



SPIRITUAL INTELLIGENCE AS A MODERATING EFFECT ON THE COMPETENCE AND PROFESSIONAL SKEPTICISM OF AUDITORS ON FRAUD DETECTION (Study at the West Sulawesi BPKP Office)

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Abstract---This study aims to provide a review of the competence and skepticism of professional auditors on the detection of fraud with spiritual intelligence as a moderating variable. This research was conducted at the BPKP Office of West Sulawesi Province, where the auditor was the research sample. Sampling with a purposive sampling method, with a sample of respondents 49. The type of data used in this study is primary data. The data collection method uses a questionnaire. Data analysis techniques using Moderated Regression Analysis (MRA) and using SPSS version 25. The results showed that: first, positive and positive competence in the detection of fraud. Second, professional skepticism has a positive and significant effect on the detection of fraud. Third, spiritual intelligence moderates the effect of competence on fraud detection. Fourth, spiritual intelligence moderates the influence of professional skepticism on the detection of fraud.

Keywords-Component; Spiritual Intelligence, Competence, Professional Skepticism and Fraud Detection.

I. Introduction

Along with the development of the increasingly complex business world, the practice of crime in the form of economic fraud has also developed. The crime of fraud (fraud) is increasingly developing along with the development of intelligence of the perpetrators of fraud in line with the development of modern digital electronic information technology and science (Erya, 2018).

Various expenditures for regional needs and development make the government very dependent on the State Development and Expenditure Budget (APBN) and the Regional Development and Expenditure Budget (APBD) in supporting the implementation of state and regional activities. However, in budget management, not a few individuals commit corruption that directly or indirectly uses state money, both from the APBN and APBD for personal or group interests (La Ode, 2017).

The Indonesian Government Internal Auditors Association (AAIPI) (2013) argues that fraud is any illegal act characterized by fraud, concealment, or a breach of trust. Auditors are responsible for public trust in the form of moral responsibility and professional responsibility. Moral

responsibility is in the form of competence possessed by auditors, while professional responsibility is in the form of auditor responsibility towards professional associations based on professional standards issued by the Indonesian Institute of Accountants (IAI).

Fraud (fraud) occurs due to weaknesses in corporate governance, both in corporations and government. Enforcing good corporate governance is not easy and faces many challenges. The business environment and changes in government create too many incentives and motivations to commit acts of fraud.

The expectations of users of the audit report need to be taken seriously by the auditor. The auditor is responsible for detecting fraud. Although there is no full guarantee that an auditor will be able to detect any financial irregularities that occur. Therefore, the auditor must design the audit to provide adequate assurance that the detection of errors, irregularities and material legal violations has been carried out (Karyono, 2013: 122). However, the facts show that the fraud that occurs is increasingly complex, resulting in failure detection of fraud by auditors.

Auditor's competence is one of the important components in conducting an audit, because competence will affect the success rate of auditors in detecting fraud. The probability of the auditor finding errors and irregularities in the audited financial statements is influenced by the technical ability of the auditors (education, experience, and professionalism), the independence and behavior of the auditors in conducting the audit (De Angelo, 1980).

The implementation of fraud detection needs to be supported by the competence of auditors in the investigation process. Therefore, in increasing the effectiveness of fraud detection, competencies consisting of knowledge, special expertise and experience are required. With the competence possessed by auditors, it will foster a professional attitude in doing their work (Widiyastuti and Pamudji, 2009).

An auditor is not only competent but must also have professional skepticism in field investigations. Public accounting professional standards define professional skepticism as an auditor's attitude that includes a mind that always questions and performs critical evaluation of audit evidence (IAI, 2001, SA section 230.06).

A skeptical auditor will not simply accept the explanation from the client, but will ask questions to obtain reasons, evidence and confirmation regarding the object in question. Without applying professional skepticism, auditors will only find misstatements caused by errors and it is difficult to find misstatements caused by fraud, because fraud will usually be hidden by the perpetrators.

In this study, spiritual intelligence or spiritual quotient (SQ) is used as a moderating variable that affects the competence and professional skepticism of auditors in the detection of fraud. An auditor who has high understanding or emotional intelligence and spiritual intelligence will be able to act or behave ethically in his profession and organization. If an auditor does not have high spiritual ability, then an auditor may do deviant things, for example, being dishonest.

In the accounting profession, an auditor is required to be integrity and honesty to be objective. An auditor may be dishonest because he gets more than a client's honorarium. Therefore, spiritual quotient (SQ) is the foundation needed to function the Intelligence Quotient (IQ) and emotional quotient (EQ) effectively. In brief, spiritual intelligence is able to integrate two other abilities previously mentioned, namely intellectual intelligence and emotional intelligence (Idrus 2002 in Choiriah 2013).

This study focuses on the spiritual intelligence possessed by auditors in carrying out their duties. Zohar and Marshall (2001) emphasize that spiritual intelligence is the basis for building Intelligence Quotient (IQ) and Emotional Quotient (EQ). Spiritual intelligence makes human intellectually, emotionally and spiritually intact. An accountant who has spiritual intelligence and a high level of religiosity who will be able to act or behave ethically in professions and organizations (Triana, 2010). Without spiritual intelligence, it will be very difficult for an auditor to be able to withstand the pressure that is part of the risk of the profession, so as not to abuse his abilities and expertise in ways that violate the rules. Professional auditors not only have IQ and EQ but also SQ that can be applied in every job.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

A. *Effect of Competence on Fraud Detection*

Competence is an ability, skill and knowledge possessed by a leader or employee in carrying out their duties and responsibilities in the organization. The definition of auditor competence is the ability of auditors to apply their knowledge and experience in conducting audits so that auditors can carry out audits carefully, carefully, intuitively and objectively (Ahmad, et al, 2011).

Fraud detection must be supported by a competent auditor. The potential for finding fraud in the audit depends on the knowledge, experience and expertise of the auditors. Auditor weaknesses are usually evident from the habit of reporting their findings. Such an important finding can end with the sentence 'not supported by sufficient evidence (Tuanakotta, 2007: 45).

The Indonesian Government's General Internal Audit Standards require auditors to perform assignments with competence. It is further explained in the general standard that

it is included in the auditor's obligations, namely to improve competence in the form of education, knowledge, expertise and skills, experience, and other competencies needed to carry out his responsibilities. This is in line with Boynton's (2003: 18) statement regarding competence that auditors must improve their skills beyond existing standards.

Rahayu (2015) states that auditor competence affects the ability of auditors to disclose fraud. Lianitami and Suprasto (2016), Idawati and Gunawan (2015), and Maryuliyanti (2015) suggest that the competence of auditors has a significant effect on their ability to detect fraud in an examination. Herman, et al (2017) also stated that auditor competence has a positive effect on fraud detection.

From the explanation and research results above, it can be concluded that competence has a positive and significant effect on fraud detection. Therefore, the hypothesis can be formulated as follows:

H1: Auditor competence has a significant effect on fraud detection.

B. *The Effect of Professional Skepticism on Fraud Detection*

Professional Skepticism as defined in PSA No. 70 regarding the consideration of fraud in the financial statement audit is (PSA No. 70, paragraph 27) An attitude that includes questioning thoughts and critical determination of audit evidence. Whereas the AICPA defines it as follows (AU 316): Professional skepticism in auditing implies an attitude that includes a. question the thoughts and critical judgment of audit evidence without being suspicious or skeptical.

Eko Anggriawan (2014) low auditor skepticism will cause the auditor not to be able to detect fraud because the auditor simply believes in the assertion given by management without having supporting evidence for the assertion. If the auditor's professional skepticism is high, the possibility of undetected fraud will be smaller. The more skeptical an auditor is, the higher the ability to detect fraud is. This difference creates a problem because the auditors' responsibilities to be able to detect fraud are the same even though their levels of skepticism are different.

Auditors need to have professional skepticism, especially when obtaining and evaluating audit evidence. The auditor should not simply assume that management is dishonest, but the auditor should not assume that management is completely honest (IAI 2000, SA section 230; AICPA 2002, AU 230). Similar statements are also found in ISA No. 200 (IFAC 2004) which states that auditors should plan and carry out audits with professional skepticism, recognizing that there is a possibility of misstatements in financial statements.

Fullerton and Durtschi (2004) stated that if in carrying out audit procedures there is a possibility of fraudulent practices, the auditor with high skepticism will increase the detection of fraud by seeking as much additional information as possible. Trisna and Aryanto (2016) show that professional skepticism has an effect on indications of regional loss findings. Herawati, et al. (2014) concluded that professional skepticism has a significant effect on the responsibility of auditors in detecting fraud and errors in financial statements. Kadek (2018) argues that professional skepticism has a positive effect on fraud detection. An auditor with a higher level of professional

skepticism will have the ability to detect fraud in financial reporting. Syamsuri, et al (2019) stated that the professional skepticism of auditors has a positive and significant effect in preventing fraud.

From the explanation and research results above, it can be concluded that the professional skepticism of auditors has a positive and significant effect on fraud detection. Therefore, the hypothesis can be formulated as follows:

H2: Auditor's professional skepticism has a significant effect on fraud detection.

C. *Spiritual Intelligence Moderates the Effect of Competence on Fraud Detection*

Ahmadi et al. (2014) states that humans are conscious creatures, which means that they are aware of all reasons for their behavior. One of the causes of human behavior is internal attributions. According to McCuddy and Pirie (2007) Spirituality is an internal attribute in the form of values, attitudes and behaviors that intrinsically motivate oneself and others so that they have a feeling of spiritual survival. Mariska et al. (2018) added that spirituality is a value, attitude and behavior related to morality.

Puspita, et al (2017) suggest that an auditor also needs to have spiritual intelligence as a provision for conducting an audit, this is to produce a quality audit report. Spiritual intelligence is intelligence to deal with and solve problems of meaning and value, namely placing human behavior and life in a broader and richer context and meaning, and assessing that one's actions or life paths are more meaningful than others (Afria, 2009).

Efendy (2010) Knowledge, expertise, and experience must be needed by auditors to be able to carry out audits objectively, carefully and thoroughly. When a conflict is created, spiritual intelligence works optimally when emotions are calm and controlled, which is regulated by emotional intelligence tools, so that intellectual intelligence can calculate efficiently, precisely, quickly, and keep moving in a spiritual orbit (Lisda, 2009). When a person can perform their work function properly, the auditor can perform a good audit to produce good performance. This means that the higher the spiritual intelligence of the auditors, the higher the competence of auditors which can improve auditor performance.

Increasing his competence as an auditor is a form of his responsibility to be able to carry out his duties properly and can support the implementation of audits in fraud detection. Auditors who have spiritual intelligence are better able to control values that come from within and from outside to stay on the right path and behave ethically.

Spiritual intelligence affects the ethical behavior of individuals because spiritual intelligence is able to place life behaviors in a broader and richer sense, as well as the ability to judge that one's actions or way of life will be more meaningful than others (Zohar & Marshall, 2002: 4). Based on the description above, the hypothesis in this study is stated as follows:

H3: Spiritual intelligence moderates the competence of auditors on fraud detection

D. *Spiritual Intelligence Moderates the Effect of Competence on Fraud Detection*

Maryani and Ludigdo (2001) show that spiritual intelligence (SQ) has a significant effect on the ethical behavior of accountants, where the religiosity factor has the most dominant influence in the formation of accountants' ethical behavior.

Novianty (2008) states that the low professional skepticism of auditors is one of the reasons for the failure of auditors to detect fraud. Carpenter, Durtschi and Gaynor (2002) also support this statement, that auditors who are more skeptical will be able to detect fraud at the audit planning stage, and will improve its detection at the next audit stage.

Spiritual intelligence affects the ethical behavior of individuals because spiritual intelligence is able to place life behaviors in a broader and richer meaning, and the ability to judge that one person's actions or way of life will be more meaningful than others (Zohar and Marshall, 2002: 4). The built-in spirituality in an individual's life reflects a combination of oneself both materially and spiritually. This means that if this is related to auditors, auditors who have high spiritual intelligence will behave ethically in their work. Gusti and Ali (2008) suggest that auditors who carry out their duties according to standards and uphold norms so that audit quality is maintained are auditors who have professional skepticism.

Covey (1997: 292) argues that the importance of spiritual intelligence to influence individual ethical behavior is because spiritual intelligence is a fundamental intelligence that contains values and elevates the spirit of the individual, binding individuals to the timeless truth about all humanity. Based on the description above, the hypothesis in this study is stated as follows:

H4: Spiritual intelligence moderates the professional skepticism of auditors against fraud detection.

III. RESEARCH METHODS

This study was designed to test hypotheses related to the relationship between variables. The relationship between these variables shows that the quality between the variables in the model. The unit of analysis in this study is an individual, namely the auditor at the BPKP office of West Sulawesi Province.

A. *Population and sample*

The population in this study were auditors at the West Sulawesi Province Financial and Development Supervisory Agency (BPKP). The method of determining the sample in this research is using purposive sampling method. Purposive sampling is a sampling technique with certain considerations (Sugiyono, 2012: 216).

B. *Measurement*

This study studied four variables, namely competence, professional skepticism, spiritual intelligence and fraud detection. These variables are measured using instruments that have been used and developed in previous research, the competency instrument from Erinza (2018), the professional skepticism instrument from Fullerton and Durtschi (2013), the spiritual intelligence instrument from Setiawan (2004) and the fraud detection instrument from Widiyastuti. (2009).

IV. RESULT

A. Descriptive Statistics and Reliability Test

Based on the results of tabulated data on 49 questionnaires, it shows that competence, professional skepticism, spiritual intelligence and fraud detection at BPKP West Sulawesi Province are good enough based on the perceptions of respondents in this study.

Variabel	Min.	Max.	Means
Competence (X1)	2	5	4.09
Professional Skepticism (X2)	2	5	4.15
Fraud Detection (Y)	2	5	4.14
Spiritual intelligence (Z)	2	5	4.07

Table 1: Variable Descriptive Statistics

In this study, the reliability test was used to determine the extent to which the measurement results remained consistent if two or more of the same symptoms were carried out using the same measuring instrument. A variable is said to be reliable if it has a Cronbach Alpha value > 0.60 (Sekaran, 2016). The following are the results of the research data reliability testing:

Variable	Cronbach's Alpha	Standar Coefficient Alpha	Result
Competence	0.766	0.60	Reliabel
Professional Skepticism	0.897	0.60	Reliabel
Spiritual intelligence	0.771	0.60	Reliabel
Fraud Detection	0.754	0.60	Reliabel

Table 2: Reliability Testing Results

B. Regression Analysis

After processing data characteristics, descriptive statistics and reliability tests, further analysis is carried out using Moderated Regression Analysis (MRA). This regression analysis was carried out in two stages of testing. The first step is multiple regression without moderation. The second step is regression which is carried out with spiritual intelligence moderating variable.

a. Regression Analysis Without Moderation Variables.

The results of multiple regression testing without moderating variables can be seen in the following table:

Regression Test Results Without Moderation Variables

Variable	Coefficient	Sig	Result.
Constanta	-3,785		
Competence	0,535	0,000	Significant
Professional Skepticism	0,310	0,004	Significant
$\alpha = 5\% = 0,05$			
$R\ square = 0,771$			

Table 3: Regression Test Results Without Moderation Variables

Based on the results of the regression test above, it can be arranged in the following equation.

$$Y = -3,785 + 0,535 X1 + 0,310 X2 + e (1)$$

In the competence variable (X1), the probability value is 0,000. Because the probability value is less than 5% (0.000 < 0.50), partially the competence variable (X1) has a significant effect on the fraud detection variable (Y). The coefficient value is 0.535 and is positive, which means that it has a positive effect.

In the professional skepticism variable (X2) the probability value is 0.004. Because the probability value is less than 5% (0.001 < 0.50), partially the professional skepticism variable (X2) has a significant effect on fraud detection (Y). Based on the coefficient value of 0.310 and it is positive, which means that it has a positive effect.

The coefficient of determination R square in the test results above shows a value of 0.771 or 77.1%. These results indicate that the fraud detection variable is influenced by 77.1% by the competence (X1) and professional skepticism (X2) variables. The remaining 22.9% is influenced by other variables outside the independent variables studied in this study.

b. Regression Analysis with Spiritual Quotient Moderation Variables.

a) The results of regression testing after the competence variable interacts with the moderating variable are presented in the following table.

Variable	Coefficient	Sig	Result
Constanta	25,316		
Competence*Spiritual intelligence	0,017	0,001	Significant
$\alpha = 5\% = 0,05$			
$R\ square = 0,737$			

Table 4: Regression test after the competence variable interacts with the moderating variable.

The test results show the coefficient of determination R square of 0.737 or 73.7%. This indicates that the variable fraud detection is influenced by the competence variable (X1) after interacting with spiritual intelligence (Z). The remaining 26.3% is influenced by other variables outside this study.

Based on the results of the regression test after the competence variable interacts with the moderating variable, the following mathematical equation can be drawn up.

$$Y = 25,316 + 0,017 X1.Z + e (2)$$

The spiritual intelligence variable (Z) in moderating the effect of competence (X1) on fraud detection (Y) has a probability value of 0.001. The probability value is smaller than 5% (0.001 < 0.50), so partially the spiritual intelligence variable (Z) can strengthen the influence of competence (X1) on fraud detection (Y). The coefficient value for the interaction of the competence (X1) and spiritual intelligence (Z) variables is positive at 0.017.

b) The regression test results after the professional skepticism variable interacted with the moderating variable are presented in the following table.

Variable	Coefficient	Sig.	Result.
Constanta	28,571		

Professional Skepticism * Spiritual intelligence	0,012	0,001	Sig
$\alpha = 5\% = 0,05$			
$R\ square = 0,693$			

Tabel 5: The regression test after the professional skepticism variable interacts with the moderating variable

The test results show the coefficient of determination R square of 0.693 or 69.3%. This indicates that the variable fraud detection is influenced by the variable professional skepticism (X2) after interacting with spiritual intelligence (Z).

Based on the results of the regression test after the professional skepticism variable interacts with the moderating variable, a mathematical equation can be drawn up as follows.

$$Y = 28,571 + 0,012 X2.Z + e (3)$$

The spiritual intelligence variable (Z) in moderating the effect of professional skepticism (X2) on fraud detection (Y) has a probability value of 0.001. The probability value is smaller than 5% (0.000 < 0.50), so partially the spiritual intelligence variable (Z) can strengthen the effect of professional skepticism (X2) on fraud detection (Y). The coefficient value for the interaction of the competence (X1) and spiritual intelligence (Z) variables is positive at 0.012.

V. DISCUSSION

A. Competence has a significant effect on fraud detection

The results of testing the hypothesis indicate that the proposed hypothesis 1 is accepted. Thus the hypothesis which states that competence has a significant effect on fraud detection empirically can be proven. In this case also obtained a positive direction. These findings indicate that competence significantly influences the detection of fraud at the West Sulawesi Province Financial and Development Supervisory Agency (BPKP). These results prove that auditors have optimized their competences in terms of knowledge, experience, education and professional training to improve the implementation of tasks in fraud detection. This means that the higher the auditor's competence, the higher the auditor's ability to detect fraud.

The results of this study are in line with attribution theory which explains a person's behavior. This theory refers to how a person explains the causes of the behavior of others or himself which are caused by internal and external parties (Fritz Heider, 1958). Auditor behavior during the audit assignment can be determined by internal causes in the form of competence. This means that auditors' competence in the form of knowledge, experience, education and training can be used in the implementation of their professional duties in detecting fraud. According to Hutapea and Thoha (2008), competence is the knowledge, skills and behavior that need to be possessed in order to complete tasks. The more competent the auditor is, the more critical he will be of the evidence presented by the auditee so that he can analyze errors or fraud that occur in the fraud detection process.

The results of this study are in line with previous research conducted by Hamdan, et al. (2017), Rahayu (2015), Idawati and Gunawan (2015), Lianitami and Suprasto (2016), and Maryuliyanti (2015) suggesting that auditor competence has a

significant influence on ability. auditors in detecting fraud. This means that the more competent an auditor is, the better his ability to detect fraud will be.

B. Professional Skepticism has a Significant Effect on Fraud Detection

The results of testing the hypothesis show that hypothesis 2 is accepted. Thus the statement stating that professional skepticism has a significant effect on the detection of empirically fraud can be proven. In this case also obtained a positive direction. These findings indicate that professional skepticism significantly influences the detection of fraud at the West Sulawesi Province Financial and Development Supervisory Agency (BPKP). These results prove that the auditors have optimized the professional skepticism they have from both the quadrilateral test, audit evidence and evidence evidence that the skepticism of the evidence improves the performance of their duties in fraud detection. This means that the higher the professional auditor's skepticism, the higher the auditor's ability to handle fraud.

The results of this study are in line with attribution theory which explains a person's behavior. This theory refers to how a person explains the causes of the behavior of others or himself caused by internal and external parties (Fritz Heider, 1958). In attribution theory, skepticism comes from internal individuals who are very reliable by their abilities (abilities) and can be cultivated through efforts. Self-determination refers to the attitude of an individual or an auditor who makes choices and decisions based on their own preferences to assist their own actions, this characteristic shows the ability of auditors to determine the adequacy of information presented as evidence before they make an audit decision. The application of self-determination is described as one of the elements of skepticism, that is, and evaluating the evidence objectively encourages the auditor to consider the adequacy of the evidence. So that auditors who apply this element of self-determination will have more skeptical results that are faced with signs of fraud that occur around them. This means that the higher the auditor's skepticism, the more sensitive he will be to signs of fraud so that the inadequate ability is also better.

The results of this study are in line with previous research conducted by Aulia (2013), Adyani (2014), and Kartikakarini (2016) suggesting that professional skepticism has a significant effect on the ability of auditors to control fraud. This is increasing because the professional skepticism of an auditor will increase his ability to mean fraud.

C. Spiritual Intelligence Moderates Competence Against Fraud Detection

The results of testing the hypothesis indicate that the proposed hypothesis 3 is accepted. Thus the hypothesis which states that spiritual intelligence can moderate the effect of competence on fraud detection is empirically confirmed. In this case also obtained a positive direction. These findings also indicate that spiritual intelligence can significantly strengthen the influence of competence on fraud detection in the Financial and Development Supervisory Agency (BPKP) of West Sulawesi Province. This proves that auditors who have high spiritual intelligence will optimize their competences wisely in detecting fraud. With the meaning that, after the spiritual intelligence variable interacts with competence, the resulting

effect on fraud detection is stronger than before this variable interacts.

The results of this study are in line with attribution theory which assumes that the cause of a person's behavior is influenced by internal or external attributes. According to McCuddy and Pirie (2007) spiritual intelligence is an internal attribute in the form of values, attitudes and behaviors that intrinsically motivate oneself and others so that they have a feeling of survival and bring spiritual intelligence into the work environment will make these workers become more people. good, so that the resulting performance is also better than workers who work without spiritual intelligence (Hoffman, 2002).

This study focuses on the spiritual intelligence possessed by auditors. Zohar and Marshall (2002) emphasize that spiritual intelligence is the basis for building intellectual and emotional intelligence. Trihandini (2005) in the results of his research states that spiritual intelligence is defined as intelligence to deal with problems and place our behavior and life in a broad and rich context of meaning, intelligence to judge that one's actions or way of life are more valuable and meaningful, has five components, namely, absolutely honest, resolute, self-knowledge, focused on contribution and spiritual non dogmatic. The results of the analysis in this study indicate that there is an effect of spiritual intelligence on employee performance. So that auditors who have a high spiritual level of intelligence will use and process their competences in terms of knowledge, expertise, and behavior in a wise way in completing their duties and responsibilities as an auditor.

To the best of the researcher's knowledge, there is no literature or research that specifically discusses the spiritual moderation relationship of intelligence which is associated with competence in fraud detection. But at least this research has indicated that there is a moderation relationship and can be the basis for further researchers.

D. Spiritual Intelligence Moderates Professional Skepticism Against Fraud Detection

The results of testing the hypothesis show that the proposed hypothesis 4 is accepted. Thus the hypothesis which states that spiritual intelligence can moderate the effect of professional skepticism on fraud detection is empirically confirmed. In this case also obtained a positive direction. These findings also indicate that spiritual intelligence can significantly strengthen the influence of professional skepticism on fraud detection at the West Sulawesi Province Financial and Development Supervisory Agency (BPKP). This proves that auditors who have high spiritual intelligence will help professional skepticism by applying positive values to solve problems and make peace with problems in fraud detection. According to Shaub and Lawrence (1996) in Maghfirah (2008), professional skepticism is a choice to fulfill the duties of a professional auditor to prevent or reduce the bad consequences of the behavior of others, while the professional skepticism of [5] AICPA, SAS No.99. 2002. *Consideration of Fraud in a Financial Statement Audit*. New York: AICPA. [6] Alaluddin. 1998. *Psikologi Agama*. Jakarta: Raja Grafindo Persada. [7] Association of Certified Fraud Examiners (ACFE). 2002. "Report to Nation"

auditors is influenced by factors, among others, ethical biases have a significant influence. against the professional skepticism of auditors. The American Heritage Dictionary states ethics as a rule or standard that determines the behavior of members of a profession. According to Louwers (1997) the development of ethical or moral awareness plays a key role in all areas of the accountant profession, including in training accountants' professional skepticism. To maintain a professional attitude, ethical awareness and professional attitude are very important for an accountant.

Covey (1997) in the results of his research on spiritual intelligence as an individual's commitment to a value system in utilizing sources that inspire and uplift individual spirits, and bind individuals to the timeless truth about all humanity. This shows that spiritual intelligence is more able to control individuals against values that come from within and from outside to stay on the right path and behave ethically. Milliman et al. (2003) states that spiritual intelligence will affect a person's attitude at work.

To the best of the researcher's knowledge, there has been no literature or research that specifically addresses the moderation relationship of spiritual intelligence that is associated with professional skepticism on fraud detection. But at least this research has indicated that there is a moderation relationship and can be the basis for further researchers.

VI. CONCLUSION

This study was conducted on 81 auditors at the West Sulawesi Province BPKP office. The final data consisting of 39 responses is then used to test the proposed hypothesis. This research found that auditors' competence and professional skepticism had an effect on fraud detection. This means that the higher the competence and professional skepticism of the audience, the higher the detection of fraud. Spiritual intelligence moderates the influence of the relationship between competence and professional skepticism of auditors on fraud detection.

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