



## Factors Affecting Fraud Prevention: The Role of Internal Audit, Organizational Culture, and Whistleblowing System

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**Abstract:** This article discusses the factors that affect Affecting Fraud Prevention as the dependent variable. The variables the role of internal audit, organizational culture and whistleblowing system as independent variables that influence it, this study is a *literature review* that describes the influence of the role of internal audit, organizational culture and whistleblowing system on Affecting Fraud Prevention, this article is a study in applied administration to increase the literacy of the influence between variables for further research purposes. The results of the *literature review* are the role of internal audit, organizational culture and whistleblowing system affect Affecting Fraud Prevention.

**Keywords:** Affecting Fraud Prevention, The Role of Internal Audit, Organizational Culture, and Whistleblowing System

## INTRODUCTION

Based on the results of the "13Th Global Fraud Survey" conducted by Ernst & Young in 2014, over the past 10 years fraudulent practices and illegal actions that have occurred in the business world have increased. Where if the practice of fraud is still allowed to occur and is not prevented, it can have bad consequences for the company and can even lead to bankruptcy. According to an analysis conducted by international organizations and government regulators found that the main cause of fraudulent practices in companies is due to weak internal control of the company (Makhdalena, 2009).

In a corporate environment, fraudulent practices that occur are often in the form of asset misappropriation, misstatement of financial statements, and issuing fictitious company expenses (fraudulent disbursement) (Tuanakotta, 2010; Coram, et al, 2008). However, it does not rule out the possibility that the type of fraud that occurs will be different in each company, because fraud is strongly influenced by the existence of regulations and internal controls owned by each company owned by each company which causes management discretion to commit fraud.

The increase in fraudulent practices within the company has increased the awareness of various countries and business associations to make efforts to prevent and reduce fraudulent practices that occur in the company. So that a policy in the form of Good Corporate Governance was formed in the 1990s to be implemented in companies. The formation of this policy is not only to reduce and prevent fraudulent practices that occur in the company, but because of the existence of a low regulatory system, inconsistent accounting and auditing standards, and the views of the board of directors who are less concerned about the rights of minority shareholders (Kharisma, 2014). The implementation of the Good Corporate Governance policy is an important thing that needs to be implemented in the company, because the implementation of this policy is expected to create a good business climate and can improve the company's internal control (Wahyudi: 2014).

Fraud or what is often referred to as fraud is carried out in a variety of ways that continue to grow. According to the Association of Certified Fraud Examiners / ACFE (2012), fraud is an act intentionally committed by one or more people to use the resources of an organization improperly (unlawful acts) and misrepresent facts (hide facts) to obtain personal gain. In Indonesia, fraud is increasingly prevalent in both the private and public sectors. Various modes and weak control systems in an organization or company have caused fraud not to be stopped or eradicated until now.

Fraud cannot be eliminated, but at least fraud can be minimized. From the many cases of fraud in Indonesia, various efforts are needed to prevent fraud, especially in the government sector, one of which is to increase the role of government auditors whose function is to prevent fraud. In connection with the above background, this study is intended to determine the effect of the role of internal auditors, ethical behavior of auditors, whistleblowers and hotlines on fraud prevention in government organizations.

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The effectiveness of the implementation of the whistleblowing system can be seen from the large number of frauds that have been detected and the shorter time to take action on fraud reports. In addition, company leaders also have the opportunity to overcome problems internally first, before these problems spread to the public and can affect the company's reputation (KNKG, 2008).

In Indonesia, the whistleblowing system policy is a newly implemented whistleblowing system. The whistleblowing system was issued in Indonesia by the National Committee on Governance Policy (KNKG) on November 10, 2008 (Kreshastuti and Prastiwi, 2014). One of the factors that prompted the implementation of this policy in Indonesia was the emergence of several cases of fraud that occurred in large companies in this country, such as PT Telkom and PT Kimia Farma, which proved that there was fraud committed by the management of these companies (Koroy: 2008). The existence of this whistleblowing system policy is

considered to be a valuable tool in the corporate governance strategy, as reporting incidents of violations can help maintain workplace security, as well as profit and company reputation (Susmanschi, 2012).

Based on the background, it can be formulated the problems that will be discussed in order to build hypotheses for further research, namely:

1. Does The Role of Internal Audit to Affecting Fraud Prevention?
2. Does Organizational Culture affect Affecting Fraud Prevention?
3. Does the Whistleblowing System affect Affecting Fraud Prevention?

## **LITERATUR REVIEW**

### **Fraud Prevention (Variable Y)**

Cris Kuntadi in the book *Fraud Control System* (Sikencur, 2015), divides corruption into four things, namely: a) conflict of interest, b). Bribery, c). illegal gifts, d). Economic extortion. Meanwhile, Law Number 31 of 1999 in conjunction with Law Number 20 of 2001, corruption is categorized into seven types, namely state financial losses, conflicts of interest in the procurement of goods and services, extortion, embezzlement in office, bribery, fraud, and gratuities.

The term fraud has long been recognized among auditors. However, on a broad scale such as clean and good governance programs, this term is still relatively new. In general, people are more familiar with the term corruption or its series of collusion and nepotism, commonly abbreviated as KKN. But corruption is actually just one branch of a big tree called fraud. The definition of fraud according to the Black Law dictionary is:

1. A knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment; is normally a tort, but in some cases (esp. when the conduct is willful) it may be a crime;
2. A misrepresentation made recklessly without belief in its truth to induce another person to act;
3. A tort arising from knowing misrepresentation, concealment of material facts, or reckless misrepresentation made to induce another to act to his or her detriment.

From the several definitions above, it can be said that in general, fraud contains three important elements, namely dishonest actions, intent or intent, and benefits that harm others. In other words, fraud is a deliberate and planned action using the opportunity to benefit from a position of trust and authority.

There is no international definition of corruption that is the only worldwide reference. Corruption is a term derived from the Latin, "corruptio" from the verb "corrumpere", which has the meaning of rotten, damaged, destabilizing, twisting, bribing, stealing, thieving. In the Oxford dictionary, the definition of corruption is dishonest or illegal behavior, especially by people in authority. Meanwhile, according to the Big Indonesian Dictionary (KBBI), the definition of corruption is the misappropriation or misuse of state money (companies, organizations, foundations, and so on) for personal gain or others.

### **The Role of Internal Audit (Variable X1)**

The internal audit refers to (Boulescu M., 2003): a permanent review of the economic activity of an entity; an independent activity of assessing on behalf of the economic entity's management that involves examining the financial, accounting, and other kinds of operations concerning the services as a whole; an evaluation of tasks and conformity of the accounting entries, reports, assets, capitals, and results; or an attestation or certification of financial accounting documents.

Daniela Petraşcu and Alexandra Tieanu (2014) In their current activities, the internal auditors must: have enough knowledge in order to identify the signs of a possible fraud; be

attentive of the cases that involve a risk of fraud; and appreciate the necessity to further investigate a case, inform the responsible persons from an organization and take actions to eliminate or reduce the possibility of fraud occurrence. According to the National Standard on Audit 240 'Fraud and Error' (SNA 240), the auditor is not responsible and cannot be held accountable for fraud and error prevention. Furthermore, conducting an annual audit can serve as a means to reduce the possibility for fraud and error to occur. In practice, it often happens that when the audit points out a case of possible fraud or error, the responsible entity does not expose the situation and tries to 'clean up' using their own means, usually by removing from within the entity the persons responsible for the possible fraud or covering the losses from internal resources (rarely recovered from the guilty parties), all in order not to tarnish their market prestige and reliability. There were quite a considerable number of cases when following a scandal in the press, the managers of entities where frauds occurred were forced to admit in front of the public opinion that they had knowledge (at least partially) of the respective fraud discovered after an internal audit and that they acted to remove the losses and the wrongdoers, preferring to keep quiet precisely for protecting their entity.

According to the Institute of Internal Auditing (IIA) in Wuryan Andayani (2008) an internal auditor is someone who has independence in assessing the functions that are, have been, and will be carried out in the organization to examine and evaluate organizational actions.

Generally, internal audit has the aim of assisting all members of management in completing their responsibilities effectively, by providing them with a report of recommendations from the results of analysis, assessment, which is objectively related to the activities or matters being examined (Hery, 2010). The activities of internal audit are categorized into two types, including:

a. Financial Auditing

The scope of this activity includes checking the accuracy and correctness of all deficient data, preventing errors or fraud and safeguarding company assets.

b. Operational Auditing

This inspection activity is more aimed at operations to be able to provide recommendations in the form of improvements in work methods, control systems and so on.

### **Organizational Culture (Variable X2)**

Organizational culture is a system of shared meanings and beliefs embraced by members of the organization that determine most of the way they act, the culture represents a shared perception shared by members of the organization that determines most of the way they act, the culture has a shared perception shared by members of the organization (Silvia Yuliani, 2018).

Albrecht and Albrecht (2011) consider that a positive work environment has a positive feeling for an organization such as a feeling of ownership of the organization, feeling abused, threatened and ignored. Those factors have been associated with a high level of fraud and detract from the positive work environment. According to the description from various references above, (a) Innovation and Compliance on rules. (b) Attention to detail; (c) Outcome Orientation; (d) People orientation; (e) Team orientation; (f) Aggressiveness; (g) Stability; (h) Integrity; (i) Professionalism; (j) Accountability.

According to Robbins et al (2018), organizational culture is a study that investigates the impact that individuals, groups, and structures have on organizational behavior, to increase organizational effectiveness. Kinichi et al (2018) defines organizational culture is a set of assumptions of a group that determines how to perceive, think and react to various environments that include 3 characteristics namely organizational culture passed on to employees through a process of characteristics, organizational culture affects employee behavior in the workplace and the culture of the organization will be different for each level.

According to (Arsana, 2016), in auditing science, an audit finding must at least fulfill the following attributes: 1). Conditions, which are the actual circumstances or events in the audit findings that exist during the audit process carried out and completed. 2). Criteria, is what should happen to an activity or all written rules that are the basis for planning. 3). Cause, is when there is a non-conformity or deviation, the cause of the deviation must be identified by the auditor. 4). Effect is the direct or indirect consequence of the implementation of activities (what has happened) that are not in accordance with the rules (what should happen). 5). Recommendation, which is the auditor's advice based on expertise to the auditee to do something (what is recommended).

### Whistleblowing System (Variable X3)

The whistleblowing system is part of the company's internal control which is used to disclose violations that occur within the company. Everyone who reports a violation is called a whistleblower. A whistleblower is an employee or the public who reports on fraudulent practices that occur in a company or government environment, where the report can be expressed directly by internal or external parties who are aware of fraudulent practices. Susmanschi (2012) adds that the whistleblower phenomenon arises when there are reports from employees who are suspected of making mistakes in the workplace that need to be followed up by making disclosures for the public interest.

A whistleblower is often understood as someone who first discloses or reports actions that are considered illegal in their place of work to the organization's internal authorities or public monitoring institutions. The disclosure is not always based on the whistleblower's good intentions, but the goal is to reveal the crime or fraud he knows (Semendawai, 2011).

Becoming a whistleblower is not an easy thing to do, before a whistleblower decides to disclose or report the fraud he knows, he must first know the risks that will occur if he takes this action. Therefore, a smart and strategic way is needed so that the whistleblower's decision to disclose fraud does not adversely affect his future, career and family (Davine and Maassarani, 2011).

There are two criteria for whistleblowers. The first criterion is that a whistleblower submits or discloses a report to the competent authority or the mass media. With the hope that allegations of crime can be uncovered and exposed. The second criterion is that the whistleblower is an insider, that is, a person who reveals alleged violations and crimes that occur in the place where he works or is located. So that the whistleblower really knows the allegations of a violation or crime because he is in the place where he works (Semendawai, 2011).

The whistleblowing system has been widely known as one of the systems used to blow up an act of corruption or report actions that indicate corruption or other fraudulent acts committed by members of an organization. This whistleblowing system has been implemented in several government agencies, for example the Corruption Eradication Commission (KPK) and the Ministry of Finance (Kemenkeu) (Atika Zarefar and Tobi Arfan, 2017).

**Table 1: Relevant previous research**

No.	Author (year)	Previous Research Results	Similarities with this article	Differences with this article
1	Nur Gamar and Ali Djamhuri (2015)	Auditor Internal Sebagai "Dokter" Fraud Di Pemerintah Daerah	<ul style="list-style-type: none"><li>• Variable X (Independent) consists of Internal Auditor</li><li>• Variable Y is Fraud in Local Government</li></ul>	<ul style="list-style-type: none"><li>• Does not test the Whistleblowing System variable</li></ul>



2	Daniela Petrascu and Alexandra Tieanu (2014)	The Role of Internal Audit in Fraud Prevention and Detection	<ul style="list-style-type: none"> <li>Variable X (Independent)The Role of Internal Audit</li> <li>Variable Y is Fraud Prevention and Detection</li> </ul>	<ul style="list-style-type: none"> <li>Does not test the Whistleblowing System variable</li> </ul>
3	I Gede Adi Kusuma Wardana, Edy Sujana,Made Arie Wahyuni (2017)	Pengaruh Pengendalian Internal, Whistleblowing System dan Moralitas Aparat Terhadap Pencegahan Fraud Pada Dinas Pekerjaan Umum Kabupaten Buleleng	<ul style="list-style-type: none"> <li>Variable X1: Whistleblowing System</li> <li>Variable X2: Internal Control</li> <li>Variable Y: Fraud Prevention</li> </ul>	<ul style="list-style-type: none"> <li>Does not test organizational culture variables</li> </ul>
4	Senda Y. Leatemia and Nickita F. Febryanti (2020)	Pengaruh Pengendalian Internal dan Komitmen Organisasi Terhadap Pencegahan Fraud Pengadaan Barang (Studi Empiris pada Rumah Sakit Pemerintah di Kota Ambon)	<ul style="list-style-type: none"> <li>Variable Y, namely InternalControl</li> </ul>	<ul style="list-style-type: none"> <li>Does not test the variables of Whistleblowing System and Organizational Culture</li> </ul>
5	Riri Zelmiyanti and Lili Anita (2015)	Pengaruh Budaya Organisasi Dan Peran Auditor Internal Terhadap Pencegahan Kecurangan Dengan Pelaksanaan Sistem Pengendalian Internal Sebagai Variabel Intervening	<ul style="list-style-type: none"> <li>Variable X (Independent) consists of Organizational Culture and theRole of InternalAuditors</li> </ul>	<ul style="list-style-type: none"> <li>Does not test the Whistleblowing System variable</li> </ul>

## METHOD

The method of writing this scientific article is with a *literature* review or *literature review* which is carried out by identifying several relevant literatures and classified based on the relevance and quality of the literature found (Stewart et al, 2010). Examining theories and relationships or influences between variables by collecting data from books and journals both *offline* in the library and *online* sourced from Mendeley, Scholar Google and other online media. Analyzed using narrative patterns, with the aim of deepening information and knowledge about Fraud Prevention.

## DISCUSSION

Based on theoretical studies and relevant previous research, the discussion of *this literature review* article is:

### 1. The Effect of Role of Internal Audit on Affecting Fraud Prevention.

The shift in the role of internal auditors, which was originally only as a controller of financial transactions, has now increased its role as a consultant or even as a catalyst. To support the achievement of one of the objectives of the existence of internal auditors within the scope of local government, namely minimizing fraud, it is necessary to sharpen the role of internal auditors in preventing and detecting fraud, so it is hoped that the central and regional governments will provide sufficient space for auditors to carry out their roles and functions optimally, so that the achievement of local government goals can be carried out accountably.

Internal auditors in carrying out their role, are more focused on providing directions

related to the topic of the examination being carried out. Provide correction for recording errors and provide guidance to all units that are part of local government (Nur Gamar and Ali Djamhuri, 2015) If there are things that deviate or are not in accordance with the provisions, the internal auditor must diagnose what causes the problem to occur and provide solutions or suggestions for improvement to the auditee. Like a doctor in handling a patient, the doctor must first diagnose the patient's illness, verify the causes and symptoms, then prescribe medication according to the type of illness of the patient. The doctor's role does not stop there, the doctor must monitor the patient's health progress. The same should be done by internal auditors.

Internal Control significantly has a positive effect on the Prevention of Procurement Fraud at the Ambon City Government Hospital Senda Y. (Leatemia and Nickita F. Febryanti, 2020). Thus, it is hoped that the prevention of procurement fraud can increase with the implementation of good internal control in government hospitals.

From those presented above (Daniela Petrascu and Alexandra Tieanu 2014) draw an opinion 'without reservations' (to use a term from the field of auditing) that all entities need internal audit for business efficiency in the sense of a good management of its patrimony, of reducing costs (in an organized framework) while maximizing profits, and of achieving medium and long term objectives. Furthermore, this activity should not be regarded strictly as an activity generating expenditures, but rather from the perspective of the benefits it entails in countering fraud and especially in increasing future added value.

## **2. The Effect of Organizational Culture on Affecting Fraud Prevention.**

One of the factors that can prevent fraud according to (Arens, 2008) is an honest culture and high ethics. Arens' theory is reinforced by the Research Journal (Riri Zelmiyanti and Lili Anita, 2014) which states that fraud can be prevented by improving organizational culture which can be done by implementing the principles of Good Corporate Governance. Banking is responsible for implementing a good culture within the company so that fraud can be minimized.

Performed a quantitative method with a probit, logit, and factorial analysis technique to measure the effect of organizational culture on fraud prevention indicators (Nunuy Nur Afiah. Yayan Syatyakti etc, 2019) The importance of the result shows that improving fraud prevention should be associated with organizational culture as well as financial audit practice, because financial audit practice is not guaranteed by improving fraud prevention. In conclusion, the financial audit opinion is not significant in improving fraud prevention. On the hand, it is important if the whole assumption we did in treatment effect that improving financial audit practice improves fraud prevention index.

## **3. The Effect of Whistleblowing System on Affecting Fraud Prevention.**

Fraud prevention can be done if a whistleblowing system is implemented by employees. According to Hoffman and Robert (2008), whistleblowing is the disclosure by employees of information that is believed to contain violations of laws, regulations, practical guidelines or professional statements, or is related to procedural errors, corruption, abuse of authority or harm to the public interest. Whistleblowing will arise when there is a conflict between employee loyalty and protection of the public interest. According to Elias (2008), whistleblowing can occur from within (internal) or outside (external). Internal whistleblowing occurs when an employee finds out about fraud committed by other employees and then reports the fraud to his superiors. Meanwhile, external whistleblowing occurs when an employee finds out about fraud committed by the company and then informs the public because the fraud will harm the community. This shows that whistleblowing has a positive effect on fraud prevention. If whistleblowing is implemented properly by employees, then

fraud prevention will be higher.

Empirically, these results are consistent with research conducted by Libramawan (2014), which shows that the whistleblowing system has a positive and significant effect on fraud prevention. Similar results were shown by Nurayati (2016), which showed that the whistleblowing system has a negative and significant effect on fraud in the government sector. This shows that the whistleblowing system has a positive effect on fraud prevention.

The whistleblowing system can be strengthened by providing a legal framework that can protect whistleblowers and encourage the process of subscribing to cases disclosed through the whistleblowing system to be more effective, efficient and accountable. In the context of legal protection, guarantees of confidentiality and anonymity must be upheld. In addition to strengthening the legal framework, a supportive organizational culture is also needed. Strengthening and socializing procedures (guidelines) and whistleblowing system applications are needed at the meso level. In addition, improving the accountability structure of the institution authorized to handle the whistleblowing system is also needed. At the micro level, training for senior managers and civil servants can be conducted so that the role of senior managers and staff awareness of their strategic role can be strengthened in the whistleblowingsystem.

### Conceptual Framework

Based on the formulation of the problem, theoretical studies, relevant previous research and discussion of the influence between variables, the framework of this article is as below.

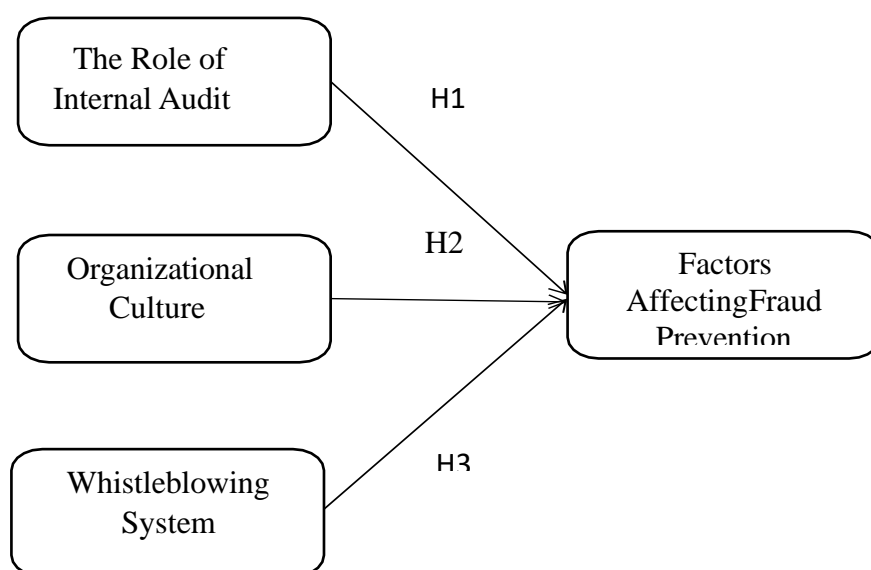


Figure 1: Conceptual Framework

Based on the conceptual framework picture above, The Role of Internal Audit, Organizational Culture, and Whistleblowing System are factors that influence Fraud Prevention.

Apart from these three exogenous variables that affect Fraud Prevention, there are still many other variables that affect it including:

- Official Morality (Wardana, Sujana, and Wahyuni, 2017)
- Audit Findings (Verawaty, 2019), (Rini, 2017)
- Accountability (Aminah, 2020), (Ningsih and Haryanto, 2022)
- Quality of Human Resources (Widyawati, Edy Sujana, and Yuniarta, 2019)



## CONCLUSIONS AND SUGGESTIONS

### Conclusion

Based on theory, relevant articles and discussion, hypotheses can be formulated for further research:

1. The Role of Internal Audit affects Factors Affecting Fraud Prevention.
2. Organizational Culture affects Factors Affecting Fraud Prevention.
3. Whistleblowing System affects Factors Affecting Fraud Prevention.

Based on the above conclusions, the suggestion in this article is that there are many other factors that affect Fraud Prevention, apart from The Role of Internal Audit, Whistleblowing System, and Organizational Culture. Therefore, further studies are still needed to find other factors that can prevent fraud other than the variables examined in this article. These other factors are apparatus morality, human resource quality, audit findings, the role of internal auditors and accountability.

It is recommended that future researchers should be able to collect more reference sources in order to cover the shortcomings of the research results of this article. As well as further analyzing the Factors Affecting Fraud Prevention carried out by the government so that it can provide more accurate research results because this article is only based on a literature review and does not conduct tests on the variables analyzed so that the results are only based on the analysis of studies that already exist.

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