

## Literature Review : The Role of Forensic Audit, Investigative Audit, Auditor Competence, Spiritual Intelligence and Information Technology on Fraud Detection

Abel Desiyanti Manik<sup>1\*</sup>, Elisa Cici Prisilia<sup>2</sup>, Juana Dewi Maharani<sup>3</sup>,  
Handriyani Dwilita<sup>4</sup>

<sup>1-4</sup>Accounting Study Program, Universitas Pembangunan Panca Budi Medan, Indonesia

Address: Jl. Jend. Gatot Subroto Km. 4,5 Sei Sikambing 20122, Kota Medan, Provinsi Sumatera Utara, Indonesia

Author correspondence: [handriyanidwilita@dosen.pancabudi.ac.id](mailto:handriyanidwilita@dosen.pancabudi.ac.id)\*

**Abstract.** *This study aims to analyze the role of forensic audit, investigative audit, auditor competence, spiritual intelligence, and information technology in detecting fraud. Using a qualitative method with a literature review, the results showed that forensic auditing is effective in detecting and proving fraud through investigative techniques, while investigative auditing focuses on identifying modus operandi and collecting evidence. Auditor competence, which includes technical expertise, accounting, and legal understanding, is critical to uncovering fraud. Spiritual intelligence helps auditors maintain integrity, while information technology supports fraud detection through data management systems and audit software. Synergy between all these factors is necessary to improve fraud detection and prevent further losses to the company. This research is expected to contribute to the development of more effective audit methods to reduce the risk of fraud.*

**Keywords:** *Forensic Audit, Investigative Audit, Auditor Competence, Spiritual Intelligence, Information Technology.*

**Abstrak.** Penelitian ini bertujuan menganalisis peran audit forensik, audit investigatif, kompetensi auditor, kecerdasan spiritual, dan teknologi informasi dalam mendeteksi penipuan. Menggunakan metode kualitatif dengan tinjauan pustaka, hasil penelitian menunjukkan bahwa audit forensik efektif dalam mendeteksi dan membuktikan penipuan melalui teknik investigatif, sedangkan audit investigatif fokus pada identifikasi modus operandi dan pengumpulan bukti. Kompetensi auditor, yang meliputi keahlian teknis, pemahaman akuntansi, dan hukum, sangat penting untuk mengungkap penipuan. Kecerdasan spiritual membantu auditor menjaga integritas, sementara teknologi informasi mendukung deteksi penipuan melalui sistem manajemen data dan perangkat lunak audit. Sinergi antara semua faktor ini diperlukan untuk meningkatkan deteksi penipuan dan mencegah kerugian lebih lanjut bagi perusahaan. Penelitian ini diharapkan dapat berkontribusi dalam pengembangan metode audit yang lebih efektif untuk mengurangi risiko penipuan.

**Kata kunci:** Audit Forensik, Audit Investigatif, Kompetensi Auditor, Kecerdasan Spritual, Teknologi Informasi.

### 1. BACKGROUND

The fight against fraud is a never-ending struggle. Some people cheat for various external and internal reasons. Whatever the motive or incident, fraud affects people at every level, from victims to businesses. Company sacrifice. Fraud is a way that is forced by the human mind to create opportunities to take advantage of others. There is no certainty that a general percentage can be identified when defining fraud. Anything that contains trickery, trickery, and dishonesty, which is done by someone intentionally and against the law. Dishonesty, which is done by someone intentionally and with intent, is fraud Kuntadi & Cris (2015)

Fraud often occurs with and in various ways. In the current era of the 4.0 revolution, there are many ways to utilize technology to eradicate all fraudulent crimes. The Association of Certified Fraud Examiners (ACFE) divides fraud into three categories: fraud, corruption, and fraud. Fraud cases, especially corruption cases, occur frequently in Indonesia. Therefore, the key role of forensic auditors and investigative auditors is to help uncover fraud cases. A competent forensic and investigative auditor can detect potential fraud early through in-depth analysis and accurate evidence collection. The importance of auditing in the accounting process is emphasized to ensure that the financial statements prepared are free from misstatements and provide adequate clarity regarding management's responsibility for the company's assets.

To detect fraud early, it is necessary to carry out financial and legal audit procedures, called legal terminology, or forensic audits. Forensic audits are examinations that combine audit, accounting, and legal/legislative expertise with the aim of using the results of the examination to support the judicial process used to support legal procedures. Forensic audits include investigative activities carried out to prosecute parties suspected of committing fraud, embezzlement, and financial crimes. Therefore, in conducting an audit, the auditor must be an expert witness in court. Forensic audits focus more on the process of finding evidence and evaluating audit findings against the required standards of proof and are a development of the application of standard audit methods towards development. (Eze, 2015) explains that the purpose of a forensic audit is to assess losses caused by auditor negligence, seek the truth and see if embezzlement has occurred and try criminal charges.

Investigative audit is a form of inspection that aims to identify and discuss a modus operandi and discuss a modus operandi using an approach. method used in an investigation of a crime. All efforts made by a company to improve performance will be difficult to achieve if fraud still occurs. To provide a deterrent effect, minimize losses, and improve the internal control system, the company must immediately take action when there is an indication of fraud by conducting an investigative audit. According to the Association of Certified Fraud Examiners (ACFE), an investigative audit is a method used to uncover a fraud network in its entirety, from the initial process to further action. This audit aims to identify and analyze evidence that can strengthen the findings of fraud and provide recommendations to prevent similar cases from recurring in the future.

The implementation of an audit involves collecting evidence, preparing reports, classifying findings, and presenting testimony that supports fraud detection. Auditors can perform their duties better if they have adequate competence, especially in identifying potential fraud. Auditor competence is seen from their ability to reveal the possibility of fraud in an audit. In addition, good auditor behavior can increase their sensitivity in reviewing financial statements to detect discrepancies. The procedures applied during the audit help identify suspicious activities, including indications of fraud in contracts. With this procedure, auditors can find out if there are fraudulent practices that are still being carried out by the client company. Objective and critical audit results provide a clear picture of the company's financial and operational conditions, and help improve internal controls to prevent fraud in the future. Spiritual intelligence in life is understood as the ability to face and solve problems, and to give meaning and value to a person's behavior and life, so that they can assess actions or life paths more meaningfully. In the context of an audit, an auditor is tested for his or her level of spiritual intelligence because auditors who have high spiritual intelligence do not necessarily have a good level of religiosity, and vice versa. Auditors who have high spiritual intelligence will tend to work in accordance with the accountant's code of ethics and comply with applicable regulations.

The development of information technology has produced audit assistive techniques that make the work of auditors easier, known as Computer Assisted Audit Techniques (CATTs). CATTs support auditors in detecting fraud by using computers in the audit process. This technique helps auditors achieve audit objectives by referring to procedures for testing data and software. The use of computers in audits is useful for collecting and evaluating electronic data as audit evidence. In order to access and analyze electronic data with CATTs, auditors need to master the relevant techniques. The use of CATTs is regulated in the Public Accountant Professional Standards (IAPI, 2011), PSA No. 59 (SA Section 327) concerning Computer Assisted Audit Techniques.

## **2. THEORETICAL STUDY**

### **Fraud Detection**

Fraud detection is an investigative method carried out by auditors and forensic investigators to uncover crimes committed intentionally and illegally for personal gain. This process aims to identify fraudulent acts that deceive other parties illegally. Fraud detection requires a deep understanding of financial crime patterns, data analysis, and the ability to identify anomalies that may indicate fraud. According to (Syahrul & Muhammad

Afdi Nizar, 2000), disclosure is an additional report that accompanies financial statements in the form of footnotes or other information. The information submitted by the company to users of financial statements can be divided into two types, namely voluntary disclosure and mandatory disclosure. Voluntary disclosure is carried out without obligation from applicable regulations, while mandatory disclosure is information that must be submitted by the company in accordance with applicable accounting standards or regulations. Effective disclosure can increase the transparency and accountability of the company in presenting financial information. This helps users of financial statements, such as investors and other stakeholders, to make better decisions based on accurate and relevant information. In addition, adequate disclosure can also minimize the risk of fraud, because companies tend to be more careful in preparing their financial statements.

### **Forensic Audit**

According to (Amrizal, 2013), forensic audit is a specialization in the field of audit that aims to collect and present information in a legally acceptable format to handle white-collar crime cases. This forensic audit activity includes three main categories, namely management support, legal procedure support, and expert opinion, as explained by the Canadian Investigation and Standard Practice of Forensic Accounting (IFA) and Indonesian Forensic Accounting Practice (Eddy (2009)). Forensic audit has several important benefits, including in preventing fraud, identifying modus operandi, and implementing effective audit techniques. Shodiq Nur et al. (2013) explained that forensic audit aims to prevent and detect fraud through in-depth investigations. This audit also requires forensic examiners to have special skills, objectivity, independence, and the ability to collect strong evidence.

In carrying out their duties, forensic auditors are expected to prevent, detect, and resolve corruption cases with preventive, investigative, and repressive approaches. The techniques used in forensic audits are similar to the methods used by detectives in tracking crimes, such as tracking funds and assets, detecting money laundering, signature analysis, and the use of surveillance cameras and in-depth interviews (Syafnita, 2013). In addition, certified fraud examiners (CFE) not only handle fraudulent accounting cases, but also handle disputes related to corporate liability, insurance, and civil litigation. According to Faudah et al. (2012), forensic audits can help resolve legal disputes, including the division of assets in divorce cases and share ownership conflicts.

### **Investigative Audit**

Forensic audit is an activity that uses investigative techniques to detect fraud. According to (Bramastyo, 2014)), investigative audits can be initial evidence in the investigation of corruption. Thus, the combination of audit and investigative sciences can help identify state losses and parties involved in the crime. Sayidah & Hartati (2021) state that the purpose of an investigative audit is to detect fraud or crime through procedures or techniques used in criminal investigations. Investigative audits involve investigators and parties who master accounting to calculate losses due to fraud. Investigative audits aim to reduce fraud by improving skills and competencies in fraud detection. Auditors need to have adequate skills and competencies to detect fraud. Therefore, when fraud occurs, auditors need to have adequate investigative skills to identify it. The Professional Standards for Accountants (SPAP) regulate the competence, independence, and professionalism of auditors in carrying out their duties.

### **Auditor Competence**

In the study (Amrizal, (2013)) said that Auditor competence is the level of expertise that must be possessed by auditors who conduct forensic and investigative audits in carrying out their duties. The skills of forensic auditors and investigative auditors show the quality of auditors in carrying out their duties. In carrying out their duties, these skills are manifested in the form of acquiring knowledge and professionalism in carrying out the role of auditors. ((Tuanakotta, 2014)) The purpose of a forensic audit is to collect evidence that helps law enforcement officers in connecting the evidence with the law. A guide to help law enforcement officers bring audit evidence closer to justice. By applying the discipline of examination to the discipline of law, the evidence of the examination becomes evidence that can be used in court. According to ((Amrizal Sutan Kayo, 2013), the competency indicators of an auditor are basic knowledge, technical skills, and the auditor's mindset; In addition to the Certified Professional Auditor (CFRA) designation, becoming a professional BPK and legal auditor also requires skills: the ability to collect fair, objective, valid, and accurate facts and a large number of witnesses, and the ability to report all incidents. Aspects that facilitate fraud are knowledge of law and regulations, knowledge of criminology and victims, knowledge of internal control, and the ability to think like a thief.

## **Spiritual Intelligence**

Spiritual intelligence, according to Zohar and Marshal, is the ability to adapt to rigid rules and moral values accompanied by deep understanding and compassion. This intelligence also involves the ability to recognize the limits of love and understanding, and to deal with issues of good and evil. With spiritual intelligence, a person is able to imagine future possibilities and lift themselves from less than ideal conditions. Spiritual intelligence provides a broader and more meaningful context in one's life, allowing individuals to evaluate that the actions or life paths chosen have a higher value. Spiritual Quotient (SQ) acts as a foundation that allows intellectual intelligence (IQ) to function optimally. In fact, SQ is considered the highest form of intelligence a person can have. A balance is needed with emotional intelligence (EQ) and intellectual intelligence (IQ) so that a person can reach their full potential. The synergy between IQ, EQ, and SQ will create a balanced strength between body, mind, and soul. This ESQ model shows that a balance between the physical, psychic, and spiritual is essential to achieving a harmonious and meaningful life.

## **Information Technology**

According to (O`brien J.L, 2007) information technology is a supporter of information systems that function to manage various components, such as hardware, software, networks (netware), data (dataware), and human resources (brainware) to change data into useful information. Information technology infrastructure in an organization includes IT components, IT services, and IT management that support overall operations. IT components consist of computer hardware, software, and communication technology. Technology refers to the development and application of various tools or systems to solve problems in everyday life. Information is data that has been processed so that it has meaning for the recipient and is useful in decision making. Ishak (2008) defines information technology as the result of human innovation to accelerate, expand, and extend the storage of information from sender to recipient. Information technology can be measured through user perceptions of the facilities provided (facilitating conditions), which are explained in the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003) This theory states that perceptions of technological facilities influence user behavior. In the context of auditing, auditors' perceptions of information technology facilities in government agencies can influence their skeptical attitudes and sensitivity to indications of fraud. The main indicators of information

technology facilities use the CIA Triad model (Confidentiality, Integrity, Availability), which is known in the development of security policies to identify problems and solutions needed to maintain information system security (Perrin (2008))

### **3. RESEARCH METHODS**

The method of writing this scientific article is written using qualitative methods and library research. By investigating theories and relationships or influences between variables in books and online journals. In qualitative research, the literature review must be in line with methodological assumptions, which means it must be used inductively to avoid directing the researcher's questions. The main purpose of conducting qualitative research is its exploratory nature (Ali & Limakrisna (2013)).

### **4. RESULTS AND DISCUSSION**

Based on the theoretical study and previous research listed above, the discussion of this literature review article on the Fraud Detection concentration is as follows:

#### **The Role of Forensic Audits in Fraud Detection**

Forensic audits in carrying out their role are expected to be able to effectively prevent, identify or reveal, and resolve corruption cases through preventive, detective, and repressive actions (Wiratmaja (2010). Hasbi (2019)) conducted a study on the effect of forensic audits on fraud disclosure. The results of the study showed that there was a positive and significant relationship with fraud disclosure. And based on previous research (Putu & Astuti (2013); Lutfi et al. (2023)), forensic audits emphasize the combination of audit, accounting, and legal expertise to detect and prove fraud. Jumansyah et al. (2011) explained that the success of forensic accounting in Indonesia began to be seen when the Bank Bali case emerged, where Pricewaterhouse Coopers as the accountant who conducted the examination at Bank Bali managed to show a number of flows of funds from certain people. The results of the study show that forensic audits are effective in handling corruption cases. With accurate evidence, forensic audits can support the legal process in court. Forensic audits are not only a detection tool, but also a preventive tool that can help companies improve internal control and reduce the risk of fraud in the future.

### **The Role of Investigative Audits in Fraud Detection**

Investigative audits have a positive and significant effect on fraud disclosure received. This result means that it is supported in line with research conducted by (Wuysang et al. (2016)), and (Achyarsyah & Rani (2018)). This shows that investigative audits play an active role in finding evidence of fraud. and also in BPKP, investigative audits are the process of systematically searching for, finding, collecting, analyzing and evaluating evidence by competent and independent parties to reveal the actual facts or events regarding indications of corruption and/or other specific objectives in accordance with applicable regulations.

This audit involves an investigative and investigative approach to criminal acts using systematic procedures. The combination of investigative audits and forensic audits is an effective system in detecting fraud. The investigative audit process helps find facts and provides an in-depth understanding of the causes of fraud. Investigative audits are important to provide a deterrent effect on perpetrators of fraud and to help companies improve their internal control systems so that similar cases do not recur.

From the discussion above, it can be concluded that competent investigative audits and carrying out appropriate audit procedures have a positive and significant effect on the effectiveness of fraud detection.

### **The Role of Auditor Competence in Fraud Detection**

The results of the study (Andini et al. (2021)) Auditor Competence has a positive influence on fraud disclosure. These results are in line with research conducted by ((Widiyastuti & Pamudji, 2009)), ((Huslina et al., 2015)), (Hartan & Waluyo (2016)). Which means that the better the competence possessed by the auditor, the better and more fraud detection will be. The success of forensic and investigative audits is highly dependent on auditor competence. Research shows that auditors who have technical expertise, independence, and professionalism are able to uncover fraud more effectively (Widiyastuti & Pamudji (2009); Amrizal Sutan Kayo (2013)). Auditor competence or professionalism is key in carrying out investigative audits. Auditors with a high level of competence or professionalism can carry out their duties objectively, independently, and with integrity. Improving auditor competence through special training and certification such as Certified Fraud Examiner (CFE) is essential to increase the effectiveness of forensic and investigative audits in disclosing fraud.



### **The Role of Spiritual Intelligence in Fraud Detection**

According to research ((Alrasyid, Rahmawati, et al., 2021)), there is a positive and significant influence of Spiritual intelligence in detecting fraud. The results of this study are in line with research conducted by (Khairat, 2017)), (Sinica, 2013), (Pasek, 2017) (Januraga & Budiarta, 2015) and (Priadi, 2018). The results of the study show that spiritual intelligence has a significant effect on the tendency to cheat. However, this study is not in line with or contradicts the research of (Melisa et al., 2015) and (Anggreni et al., 2020) which states that spiritual intelligence has a negative and significant effect on the tendency to cheat (Fraud). Therefore, this study states that the auditor's spiritual intelligence supports the auditor's actions in detecting fraud. Spiritual intelligence is the ability to adapt to the surrounding conditions and applicable rules so that one can distinguish between good and bad. Good morals possessed by auditors will prove that they have high spiritual intelligence. One of the main characteristics of spiritual intelligence is the application of values and meanings of one's experiences which expects auditors to be able to think creatively, have far-sightedness, act honestly and be free from the influence of others through their spiritual intelligence..

### **The Role of Information Technology in Fraud Detection**

The results of the study ((Kamal, 2022)) show that information technology has no effect on fraud detection. The results of this study support previous studies ((Hurt, 2010); (Bahtiar et al., 2017); (Susanto et al., 2019); (Fullerton & Durtschi, 2004); (Nasution & Fitriani, 2012); (Yuniati & Banjarnahor, 2019)). However, the results of this study contradict the research conducted by ((Irdawanti & Uppon, 2018)) which shows that the use of information technology helps auditors detect fraud. In the context of auditing, information technology helps auditors identify suspicious transaction patterns more quickly and accurately. Information technology-based systems such as data management systems, audit software, and artificial intelligence (AI) allow auditors to analyze large amounts of data efficiently. Information technology not only facilitates the process of identifying fraud, but also increases the effectiveness and efficiency of the overall audit process.

## 5. CONCLUSION

Based on the results of the study that has been conducted, it can be concluded that fraud detection requires a comprehensive approach involving forensic audits, investigative audits, auditor competence, spiritual intelligence, and information technology. Forensic and investigative audits play a key role in finding and proving fraud, while auditor competence greatly influences the success of the audit process.

Spiritual intelligence helps auditors to remain objective, independent, and have high integrity in carrying out their duties. Meanwhile, information technology provides significant support in facilitating the process of identifying and analyzing data to detect fraud.

Overall, the results of the study indicate that the synergy between forensic audits, investigative audits, auditor competence, spiritual intelligence, and information technology is very important to increase the effectiveness of fraud detection. By utilizing all these elements, it is hoped that companies can reduce the risk of fraud and improve their internal control systems.

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