

The Influence of Internal Control System, Whistleblowing System, and Good Corporate Governance on Fraud Prevention: Empirical Evidence from PT Bank Rakyat Indonesia, Sungai Penuh Branch Office

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ARTICLE INFO

Keywords: Internal Control System, Whistleblowing System, Good Corporate Governance, Fraud Prevention

Received : 09, November

Revised : 15, December

Accepted: 27, December

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ABSTRACT

This study examines the influence of the internal control system, the whistleblowing system, and good corporate governance on fraud prevention. These variables were selected for their alignment with the fraud triangle components – pressure, opportunity, and rationalization. The research was conducted at PT Bank Rakyat Indonesia, Sungai Penuh Branch Office, a sector characterized by high fraud vulnerability. Using a quantitative survey method, data were collected through questionnaires distributed to 57 employees and measured with a Likert scale. Multiple linear regression using SPSS version 23 was employed to assess variable effects. The findings show that all three organizational factors have a positive and significant impact on fraud prevention, emphasizing the importance of integrated supervision and governance mechanisms in strengthening fraud mitigation efforts in the banking sector.

INTRODUCTION

Fraud has emerged as a critical challenge that continues to attract global scholarly and professional attention, including within the Indonesian context. Beyond financial losses, fraudulent practices erode corporate reputation and diminish public trust in organizational integrity. Cressey's (1953) fraud triangle theory identifies pressure, opportunity, and rationalization as the three fundamental drivers of fraudulent behavior. According to the Association of Certified Fraud Examiners (ACFE, 2022), organizations lose approximately 5% of their annual revenue to fraud, with an upward trend in reported cases, underscoring fraud as a persistent threat to organizational sustainability across sectors.

In Indonesia, empirical evidence indicates that fraud is predominantly manifested through corruption (48%) and financial statement fraud (40%), with asset misappropriation representing the smallest share (12%) (ACFE Indonesia, 2025). These forms of fraud generate substantial financial and reputational damage, particularly within the financial and banking sectors, which have been identified as the most vulnerable industries, accounting for 41.4% of reported cases ACFE, (2019). The inherent operational complexity of banking institutions, coupled with their strategic role in managing public funds, creates significant opportunities for fraudulent activities by both internal and external actors.

Notable incidents at PT Bank Rakyat Indonesia (BRI) Sungai Penuh Branch in 2023 further reinforce the severity of fraud risks. Documented cases included cash misappropriation by an employee and fraudulent loan applications utilizing falsified documents. These events demonstrate that despite adherence to principles of good corporate governance and prudential banking standards, fraud risks cannot be entirely mitigated. Such occurrences not only inflict financial harm but also jeopardize institutional credibility and stakeholder confidence.

Fraud prevention strategies are widely recognized to be more effective when supported by robust internal control systems, structured whistleblowing mechanisms, and sound corporate governance practices. Internal controls ensure operational efficiency and regulatory compliance, whistleblowing provides an early-warning system for misconduct, and good corporate governance reinforces transparency and accountability. Nevertheless, prior empirical studies have yielded inconsistent findings regarding the effectiveness of these mechanisms. This divergence in results highlights a research gap, thereby motivating the present study to empirically examine the influence of internal control, whistleblowing systems, and corporate governance on fraud prevention within the context of BRI Sungai Penuh Branch.

THEORETICAL REVIEW

The Fraud Triangle Theory states that fraud occurs due to pressure, opportunity, and rationalization (Cressey, 1953). Pressure reflects financial or non-financial demands that motivate misconduct. Opportunity arises when weak *internal control* or oversight enables undetected fraud. Rationalization

involves justifying unethical behavior. In this study, *internal control*, *whistleblowing systems*, and *Good Corporate Governance (GCG)* function as preventive mechanisms for each element.

Agency Theory explains that conflicts between principals and agents occur due to information asymmetry and differing interests (Jensen & Meckling, 1976). These misalignments may encourage agents to engage in fraud for personal gain or to satisfy performance expectations. Strengthened *internal controls*, effective *whistleblowing channels*, and solid GCG practices reduce these risks by enhancing monitoring and aligning managerial actions with organizational objectives.

The ACFE Global (2020) defines fraud as intentional deception conducted to obtain unlawful personal or organizational gain. Fraud appears mainly in financial statement fraud, asset misappropriation, and corruption. Preventive measures such as strong *internal controls*, accessible *whistleblowing mechanisms*, and ethical corporate cultures create environments where fraud is difficult to justify or execute, thereby reducing overall fraud risk.

Internal control is a structured framework that safeguards assets, ensures reliable reporting, and maintains regulatory compliance (Schandl & Foster, 2019). Effective controls reduce pressures that may motivate fraud by stabilizing operations, preventing unrealistic performance expectations, and supporting fair organizational processes. In this study, internal control primarily addresses the pressure element in the fraud triangle.

Whistleblowing refers to reporting unethical or illegal acts through protected organizational channels (Near & Miceli, 1985). A well-designed system promotes transparency, encourages early disclosure, and protects reporting individuals (KNKG, 2008). Within the fraud triangle context, whistleblowing reduces rationalization by reinforcing expectations of integrity and increasing the perceived likelihood that fraudulent acts will be detected.

Good Corporate Governance consists of structured processes rooted in transparency, accountability, responsibility, independence, and fairness (KNKG, 2006; Rezaee, 2005). Effective governance reduces opportunities for fraud by strengthening oversight, ensuring managerial accountability, and establishing checks and balances. Through these mechanisms, GCG addresses the opportunity element and promotes ethical and controlled organizational conduct.

The Effect of Internal Control Systems on Fraud Prevention

Internal control system is a systematically designed framework that enables organizations to regulate and monitor operational elements independently (Glenardy et al., 2022). Its primary purpose is to safeguard company assets, ensure financial information reliability, strengthen compliance with applicable laws, and support the achievement of corporate objectives. Within the perspective of the fraud triangle (Cressey, 1953), internal control reduces pressure by providing clear procedures, fair task distribution, and structured work environments, while in agency theory (Jensen & Meckling, 1976), it serves as a monitoring mechanism to align the actions of agents with the

interests of principals. Empirical studies (Farochi & Nugroho, 2022; Lubis et al., 2024; Muhsin & Heniawati, 2024; Nugroho & Afifi, 2022; Syafira & Chariri, 2023) provide consistent evidence of its effectiveness in fraud prevention. Based on these theoretical and empirical foundations, the first hypothesis can be formulated as:

H1: Internal control system has a positive effect on fraud prevention.

The Effect of Whistleblowing Systems on Fraud Prevention

Whistleblowing system refers to the disclosure of illegal, unethical, or unlawful practices within organizations to authorities capable of corrective actions (KNKG, 2008; Near & Miceli, 1985). The effectiveness of this system relies heavily on whistleblowers' willingness to report misconduct, which is influenced by organizational culture and awareness. From the perspective of the fraud triangle, whistleblowing diminishes rationalization by creating awareness that fraudulent acts can be exposed and sanctioned, while agency theory views it as an additional monitoring mechanism to address information asymmetry and potential conflicts of interest between principal and agent. Prior research (Andini, 2023; Destiyana et al., 2024; Meiryani et al., 2023; Periansya et al., 2023; Syafira & Chariri, 2023) has demonstrated that whistleblowing is effective in preventing fraud. Thus, the second hypothesis is:

H2: Whistleblowing system has a positive effect on fraud prevention.

The Effect of Good Corporate Governance Systems on Fraud Prevention

Good Corporate Governance (GCG) represents structured mechanisms aimed at improving corporate value and sustainability through the implementation of key principles, namely transparency, accountability, responsibility, independence, and fairness (Setyawati, 2020). Within the fraud triangle theory, GCG mitigates opportunity by limiting organizational loopholes through strong oversight, while agency theory interprets it as a governance tool to reduce information asymmetry between principals and agents, thus minimizing opportunistic behaviors. Empirical studies (Ait Novatiani et al., 2022; Farochi & Nugroho, 2022; Kassem, 2022; Lisdiono et al., 2023; Nugroho & Afifi, 2022) confirm that GCG significantly contributes to fraud prevention. Accordingly, the third hypothesis is:

H3: Good Corporate Governance has a positive effect on fraud prevention.

METHODOLOGY

Independent Variable

Internal Control System (ICS)

The Internal Control System represents a structured framework that enables an entity to independently manage and control its organizational components. The operationalization of ICS utilizes elements such as control environment, risk assessment, operational/budget control, information and communication, and monitoring. Six indicators adapted from Syafira & Chariri (2023) are employed, including the existence of a proper control environment,

standardized work processes, effective risk identification, budgetary and operational control, timely communication, and consistent monitoring mechanisms.

Whistleblowing System (WBS)

The Whistleblowing System refers to reporting mechanisms for legal, ethical, or moral violations, as well as behaviors that may harm the organization or its stakeholders. Operationalization of WBS incorporates three dimensions: structural, operational, and maintenance. Six indicators adapted from Syafira & Chariri (2023) include the presence of effective reporting channels, financial incentives to encourage reporting, proper follow-up investigations, ethical culture supporting reporting, employee training on whistleblowing, and the integration of ethical and religious values in fraud awareness.

Good Corporate Governance (GCG)

Good Corporate Governance is defined as an integrated system of mechanisms for managing, leading, and directing corporate activities to enhance firm value and ensure operational sustainability. This study operationalizes GCG using five dimensions: transparency, accountability, responsibility, independence, and fairness. Seven indicators from Jannah (2016) are employed, including disclosure of financial/non-financial information, openness in decision-making, role clarity, performance evaluation systems, compliance with laws and regulations, professionalism free of external influence, and equitable stakeholder treatment.

Dependent Variable

Fraud Prevention (FP)

Fraud Prevention refers to proactive and strategic actions undertaken by organizations to mitigate the risk of fraudulent behavior. Operationalization involves six dimensions: financial management, corporate management, fraud awareness, work environment, sanctions, and forensic accounting. Seven indicators from Syafira & Chariri (2023) are adopted, including authorized fund usage, efficiency in financial management, effective corporate governance, high employee fraud awareness, supportive work environment, strict sanctions, and forensic audit mechanisms.

Population and Sample

The population consists of all 57 employees of Bank Rakyat Indonesia (BRI), Sungai Penuh City Branch. This group was selected because employees are directly involved in implementing *Internal Control Systems (ICS)*, *Whistleblowing Systems (WBS)*, and *Good Corporate Governance (GCG)*. A saturated sampling (census) technique was used due to the small population size (<100), ensuring full representation and minimizing sampling error (Sugiyono, 2015).

Type and Source of Data

The study uses primary data collected directly from respondents through an online questionnaire (Bougie & Sekaran, 2020). The data represent self-

reported perceptions relevant to the research variables and were obtained via Google Forms.

Data Collection Method

Data were gathered using structured questionnaires adapted from previously validated instruments (Jannah, 2016; Syafira & Chariri, 2023). The questionnaire was distributed digitally, and responses were processed through Microsoft Excel before being analyzed in SPSS version 23.

Data Analysis Method

SPSS Analysis

Quantitative data analysis was conducted using SPSS (Statistical Package for the Social Sciences). SPSS provides a user-friendly platform for descriptive and inferential statistical analysis, data management, and graphical representation.

Data Processing Procedures

Quantitative analysis was conducted using SPSS. Instrument validity was tested using item-total correlations, while reliability was assessed through Cronbach's alpha (≥ 0.6). Classical assumptions included normality testing (Kolmogorov-Smirnov), multicollinearity (Tolerance and VIF), and heteroskedasticity (Glejser test). Hypotheses were examined using multiple linear regression to assess the effects of ICS, WBS, and GCG on fraud prevention, supported by the coefficient of determination (R^2), F-test, and t-test ($\alpha = 0.05$). The regression model used was:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon.$$

RESULTS

Description of research object

PT Bank Rakyat Indonesia (Persero) Tbk is one of the largest state-owned banks in Indonesia, with an extensive network consisting of a head office, regional and audit offices, domestic and overseas branches, sub-branches, and service units, supported by more than 81,000 employees as of 2024. This study focuses on the BRI Sungai Penuh Branch Office, located in Jambi Province under the supervision of the Regional Office in Padang, which oversees 13 sub-branch units. The research involved all employees of the Sungai Penuh Branch Office, totaling 57 respondents. Data were collected through an online questionnaire distributed via Google Forms during May-June 2025, with a 100% response rate, as all questionnaires were returned fully completed.

Descriptive Statistic

Table 1. Descriptive Statistics Analysis

Variabel	N	Minimum	Maximum	Mean	Std. Deviation
Internal Control System	57	19	30	25,60	2,783
Whistleblowing System	57	18	30	24,95	3,044
Good Corporate Governance	57	21	35	30,02	3,373
Fraud Prevention	57	21	35	20,05	2,787

Based on the descriptive statistical analysis presented in Table 1, the study involved 57 respondents. The Internal Control System variable recorded a minimum score of 19 and a maximum of 30, with a mean of 25.60 and a standard deviation of 2.783, indicating a relatively consistent and favorable assessment. The Whistleblowing System variable ranged from 18 to 30, with a mean of 24.95 and a standard deviation of 3.044, suggesting that the mechanism is functioning adequately despite some variation in responses. Good Corporate Governance showed the highest average score among the variables, with a range of 21 to 35, a mean of 30.02, and a standard deviation of 3.373, reflecting a generally positive perception with greater diversity in evaluation. Fraud Prevention scored between 21 and 35, with a mean of 20.05 and a standard deviation of 2.787, indicating that preventive efforts are in place but remain at a moderate level of effectiveness.

Table 2. Total Average of Variable Indicators

Variabel	Mean
Internal control system	4,27
<i>Whistleblowing System</i>	4,16
<i>Good Corporate Governance</i>	4,29
Fraud prevention	4,29

Source: Processed data, 2025

Based on Table 2, the Internal Control System obtained an average score of 4.27, categorized as very good. This shows that employees of PT Bank Rakyat Indonesia (BRI) Sungai Penuh Branch perceive internal control practices as effective, supported by standardized procedures, adequate risk monitoring, and smooth internal communication to strengthen fraud prevention. The Whistleblowing System recorded an average score of 4.16, categorized as good, which indicates that the reporting mechanism works effectively, although improvements are still needed in awareness programs, training, incentives, and the protection of whistleblower confidentiality to encourage greater employee participation.

The Good Corporate Governance variable achieved the highest score of 4.29, categorized as very good, reflecting consistent implementation of transparency, accountability, responsibility, independence, and fairness, thereby

fostering a professional and integrity-based work environment. Similarly, the Fraud Prevention variable also obtained a score of 4.29, indicating very good practices. This suggests that the company has applied strategic measures such as financial accountability, operational efficiency, enforcement of sanctions, and increasing employee awareness of fraud risks, which collectively reinforce transparency, integrity, and compliance within the organization.

Instrument Testing

Validity Test

The validity test was conducted to evaluate the extent to which the research instruments were able to accurately measure the intended variables. An instrument is considered valid if the calculated r value exceeds the r table value, which is determined based on the degrees of freedom ($df = N - 2$). With 57 respondents, the df is 55, resulting in an r table value of 0.260 at a 0.05 significance level. The results show that all items in the variables of internal control system, whistleblowing system, good corporate governance, and fraud prevention have calculated r values greater than 0.260. This indicates that all items are valid and appropriately represent the research variables.

Reliability Test

The reliability test was carried out to assess the internal consistency of the instruments in measuring the research variables. An instrument is considered reliable if its Cronbach's alpha value exceeds 0.60. The results indicate that all research variables have Cronbach's alpha values above 0.70, namely 0.788 for the internal control system, 0.780 for the whistleblowing system, 0.835 for good corporate governance, and 0.743 for fraud prevention. Thus, all instruments are proven to be reliable and suitable for use, as they demonstrate good levels of consistency and accuracy.

Classical Assumption Test

In order to ensure the robustness of the regression model, classical assumption tests were conducted, including assessments of normality, multicollinearity, and heteroscedasticity. The results of these tests demonstrate that the data satisfy all required assumptions. Specifically, the residuals were found to be normally distributed, no indication of multicollinearity among the independent variables was observed, and the variance of the residuals was consistent across predictor values, indicating the absence of heteroscedasticity. Thus, the regression model employed in this study meets the fundamental statistical assumptions, ensuring the validity and reliability of the subsequent analyses.

Hypotesis Testing
Determination Coefficient Test

Table 3. Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	,774	,762	1,360

Source: SPSS 23 Output, 2025

The coefficient of determination test aims to measure the extent to which independent variables can explain the variation of the dependent variable in a regression model. The R² value ranges from 0 to 1, where values closer to 1 indicate a stronger explanatory power of the independent variables, while lower values suggest limited contribution.

Based on the results shown in Table 3, the adjusted R² is 0.762. This indicates that the independent variables—internal control system, whistleblowing system, and good corporate governance—collectively explain 76.2% of fraud prevention, while the remaining 23.8% is influenced by other factors outside the model.

Statistical F Test

Table 4. Statistical F Test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	336,750	3	112,250	60,650	.000 ^b
	Residual	98,092	53	1,851		
	Total	434,842	56			

Source: SPSS 23 Output, 2025

The F-test is used to examine whether the independent variables simultaneously have a significant effect on the dependent variable. This test was conducted at a 95% confidence level with a significance threshold of 0.05. Based on Table 4, the calculated F-value is 60.650 with a significance level of 0.000. Since the obtained significance value is smaller than 0.05 (0.000 < 0.05), it can be concluded that the independent variables simultaneously exert a significant influence on the dependent variable, namely fraud prevention. This finding indicates that the combination of internal control system, whistleblowing system, and good corporate governance collectively contributes to explaining variations in fraud prevention efforts.

Partial Test

Table 5. Partial Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,623	1,855		3,031	,004
	Internal control system	,199	,092	,198	2,158	,035
	Whistleblowing System	,324	,079	,354	4,078	,000
	Good Corporate Governance	,375	,079	,454	4,725	,000

Source: SPSS 23 Output 2025

Based on Table 5, the t-test was conducted to examine the partial influence of each independent variable on fraud prevention, using a significance level of 5% ($\alpha = 0.05$) and a t-table value of 2.00575 with 53 degrees of freedom ($df = n - k - 1$, where $n = 57$ and $k = 3$).

Although the regression results indicate that all three independent variables significantly contribute to fraud prevention, an anomalous pattern emerges when comparing their descriptive means. Fraud Prevention records a very high average score (4.29), slightly higher than the Internal Control System (4.27) and noticeably higher than the Whistleblowing System (4.16). This is unexpected because effective fraud prevention should theoretically reflect the strength of its supporting mechanisms.

Several factors may explain this anomaly. First, fraud-prevention initiatives within banking institutions are often more visible, reinforced through compliance programs, mandatory training, and regulatory directives, which may cause employees to perceive fraud prevention as highly effective regardless of underlying structural limitations. Second, fraud prevention is frequently associated with tangible measures—such as sanctions, accountability, and operational discipline—whereas internal control and whistleblowing systems involve processes that are less visible to employees, potentially influencing rating disparities. Third, respondents may overestimate fraud-prevention effectiveness due to risk-awareness campaigns that emphasize vigilance, thereby elevating perceived organizational readiness even when internal reporting systems require improvement.

Despite the descriptive anomaly, the regression analysis affirms that all supporting systems—ICS, WBS, and GCG—play significant roles in enhancing fraud prevention. Thus, the anomaly likely stems from perceptual differences rather than inconsistencies in the statistical model. This also suggests that continuous strengthening of internal controls and whistleblowing mechanisms remains essential to align employee perceptions with actual system performance and to sustain effective fraud mitigation.

The Effect of Internal Control Systems on Fraud Prevention

The first hypothesis (H1) proposed that the Internal Control System has a positive effect on Fraud Prevention. Based on the results of the partial test, the t-value obtained was 2.158, which is higher than the t-table value of 2.00575, with a significance level of 0.035, which is less than 0.05. These results confirm that the Internal Control System exerts a statistically significant positive influence on fraud prevention within the organization. This indicates that the stronger and more effective the implementation of internal control mechanisms, the lower the likelihood of fraudulent activities occurring. Therefore, H1 is accepted, demonstrating that Internal Control Systems contribute significantly to enhancing fraud prevention practices.

The Effect of Whistleblowing System on Fraud Prevention

The second hypothesis (H2) stated that the Whistleblowing System has a positive effect on Fraud Prevention. The findings from the t-test show that the t-value was 4.078, exceeding the t-table value of 2.00575, with a significance level of 0.000, which is well below 0.05. This confirms that the Whistleblowing System plays a significant role in reducing opportunities for fraud by providing mechanisms for reporting unethical practices effectively. These results indicate that the better the Whistleblowing System is applied, the stronger its contribution to fraud prevention within the organization. Consequently, H2 is accepted, validating the hypothesis that the Whistleblowing System positively influences fraud prevention.

The Effect of Good Corporate Governance on Fraud Prevention

The third hypothesis (H3) suggested that Good Corporate Governance has a positive effect on Fraud Prevention. The results of the partial test revealed a t-value of 4.725, which is greater than the t-table value of 2.00575, accompanied by a significance level of 0.000, below the 0.05 threshold. These findings demonstrate that the implementation of Good Corporate Governance significantly enhances efforts to prevent fraud by promoting transparency, accountability, and ethical conduct across organizational processes. Thus, the hypothesis is supported, and H3 is accepted, indicating that the effective application of Good Corporate Governance substantially contributes to the prevention of fraud in the organizational context.

CONCLUSIONS AND RECOMMENDATIONS

This study analyzed the influence of Internal Control Systems, Whistleblowing Systems, and Good Corporate Governance on Fraud Prevention at PT Bank Rakyat Indonesia (BRI) Branch Office, Sungai Penuh. Data sources were obtained through online questionnaires with the assistance of the HR manager of PT Bank Rakyat Indonesia (BRI) Sungai Penuh Branch Office, distributed via Google Forms. A total of 57 respondents were successfully collected. Data analysis was conducted using Microsoft Excel for tabulating respondents' data, followed by descriptive analysis to obtain an overview of the questionnaire results. Further

data processing was performed using SPSS version 23. This study proposed three hypotheses, all of which were tested and confirmed with the following results:

1. The Internal Control System has a significant effect on fraud prevention.
2. The Whistleblowing System has a significant effect on fraud prevention.
3. Good Corporate Governance has a significant effect on fraud prevention.

Suggestions

The researcher provides several suggestions that are expected to serve as guidance for future studies:

1. Future research is encouraged to involve multiple objects, such as several institutions or branch offices across different regions, so that the results will be more comprehensive, representative, and generalizable.
2. Further research is advised to incorporate other relevant variables, such as organizational culture, individual integrity, external pressure, or work ethics, in order to provide a deeper understanding of the factors influencing fraud prevention.

FURTHER STUDY

This study is not free from several constraints and limitations that may affect the findings obtained. The limitations include:

1. The research was conducted on a single object, namely PT Bank Rakyat Indonesia, Sungai Penuh Branch Office, thus the results cannot be generalized to the entire banking sector or other industries.
2. This study only employed three independent variables considered sufficient to explain factors in fraud prevention efforts, thereby excluding other potential factors that may influence fraud.

ACKNOWLEDGMENT

The author sincerely thanks PT Bank Rakyat Indonesia (Persero) Tbk, Sungai Penuh Branch Office, and all respondents for their support and cooperation in facilitating this research.

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