

The Effect of Investigative Audit, Forensic Accounting and Whistleblowing System on Fraud Disclosure with Spiritual Intelligence as A Moderator

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Abstract. This study aims to analyze the effect of investigative audits, forensic accounting, and whistleblowing systems on fraud disclosure with the moderating role of spiritual intelligence. The population of this study were 118 auditors from the Representative Office of the Financial and Development Supervisory Agency (BPKP) of South Sulawesi Province. The purposive sampling method was used, selecting auditors with a minimum service period of 3 years, resulting in a sample of 74 people. A total of 69 returned questionnaires were successfully processed. The data were analyzed using (MRA) and processed with software (SPSS). The results showed that investigative audits, forensic accounting, and whistleblowing systems have a positive effect on fraud disclosure. In addition, spiritual intelligence moderates the effect of investigative audits and whistleblowing systems on fraud disclosure but does not moderate the effect of forensic accounting.

Keywords: Investigative Audit, Forensic Accounting, Whistleblowing System, Fraud Disclosure, Spiritual Intelligence.

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Introduction

The phenomenon of fraud is certainly familiar to the public. This phenomenon is one of the many problems that can be experienced by every agency in every country, no agency or institution or company can be completely free from the possibility of fraud. Fraud can be committed by individuals but can also be committed by a group of people within an organization who work together in fraudulent practices. According to the Association of Certified Fraud Examiners (ACFE) fraud is an act of fraud or error committed by a person or entity who knows that the error can result in some unfavorable benefits to individuals or entities or other parties.

Indonesia has faced many fraud problems and the cases are increasing causing significant financial losses. One form of fraud that is common in Indonesia is corruption. In Indonesia, corruption began to be frequently heard by the public around 1997-1998, during the fall of the New Order government followed by a prolonged economic crisis. The results of the Corruption Perception Index (CPI) survey relating to the global corruption and corruption perception index barometer in the period 2018 to 2022 for 180 countries in the international world, including Indonesia, are shown in Table 1.

Table 1. Indonesia's CPI (2018 to 2022)

No	Year	Rank	Score
1	2018	89	38
2	2019	85	40
3	2020	102	37
4	2021	96	38
5	2022	110	34

Note: 0 = Highly Corrupt; 100 = Very Clean

The table shows that Indonesia's CPI in 2022 is at a score of 34/100 and is ranked 110 out of 180 countries surveyed. The score dropped 4 points from 2021 which was at a score of 38/100. Transparency International Indonesia (TII) noted that there are several factors that triggered the decline in the score, namely: the data source has decreased compared to the previous year's findings, the data source has stagnated, and the data source has increased by one point. This proves that corruption eradication strategies and programs are not running effectively.

To tackle fraud, the Government of Indonesia has established the Supreme Audit Agency (BPK) and the Financial and Development Supervisory Agency (BPKP) whose role is to oversee and investigate the financial condition of government and private institutions (Durnila & Santoso, 2018). Efforts to suppress and minimize fraud incidents are activities

that should be carried out seriously by both management and internal audit in the central and local government sectors. The Financial and Development Supervisory Agency (BPKP) is one of the Government Internal Supervisory Apparatus (APIP) which has the main task and function of conducting supervision as stipulated in Presidential Regulation Number 3 of 2013 concerning Position, Duties, Functions, Authority, Organizational Structure and Work Procedures of Non-Ministerial Government Institutions. BPKP as an institution that has the authority to conduct financial supervision for the central government and local governments is expected to minimize and reveal various frauds that occur.

In revealing fraud, investigative auditing is an effective method where this audit conducts an investigation if there is a feasible basis so that the auditor can guess why, how, who and other questions he suspects are relevant to disclosing fraud cases (Mulyadi & Nawawi, 2020). Research conducted by Rifani & Hasan (2022) proves that investigative audits have an effect on fraud disclosure. The higher the implementation of the investigative audit, the higher the fraud disclosure will be. As well as research by Mulyadi & Nawawi (2020) states that investigative audits have a positive effect on fraud disclosure. However, research from Anggraini et al. (2019) states that investigative audits have no effect on fraud disclosure.

Fraud, which is a threat to the world economy and continues to emerge without being stopped, is very necessary to take preventive and disclosure actions with the main objective of reducing or minimizing losses that are increasingly uncontrollable. One of the steps that can be taken is to utilize forensic accounting (Sulistiani & Pramudyastuti, 2021). Previous research conducted by Dianto (2023), Putri & Wahyundaru (2020) stated that forensic accounting has a positive effect on fraud disclosure, the more the implementation of forensic accounting in the organization, the better the disclosure. However, in the research of Achyarsyah & Mirantika (2018) and Pamungkas (2022) stated that forensic accounting has no effect on fraud disclosure. This happens because auditors are not effective enough in applying forensic accounting in terms of disclosing fraud.

Limited supervision will make gaps for individuals to commit fraud, therefore the National Committee for Government Policy (KNKKG) issued a policy for private and public sector companies to implement a violation reporting system or often referred to as a Whistleblowing system. This system is provided as a means for employees and other than company

employees to report fraud that can harm the company (Trijayanti et al., 2021). Research conducted by Utami et al. (2019) suggests that the whistleblowing system strengthens the influence of the audit committee and internal audit to reveal cases of fraud. As well as research by Putri et al. (2022) shows that the violation reporting system has a significant positive effect on fraud disclosure. However, in research conducted by Yunawati (2018) which proves that the implementation of the whistleblowing system is still unable to reduce fraud.

The inconsistency in the results of the research above causes the need for a moderating variable, namely spiritual intelligence. Puspita (2021) suggests that an auditor also needs to have spiritual intelligence as a provision in conducting audits, this is to produce quality audit reports. Spiritual intelligence is someone who has the ability to place themselves and be able to accept other people's opinions openly, regulate moods and keep stress from paralyzing the ability to think, empathize and pray (Santikawati & Suprasto, 2016).

Literature Review

Agency Theory

Agency theory was originally proposed by Jansen & Meckling in 1976 who defined an agency relationship as a contract in which one or more people (principal) hire another person (agent) to perform some services for the benefit of the principal. Agency theory shows that the separation between the company's management and the owner's relationship to the manager is an important thing to do. This separation aims to create efficiency and effectiveness by hiring professionals to manage the company, but this separation turns out to cause problems. Problems arise when there is an inequality of objectives between the owner of the company (principal), in this case the stockholder and management (agent) and is more likely to occur asymmetric information (inequality of information obtained or obtained) between the owner of the institution (principal) and management (agent) so that it allows fraud committed by management.

Attribution Theory

This attribution theory explains the behavior of a person or individual. The theory introduced by Heider (1958) refers to how a person explains the causes of the behavior of others or himself due to internal parties such as nature, character, attitudes and others, as well as external such as the pressure of certain situations or

circumstances that will influence individual behavior. That is, the theory emphasizes the idea that a person is motivated by pleasant results in order to feel better about himself. Heider (1958) also stated that internal forces (personal attributes such as ability, effort and fatigue) and external forces (environmental attributes such as rules and weather) together determine human behavior. He emphasized that feeling indirectly is the most important determinant for behavior.

Investigative Audit

Investigative Audit is a form of examination activity that aims to identify and reveal fraud or crime by using approaches, procedures, and techniques used in investigating and investigating a crime (Anggraini et al., 2019). This investigative audit conducts an investigation if there is a feasible basis so that the auditor can guess about what, how, who, and other statements that are thought to be relevant to disclosing fraud cases.

Forensic Accounting

Tuanakotta (2018) explains that forensic accounting is the application of accounting disciplines in a broad sense, including auditing, to legal issues for legal settlements in or out of court. Likewise, according to Oyedokun (2016) forensic accounting is a scientific accounting method to uncover, solve, analyze, present fraud problems in a way that is acceptable in court. A forensic accountant uses his knowledge of accounting, law, investigation, and criminology to uncover fraud, find evidence and present that evidence in court if requested.

Whistleblowing system

According to Alfian et al. (2020) defines a whistleblowing system as a disclosure by employees regarding information that is believed to contain violations of laws, regulations, practical guidelines or professional statements, or relating to procedural errors, corruption, abuse of an organization.

Fraud disclosure

According to Dewi & Ramantha, (2016) Fraud disclosure can be identified by conducting an investigation where the auditor carries out a process of systematically searching, finding, and collecting evidence. Disclosure of fraud committed by an auditor is expected to reduce the high level of fraud so as to reduce losses for interested parties.

Spiritual Intelligence

Spiritual intelligence is the intelligence to face and solve the problem of the meaning and value of something more broadly and richly, the intelligence to judge that one's actions or way of life are more meaningful than those of others (Zohar & Marshall, 2007).

Effect of Investigative Audit on Fraud Disclosure

According to Kristanti & Kuntadi (2022) investigative auditing is a form of examination carried out to recognize and publish fraud using methods and methods in an investigation and investigation of a fraud. The purpose of an investigative audit is to identify and disclose fraud or crime using approaches, procedures, or techniques commonly used in crime investigations. Investigative audits use elements such as investigators who must understand accounting to calculate the losses caused by a fraud.

The results of Sulistiyani's research (2022) results prove that investigative audits have a positive and significant effect on fraud disclosure, the higher the implementation of investigative audits, the higher the fraud disclosure will be. In line with Pamungkas's research (2022) the results show that investigative audits have a significant positive effect on fraud disclosure. So that in this study the following hypothesis is formulated.

H₁: Investigative audit has a positive effect on fraud disclosure.

The Effect of Forensic Accounting on Fraud Disclosure

Forensic accounting is a good tool for uncovering fraud. The skills and techniques available in forensic accounting greatly assist an auditor in disclosing fraud and minimizing the level of fraud. Where the results of the application of forensic accounting can be used as evidence or litigation support in a court of law by detecting, examining, and disclosing fraud that can be used in the decision-making process in court (Tuanakotta, 2016).

The results of Dianto's research. (2023) forensic accounting has a significant effect on fraud disclosure, the better the implementation of forensic accounting in the organization, the higher the fraud disclosure. In line with research conducted by Putri & Wahyundaru (2020) forensic accounting has a positive and significant effect on fraud disclosure. So that in this study the following hypothesis is formulated.

H₂: Forensic accounting has a positive effect on fraud disclosure.

Effect of Whistleblowing system on Fraud Disclosure

The whistleblowing system is an effort to disclose fraud or fraud which everyone can do with the aim of revealing more cases of fraud as early as possible, and minimizing the expansion of fraud that occurs. The implementation of this system is a fraud disclosure method that is still actually implemented in Indonesia. The implementation of an increasingly sophisticated whistleblowing system with the help of technology is able to increase the number of investigations and settlements of fraud that occur in a company or government (Puspita, 2021).

The results of research conducted by Pramudyastuti et al. (2021) and research conducted by Clyde & Hanifah (2022) show that the implementation of the whistleblowing system increases the findings of fraud by auditors. Through the whistleblowing system, auditors find and report fraud more easily. So that in this study the following hypothesis is formulated.

H₃: Whistleblowing system has a positive effect on fraud disclosure.

Spiritual Intelligence Moderates the Effect of Investigative Audits on Fraud Disclosure

Spiritual intelligence can increase auditors' awareness of the importance of fraud disclosure. Having high spiritual awareness can help auditors to maintain their integrity in the face of pressure or threats that may arise during the investigative audit process. Spiritual intelligence can strengthen auditors' sensitivity to potential fraud and help them to act honestly, fairly, and prioritize the public interest.

Research conducted by Sulistyarningsih (2022) spiritual intelligence can moderate the relationship between investigative audit techniques and fraud disclosure. The spiritual intelligence possessed by an auditor in the investigative process can decide what is good and not good, so that in the implementation of investigative auditors can determine the truth of the problem through the process of testing, collecting and evaluating evidence relevant to fraudulent acts and can also reveal the facts of fraud so as to identify the perpetrators of fraud. So that in this study the following hypothesis is formulated. H₄: Spiritual intelligence is able to moderate investigative audits on fraud disclosure.

Spiritual Intelligence Moderates the Effect of Forensic Accounting on Fraud Disclosure

Spiritual intelligence can assist auditors in making ethical decisions that are correct and not influenced by personal or organizational interests. An auditor who has high spiritual intelligence may be more likely to be honest, fulfill his professional obligations, and have internal motivation to do his best in dedicating himself to the prevention, detection and disclosure of fraud. So that auditors who have high spiritual intelligence will be more aware that fraud is wrong and detrimental, so they will be more motivated to disclose it.

The results of research conducted by Wafi (2024) show that the spiritual intelligence variable can moderate the relationship between forensic accounting variables and fraud disclosure. In the implementation of forensic accounting, spiritual intelligence plays an important role when auditors face conflicts that can pose challenges and obstacles in the audit process. Conflicts that arise often increase stress levels and can hinder the smooth implementation of forensic accounting. Spiritual intelligence serves to manage these conflicts and stress effectively. So that in this study the following hypothesis is formulated. H₅: Spiritual intelligence is able to moderate the effect of forensic accounting on fraud disclosure.

Spiritual Intelligence Moderates the Effect of Whistleblowing System on Fraud Disclosure

Spiritual intelligence can increase the intention to report violations by increasing individuals' awareness of the importance of acting in accordance with their ethical values. Individuals with high spiritual intelligence tend to have a greater awareness of the importance of ethical and moral values, as well as social responsibility. Therefore, individuals with high spiritual intelligence are more likely to have the intention to report violations, even if the violations do not directly affect them.

Research conducted by Rini et al. (2019) shows that spiritual intelligence can strengthen the whistleblowing system against fraud disclosure. Employees with high spiritual intelligence will be more likely to report fraud, this information can assist an auditor in uncovering fraud. So that in this study the following hypothesis is formulated. H₆: Spiritual intelligence is able to moderate the whistleblowing system on fraud disclosure.

Research Method

This type of research is causative research to

determine how much influence investigative audit (X1), forensic accounting (X2) and whistleblowing system (X3) have on Fraud disclosure (Y) with spiritual intelligence (Z) as moderation. The population in this study were 118 auditors who served in the Representative Office of the Financial and Development Supervisory Agency (BPKP) of South Sulawesi Province. Sampling in this study was carried out by purposive sampling method, the sample criteria used in this study were an auditor who had a minimum service period of 3 years so that a total sample of 74 was obtained. The data collection process will involve a questionnaire instrument as a primary data source. The results of filling out the questionnaire are measured using a Likert scale where each answer has a score of 5 (SS = Strongly Agree), score 4 (S = Agree), score 3 (KS = Less Agree), score 2 (TS = Disagree) and score 1 (STS = Strongly Disagree). The data that has been collected will be analyzed through several stages of testing. The first stage is to conduct a descriptive statistical test. The second stage is the data quality test which consists of (validity test, reliability test). The third stage is the classical assumption test which consists of (normality test, heteroscedasticity test, muktikolinearity test). The fourth stage is to test the Multiple Regression Model ($Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$). The fifth stage is to conduct the Moderated Regression Analysis test ($Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_1Z + b_5X_2Z + b_6X_3Z + e$). The last stage is to test the hypothesis through the Reliability Test (R²) and partial test (t test).

Result and Discussions

This research was conducted at the BPKP Representative of South Sulawesi Province from May to June 2024. In this study, researchers distributed questionnaires to 74 auditors of BPKP Representative of South Sulawesi Province. Of the 74 questionnaires distributed, 69 were returned and sampled in this study.

Descriptive Statistic

Table 2. Descriptive Statistic

Variable	Mean	Std. Deviation	N
Y	4.3662	0.4043	69
X1	4.3787	0.39175	69
X2	4.4103	0.41764	69
X3	4.3083	0.49025	69
Z	4.341	0.6558	69
X1Z	18.6949	1.43618	69
X2Z	19.2977	1.87926	69
X3Z	19.3701	3.05239	69

Source: Processed Researchers 2024

From the table above, it can be seen that the average score (mean) with the lowest value is variable X3 (4.3083) and the highest is variable X2 (4.4103). The standard deviation score with the lowest value is variable X1 (0.39175) and the highest is variable X3Z (3.05239).

Validity and Reliability Tests

The results of the validity and reliability tests for the research variables show that all items in the instrument used have good quality. In the Investigative Audit variable (X1), all items have a correlation coefficient above 0.6, indicating good validity, and Cronbach Alpha of 0.905 indicates high reliability. The Forensic Accounting variable (X2) also shows good validity with a correlation coefficient above 0.5 on all items, as well as high reliability with a Cronbach Alpha of 0.886. Furthermore, Whistleblowing System (X3) variable has all valid items with a correlation coefficient above 0.7 and high reliability with a Cronbach Alpha of 0.904. The Spiritual Intelligence variable (Z) shows excellent validity with a correlation coefficient above 0.7 on all items, and very high reliability with a Cronbach Alpha of 0.954. Finally, the Fraud Disclosure variable (Y) is also valid with a correlation coefficient above 0.5 on all items, as well as high reliability with a Cronbach Alpha of 0.868. Based on these results, it can be concluded that all items in the research instrument are valid and reliable.

Classical Assumption Test

Table 3. Normality Test Results

Metric	Value	
N	69	
Normal Parameters	Mean	0
	Std. Deviation	0.079404
Most Extreme Differences	Absolute	0.101
	Positive	0.101
	Negative	-0.058
Test Statistic	0.101	
Asymp. Sig. (2-tailed)	0.08	

Source: Processed Researchers 2024

Based on the table above, the kolmogorov-smirnov test results show that the significant probability value is 0.80, which means that this value is far above 0.05, this means that the data used in this study is normally distributed, namely if the test results obtained Sig value > 0.05 (0.80 > 0.05), then the normality assumption is met.

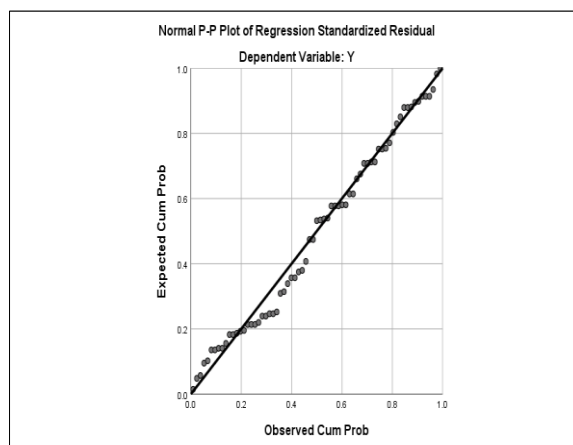


Fig. 1. Normality Test Results

Based on the data presentation in the figure above, it can be seen that the points spread around the diagonal line, and the direction of the spread follows the direction of the diagonal line. This shows that the regression model is feasible to use because it has met the assumption of normality.

Table 4 Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
X1	0.104	9.615
X2	0.102	9.84
X3	0.11	9.116

Source: Processed Researchers 2024

Based on the table above, it shows that the tolerance number for each variable in this study is above 0.10 and the VIF value is below 10. This shows that there is no correlation between the independent variables so it can be concluded that there is no multicollinearity.

Heteroscedasticity test is conducted through scatter plot. Homoscedasticity of the independent variable on the dependent variable is fulfilled if the residual value and its predicted value do not form a certain pattern and move away from the scale number 0. The results of data analysis show the resulting scatter diagram as follows.

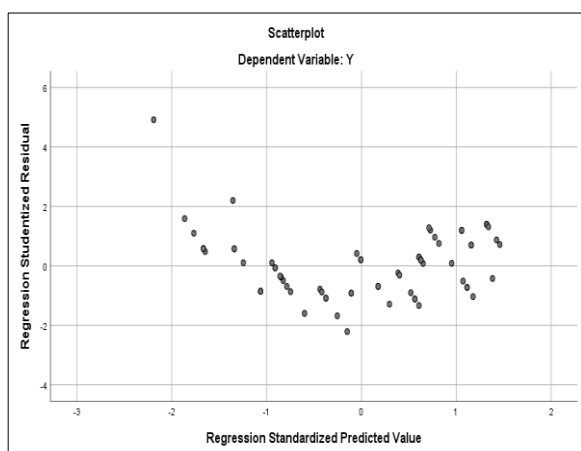


Fig. 2. Heteroscedasticity Test Results

Multiple Linear Regression Analysis

Table 6. Results of t test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.113	0.121		0.937	0.352
X1	0.593	0.078	0.575	7.608	0
X2	0.189	0.074	0.196	2.559	0.013
X3	0.191	0.061	0.231	3.142	0.003

Source: Processed Researchers 2024

From the table above, the following equation can be obtained.

$$Y = 0.113 + 0.593X1 + 0.189X2 + 0.191X3 + e$$

The above equation can be explained as follows.

Based on the analysis results contained in the figure, the constant value of 0.113 indicates that if the constant value is equal to zero, the dependent variable, namely fraud disclosure, will increase by 11.3%. Furthermore, the coefficient value for variable X1 (investigative audit) of 0.593 indicates that if the investigative audit variable is zero, fraud disclosure will increase by 59.3%. Then, the coefficient value for variable X2 (forensic accounting) of 0.189 indicates that if the forensic accounting variable is zero, fraud disclosure will increase by 18.9%. Finally, the coefficient value for variable X3 (whistleblowing system) of 0.191 indicates that if the whistleblowing system variable is zero, fraud disclosure will increase by 19.1%.

In addition, to test the hypothesis of the influence of the independent variable on the dependent variable, the t test is carried out as follows.

The results of hypothesis testing show that the investigative audit variable has a significant effect on fraud disclosure, with a significance level of 0.000

which is smaller than 0.05 and a calculated t value of 6.08 which is greater than the t table value of 1.669. This indicates that investigative audits have a significant positive effect on fraud disclosure, so the first hypothesis (H₁) is accepted. Furthermore, testing for the second hypothesis (H₂) shows that forensic accounting also has a significant effect on fraud disclosure, with a significance level of 0.000 and a calculated t value of 2.559 which is greater than the t table value of 1.669. This shows that forensic accounting has a positive effect on fraud disclosure, so H₂ is accepted. Finally, the test results for the third hypothesis (H₃) show that the whistleblowing system has a significant effect on fraud disclosure, with a significance level of 0.000 and a calculated t value of 3.142 which is greater than the t table value of 1.699. Thus, the whistleblowing system has a positive effect on fraud disclosure, so H₃ is accepted.

Test Coefficient of Determination (R²) for H₁, H₂ and H₃

Table 7. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.981	0.961	0.96	0.08122

Source: Processed Researchers 2024

The table above shows that the Adjusted R Square value is 0.960, this can present that the three independent variables in this study (investigative audit, forensic accounting, whistleblowing system) are able to influence the dependent variable by 96.0%. While 4% is influenced by variables not examined in this study.

Moderated Regression Analysis (MRA)

Table 8. MRA t-test results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant)	1.799	0.261		6.895	0
X1	0.370	0.054	0.358	6.866	0
X2	0.224	0.046	0.232	4.889	0
X3	0.057	0.040	0.070	1.427	0.159
X1Z	0.022	0.009	0.076	2.493	0.015
X2Z	0.002	0.007	0.010	0.289	0.774
X3Z	0.012	0.003	0.088	3.945	0

Source: Processed Researchers 2024

From the table above, the following equation can be obtained.

$$Y = 1.799 + 0.022X1Z + 0.002X2Z + 0.012X3Z + e$$

Based on the analysis results shown in the figure, it

can be concluded that the constant of 1.799 indicates that if the investigative audit variable, forensic accounting, whistleblowing system, and spiritual intelligence as moderating variables are zero, then fraud disclosure will increase by 1.799%. In addition, the coefficient value of 0.022 indicates that with the influence of spiritual intelligence as a moderating variable, the effect of investigative audits on fraud disclosure increases by 0.022%. The coefficient value of 0.002 indicates that spiritual intelligence as a moderating variable can increase the effect of forensic accounting on fraud disclosure by 0.002%. Finally, the coefficient value of 0.012 indicates that spiritual intelligence as a moderating variable can increase the effect of the whistleblowing system on fraud disclosure by 0.012%.

In addition, to test the hypothesis of the influence of the spiritual intelligence variable in moderating the independent variable on the dependent variable, the t test is carried out, which is as follows.

The results of hypothesis testing show that spiritual intelligence has a significant moderating role in the effect of investigative audits on fraud disclosure. Testing for the fourth hypothesis (H_4) shows a significance level of 0.015, which is smaller than 0.05, so H_4 is accepted. This means that spiritual intelligence significantly moderates the effect of investigative audits on fraud disclosure. Conversely, for the fifth hypothesis (H_5), the test shows a significance level of 0.774, which is greater than 0.05, so H_5 is rejected. In other words, spiritual intelligence does not moderate the effect of forensic accounting on fraud disclosure. Meanwhile, the results of testing the sixth hypothesis (H_6) show that spiritual intelligence moderates the effect of the whistleblowing system on fraud disclosure with a significance level of 0.000, which is smaller than 0.05. This indicates that spiritual intelligence significantly moderates the effect of forensic accounting on fraud disclosure. This shows that spiritual intelligence significantly moderates the effect of the whistleblowing system on fraud disclosure, so H_6 is accepted.

Test Coefficient of Determination (R^2) for H_4 , H_5 and H_6

Table 9. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.993	0.986	0.985	0.05002

Source: Processed Researchers 2024

The table above shows that the Adjusted R Square value is 0.985, this can present that in the presence of

spiritual intelligence variables as moderating variables, investigative audits, forensic accounting, whistleblowing systems on fraud disclosure have increased by 98.5%.

Discussions

Investigative Audits Have a Positive Effect on Fraud Disclosure

Based on testing the first hypothesis (H_1), it is found that investigative audits have a positive effect on fraud disclosure. This means that the better the implementation of investigative audits in an organization, the higher the likelihood that auditors can reveal fraud. Investigative audits that are carried out in depth and systematically allow auditors to find evidence of fraud and explain in detail how the fraud was committed, who was involved, and the financial impact caused.

The results of this study are in accordance with research conducted by Pamungkas (2022), Sulistyaningsih (2022) which states that investigative audits have a positive and significant effect on fraud disclosure. Investigative audits are an important tool in efforts to increase the effectiveness of fraud disclosure. With the proper and effective implementation of investigative audits, fraud can be detected and disclosed as early as possible, so that the losses incurred can be minimized.

Forensic Accounting Has a Positive Effect on Fraud Disclosure

Based on testing the second hypothesis (H_2), it is found that forensic accounting has a positive effect on fraud disclosure. This shows that the better the implementation of forensic accounting, the better the fraud disclosure. The existence of forensic accounting is used to oversee the use of public funds and reveal the potential for corruption, nepotism, or collusion. With forensic accounting, the risk of fraud can be minimized due to an in-depth and systematic examination process of transactions and activities of institutions/companies. This helps improve accountability and transparency in public financial management, as well as ensure that state resources are used efficiently and in accordance with applicable regulations.

The results of this study are in accordance with research conducted by Dianto (2023), Putri & Wahyundaru (2022) showing that better forensic accounting can increase the effectiveness of fraud disclosure in organizations. Indicates that forensic

accounting is an effective tool to increase fraud disclosure.

Whistleblowing System Has a Positive Effect on Fraud Disclosure

Based on testing the third hypothesis (H₃), it is found that the whistleblowing system has a positive effect on fraud disclosure. This shows that the whistleblowing system can increase the ability of auditors to disclose fraud. With reports from the whistleblowing system, auditors can get early clues about potential fraud and focus on areas that require special attention. This increases the efficiency and effectiveness of the audit process because auditors can prioritize and allocate resources to investigate reports in more depth. In addition, information obtained from whistleblowing system is often more detailed and specific, allowing auditors to perform more accurate verification and risk assessment.

The results of this study are in accordance with research conducted by Clyde & Hanifah (2022) and research conducted by Pramudyastuti et al. (2021) shows that the implementation of the whistleblowing system increases the findings of fraud by auditors. Through the whistleblowing system, auditors find and report fraud more easily.

Spiritual Intelligence Moderates the Effect of Investigative Audits on Fraud Disclosure

Based on testing the fourth hypothesis (H₄), it is found that spiritual intelligence moderates the effect of investigative audits on fraud disclosure. This proves that with high spiritual intelligence in auditors, the effectiveness of investigative audits in uncovering fraud will increase. This means that spiritual intelligence helps auditors to be more honest, integrity, and responsible in reporting fraud.

The results of this study are in accordance with research conducted by Sulistyarningsih (2022) and research by Larasati et al. (2020) shows that spiritual intelligence can moderate the relationship between investigative audits and fraud disclosure.

Spiritual Intelligence Moderates the Effect of Forensic Accounting on Fraud Disclosure.

Based on testing the fifth hypothesis (H₅), it is found that spiritual intelligence does not moderate forensic accounting on fraud disclosure. This shows that spiritual intelligence, which is a person's ability to have deep insight into values, ethics, and meaning in life, is unable to positively moderate the relationship

between forensic accounting and fraud disclosure, so the hypothesis is rejected. This means that although forensic accounting is theoretically expected to increase fraud disclosure, when spiritual intelligence is higher, the positive impact of forensic accounting on fraud disclosure decreases.

There is no research that specifically supports the finding that spiritual intelligence does not moderate forensic accounting on fraud disclosure. In contrast, research conducted by Wafi (2024) shows that the spiritual intelligence variable can moderate the relationship between forensic accounting variables and fraud disclosure.

Spiritual Intelligence Moderates the Effect of Whistleblowing System on Fraud Disclosure

Based on testing the fifth hypothesis (H₆), it is found that spiritual intelligence moderates the effect of the whistleblowing system on fraud disclosure. This shows that the presence of spiritual intelligence significantly strengthens the influence of the whistleblowing system on fraud disclosure. Spiritual intelligence strengthens the auditor's role in uncovering fraud, improves the quality of auditor judgment, and increases credibility and trust in the audit process as a whole.

The results of this study are in accordance with research conducted by Rini et al. (2019) shows that spiritual intelligence can strengthen the whistleblowing system on fraud disclosure. So that information from the whistleblowing system can help an auditor in uncovering fraud.

Conclusions

Based on the results of hypothesis testing and discussion regarding the effect of investigative audit, forensic accounting, and whistleblowing system on fraud disclosure with spiritual intelligence as a moderating variable, it can be concluded that investigative audit, forensic accounting, and whistleblowing system each have a positive influence on fraud disclosure. This means that the better the implementation of investigative audits and forensic accounting, and the more effective the implementation of the whistleblowing system, the better the fraud disclosure will be. The whistleblowing system, in particular, is able to improve the auditor's ability to disclose fraud.

In addition, spiritual intelligence proved to be able to moderate the effect of investigative audits and whistleblowing systems on fraud disclosure. This

shows that spiritual intelligence helps auditors to be more honest, have integrity and responsibility in reporting fraud, and significantly strengthens the influence of the whistleblowing system on fraud disclosure. However, spiritual intelligence could not moderate the effect of forensic accounting on fraud disclosure, indicating that this aspect is not strong enough to strengthen the relationship between forensic accounting and fraud disclosure.

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