

## AUDITOR PERSPECTIVE IN FRAUD DETECTIONS USING EMOTIONAL AND SPIRITUAL QUOTIEN

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### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh kecerdasan emosional, kecerdasan spritual dan kecerdasan intelektual dalam mendeteksi *Fraud*. Penelitian ini difokuskan ke auditor internal maupun eksternal yang ada di Sulawesi Selatan. Terdapat 72 responden sebagai sampel dalam penelitian ini, dengan menggunakan teknik pengambilan sampel berupa *simple random sampling*. Metode pengambilan data menggunakan kuesioner. Teknik analisis data menggunakan analisis linear berganda. Hasil penelitian menemukan bahwa 2 Variabel dalam penelitian ini telah terbukti secara signifikan dan 1 variabel menunjukkan tidak signifikan. Sehingga Kecerdasan Spritual dan Intelektual berpengaruh positif terhadap deteksi *fraud*, sedangkan kecerdasan emosional tidak berpengaruh positif terhadap deteksi *fraud*.

Kualitas kecerdasan intelektual yang tinggi pada seorang auditor mampu menghasilkan kinerja yang baik sebab dengan kinerja yang baik otomatis mendeteksi adanya *fraud* persentasinya semakin tinggi karena auditor mampu menilai dengan baik kualitas dari pada kinerjanya, selain itu kecerdasan spritual yang tinggi pada auditor membuat hasil pekerjaannya lebih meyakinkan dan maksimal. Namun dengan Kecerdasan Emosional tidak terlalu berpengaruh pada hasil audit sehingga tidak memiliki pengaruh yang besar untuk mendeteksi adanya *fraud*. Namun dengan kondisi auditor yang memiliki kecerdasan intelektual dan dibarengi dengan kecerdasan spritual yang tinggi mampu memaksimalkan kinerja auditor dalam mendeteksi *fraud*.

**Kata Kunci:** Auditor, Kecerdasan Emosional, Kecerdasan Spritual, Kecerdasan Intelektual, Deteksi *Fraud*

**JEL Code:** M40, M42, M49

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### Abstract

This study aims to determine the effect of emotional, spiritual, and intellectual intelligence in detecting fraud. This research is focused on internal and external auditors in South Sulawesi. There were 72 respondents as the sample in this study, using a sampling technique in the form of simple random sampling. Data collection method using a questionnaire. The data analysis technique uses multiple linear analyses. The study's results found that two variables in this study were proven to be significant, and one variable was not. So, Spiritual and Intellectual Intelligence positively affect fraud detection, while emotional intelligence does not positively affect fraud detection.

High quality of intellectual intelligence in an auditor can produce good performance because, with good performance, the percentage automatically detects fraud is higher because the auditor is able to assess the quality of his performance properly; besides that, high spiritual intelligence in auditors makes his work more convincing and maximum. However, Emotional Intelligence does not affect the audit results, so it does not significantly influence detecting fraud. However, with the condition that the auditor has intellectual intelligence and is accompanied by high spiritual intelligence, he is able to maximize the auditor's performance in detecting fraud.

**Keywords:** Auditor, Emotional Quotient, Spiritual Quotient, Intellectual Quotient, Fraud Detection

**JEL Code:** M40, M42, M49

## INTRODUCTION

Research on fraud has been carried out from year to year so that auditors are required to improve their ability to detect fraud ([Indriyani & Hakim, 2021](#)). Other studies also explained that fraud is increasingly prevalent, starting in small, medium, to large companies. But the reality that occurs in the field, auditors also have limitations in detecting fraud which can lead to failure in auditing. The limitations possessed by an auditor can trigger a gap or expectation gap between the auditor and the auditor's service users in which they hope that the findings presented by the auditor reflect the actual situation ([Mardianto & Tiono, 2019](#)).

Fraud comes from English, if interpreted in Indonesian, means fraud. According to the Association of Certified Fraud Examiners, there are several types of fraud, namely asset misuse, corruption, and financial statement fraud. Fraud itself is not only financially detrimental, but it can also create broad or overall economic losses.

Fraud is one of the crimes that often occur in the world of work, especially in companies where the losses incurred are very large, both as a group and individually. There are three main factors that drive someone to commit fraud, namely First, there is economic pressure required to meet daily needs. Second, there are opportunities for fraud in the company. Third, there is justification or rationalization for committing fraud. ([Alrasyids et al., 2021](#)).

Cases related to fraud have often occurred in Indonesia, especially as our country is a developing country, which makes fraud scandals both at the company level and at the government level easy to occur ([Rohmaniyah et al., 2021](#)). In 2016 the most detrimental act of fraud according to ACFE's research was corruption ([Christian & Visakha, 2021](#)). Fraud occurs not only on a micro scale but also on a macro scale, where we know that each region has autonomous rights in managing its finances, so this is the main trigger for fraud.

One of the companies that committed fraud in 2018 was PT Garuda Indonesia Tbk which is engaged in the aviation business, the fraud committed by the company was manipulating profits from PT Mahata Aero Technology which owed PT Garuda Indonesia. In addition, several regulations made by the OJK, namely OJK regulation no.29/POJK.04/2016, have been frequently violated by these companies ([Christian & Visakha, 2021](#)). In addition, the financial statements presented by PT Garuda Indonesia were no longer in accordance with the applicable SOPs, this started with the 2018 financial statements which presented the company's net profit of USD 809.85 thousand which was inversely proportional to the previous year where that year the company suffered a loss. of USD 216.5 million. This was due to the recognition of receivables in full or in full in 2018 even though the recognition of receivables had to be carried out in stages, so the company was subject to a fine of IDR 250 million by BI ([Mardianto & Tiono, 2019](#)).

Other research also revealed that one of the cases that had gone viral to enliven the media was the case involving 10 Indonesian public accounting firms (KAP) in fraudulent financial statements. The public accounting firm was asked to audit 37 banks prior to the 1997 financial crisis. The results of the audit revealed that the bank's financial statements were healthy, but when Indonesia was hit by a crisis, these banks collapsed because of their poor financial performance, after the government conducted a KAP investigation. -KAP involved has committed accounting fraud ([K. M. D. Putri et al., 2017](#)).

Furthermore, in some of the cases that occurred, the researcher can conclude that there are several factors which later become important notes as evaluation material for the auditor. The first factor is the organization, individual factors (auditors), and finally psychological factors. One of the auditor's psychological factors is the attitude of professionalism, which needs to be matured in detecting fraud ([Ahmad & Jaeni, 2022](#)). Other research also says that the auditor's ability to detect fraud is largely influenced by psychology or oneself, this is related to the condition of emotional, spiritual, and intellectual intelligence ([Andriyanto et al., 2018](#)).

The three intelligences have the acronym Intelligence Quotients (IQ), Emotional Quotients (EQ), and Spiritual Quotients (SQ) ([Andriyanto et al. 2018](#)). These three components are inseparable

because the three components influence each other, when intellectual intelligence is accompanied by high spiritual understanding and in line with emotional conditions, the auditor will be able to behave ethically in carrying out his duties as an auditor. The spiritual, intellectual and emotional intelligence of an auditor greatly influences their behavior in acting, because when an auditor has all three and is able to run it optimally, the potential for scandals and manipulation by the auditor can be neutralized ([Muliartini & Jati, 2019](#)).

Based on the explanation above, researchers can find out an outline of how important ESQ is for an auditor because it will affect assignments when auditing and detecting the risk of fraud that occurs.

The emotional intelligence of an auditor is related to the psychological condition that exists in an individual. High emotional intelligence can assist the auditor in understanding his personal and other people's conditions so that he is able to relate to other individuals in maximizing his performance ([Setiawan & Latrini, 2016](#)). Other studies also said that high emotional intelligence is very influential on auditor performance, because it can maximize the potential that exists in him, resulting in good performance in solving problems ([Ayu & Dewi, 2017](#)). With high emotional intelligence in an auditor, it will produce good performance because they are able to control the situation even when they are under pressure so it is easy to detect fraud or fraud.

However, spiritual intelligence is something different from intellectual intelligence and emotional intelligence, because it greatly influences the implementation of the auditor's work. Research ([Ahmad & Jaeni, 2022](#)) also says that an auditor's actions are much more meaningful when the level of spiritual intelligence is very high. Other research also says that when an auditor has healthy spiritual intelligence, it is certain that they carry out their profession as auditors well and also have strong self-control so that they work according to applicable regulations ([Ardilia, 2020](#)). In research ([Setiawan & Latrini, 2016](#)) said the auditor's spiritual intelligence influences his performance, in which the auditor is able to interpret each of his actions, is able to adjust to the rules of the code of ethics so that he is maximal in solving problems, especially detecting fraud. This research is also in line with ([Ayu & Dewi, 2017](#)) saying that with high spiritual intelligence they will act according to existing rules.

Someone who has good intellectual intelligence, they are more able to understand and carry out their performance to the fullest which produces good implications ([Muliartini & Jati, 2019](#)). In another study, it was stated that the higher the intellectual intelligence of an auditor, the better the performance would be ([Ayu & Dewi, 2017](#)). Previous research also considers that intellectual intelligence has a big role in producing quality audit reports so that with a quality audit report it is able to solve existing problems, one of which is detecting fraud ([Oktavianna, 2020](#)). High intellectual intelligence in an auditor will make it easier to audit and detect fraud ([Setiawan & Latrini, 2016](#)).

The results of the research that has been carried out indicate that there are inconsistent results regarding emotional intelligence, spiritual intelligence, and intellectual intelligence regarding the occurrence of fraud. There are several differences in this research with previous research which will be a differentiator in this study as well as a reformer from previous studies. The first research, which was conducted by ([Halimatusyadiah et al., 2019](#)) which also focuses on detecting fraud but only uses one variable from the ESQ theory, namely only emotional intelligence. In this study, five x variables were used, namely professional skepticism, time pressure, locus of control, emotional intelligence and experience, while the samples used were auditors at BPKP, the results of the research showed that all five variables had a positive effect on fraud detection. Apart from that, the research ([Alrasyids et al., 2021](#)) only focuses on three variables where the x variable is only two, namely intellectual intelligence and emotional intelligence and the y variable is detecting fraud. In addition, in this study the sample population used is only in the Luwu Raya area, although the results of his research show that the two variables x have a positive effect on fraud detection.

Other studies besides using the ESQ approach theory, there is also using the Fraud Triangle Theory approach, the person who first sparked the theory was Cressey (1953), the theory was better known as the fraud triangle, namely pressure, opportunity, and justification. One of the studies that

use this concept to detect fraud is ([Lestari & Kurniawan, 2021](#)) in his research more specifically one of the cases to detect the risk of fraud, using three approaches from the Fraud Triangle theory, which is the main factor of a person committing fraud.

The purpose of this study is to test and provide empirical evidence related to the auditor's perspective in detecting fraud using the ESQ approach, which is the difference between this study with other research lies in the theory of ESQ which becomes the main point in detecting fraud, although previous research also uses ESQ but is lacking complete. So in this study, the researcher hopes to find new things by using ESQ theory in full so that there is novelty in this study. In addition, research that uses the ESQ approach in detecting fraud, is still fairly little so this is an important point of research why then take this research.

## LITERATURE REVIEW AND HYPOTHESIS FORMULATION

### Attribution theory

Attribution theory is the basic theory that is often used in studying the factors influencing auditor performance. Attribution theory was first coined by Fritz Heider in 1958 this theory refers to a person's behavior in acting which explains whether the actions taken are influenced by external or internal factors, there are several main factors that affect auditor performance one of which is psychological factors related to emotional control, spiritual abilities and intellectual abilities ([Ayu & Dewi, 2017](#)). In research ([Alrasyids et al. 2021](#)) explains that there are 2 factors that influence a person's actions, namely personal (internal) attributes which include ability, fatigue and effort and environmental attributes (external) including rules and weather, if these two factors are used as material for evaluating performance individuals will certainly influence each other, for example when a superior treats his subordinates will certainly affect individual satisfaction and attitudes towards a job, if a person feels more about his external attributes than his internal attributes, the behavior elicited by that person will be different.

In other research, it says that attribution theory leads to the behavior of a person or individual, which is whether the behavior is caused by external or internal conditions, if the behavior arises from within the person then it is caused by internal conditions, if it is caused by external factors or from people otherwise it is an external factor ([Ahmad & Jaeni, 2022](#)). An auditor must have the ability to understand other people and himself so that he is able to explain every action taken, both internally and externally ([Saida & Aulia, 2020](#)).

The individual element of the auditor is supported by the behavior and attitude of management, which in this case can influence the auditor to always think rationally, be impartial, be persistent even under pressure, be honest, behave ethically well and always work with existing professional standards and ethical standards. will produce even better results. This theoretical foundation is the basis for researchers to discover the influence of emotional intelligence, spiritual intelligence and intellectual intelligence in detecting fraud or cheating. When taking on the responsibility of an auditor it is necessary to understand the attitude of an auditor, because it is very important to support his performance. The auditor is expected to be able to eliminate fraud in management's financial reports so that no party is harmed. To carry out the function of the auditor requires good intelligence to achieve more optimal performance. The process of rational and analytical thinking as well as mental ability is very important for the auditor because it is very helpful in drawing conclusions in detecting fraud.

So, in this study, the broad theory used is the attribution theory which explains a person's attitude and behavior. Attribution theory explains the causes of other people's behavior or their own behavior, both determined by internal and external factors.

## Fraud Detection

Fraud is a disgraceful act that can harm other people and even many people. But on the other hand, when we easily recognize fraud, we can easily detect fraud or fraud. In research, a study states that fraud detection is an action or effort taken to get early indications related to fraud to narrow the space for fraud perpetrators ([Rohmaniyah et al. 2021](#)). Fraud is any action or activity that is carried out intentionally, known and carried out for the purpose of misusing company or government resources together, for personal gain and then giving a false image to hide the abuse ([Irawan et al., 2019](#)).

Fraud detection in a financial report according to Myers says that external auditors must effectively utilize internal auditors to serve as partners so that it is easy to detect fraud ([Hassan, 2019](#)). Fraud detection is an attempt to obtain sufficient preliminary evidence in relation to fraud and to limit fraudulent status. The purpose of fraud detection is to immediately identify signs of fraud that have occurred or are currently occurring and to mitigate the impact of damage as early as possible ([Rohmaniyah et al., 2021](#)).

## Emotional Intelligence or Emotional Quotients (EQ)

Emotional intelligence is a person's ability to manage or control the condition of his feelings positively which refers to self-motivation, and has resilience in the face of failure, controlling emotions to delay personal satisfaction. In addition, emotional intelligence is the ability to control one's emotions and self-control to make good judgments in calm situations ([Ardilia, 2020](#)).

The theory of Emotional Quotients (EQ) or emotional intelligence was first used by Salovey and Mayer, they define that emotional intelligence relates to how deeply a person controls emotions, and understands his feelings. In line with research ([Halimatusyadiah et al., 2019](#)) which says that when a person has emotional intelligence there are three kinds of actions taken in dealing with emotions, the first is self-aware which means someone is aware of the mood they are experiencing, they tend to believe in their own limits, when they are confronted with a bad situation they will not be crushed but are able to get out and control their feelings much more quickly. Second, engulfed refers to the condition of a person who feels he has been controlled by his own emotions. Third, Accepting is a condition in which a person no longer handles his emotions but only accepts the state of his heart. Other research also states that emotional intelligence is the ability to evaluate the feelings of other people and respond appropriately, besides that it says that a person is also able to recognize his feelings so that he can motivate himself and others ([Irma, 2018](#)).

A person's emotional intelligence, especially for an auditor, who must be able to control his emotions in acting, seeing that the responsibility of an auditor is very large which has a very high risk of fraud. The results of research that was conducted ([Muliartini & Jati, 2019](#)), said that emotional intelligence is very important in forming moral discipline as an auditor, considering that the auditor's job has a great responsibility in detecting the factors that lead to fraud. Emotional intelligence also gives the auditor the ability to constantly assess the management unit's compliance with auditor policies, monitor management's internal controls and report potential suspicions/deviations of fraud ([Istiarani, 2018](#)). This research is also in line with ([Halimatusyadiah et al., 2019](#)), ([Ayu & Dewi, 2017](#)), ([Setiawan & Latrini, 2016](#)), ([Irma, 2018](#)). In research ([Irma, 2018](#)) says that emotional intelligence is absolutely necessary for auditors referring to their duties to detect allegations of fraud and abuse in organizations that really need auditor sensitivity or sensitivity.

Emotional intelligence is very important, because it is able to recognize a person's personal emotions, so they can know their strengths and weaknesses, and are able to manage their emotions well, especially for an auditor in carrying out his duties. Based on the description above, the research hypothesis is as follows:

**H1: Emotional intelligence has a positive effect on detecting fraud**

## Spiritual Intelligence or Spiritual Quotients (SQ)

Spiritual intelligence is intelligence that refers to a person's belief in acting with the abilities he has. Everyone who has the ability to spiritual intelligence, will have the ability to interpret the values of life and morals, as well as behavior towards others to make himself a good person. This can happen because of the belief in the presence of God who is always watching over all the actions of that person wherever and whenever so as to encourage that person to take action according to the existing rules. Spiritual intelligence is intelligence to face and solve questions about the meaning of life, values and self-inclusion, especially intelligence to place our behavior and life in the context of a broader meaning, evidence of intelligence to judge that one's actions or lifestyle are more meaningful than others ([Saida & Aulia, 2020](#)).

Other research explains that spiritual intelligence is a belief in a person that has been instilled since the beginning as a reference in acting, which is able to interpret life, values, behavior and morals of fellow human beings in depth which makes him better ([Ardilia, 2020](#)).

Auditors who have high spiritual intelligence certainly have good ethical behavior, so that the percentage of scandals and manipulations carried out by auditors will not occur ([Sa'diah et al., 2022](#)). In line with research conducted by ([Alrasyids et al. 2021](#)), ([Istiariani, 2018](#)), ([Ayu & Dewi, 2017](#)), ([Setiawan & Latrini, 2016](#)), ([Irma, 2018](#)) and ([Saida & Aulia, 2020](#)) said that Spiritual intelligence is the ability to adapt to things around us and the rules that exist, so that when we act we are able to judge what is good and what is bad.

High spiritual intelligence of an auditor is needed, in acting to synergize emotional intelligence with intellectual intelligence so that the auditor can detect fraud.

Based on the description above, the hypothesis of this assessment is as follows:

**H2: Spiritual intelligence has a positive effect on detecting fraud**

## Intellectual Intelligence or Intellectual Quotient (IQ)

Intellect is the ability to think rationally and act rationally and respond effectively to the environment. In this case it can be concluded that intellectual is a mental ability that consists of rational thinking processes, so intellectual cannot be observed directly but must be inferred from real actions which are manifestations of rational thinking processes. So intellectual intelligence is an individual mental skill that can be used to adapt to new environments and solve problems quickly and precisely as well as the ability to analyze one's logic and reason.

In a study, intellectual intelligence is the ability to analyze a person's logic and ratios, this is related to intelligence about space, feeling things that are visible and mastery of mathematics ([Muliartini & Jati, 2019](#)). Likewise in other studies, it says that a person's overall ability to think and act in a directed manner and master the situation to the fullest ([Ayu & Dewi, 2017](#)). An auditor certainly must have very good intellectual intelligence, because it can affect the auditor's performance process in detecting fraud. The results of research ([Istiariani, 2018](#)) and ([Alrasyids et al. 2021](#)) state that intellectual intelligence is very decisive in detecting fraud in a company, because intellectual intelligence is the most important intelligence that a person has because he is able to rationalize something so that he is able to carry out his duties properly.

In line with other research ([Oktavianna, 2020](#)), ([Setiawan & Latrini, 2016](#)), ([Hakim & Esfandari, 2015](#)), ([Ratnantari & Putri, 2017](#)) says that the ability to carry out various activities in ways of thinking, reasoning, and solving problems. Attitude and behavior theory can influence the auditor to think rationally and manage his own personal factors so that he can distinguish between what is right and what is wrong. Based on the description above, the hypothesis of this assessment is as follows:

**H3: Intellectual intelligence has a positive effect on detecting fraud**

## RESEARCH METHODS

This research is focused on internal and external auditors, seeing the many cases of fraud that have occurred carried out by irresponsible elements. If the researcher refers to the attribution theory which says that every action taken by a person is influenced by a person's behavior both from the behavior of other people and himself, psychologically it has an impact on actions that can affect his performance. In addition to the competence possessed by an auditor both intellectually, emotionally and spiritually as a form of understanding for each stakeholder in acting, however, there are still various forms of fraud committed by several people.

This research uses a quantitative approach. The data sources in this study come from the primary data that has been collected. In this study, a questionnaire was used to take a sample of researchers who were distributed to auditors in South Sulawesi, both internal and external auditors. The data collection technique used in this study used a questionnaire (questionnaire) in which 72 samples were filled in the questionnaire. The sample selection method used by researchers is a type of simple random sampling or random sampling where the sampling technique provides an opportunity for each member of the population, both from internal auditors and external auditors.

The analytical method used is a multiple linear analysis method with SPSS Version 26 software tools. Why is this research using multiple linear analysis methods because the independent variables in this study are more than one variable. Descriptive statistical test aims to test and describe the properties of the sample studied. The results of descriptive statistical tests usually include the observed variables in the form of standard deviation, mean, maximum and minimum, followed by an explanation of the interpretation of the contents of the table. Respondents' opinions were operationalized with a description of the research statement, which was determined based on the percentage of respondents' responses to the research statement using the mean (average) value of each proposed indicator. Perceptions expressed by respondents related to intellectual intelligence, emotional intelligence and fraud detection.

## RESULTS AND DISCUSSION

### Research result

The questionnaires that were made were immediately distributed to several auditors in South Sulawesi, both internal and external auditors. The descriptive statistical test carried out aims to test and describe the variables studied.

The hypothesis test uses the t statistical test, the coefficient of determination test (R<sup>2</sup>) and the t statistical test. The t statistical test aims to determine whether each variable X has a significant effect on variable Y.

Table 1. Statistical Test t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.703	.591		1.190	.245
Emotional Quotient	-.289	.169	-.275	-1.711	.099
Spiritual Quotient	1.063	.176	.966	6.031	.000
Intelektual Quotient	.101	.039	.340	2.594	.015

Data source: author's on work (2023)

- a) The first hypothesis shows that emotional intelligence (X1) t count = -1.711 > t table = 0.2084 with a significant 0.099 > 0.05 meaning that it has no influence and is not significant in detecting fraud.

- b) The second hypothesis for the variable spiritual intelligence (X2)  $t \text{ count} = 6.031 > t \text{ table} = 0.02084$  with a significant  $0.000 < 0.05$  means it has an influence and is significant in detecting fraud.
- c) The third hypothesis for the intellectual intelligence variable (X3)  $t \text{ count} = 2.594 > t \text{ table} = 0.2084$  with a significance of  $0.015 < 0.05$  means it has influence and is significant in detecting fraud.

The coefficient of determination test (R2) is carried out in testing the magnitude that shows the proportion of variation in the independent variables to be able to explain the variation in the dependent variable. Which is shown in the table as follows.

Table.2 Test of the Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.801 <sup>a</sup>	.641	.600	.22765

Data source: author's on work (2023)

The data above shows that the R Square value is 0.641 which means emotional intelligence, spiritual intelligence, and intellectual intelligence have an influence of 64.1% in detecting fraud while 35.9% are influenced by other variables.

The F statistic test is used to determine the effect of the independent variables on the independent variables with a significant value of 0.05.

Table 3. Statistical Test F

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.407	3	.802	15.483	.000 <sup>b</sup>
	Residual	1.347	26	.052		
	Total	3.755	29			

Data source: author's on work (2023)

From the F statistical test, it can be seen that the value of the variables in this study has a significant value of  $0.000 < 0.05$  and a calculated F value of  $15.483 > 3.95$ . From these data the researcher can conclude that the independent variables in this study simultaneously influence the dependent variable.

In this study, the data obtained was processed using a multiple linear regression model, which is used to determine how much influence the independent variable (ESQ) has on the dependent variable (fraud detection).

Table 4. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.703	.591		1.190	.245
	Emotional Quotient	-.289	.169	-.275	-1.711	.099
	Spiritual Quotient	1.063	.176	.966	6.031	.000
	Intelektual Quotient	.101	.039	.340	2.594	.015

Data source: author's on work (2023)

Based on the results of the data above, it shows a constant value of 0.703 and the coefficient value for the emotional intelligence variable is -0.289, the spiritual intelligence variable is 1.063 and the intellectual intelligence variable is 0.101. This analysis is intended to determine the magnitude of the auditor's perspective in detecting fraud using the ESQ approach using the multiple linear regression formula, the resulting regression equation is as follows:



$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$
$$Y = 0,703 + -0,289 + 1,063 + 0,101 + e$$

If translated, the constant or (a) is 0.0703, this magnitude indicates that if the independent variables (Emotional Intelligence, Spiritual Intelligence and Intellectual Intelligence) are assumed to be zero then the dependent variable (Fraud Detection) is 0.703, while the other factors in a constant state.

The coefficient of emotional intelligence variable is -0.289 which indicates that if the variable increases by 1 unit, then the auditor's fraud detection increases by -0.289, while other factors are constant.

The coefficient of spiritual intelligence variable is 1.063 which indicates that if the variable increases by 1 unit, then the auditor's fraud detection increases by 1.063, when other factors are constant.

The coefficient of the intellectual intelligence variable is 0.101 which indicates that if the variable increases by 1 unit, then the auditor's fraud detection increases by 0.101, while other factors are constant.

## Discussion

### Emotional Intelligence (X1) in detecting Fraud (Y)

The results of the research that has been carried out by Emotional Quotient are not significant for fraud detection, which means that the emotional intelligence possessed by an auditor does not affect his performance in detecting fraud, even if a person has good emotions, it does not change the results of fraud detection.

The level of emotional intelligence possessed by an auditor does not have a positive effect on fraud detection. Because when an auditor audits a company's financial statements it depends on how the auditor's understanding is related to its performance. In a previous study by ([Halimatusyadiah et al., 2019](#)) the results of emotional intelligence research had a positive effect on fraud detection, as well as previous research ([Ayu & Dewi, 2017](#)) although the research was not specific to fraud detection, the results his research shows that good emotional intelligence in auditors can produce good performance too. In other studies, the results were the same as the research conducted by ([Hakim & Esfandari, 2015](#)), ([Ratnantari & Putri, 2017](#)), ([Irma, 2018](#)) so that this research was not in line with previous research.

Based on the results of the first hypothesis (H1) proposed in this study, researchers can conclude that there is no significant effect of emotional intelligence in detecting fraud. This can be seen in the multiple linear regression table which shows that emotional intelligence has a negative or insignificant effect on detecting fraud, so the hypothesis is rejected. This can be seen from the coefficient value of the emotional intelligence variable of 0.099 where the value is more than 0.05 so the researchers conclude that emotional intelligence has a negative effect on detecting fraud.

### Spiritual intelligence (X2) in detecting fraud (Y)

The results of the study on the spiritual intelligence variable in the multiple linear regression table have a significant level of  $0.000 > 0.05$ . This shows that spiritual intelligence has a significant positive effect on fraud detection.

The results of this study are in line with research that has been conducted by ([Halimatusyadiah et al. 2019](#)), which states that spiritual intelligence can make a person understand the meaning of every action he takes, because with high spirituality it makes a person aware that there are universal binding rules so that he is able to carry out his duties as an auditor by taking into account the existing rules.

Other research also says that high spiritual intelligence will increase auditor performance, and vice versa ([Ayu & Dewi, 2017](#)). One's spiritual intelligence is very influential on one's actions, because spiritual intelligence allows one to always think positively in acting and is able to neutralize scandals or fraud.

In addition to the research above, research that has been conducted ([Saida & Aulia, 2020](#)), ([Alrasyids et al., 2021](#)), ([Ratnantari & Putri, 2017](#)), ([Istiariani, 2018](#)), ([Irma, 2018](#)) also argues and produces intelligence research spiritual has a positive effect on fraud detection although some of their research is not specific to fraud detection but the indicators used on average use fraud or the results of an auditor's audit, so this research is in line with previous research.

This research is in line with the attribution theory which states that the spiritual intelligence possessed by an auditor greatly supports all the auditor's actions in detecting fraud. A person's personality or moral condition is said to be good when he has high spiritual intelligence. Spiritual intelligence is intelligence related to one's mind, which will produce good moral or moral behavior so that it is able to adapt to the surrounding conditions and is able to carry out the rules that apply, from this an auditor can distinguish between good and bad. . High spiritual intelligence is needed by auditors in synergizing their intellectual and emotional intelligence in acting so that they are able to carry out their duties in detecting fraud,

Based on the results of the second hypothesis (H2) put forward in this study, researchers can conclude that there is a significant influence of spiritual intelligence in detecting fraud. This can be seen in the multiple linear regression table which shows that the spiritual intelligence variable has a positive and significant effect on detecting fraud. Thus, the second hypothesis can be declared accepted. This can be seen in the results test where the coefficient value of the spiritual intelligence variable shows the number 0.000 which is less than 0.05, so the researcher concludes that spiritual intelligence has a positive or significant effect on detecting fraud.

### **Intellectual Intelligence (X3) in detecting Fraud (Y)**

This research is in line with research conducted by ([Alrasyids et al. 2021](#)) which states that intellectual intelligence is intelligence that focuses on the brain's analytical power and rational thinking processes. From this, an auditor must be able to carry out his duties properly. which has been assigned to him since the beginning, so he is required to have a deep understanding of knowledge related to his duties as an auditor. When this is related to the intellectual intelligence of an auditor, then he can detect fraud easily, because an auditor can understand the substance of his profession as an auditor besides that the auditor is able to work in accordance with the applicable code of ethics

Other studies also argue that intellectual intelligence has a positive effect on the performance of an auditor ([Ayu & Dewi, 2017](#)). This relates to a person's level of intelligence, where when an auditor has a high level of intelligence it can produce better performance compared to someone who has a low level of intelligence. So that with high intelligence will make it easier for an auditor to absorb the knowledge that has been given and be able to solve problems in his work, especially in detecting fraud.

This research is also in line with research that has been conducted ([Hakim & Esfandari, 2015](#)), ([Ratnantari & Putri, 2017](#)), ([A. P. Putri et al., 2021](#)) which says that the higher the intellectual intelligence of an auditor, the more influential it is on his work, especially in solving problems, one of which is detecting fraud. So, this research is in line with previous research, but the difference is that this research is more specific to fraud detection, while previous research covers fraud in general.

This research is in line with attribution theory, because in this study using empirical studies to determine the factors that influence the adjudicator in detecting fraud. Because basically the personal characteristics of the auditor are the main factors that originate within the individual in acting. With high intellectual intelligence an auditor is able to produce good audit quality, this condition is very necessary for an auditor himself, because when an auditor's intellectual intelligence

is low it will be difficult to understand his work and it is difficult to apply the knowledge previously obtained in carrying out his duties as an auditor.

Based on the results of the third hypothesis (H3) that has been proposed in this study, researchers can conclude that there is a significant influence of intellectual intelligence in detecting fraud. This can be seen in the multiple linear regression table which shows that the intellectual intelligence variable has a positive and significant effect on detecting fraud. Thus, the second hypothesis can be declared accepted. This can be seen in the results test where the coefficient value of the intellectual intelligence variable shows the number 0.015 which is less than 0.05, so the researcher concludes that spiritual intelligence has a positive effect on fraud detection.

## CONCLUSION

This study aims to determine the effect of Emotional Intelligence, Spiritual Intelligence and Intellectual Intelligence in detecting fraud. Based on the research that has been done, researchers can conclude that intellectual intelligence and spiritual intelligence have a positive and significant effect on detecting fraud, while emotional intelligence has a negative effect on fraud detection. Seeing this, even though the auditor has high emotional intelligence, it does not have a significant effect on detecting fraud. However, when an auditor has high spiritual intelligence and intellectual intelligence, it has a positive effect on detecting fraud.

Emotional intelligence does not really affect audit results so it does not have a big influence on detecting fraud but on the other hand with high quality intellectual intelligence an auditor is able to produce good performance because with good performance the percentage of fraud automatically detects is higher because the auditor is able assess properly the quality of performance, besides that high spiritual intelligence in auditors makes their work more convincing and maximal, because with high spiritual intelligence auditors are able and consciously comply with existing rules while working, so it is easier to detect there is fraud. This is very important for an auditor, both internal and external auditors, because the main cause of scandals is from within a person, so this research is very helpful for an auditor to control himself, when these three intelligences are synergized, the auditor's job in detecting fraud becomes easier.

The limitation of this study is that the variable used is only ESQ theory, which only focuses on the auditor's personal or psychological condition of the auditor, so that it does not have variables that come from outside the auditor's personality. This research is also limited to auditors in South Sulawesi which only use random sampling techniques, namely that it is not evenly distributed among auditors in South Sulawesi so that the sample population obtained is limited and it is hoped that this research will lead to new research through interviews or direct interviews with auditors, because in this study, only used online questionnaires. In addition, it is hoped that future research will use a universal scope of respondents not only in South Sulawesi but outside South Sulawesi, so that more accurate data can be collected, and new variables can emerge to detect fraud.

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