

THE INFLUENCE OF INTERNAL CONTROL AND GOOD CORPORATE GOVERNANCE IMPLEMENTATION ON FRAUD PREVENTION

Yuli Sri Rahayu¹, Roebiandini Soemantri², Cahya Irawady³

Padjadjaran University Bandung, Indonesia^{*123}

ayulirahayu@gmail.com¹, roebiandini.soemantri@unpad.ac.id²,

cahya.irawady@fe.unpad.ac.id³

Abstract: This research is motivated by the many cases of fraud in the banking sector in Indonesia. The results of the 2019 Indonesian Fraud Survey stated that the fraud that occurred was caused by internal control factors and the implementation of good corporate governance. This research aims to determine the influence of internal control and the implementation of good corporate governance on fraud prevention in general banking in The research method used in this research is the verification method. The population in this research are internal auditors who work at commercial banks in the Jakarta and Bandung areas. The sampling technique used was a probability sampling technique with a simple random sampling technique, and used the Slovin formula so that the total sample was 47 internal auditors in the Jakarta and Bandung areas The data analysis used is multiple linear regression analysis using the SPSS program. Research results Simultaneously, Internal Control and the implementation of Good Corporate Governance have an effect on fraud prevention. Partially, the implementation of internal control has an effect on fraud prevention. Partially, the implementation of good corporate governance has an effect on prevention

Keywords: Internal Control, Implementation of Good Corporate Governance, and Fraud Prevention.

INTRODUCTION

Fraud is a threat that threatens every company. Fraud in companies, especially fraud in accounting, has become an important issue to be eradicated. Fraud is an unlawful act that occurs because there are pressure, opportunity and rationalization factors carried out to seek personal or group gain originating from within or outside the organization which can harm other people (Febriani & Suryandari, 2019). Fraud committed at various levels of the organization with the aim of personal or certain group gain will be detrimental to the agency. Pressure to commit fraud, normalization of fraud, and opportunities to commit fraud are the three main factors that encourage the emergence of fraud in organizations and can be detrimental to agencies in the long term (Karyono, 2013). Below we will present the survey results from the Association of Certified Fraud Examiner (ACFE) Indonesian Chapter in 2019 (ACFE, 2019), namely as follows:

Table 1. Types of Industries Losing Due to Fraud in 2019

1. financial and banking industry	41,4%
2. government	33,9%
3. mining industry	5%
4. health industry	4.2%
5. manufacturing industry	4.2%
6. other industries	3.7%
7. transportation industry	2.1%
8. housing industry	1.7%
9. education industry	1.7%
10. Hospitality and tourism industry	1.3%
11. industry fishing and marine industry	0,8%

Source: the Association of Certified Fraud Examiner (ACFE) (2019)

From Table 1 above, based on data from the Association of Certified Fraud Examiner (ACFE) Indonesian Chapter in 2019, it shows that the party most disadvantaged by fraud is the financial and banking industry at 41.4%. Fraud in the banking sector is a violation of internal rules, systems and procedures. The main causes of many acts of fraud include a lack of internal control, a weak organizational management system and legal action that is deemed less strict against perpetrators of fraud (Hidayati, 2019). The phenomenon of fraud cases in banking can occur from tellers to directors. Every banking business activity can face operational risks, one of which comes from fraud or fraudulent acts from within the bank. To prevent fraudulent practices, Bank Mandiri's commissioners and directors are actively involved in supervising and controlling risks in accordance with regulatory regulations. Proactively managing and controlling fraud risks is the responsibility of all lines within the framework of the three-layer defense principle (Hutauruk & Mahadi, 2020).

One of the cases of fraud in banking in Indonesia occurred at Bank BRI in 2019. From the information quoted in the article, it was stated that a BRI teller was arrested by the South Sulawesi Regional Police's Dirkrimsus in January 2019 for taking funds from 47 BRI customers in Makassar worth more than IDR 2.3 billion. This action has been carried out since April 2018 by duplicating deposit and withdrawal slips, then forging the customer's signature, then printing the customer's savings book. This shows that the bank's control activities are still weak, so there is a need for evaluation regarding the implementation of internal control to reduce the opportunity for fraud (Hariyadi & Cahyani, 2019). Another case occurred at Bank BTN in 2020. From the information quoted in the article, it was stated that the former Managing Director of Bank BTN was arrested by the Attorney General's Office because he was proven to have committed a criminal act of corruption by receiving IDR 4.5 billion which was transferred to his family members. This gratification is a reward for his role in approving the granting of credit facilities that are not in accordance with the standard operating procedures (SOP) that apply at BTN. This case shows that there is a violation of good corporate governance by accepting gratuities in order to grant credit facilities. So there is a need for evaluation regarding good corporate governance to reduce opportunities for fraud (Maharani & Meliana, 2021).

In an effort to prevent banking fraud, the Financial Services Authority/OJK as a regulator whose role is to create a healthy financial performance environment requires

all banking companies to apply and implement an Anti-Fraud Strategy in accordance with OJK Regulation Number 39/POJK.03/2019 concerning Implementation of the Anti-Fraud Strategy for Commercial Banks issued on December 19 2019. The Anti-Fraud Strategy is the Bank's strategy for controlling fraud which is designed to develop, implement and improve the Anti-Fraud compliance program in the Bank. Anti-Fraud Strategy refers to the process of fraud and pays attention to the characteristics and range of potential fraud which is structured in a comprehensive, integralistic manner and implemented in the form of a fraud control system. Implementing an Anti-Fraud strategy is part of implementing risk management, especially those related to aspects of the internal control system. The Anti-Fraud Strategy which consists of four pillars, namely (1) prevention, (2) detection, (3) investigation, reporting and sanctions, as well as (4) monitoring, evaluation and follow-up is a fraud control system that is at least -Less must be implemented in preventing banking fraud (Otoritas Jasa Keuangan, 2019).

ACFE in the 2019 Indonesian Fraud Survey also explained that internal control is the fifth largest reporting medium that contributes to uncovering fraud in Indonesia. The American Institute of Certified Public Accountants (AICPA, 2019) explains that internal control has an important role in protecting an organization from the weaknesses of its personnel who behave inconsistently with applicable regulations. Internal controls are designed and implemented to handle business risks and fraud (Tuanakotta, 2013). The Internal Supervisory Unit (SPI) is a supervisory model that is needed because of the need to delegate authority and obligations within an organization (Arifudin et al., 2020). SPI aims to reduce deviant management actions (Udayani & Sari, 2017).

In the context of supervising internal control for banks, OJK issued OJK Circular Letter Number 35/SEOJK.03/2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks (Otoritas Jasa Keuangan (OJK), 2017). Based on SE OJK No. 35/SEOJK.03/2017 explains the five main components that must be considered in the internal control system for commercial banks including: (1) Supervision by management and control culture; (2) Risk identification and assessment; (3) Control activities and separation of functions (4) Accounting, information and communication systems; and (5) Monitoring activities and corrective actions for deviations. The effectiveness of fraud prevention can be carried out if effective internal control is implemented by the organization (Zelmiyanti & Anita, 2015). Fraud prevention can be done through implementing an internal control system (Tunggal, 2010). Internal control has a significant influence on fraud prevention (Sukadwilinda & Ratnawati, 2013).

Apart from that, efforts to prevent fraud cannot be separated from the implementation of good corporate governance. Companies are not only required to be able to run their business efficiently and effectively, but there must be good governance to support the survival of the company. So an instrument in the form of good governance is needed which is expected to ensure that company management is carried out well. The Internal Supervisory Unit (SPI) has a role in achieving the goals of good corporate governance. Good corporate governance is a set of rules that determine the relationship between shareholders, creditors, management, employees, government and other internal and external stakeholders relating to rights and obligations, and can be said to be a system that directs and controls the company (Kurniawan & Izzaty, 2019). The implementation of good corporate governance has a positive impact on increasing transparency and accountability as well as identifying potential obstacles in achieving company goals, thereby reducing the occurrence of fraud (Soleman, 2013). Banks are

required to implement good corporate governance in accordance with SE OJK Number 13 /SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks (Otoritas Jasa Keuangan (OJK), 2017). Good corporate governance to prevent fraud to improve bank performance, protect the interests of stakeholders and increase compliance with laws and regulations and ethical values that generally apply in the banking industry. Several studies have been conducted regarding the influence of good corporate governance on fraud prevention, such as research conducted by (Novatiani et al., 2022), Kurniawan & Izzaty (2019), Farochi & Nugroho (2022), and Azhari & Kerih (2022).

Based on the description above, it shows that weak internal controls and poor implementation of good corporate governance are still the causes of fraud in banking. Of course, this research has been carried out by many previous researchers with different limitations and combinations of variables. Therefore, this research was conducted to strengthen various findings from previous research. This research was conducted to analyze more deeply how to implement internal control and implement good corporate governance in preventing fraud with a wider scope of research objects, namely banking in Indonesia.

The Committee of Sponsoring Organizations (COSO) states that internal control is designed to provide adequate confidence regarding the achievement of objectives in terms of operational effectiveness and efficiency, reliability of financial information and compliance with applicable laws and regulations (COSO, 2013). The Committee of Sponsoring Organizations (COSO) states that the dimensions of internal control include the control environment, risk assessment, control activities, information and communication, and monitoring activities (COSO, 2013).

Good corporate governance is a system that ensures that companies operate responsibly and transparently, and meet applicable standards (WorldBank, 2016). In addition, the OJK states that good governance is a Bank management procedure that applies the principles of openness, accountability, responsibility, independence and fairness (Otoritas Jasa Keuangan (OJK), 2022). In this research, Good Corporate Governance is measured using the GCG Score from the results of the Self-Assessment of the implementation of GCG by each Bank in accordance with SE OJK Number 13 /SEOJK.03/2017 concerning the implementation of Governance for commercial banks. The results of the Self-Assessment on GCG implementation are divided into five ratings, namely (1) Very Good; (2) Good; (3) Fairly Good; (4) Not Good; and (5) Not Good.

Fraud implies a deviation and unlawful act carried out intentionally for a specific purpose, for example deceiving or giving a false image to other parties, which is carried out by people, both from within and from outside the organization (Karyono, 2013). Fraud prevention is an effort to reduce or even prevent fraud in a company or organization (Tuanakotta, 2010). The dimensions of fraud prevention in this research include employee risk analysis, implementation of anti-fraud policies, investigation, reporting and sanctions, and supervision (Tuanakotta, 2013).

Fraud prevention can be done by building a good internal control structure, making control activities more effective and improving organizational governance (Tunggal, 2010). Based on the description above, an image of the thinking framework will be presented as follows:

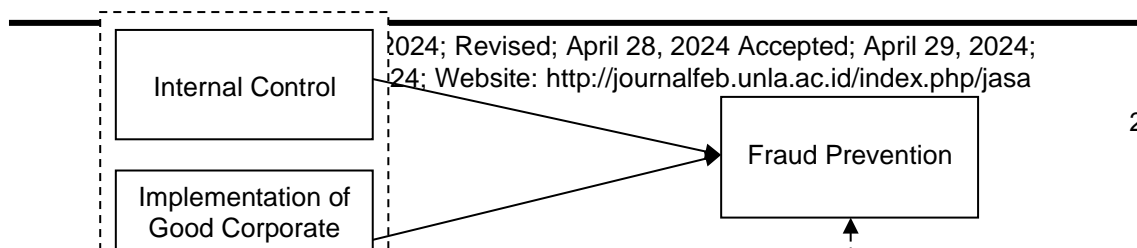


Figure 2. Framework (2023)

Based on the framework above, the hypothesis in this research is as follows:

H₁ : Internal control has an effect fraud prevention.

H₂ : Implementation of good corporate governance has an effect fraud prevention.

H₃ : Internal control and implementation of good corporate governance has an effect fraud prevention.

METHODS

The research method used in this research is the verification method. The population in this research in, the target population was 89 Internal Auditors who worked at Commercial Banks in Indonesia. These Commercial Banks consist of 4 state-owned banks, 58 National Private Banks and 27 Regional Development Banks (OJK, 2022). The sampling technique used was a probability sampling technique with a simple random sampling technique, and used the Slovin formula so that the total sample was 47 internal auditors in the Jakarta and Bandung areas. The types and sources of data used are primary and secondary data, while the data collection technique uses research questionnaires and banking annual reports. The independent variables are internal control and implementation of good corporate governance, while the dependent variable is fraud prevention. The data analysis used is multiple linear regression analysis using the SPSS program.

RESULTS AND DISCUSSION

Table 1. Characteristics of Respondents Based on Gender

Gender	Frequency	Percentage
Male	21	44,68%
Female	26	55,32%
Total	47	100%

Source: Processed Data (2023)

Based on Table 1. above, it shows that the majority of internal auditors at Commercial Banks in the Jakarta and Bandung areas are male at 44.68% (21 people), while female gender is 55.32% (26 people).

Table 2. Characteristics of Respondents Based on Working Period

Working Period	Frequency	Percentage
2-5 Year	41	87,23%
>5 Year	6	12,77%
Total	47	100%

Source: Processed Data (2023)

Based on Table 2. above, it shows that the majority of internal auditors at Commercial Banks in the Jakarta and Bandung areas have a maximum work period of between 2-5 years amounting to 87.23% (41 people), while the minimum work period is <5 year of 12.77% (6 people).

Table 3. Characteristics of Respondents Based on Last Education

Education	Frequency	Percentage
S1	43	91,49%
S2	4	8,51%
Total	47	100%

Source: Processed Data (2023)

Based on Table 3. above, it shows that the majority of internal auditors at Commercial Banks in the Jakarta and Bandung areas have the most recent education, namely Bachelor's degree at 91.49% (43 people), while the least recent education is Master's degree at 8.51%. (4 people).

Table 4. Validity Test Results of Internal Control and Fraud Prevention Variables

No	Variable	Result	Information
1	Internal Control	0,838 > 0,288	Valid
2	Fraud Prevention	0,792 > 0,288	Valid

Source: SPSS Output Results (2023)

Based on Table 5 above, it shows that the average calculated r value is greater than the table r value of 0.288. This means that the internal control and fraud prevention variables have met the validity criteria.

Table 5. Reliability Test Results for Internal Control and Fraud Prevention Variables

No	Variable	Cronbach's Alpha	Criteria	Information
1	Internal Control	0,983	0,70	Reliable
2	Fraud Prevention	0,974	0,70	Reliable

Source: SPSS Output Results (2023)

Based on Table 6. above, it shows that the Cronbach's Alpha value is greater than 0.70. This means that the internal control and fraud prevention variables have met the reliable criteria.

Table 8. Multiple Linear Regression Analysis

Variable	Coefficient
C	1,923
Internal Control	0,714
Implementation of Good Corporate Governance	0,234

Source: SPSS Output Results (2023)

Based on Table 7. above, it shows that the multiple linear regression equation model formed is:

$$Y = 1,923 + 0,714X_1 + 0,234X_2$$

Based on the regression equation above, it shows that the internal control variables and the implementation of good corporate governance have a positive influence on the fraud prevention variable. This means that the higher the internal control and implementation of good corporate governance, the higher the prevention of fraud, and vice versa.

Table 9. Simultaneous Determination Coefficient Testing

Information	Value	Percentage
R-squared	0,791	79,1%

Source: SPSS Output Results (2023)

Based on Table 8. above, it shows that the magnitude of the influence of internal control variables and the implementation of good corporate governance on fraud prevention variables is 79.1%.

Table 10. Partial Determination Coefficient Testing

Variable	Beta	Zero-order	Percentage
Internal Control	0,845	0,877	74,10%
Implementation of Good Corporate Governance	0,154	0,326	5,02%

Source: SPSS Output Results (2023)

Based on Table 9 above, the results of partial determination coefficient testing show that the influence of the internal control variable on the fraud prevention variable is 74.10%, while the influence of the good corporate governance implementation variable on the fraud prevention variable is 5.02%.

Table 11. Partial Hypothesis Testing

Variable	t Value	Sig. Value	Result
Internal Control	12,010>2,015	0,000<0,05	H ₁ Accepted
Implementation of Good Corporate Governance	2,195>2,015	0,034<0,05	H ₂ Accepted

Source: SPSS Output Results (2023)

Based on Table 10. above, the results of partial hypothesis testing show that internal control variables and the implementation of good corporate governance have a significant effect on fraud prevention variables.

Table 12. Simultaneous Hypothesis Testing

Variable	F Value	Sig. Value	Result
Internal Control & Implementation of Good Corporate Governance	83,324>2,82	0,000<0,05	H ₃ Accepted

Source: SPSS Output Results (2023)

Based on Table 11. above, the results of simultaneous hypothesis testing show that the internal control variables and the implementation of good corporate governance have a significant effect on the fraud prevention variable.

The Influence of Internal Control on Fraud Prevention

The research results show that internal control has a significant effect on fraud prevention. The magnitude of the influence of internal control on fraud prevention is 74.10%. This is supported by the discussion which states that one of the efforts to prevent fraud from occurring is by activating internal controls. Internal control has an important role in protecting the organization from the weaknesses of its personnel who behave not in accordance with applicable regulations. Internal controls are designed and implemented to handle business risks and fraud (Tuanakotta, 2013). SPI aims to reduce deviant management actions (Udayani & Sari, 2017). Fraud prevention can be done through implementing an internal control system (Tunggal, 2010). Internal control has a significant influence on fraud prevention (Sukadwilinda & Ratnawati, 2013). The results of this research are in line with the results of previous research conducted by (Kurniawan & Izzaty, 2019), (Sumendap et al., 2019), (Komang et al., 2021), (Farochi & Nugroho, 2022), and (Azhari & Kerih, 2022). The results of the research show that internal control has a significant effect on fraud prevention.

The Influence of Implementing Good Corporate Governance on Fraud Prevention

The research results show that the implementation of good corporate governance has a significant effect on fraud prevention. The magnitude of the influence of the implementation of good corporate governance on preventing fraud is 5.02%. This is supported by discussion which states that one of the preventive efforts taken to prevent fraud in companies is to strengthen corporate governance (Singleton & Singleton, 2010). The implementation of good corporate governance has a positive impact on increasing transparency and accountability as well as identifying potential obstacles in achieving company goals, thereby reducing the occurrence of fraud (Soleman, 2013). Apart from that, efforts to prevent fraud cannot be separated from the implementation of good corporate governance. Companies are not only required to be able to run their business efficiently and effectively, but there must be good governance to support the survival of the company. So an instrument in the form of good governance is needed which is expected to ensure that company management is carried out well. The Internal Supervisory Unit (SPI) has a role in achieving the goals of good corporate governance. Good corporate governance is a set of rules that determine the relationship between shareholders, creditors, management, employees, government and other internal and external stakeholders relating to rights and obligations, and can be said to be a system that directs and controls the company (Kurniawan & Izzaty, 2019). The results of this research are in line with the results of previous research conducted by Soleman (2013), Kurniawan & Izzaty (2019), Adiko et al (2019), (Novatiani et al., 2022), Farochi & Nugroho (2022), and Azhari & Kerih (2022). The results of the research show that good corporate governance has a significant effect on fraud prevention.

The Influence of Internal Control and Implementation of Good Corporate Governance on Fraud Prevention

The research results show that internal control and the implementation of good corporate governance have a significant effect on fraud prevention. The magnitude of the influence of internal control and the implementation of good corporate governance on fraud prevention is 79.1%. This is supported by discussions which state that preventing fraud can be done by building a good internal control structure, making control activities more effective and improving organizational governance (Tunggal, 2010). Good corporate governance also has a close relationship with internal control because good corporate governance ensures that internal control is implemented appropriately and effectively, ensures that managers work in accordance with the interests of company owners and ensures transparency and accountability in company management. Through the implementation of internal controls and the implementation of Good Corporate Governance, it is hoped that fraud can be prevented. Internal control and Good Corporate Governance influence the detection and prevention of fraud (Kurniawan & Izzaty, 2019). The results of this research are in line with the results of previous research conducted by Kurniawan & Izzaty (2019), Rustandy et al (2020), Faroichi & Nugroho (2022), (Napitupulu & Ramadhita, 2022), and Azhari & Kerih (2022). The research results show that internal control and the implementation of good corporate governance have a significant effect on fraud prevention.

CONCLUSION

The research results both partially and simultaneously show that internal control and the implementation of good corporate governance have a significant effect on fraud prevention. By implementing good internal control and implementing good corporate governance, fraud prevention activities in banking can be increased. Therefore, it is important for banking management to always evaluate improvements to the implementation of internal control and the implementation of good corporate governance based on recommendations from audit results provided by internal auditors so that they can improve the company's operational activities and minimize the possibility of fraud from both internal and external parties through various actions. precautions that management can take.

REFERENCES

- ACFE. (2019). *Survei Fraud Indonesia*. ACFE Indonesia Chapter
- Adiko, R. G., Astuty, W., & Hafsah. (2019). Pengaruh Pengendalian Intern, Etika Auditor, Dan Good Corporate Governance Terhadap Pencegahan Fraud PT. Inalum. *Jurnal Akuntansi dan Keuangan Kontemporer (JAKK)*. Vol 2, No 1 (2019): Oktober 2018-April 2019. Universitas Muhammadiyah Sumatera Utara.
- AICPA. (2019). Aicpa Professional Standards. Dikutip dari artikel : https://egrove.olemiss.edu/aicpa_prof/460/
- Arifudin, Opan., Juhadi., dan Yayan Sofyan. (2020). Pengaruh Sistem Pengendalian Internal Dan Audit Internal Terhadap Pelaksanaan Good Corporate Governance. *JEMASI: Jurnal Ekonomi Manajemen dan Akuntansi*. Vol. 16, No. 2, Juli - Desember 2020. e-ISSN 2684-8732. STEI Al-Amar, Subang.

-
- Azhari, Tiara Fitriana dan Anthon Simon Y. Kerih. (2022). Pengaruh Penerapan Pengendalian Internal Dan Good Corporate Governance Terhadap Pencegahan Fraud Pada Perbankan Di Kota Kupang. *Jurnal Akuntansi (JA) Vol. 10 No. 01 Juni 2022. E-ISSN 2540-9646*. Fakultas Ekonomi dan Bisnis. Universitas Nusa Cendana.
- COSO. (2013). Internal Control - Integrated Framework. Dikutip dari artikel : <https://www.coso.org/guidance-on-ic>
- Farochi, M Fahmullah Fauzal dan Arief Himmawan Dwi Nugroho. (2022). Pengaruh Pengendalian Internal dan Good Corporate Governance Terhadap Pencegahan Fraud. *Jurnal Penelitian dan Pengembangan Sains dan Humaniora. Volume 6, Number 1, Tahun 2022, pp. 86-92. E-ISSN: 2615-4501*. Fakultas Ekonomika dan Bisnis, Universitas Stikubank (UNISBANK).
- Febriani, Fitria dan Dhini Suryandari. (2019). Analisis Faktor-Faktor yang Berpengaruh Terhadap Kecenderungan Kecurangan (Fraud) ; Persepsi Pegawai Dinas Kota Tegal. *Jurnal Akuntansi. Vol. 9, No.1 2019. ISSN 2303-0356*. Fakultas Ekonomi, Universitas Negeri Semarang.
- Hariyadi, Didit dan Dewi Rina Cahyani. (2019). Teller BRI Gasak Dana Nasabah Rp 2,3 Miliar, Modusnya Sederhana. Dikutip dari artikel : <https://bisnis.tempo.co/read/1170519/teller-bri-gasak-dana-nasabah-rp-23-miliar-modusnya-sederhana>
- Hidayati, Fatma Karunia dan Harjanti Widiastuti. (2019). Pengaruh Pengendalian Internal dan Good Government Governance Terhadap Tindak Pencegahan Kecurangan. *Seminar Nasional dan The 6th Call for Syariah Paper*. Universitas Muhammadiyah Surakarta.
- Hutauruk, Dina Mirayanti dan Tendi Mahadi. (2020). Lagi ramai dibahas, begini cara Bank Mandiri cegah kasus fraud. Dikutip dari artikel : <https://keuangan.kontan.co.id/news/lagi-ramai-dibahas-begini-cara-bank-mandiri-cegah-kasus-fraud>
- Karyono. (2013). *Forensic Fraud*. Yogyakarta: CV. Andi Offset.
- Komang, Yoga Mahendra., A. A. A Erna Trisnadewi., Gusti Ayu Intan Saputra Rini. (2021). Pengaruh Audit Internal dan Efektivitas Pengendalian Internal Terhadap Pencegahan Kecurangan (Fraud) Pada Bank Bumndi Denpasar. *Jurnal Riset Akuntansi Warmadewa, Volume 2, Nomor 1, 2021. CC-BY-SA 4.0 License*. Universitas Warmadewa.
- Kurniawan, Pratomo Cahyo dan Khairina Nur Izzaty. (2019). Pengaruh Good Corporate Governance Dan Pengendalian Internal Terhadap Pencegahan Fraud. *Econbank: Journal of Economics and Banking. Volume 1 No.1 April 2019. ISSN 2685-3698*. Sekolah Tinggi Ilmu Ekonomi Bank BPD Jateng.
- Maharani, Tsarina dan Diamanty Meliana. (2021). Terbukti Terima Uang Rp 4,5 Miliar, Eks Dirut BTN Maryono Divonis 3 Tahun Penjara. Dikutip dari artikel : <https://nasional.kompas.com/read/2021/08/05/09253681/terbukti-terima-uang-rp-45-miliar-eks-dirut-btn-maryono-divonis-3-tahun>
- Napitupulu, Bertha Elvy dan Pinky Noer Ramadhita. (2022). Pengaruh Pengendalian Internal Dan Good Corporate Governance Terhadap Pencegahan Fraud Pada Perusahaan Bumndi Sektor Jasa Keuangan. *Jurnal Akuntansi & Perpajakan, Volume 3, No. 2, Januari 2022. e-ISSN : 2714-8165*. Sekolah Tinggi Ilmu Ekonomi Jayakarta.
-

- Novatiani, R. Ait., Nunuy Nur Afiah., Roebiandini Sumantri. (2022). Risk Management and Other Factors Preventing Fraudulent Financial Reporting by State-Owned Enterprises in Indonesia. *Asian Economic and Financial Review*, 2022, 12(8): 686-711. ISSN(e): 2222-6737. Faculty of Economics and Business, Padjadjaran University.
- Otoritas Jasa Keuangan (OJK). (2017). Surat Edaran Otoritas Jasa Keuangan Nomor 35/SEOJK.03/2017. Dikutip dari artikel : <https://ojk.go.id/id/kanal/perbankan/regulasi/surat-edaran-ojk/Pages/Surat-Edaran-Otoritas-Jasa-Kuangan-Nomor-35-SEOJK.03-2017.aspx>
- Otoritas Jasa Keuangan (OJK). (2019). Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 39 /POJK.03/2019 Tentang Penerapan Strategi Anti Fraud Bagi Bank Umum. Dikutip dari artikel : <https://www.ojk.go.id/id/regulasi/Documents/Pages/Penerapan-Strategi-Anti-Fraud-Bagi-Bank-Umum/pojk%2039-2019>
- Otoritas Jasa Keuangan (OJK). (2022). Daftar Alamat Kantor Pusat Bank Umum Dan Syariah. Dikutip dari artikel : <https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/Pages/Daftar-Alamat-Kantor-Pusat-Bank-Umum-Dan-Syariah.aspx>
- Rustandy, Teddy., Citra Sukmadilaga., dan Cahya Irawady. (2020). Pencegahan Fraud Melalui Budaya Organisasi, Good Corporate Governance Dan Pengendalian Internal. *JPAK : Jurnal Pendidikan Akuntansi dan Keuangan Vol. 8, No. 2, [Juli-Desember], 2020 : 232 -247*. Fakultas Ekonomi dan Bisnis, Unpad, Bandung.
- Singleton, T. W., & Singleton, A. (2010). *Fraud Auditing and Forensic Accounting*. Chicago: Norwood House Press.
- Soleman, Rusman. (2013). Pengaruh Pengendalian Internal Dan Good Corporate Governance Terhadap Pencegahan Fraud. *JAAI*. Volume 17 No. 1, Juni : 57-74. Fakultas Ekonomi, Universitas Khairun Ternate.
- Sukadwilinda dan R. Aryanti Ratnawati. (2013). Pengendalian Internal Terhadap Kecurangan. *Jurnal Aset (Akuntansi Riset)*. 5 (1), 11-121. ISSN : 2541-0342. Fakultas Ekonomi. Universitas Sangga Buana.
- Sumendap, Priscillia., Willy hidayat., dan Anggun Prabowo. (2019). Pengaruh Budaya Organisasi Dan Moralitas Individu terhadap Pencegahan Kecurangan Dengan Sistem Pengendalian Internal Sebagai Variabel Intervening. *Prosiding Seminar Nasional Pakar ke 2 Tahun 2019*. ISSN (E) : 2615 -3343. Fakultas Ekonomi dan Bisnis Universitas Trisakti, Jakarta.
- Tuanakotta, Theodorus. (2010). *Akuntansi Forensik dan Audit Investigatif*. Jakarta: Salemba Empat.
- Tuanakotta, Theodorus. (2013). *Audit Berbasis ISA (international Standard on Auditing)*. Jakarta: Salemba Empat.
- Tunggal, Amir Widjaja. (2010). *Dasar-Dasar Audit Internal Pedoman Untuk Auditor Baru*. Jakarta: Harvarindo.
- Udayani, Anak Agung K. Finty dan Maria M. Ratna Sari. (2017). Pengaruh Pengendalian Internal Dan Moralitas Individu Pada Kecenderungan Kecurangan Akuntansi. *E- Jurnal Akuntansi Universitas Udayana Vol.18.3. Maret (2017): 1774-1799*. ISSN: 2302-8556. Fakultas Ekonomi dan Bisnis Universitas Udayana (Unud).
- WorldBank. (2016). Corporate Governance. Dikutip dari artikel : <https://www.worldbank.org/en/topic/financialsector/brief/corporate-governance>
- Zelmiyanti, Riri dan Lili Anita. (2015). Pengaruh Budaya Organisasi Dan Peran Auditor



JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)

Vol. 8 No. 1 / April 2024

ISSN 2550-0732 print / ISSN 2655-8319 online

DOI;10.36555/jasa.v8i1.2501

Internal Terhadap Pencegahan Kecurangan Dengan Pelaksanaan Sistem Pengendalian Internal Sebagai Variabel Intervening. *Jurnal Akuntansi Keuangan Dan Bisnis Vol. 8, November 2015, 67-76.* Universitas Islam 45 Bekasi.