RINGKASAN

Penelitian ini bertujuan untuk menganalisis dan mengetahui pengaruh *personal cost*, *internal control*, dan *job satisfaction* terhadap keputusan pengungkapan *fraud* dengan kecerdasan spiritual sebagai variabel moderasi terhadap auditor di Kantor Inspektorat Daerah wilayah Kabupaten Banjarnegara, Kabupaten Purbalingga, Kabupaten Banyumas, dan Kabupaten Cilacap. Penelitian ini menggunakan teori perilaku terencana (*theory of planned behaviour*) sebagai dasar dalam penelitian ini. Jenis data yang digunakan yaitu data primer berupa jawaban responden melalui instrumen kuesioner. Sampel yang digunakan dalam penelitian ini berjumlah 83 data responden lengkap yang berasal dari 4 wilayah kabupaten. Teknik pengambilan sampel menggunakan metode *purposive sampling* berdasarkan kriteria tertentu. Teknik analisis data yang digunakan adalah analisis statistik deskriptif, uji *outer model*, uji *inner model*, dan uji hipotesis dengan bantuan *software* WarpPLS versi 8.0.

Hasil penelitian menunjukkan bahwa: (1) *Personal cost* berpengaruh positif terhadap keputusan pengungkapan *fraud*. (2) *Internal control* berpengaruh positif terhadap keputusan pengungkapan *fraud*. (3) *Job satisfaction* tidak berpengaruh terhadap keputusan pengungkapan *fraud*. (4) Kecerdasan spiritual memoderasi secara negatif pengaruh *personal cost* terhadap keputusan pengungkapan *fraud*. (5) Kecerdasan spiritual tidak memoderasi pengaruh *internal control* terhadap keputusan pengungkapan *fraud*. (6) Kecerdasan spiritual tidak memoderasi pengaruh *job satisfaction* terhadap keputusan pengungkapan *fraud*.

Kata kunci: *Personal Cost, Internal Control, Job Satisfaction*, Keputusan Pengungkapan *Fraud*, Kecerdasan Spiritual

SUMMARY

This research aims to analyze and understand the influence of personal cost, internal control, and job satisfaction on the decision to disclose fraud, with spiritual intelligence serving as a moderating variable for auditors in the Regional Inspectorate Office areas of Banjarnegara Regency, Purbalingga Regency, Banyumas Regency, and Cilacap Regency. This research bases its study on the theory of planned behavior. The study utilizes primary data, specifically the answers provided by respondents through a questionnaire instrument. This study uses 83 complete respondent data sets from 4 district areas as its sample. The purposive sampling method was employed in the sampling technique, which was based on specific criteria. The data analysis techniques used are descriptive statistical analysis, outer model test, inner model test, and hypothesis testing with the help of WarpPLS version 8.0 software.

The research results indicate that: (1) Personal cost positively influences the decision to disclose fraud. (2) Internal control has a positive effect on the decision to disclose fraud. (3) Job satisfaction does not affect the decision to disclose fraud. (4) Spiritual intelligence negatively moderates the influence of personal cost on the decision to disclose fraud. (5) Spiritual intelligence does not moderate the influence of internal control on the decision to disclose fraud. (6) The impact of job satisfaction on the decision to disclose fraud is not moderated by spiritual intelligence.

***Keywords**: Personal Cost, Internal Control, Job Satisfaction, Decision on Fraud Disclosure, Spiritual Intelligence*