable funding streams coupled with education initiatives to improve public understanding about auditing processes for strengthening governance trust (Saidy et al., 2023). Additionally, institutional training programs should be expanded and integrated with international certification bodies to improve audit quality and ethical compliance. For Indonesia, regional disparities in audit capacity can be mitigated by improving the distribution of technology resources such as SIPKD and SAIBA system, while central authorities must reinforce consistent application of SPKN and PSAK standards through oversight mechanisms (Hardiyanti et al., 2024); and (Nazarwin et al., 2025). Both countries should prioritise collaborative platforms between internal and external auditors to minimise duplication, increase transparency, and promote standardisation (Al-Sukker et al., 2024).

Operational Implementation of Recommendations

The following measures should be applied by governments to operationalise these reforms:

a. The government should create audit training centres throughout urban and rural areas which follow the structure of Indonesia's BPK Specialist Training Centres to maintain professional growth.

b. The public sector should launch promotional initiatives about public audit to lower public expectations while increasing citizen participation in audit results.

c. Enforce timely documentation and information access protocols, using digital tools and audit trail technologies to reduce resistance and inefficiencies (Riyadi & Suhadasyah, 2025) Build institutional coalitions with INTOSAI and international donor agencies to fund technology adoption and auditor upskilling programs.

Research Implications and Limitations

The research validates how governance framework determines audit outcomes yet its examination focuses on qualitative assessment from specific instances. This study does not provide applicable results for all developing countries across the world. Moreover, the research lacks insights from civil society organisations as external stakeholders which reduces its usefulness for conducting sociological audits alongside its findings.

Future Research Directions

Further research should implement a mixed-methodology by adding quantitative audit duration metrics along with budget ratios to verify past research results. Research with additional developing nations across Sub-Saharan Africa and Southeast Asia would help explain how these areas perform within taxation management practices. Additionally, future analysis should examine the extended impact that AI tools alongside digital auditing platforms such as SIPKD attain regarding audit productivity and fraud protection (Puthukulam et al., 2021); and (Mpofu, 2023)

In conclusion, this research underscores that while international standards are a common goal, local realities such as political will, technological infrastructure, and institutional culture ultimately determine public sector audit success. Strengthening transparency and accountability in developing nations like the Gambia and Indonesia requires customised reforms aligned with governance structures and stakeholder capabilities. These insights serve as a foundational reference for both scholars and practitioners seeking to advance sustainable public financial management system.

ACKNOWLEDGEMENT

My greatest appreciation goes to Allah Almighty since He provided me through this academic experience with patience and guidance along with divine strength. I heartily thank Prof. Nazaruddin Malik and Dr. Driana Leniwati for their invaluable support through which they helped me with encouragement while providing constructive guidance. These experts along with their mentorship played an essential role in developing the content of this project.

I offer deep gratitude to my amazing wife Ajaratou Kaddijatou Kanteh Drammeh and my Kids Ramatoulie Drammeh, Al Hassan and Al Husainu Drammeh, along with Step-Dad Masireh K Drammeh, My Brother Sulayman K Drammeh, my Mums: Neneh Jatta, Nurse Drammeh, Fatou Jobe and Ma Ceesay Kandeh. Because their endless love and backings functioned as perpetual motivators. Not forgetting Chairman Bac and all the staff at council, my uncles; Omar and Saikou Jatta UK, Buba Manneh USA and the family, religious support from them and my family have been my fundamental source of power throughout my life.

I show appreciation to both my friends who maintained their moral backing throughout my studies. I express my gratitude toward the Directorate of Postgraduate Program with the Master of Accounting Department alongside all instructors at Universitas Muhammadiyah Malang (UMM) due to their influential teaching approach which significantly advanced my academic development. IRO UMM together with BIPA UMM deserve my appreciation for providing important study-related support. The successful completion of this work owed its existence to joint support from every person and institution involved. I am truly thankful.

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