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The Effect Of Internal Control and human Resource Competence on Fraud Prevention with Wisthleblowing System as a Moderating Variable

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Article Info	Abstract
<p><i>Keywords:</i></p> <ul style="list-style-type: none">○ Internal Control;○ Human Resource Competence;○ Fraud Prevention;○ Whistleblowing System	<p>Purpose - This research aims to obtain empirical evidence about the effect of internal control and human resource competence on fraud prevention with the Whistleblowing system as a moderating variable.</p> <p>Design/methodology/approach - This study investigates the impact of internal control and human resource competence on fraud prevention, with whistleblowing system as a moderating factor. Data were collected from 110 employees of PT. Bank Pembangunan Daerah Jawa Barat and Banten, Tbk Bekasi Branch through questionnaires, the researcher used PLS SEM Version 3.0.</p> <p>Findings - The findings reveal that both internal control and human resource competence have a positive and significant effect on fraud prevention. The whistleblowing system strengthens the relationship between internal control and fraud but does not significantly moderate the relationship between human resource competence and fraud prevention.</p> <p>Research limitations/implications - This study is limited to all variables including internal control and human resource competence as independent variables, fraud prevention as the dependent variable, and whistleblowing system as a moderating variable. The data collected through questionnaires, so the data obtained depends on the respondents' perceptions of the effectiveness of the variables.</p>
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INTRODUCTION

Fraudulent practices in Indonesia are still very rampant in various sectors, namely goods, services, manufacturing, government and banking. Fraud cases such as embezzlement, corruption, and financial manipulation often take center stage in the media and draw sharp criticism from the public and watchdog agencies. Transparency International's 2023 report shows that Indonesia is in a relatively low position in the Corruption Perception Index (CPI). Based on the results of a survey conducted by Indonesian Corruption Watch, the potential for corruption in the banking sector is very high. This can be seen from the data showing that the banking sector occupied the first position with the highest number of corruption cases in BUMN during the 2016-2021 period. In the banking sector, fraud is a very serious threat. With the occurrence of fraud, public trust in banks will decrease, which will result in people no

longer wanting to store their assets in banks. Fraud is based on pressure, opportunity, and rationalization for personal gain.

One of the phenomena found was an allegation of corruption in the provision of BNI Wirausaha (BWU) credit by PT Bank Negara Indonesia Jember branch office through Mitra Usaha Mandiri Semboro Saving and Loan Cooperative (KSP MUMS). The practice was carried out by 3 suspects who had important positions. There are those who have positions as Chairperson of KSP MUMS, KSP MUMS Manager, and BNI Jember Branch Manager, the action has been carried out from 2018 - 2023. This means that the perpetrators can launch fraudulent actions because they have the opportunity. The impact of the case was that PT Bank Negara Indonesia Jember branch office suffered a loss of IDR 125 billion (<http://kejati.jatim>). Although various efforts have been made to improve transparency and accountability in various sectors, acts of fraud still occur. This shows that internal control and risk management have not been fully effective.

Fraud prevention is an effort to prevent the perpetrator from committing fraud and narrowing the opportunities for the perpetrator to commit other fraud which will harm the agency or individual and damage the reputation of both internal and external parties (Retno, 2023). There are several factors that can help prevent fraud, namely internal control. According to research conducted by (Febriansyah & Indirwan, 2022; Gusnardi, 2018; Samuel Sanjaya & Faisal, 2022; Thalha & Saad, 2019) states that the effect of internal control has a positive and significant effect on fraud prevention. With the implementation of internal control in a company, it can protect assets, improve operational efficiency, monitor and control the credibility and accuracy of financial records, and become an external motivator for employees to comply with applicable regulations (Faisal et al., 2023; Busneti et al., 2023).

Another factor that can reduce the potential for fraud is the competence of human resources. The success of internal control is strongly influenced by the ability of HR to understand the ethical standards and policies of an organization. If an organization has competent human resources, it can increase the effectiveness and efficiency of the assigned tasks, because they have adequate knowledge and skills. Competent human resources will also avoid committing fraud, because it is against ethics and with the knowledge they have, committing fraud can destroy future careers. (Saputra et al., 2019; Suandewi, 2021) states that competence has a positive and significant effect on fraud prevention.

There are other factors that can strengthen a person to avoid fraud, namely the whistleblowing system. Today's sophisticated information technology can be used to reduce fraud by providing a reporting platform for company employees and the public to report fraud. With a whistleblowing system, employees can play an active role in reporting suspected fraud, but the security and confidentiality of the identity of the reporter must be considered. As in (Akhyaar et al., 2022; Megawati & Reskino, 2023) research, it shows that social support from family and society, the character of the reporter, and the existence of a good whistleblowing system are important factors in exposing fraud (Melindawati et al., 2023).

The gap found in research on the effect of human resource competence on fraud where in research (Rahmadani et al., 2023; Saputra et al., 2019) found a positive effect, while in research (Rahmadani et al., 2023) stated that there was no significant effect on human resource competence, so this research is important to overcome these gaps and add research reference.

Despite the implementation of internal controls and whistleblowing system in the banking sector, fraud persists, indicating gaps in these mechanisms. Limited studies have

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examined the combined effect of internal control, human resource competence, and whistleblowing system on fraud prevention, particularly in Indonesian banks. This study aims to address this gap by exploring these relationships.

LITERATUR REVIEW

Fraud Triangle Theory

Fraud triangle is an idea that examines the causes of fraud. This idea was first proposed by (Cressey, 1953) which was later integrated into SAS No. 99. (Satria Rukana & Osta Nababan, n.d.) said the fraud triangle consists of three factors in his book namely:

1. Pressures
2. Opportunity
3. Realization

Attribution Theory

Attribution theory was first discovered by Fritz Heider in 1958. This theory explains the cause of a certain event, someone will provide a reasonable reason regarding the cause of the event. According to (Adelin & Fauzihardani, 2013) there are factors in attribution theory. The first factor is internal factors which are factors that exist outside the individual such as personality, values, skill which will shape the way of thinking and individual behavior. Then external factors are factors that exist within individuals such as economic conditions, culture, organizational policies that will provide boundaries and contexts that influence individual actions.

Internal Control

According to Masnoni et al., (2024) in his book, internal control is a series of processes, policies, and procedures designed in an organization to help achieve the objectives set with efficiency, effectiveness, and control. There are five components in internal control that are made and implemented by the company and management to ensure that control objectives will be achieved, so as to prevent fraud in it, including control environment, risk assessment, control activities, information and communication, and monitoring (COSO, 2013)

Human Resource Competence

Human resource competence is a person's ability in terms of knowledge, skills, and personality characteristics that directly affect their performance in achieving goals (Syafitri et al., 2023). (Nurillah, 2014) said human resource competence includes capabilities, namely the ability of a person or individual, an organizational (institution) or a system in carrying out its functions or authority to achieve its goals effectively and efficiently. Capability should be seen as the ability to perform, produce results and outcomes. The competence of qualified human resource, supported by education, training and experience in finance, is critical to understanding and applying accounting logic. Lack of competence can lead to errors in financial statements and misalignment with government standards, resulting in inaccurate information received by users (Suandewi, 2021)

Fraud Prevention

One of the most effective ways to deal with fraud is fraud prevention. Chartered

Institute of Management Accountants (2009) in the book (Tarjo & Sakti, 2022) fraud prevention aims to emphasize opportunities and eliminate fraudster desires. Some of the ways to improve fraud prevention are fraud awareness training. According to (Mahsun, 2023) fraud prevention is a series to prevent fraud or fraud in an organization or company. Fraud prevention involves developing strict policies and procedures strict supervision, training employees to recognize signs of fraud, and enforcing the law against fraudsters.

Whistleblowing System

Whistleblowing system is a system used to collect, process, follow up, and make reports on information submitted by whistleblowers on violations of corporate governance principles that occur in the company (Nurhayati et al., 2023). According National Committee on Governance Policy (2008) there are 3 components, namely structural aspects, operational aspects, and maintenance aspects. The whistleblowing system aims to protect and control sensitive and potentially important information, which if disclosed to authorities or third parties could threaten the company's interest (Faisal & Sari, 2018; Melindawati et al., 2023).

Hypotheses development

The role of internal control is expected to be used as a tool to direct, survive, and measure the resource in the company (Carmenita). Internal control is needed so that companies can monitor various business activities effectively and take preventive action to anticipate bankruptcy losses due to fraud. Therefore, the survival of the company will be guaranteed if there is good internal control accompanied by the creation of a healthy and mutually supportive work environment in all areas of the company. The researcher formulates the following hypothesis based on previous research on how Internal control positive impacts fraud prevention:

H₁: Internal Control has a positive effect on Fraud Prevention.

Competence is the ability to carry out tasks or work based on the knowledge, skills, and attitudes of individuals who form their characteristics. Human resources (HR) is one component that is very important and even inseparable from an organization, institution or company. Human resource competencies include capacity, namely the ability of a person or individual, an organization (institution), or a system to carry out its functions or authority to achieve its goals effectively and efficiently. Capacity must be seen as the ability to achieve performance, to produce outputs and outcomes, (Nurillah, 2014). The researcher formulates the following hypothesis based on previous research on how human resource competence positive impacts fraud prevention

H₂: Human Resource Competence has a positive effect on Fraud Prevention.

To avoid fraud, fraud prevention is needed. Internal control is an element of an organization's plan in its efforts to protect assets, motivate employees to comply with fixed regulations, and optimize the level of operational efficiency of the Company. With good internal control, it can prevent fraud. Whistleblowing system is a form of internal control, by presenting a whistleblowing system, employees can actively participate in monitoring and reporting fraud. (Suandewi, 2021) which states that the whistleblowing system has a positive relationship with fraud prevention. Based on previous research and an explanation of how whistleblowing system strengthens the relationship between internal control and fraud

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prevention, the research formulates the following hypothesis:

H₃: Whistleblowing System strengthens the relationship between Internal Control and Fraud Prevention.

Competent human resources will increasingly avoid committing fraud. Because fraud will result in the knowledge and skills possessed as useless. HR who have competence will have an anti-fraud attitude, and with the WBS, workers can easily report suspected fraud. Fraud can be revealed due to reporting from someone whose identity is kept confidential. The implementation of WBS will anticipate the perception that the report is only based on incomplete information or unfounded presumptions. (Yulian Maulida & Indah Bayunitri, 2021) which states that the whistleblowing system has a positive relationship with fraud prevention. Based on previous research and a explanation of how whistleblowing system strengthens the relationship between internal control and fraud prevention, the research formulates the following hypothesis:

H₄: Whistleblowing System Cannot strengthens the relationship Human Resource Competence and Fraud Prevention.

RESEARCH METHOD

This study uses a hypothesis testing approach to determine the effect between the independent variables, namely internal control and human resource competence on the dependent variable, namely fraud prevention, with the whistleblowing system as a moderating variable. The type of research used is correlational research, which aims to find relationships between variables in the context of problems that are not planned in advance. This study uses minimal intervention, with primary data sources obtained through distributing questionnaires to respondents (Sekaran, 2006). The method used is quantitative, to analyze the significant relationship between variables through data processing in the form of respondents' answer scores to the questionnaire. A total of 110 employees from PT. Bank Pembangunan Daerah Jawa Barat dan Banten Bekasi Branch were surveyed due to their direct involvement in financial operations. The questionnaire, consisting of 54 validated items, measured internal control, human resource competence, fraud prevention, and the whistleblowing system. The variables used in this study are as follows:

Table 1. Operationalization of Research Variabel

Type	Variable	Dimension	Source
Independent Variables	Internal Control	1. Control Environment 2. Risk Assesment 3. Control Activities 4. Monitoring 5. Infromation and Communication	(Ati Lathifah, 2020)

Type	Variable	Dimension	Source
	Human Resource Competence	1. Knowledge 2. Skill 3. Attitude	(T Togatorop, 2011)
Dependent Variable	Fraud Prevention	1. Pressure 2. Opportunity 3. Rationalitation	(Yulian Maulida & Indah Bayunitri, 2021)
Moderating Variable	Whistleblowing System	1. Structural Aspect 2. Operational Aspect 3. Maintanance Aspect	(Retno, 2023)

The data analysis method used in this study was the Partial Least Square (PLS) methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches. with the following equation, there are two test models:

$$PK = \beta_0 + \beta_1 IC + \beta_2 KSDM + \beta_3 PF + \beta_4 IC * WS + \beta_5 KSDM * WS + \varepsilon$$

RESULTS

Respondent Demographics

Respondents who participated in this study were all individuals working in companies in the banking companies. Through questionnaire distribution, the researcher managed to obtain data from 110 respondents. With 64 male and 46 female respondents, the majority of rpspondents were between 36 and 40 years old. Most of the respondents have held the position of operational management staff for 11-20 years. Each answered all questions related to internal control and human resource competence on fraud prevention with whistleblowing system as a moderating variable.

Normality Testing, Convergent Validity and Reliability Resting

There are two criteria for assessing whether the outer model (measurement model) meets the requirements of convergent validity for reflective constructs, namely outer loading > 0.7, and average variance extracted (AVE) > 0.5, then the items on the variable are considered to have sufficient convergent validity (Hair et al., 2011). (Abdillah & Jogiyanto, 2015) said that in conducting reliability tests in PLS there are two methods, namely Cronbach's alpha and composite reliability. Cronbach's alpha measures the lower limit of the reliability value on an item, while composite reliability measures the true value of the reliability of a construct. The reliability test is strengthened by the expected Cronbach's alpha value of 0.70 on each indicator.

The Hypothesis Test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the statistical t value of each relationship or path will be obtained. This hypothesis testing is set with a significance level of 0.05. The hypothesis can be accepted if the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

Table 2. Path Coefisient

Variable	Hypotheses	Prediction	Original Sample (O)	P Values
IC -> PF	H1	+	0.594	0.000
KSDM -> PF	H2	+	0.601	0.000
IC*WS -> PF	H3	+	0.032	0.838
KSDM*WS -> PF	H4	+	-0.053	0.722
R-squared			0,968	

Explanatory

R² is used to measure the level of variation in changes in the independent variable on the dependent variable, and the path coefficient value shows the level of significance in hypothesis testing (Abdillah & Jogiyanto, 2015). The results of R² > 0.67 for endogenous latent variables in the structural model indicate the influence of exogenous variables on endogenous variables in the good category. If the result is 0.33-0.67, it is in the medium category and if the result is 0.19-0.33, it is in the weak category.

DISCUSSIONS

The Effect of Internal Control on the Fraud Prevention

This research shows that effective internal control has an important role in fraud prevention. According to (Febriansyah, 2022) internal control has a significant effect on fraud prevention, and this is widely accepted. This is in line with the statement (Thalha, 2012) which states that internal control plays a role in helping companies monitor various business activities effectively. The results of this study are in line with previous research. Based on the path coefisient, internal control has a positive and statistically significant effect on fraud prevention.

This research shows that the relationship between high internal control and fraud prevention is mutually supportive and very close, especially in the financial sector. When a company has effective internal control, it functions to protect assets, ensure the accuracy of financial statements, and prevent and detect fraud. Every operational activity will go through various strict verification and authorization procedures to minimize the opportunity for fraud in a company. The internal control process includes limiting access to sensitive information, limiting access, clear segregation of duties between recording, authorization functions, asset storage can prevent individuals from having complete control over potentially misused transactions. Effective internal control implementation not only prevents fraud but also

increases stake holder confidence in the integrity of an organization or company.

The Effect of Human Resource Competence on the Fraud Prevention

This study shows that human resource competence plays an important role in fraud prevention. This research is in line with previous research which states that human resource competence has a significant effect on fraud prevention (Suandewi, 2021; Syafitri et al., 2023). However, this research is not in line with (Safitri & Afriyenti, 2020) which states that human resource competencies have no effect on fraud prevention. Based on the coefficient results, human resource competencies have a positive and statistically significant effect on fraud prevention.

This research shows that human resources are one of the most important components that cannot be separated from an organization, institution or company. With good and in-depth knowledge of regulations, business procedures, and accounting standards, competent human resources are able to understand and identify various forms of fraud risks in company operations. In addition, good analytical thinking skills are also very important to detect irregularities and fraud risks so that they can take appropriate preventive actions with the help of technology such as fraud detection software. Professional work attitudes and behaviors with integrity are the foundation of fraud prevention because they have a high commitment to procedures and regulations, and encourage them to report any indications of fraud found.

Whistleblowing System strengthens the relationship between Internal Control and Fraud Prevention.

The results of this study indicate that the Whistleblowing system can strengthen the relationship between internal control and fraud prevention. Good internal control helps companies detect and prevent fraud with strict procedures, clear division of tasks, and clear ethics policies and education about integrity help reduce opportunities for fraud. The implementation of a Whistleblowing system in a company allows someone to report fraud, violations, or unethical behavior that occurs in the work environment without fear of retaliation. By implementing this system, the company creates an additional layer of supervision by involving active supervisors in detecting fraud, enabling early detection of internal control weaknesses so that it can immediately take corrective steps before the fraud develops into a more serious one.

This research emphasizes the importance of a whistleblowing system to support the implementation of internal control in companies in order to create a more comprehensive and effective fraud prevention mechanism, strengthen detection and prevention functions, and create a more transparent and accountable work environment.

Whistleblowing System cannot strengthens the relationship between Human Resource Competence and Fraud Prevention.

This research shows that human resource competencies, which include knowledge, attitudes, and skills, do not make the whistleblowing system an element that plays a role in increasing fraud prevention for a company. In other words, even though employees have good human resource competence, not all aspects of the whistleblowing system are able to improve their skills in fraud prevention efforts. Because basically the whistleblowing system only functions as a reporting channel without having the ability to improve or develop the

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competencies possessed by individuals.

The limitations of the whistleblowing system in building a strong anti-fraud mindset and understanding of fraud schemes. Although the whistleblowing system can collect information about suspected fraud, it cannot improve or assess HR capacity in analyzing fraud patterns or identifying system weaknesses. This reporting system still has an important role as a means of reporting individuals against fraud that occurs, but cannot replace or strengthen the development of fundamental competencies needed by HR. So it can be concluded that the whistleblowing system does not strengthen the relationship between human resource competencies on fraud prevention.

CONCLUSIONS

Based on the results of research on "The Effect of Internal Control and Human Resource Competencies on Fraud Prevention with the Whistleblowing System as a Moderating Variable", concluded that: (1) Internal Control has a positive and statistically significant effect. This indicates that the implementation of effective internal control reflects that the company has high fraud prevention so that company goals are achieved. (2) Human resource competence has a positive and statistically significant effect. This means that competent human resources are able to understand the risk of fraud, detect irregularities and take preventive action. (3) The whistleblowing system is expected to strengthen the relationship between internal control and fraud prevention. This study shows that the whistleblowing system strengthens this relationship. Good internal control supported by a whistleblowing system creates an additional layer of supervision that allows early detection of weaknesses in the system and increases the risk of being detected for fraudsters. (4) The whistleblowing system is expected to improve the relationship between human resource competence and fraud prevention. However, this study shows that the whistleblowing system does not strengthen the relationship between the two variables. Implementation challenges include employee distrust of the system, social stigma experienced by employees, and management resistance to reports.

Theoretical Implications

This study aims to expand the academic literature and support the development of a more comprehensive theoretical model in studying similar issues. This study can be used as a reference test the variables of Internal Control and Human Resource Competence as independent variables, Fraud Prevention as the dependent variable, and the Whistleblowing System as a moderating variable in banking sector companies.

Managerial Implication

This research reveals that effective Internal Control, good Human Resource Competencies Fraud Prevention, and Whistleblowing System are important elements for financial companies. Although the positive impact of Internal Control and Human Resource Competence on Fraud Prevention is already significant, both aspects still need to be evaluated and improved through better training and reward systems. Factors such as compensation, organizational culture, and good corporate governance principles also play a role. Whistleblowing systems can improve a company's effectiveness and accountability. By implementing these findings, companies can improve their commitment to integrity and ethics,

transparency, accountability, efficiency, productivity and operational effectiveness.

Policy Implication

This research provides guidance on the importance of companies to prevent fraud through the implementation of anti-fraud strategies and the development of employee understanding of ethics and integrity. Effective internal control policies and ensuring the competence of human resources to create a safe and transparent environment. In addition, organizations can set standards for a secure reporting system, which includes reporting channels for employees. By implementing ethical values such as honesty and integrity, organizations can effectively reduce fraud, which in turn supports the well-being and growth of the company.

Limitations of the Study

The limitation of this study is that all research variables, namely internal control variables, human resource competence as an independent variable, fraud prevention as a dependent variable and the Whistleblowing system as a moderating variable, are measured using a questionnaire, so that the data obtained is the respondent's perception. Respondents were obtained via whatsapp, email, and intagram so that the questionnaire obtained was not guided in detail in filling it out. Therefore, it can have respondents' subjectivity to the questions asked and also have problems waiting for confirmation from respondents.

Suggestions for Future Researchers

For further researchers, it is necessary to conduct further research because there are still limited studies that integrate the concepts of internal control and human resource competencies. One of them is that it can use or expand different research objects with more varied respondent criteria. In addition, it can consider conducting comparative studies between various industrial sectors or organizations to gain a more comprehensive understanding.

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