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Factors That Influence Fraud Prevention with Anti-Fraud Awareness as an Intervening Variable at PT Bank Negara Indonesia Tbk Fatmawati Branch Office

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ABSTRACT: This research examines the impact of Good Corporate Governance (GCG), Risk-Based Internal Audit (RBIA), and Whistleblowing System on fraud prevention, with anti-fraud awareness as an intervening variable at PT Bank Negara Indonesia Tbk's Fatmawati Branch. The study uses a quantitative approach with primary data collected from 100 employees through questionnaires. The results, analyzed using SmartPLS 4.0 and Partial Least Squares SEM (PLS-SEM), reveal that GCG, RBIA, and the whistleblowing system significantly influence anti-fraud awareness both individually and collectively. However, GCG does not directly impact fraud prevention. On the other hand, RBIA, the whistleblowing system, and the combination of all three factors influence fraud prevention through anti-fraud awareness.

KEYWORDS: Fraud awareness; GCG; RBIA; Whistleblowing System.

INTRODUCTION

Banking as a driving force for the economy has several roles, namely advancing the national economy, improving the economic performance of entrepreneurs and small and medium enterprises, and acting as a source of financing.

Banks always face risks in all their business activities. These inherent risks may arise from the Bank's own activities or the activities of the Bank's affiliates. Based on OJK Regulations (2016), due to the rapid development of the external and internal banking environment, risks in banking operations are also becoming increasingly complex. Therefore, to adapt to the bank's operational environment, banks need

Table 1. *Fraud* Cases in Banking in Indonesia

No.	Year	Case	Source
1	2021	Bank Sultra Konawe Islands Branch Manager, Irwanto Jaya Putera committed corruption of operational funds worth Rp. 9.6 billion.	Kompas.com (https://regional.kompas.com/read/2022/03/10/092500178/7-kasus-korupsi-oleh-oknum-pegawai-bank-ada-customer-service-yang-korupsi?page=all)
2	2022	Melati Bunga Sombe, an employee of PT Bank Negara Indonesia Tbk Makassar Branch, had made 12 fake Bilyet Deposit with the proceeds of Rp. 115.10 billion.	Kontan.co.id (https://insight.kontan.co.id/news/internal-fraud)
3	2022	Employees of Bank Banten KCP Malingping broke into a safe in Quarter 3 of 2022, the total loss reached 6.1 billion.	Kontan.co.id (https://keuangan.kontan.co.id/news/tersandung-kasus-fraud-begini-klarifikasi-bank-banten-beks)
4	2022	Account Officer (AO) of BRI Makassar Central Branch, committed banking corruption related to working capital	Breaking News (https://sulawesi.bisnis.com/read/20221011/539/1586327/pegawai-bank-bumn-korupsi-rp6-miliar-ditahan-kejati-sulsel)

		loan funds which resulted in a state financial loss of Rp 6 billion.	
5	2023	Former Relationship Manager of Bank CIMB Niaga, defrauded a number of priority customers to a total loss of Rp 6.7 billion.	Tempo (https://bisnis.tempo.co/read/1690188/cimb-niaga-soal-pembobolan-rp-67-miliar-oleh-eks-pegawai-kami-tidak-tolerir-segala-bentuk-fraud)
6	2023	12 suspects consisting of 10 Board of Directors and Branch Heads at Afrindo Manokwari Credit Bank and 2 more suspects from outside parties have embezzled 345.8 billion.	Kompas.com (https://regional.kompas.com/read/2023/10/02/162043478/direksi-dan-komisaris-kompak-lakukan-kejahatan-perbankan-12-jadi-tersangka)
7	2023	Former employee of BRI BSD Tangerang Branch, previously served as Priority Banking Officer (PBO). Together with her husband, she broke into BRI Bank to the tune of Rp. 5.1 billion by using 41 fake ID cards.	Serambinews.com (https://aceh.tribunnews.com/2023/10/27/kasus-pasutri-bobol-bank-bumn-rp-51-miliar-pakai-41-ktp-palsu-bri-beri-klarifikasi)
8	2023	Special Work at BRI Jakarta Regional Office 3, Nurhasan Kurniawan was charged with breaking into the savings of priority customers up to IDR 8.5 billion.	BRI (https://bri.co.id/documents/555426/555465/Juni+7%2C+2023+-+BRI+Pecat+Pegawai+yang+Bobol+Tabungan+Nasabah.pdf/586737f5-be06-be7a-7717-b3c19b5bd202?version=1.2&t=1688977304100)
9	2023	The convict Ririn, when she was an employee of BRI Petemon Unit Surabaya, conspired with Fanny Triana, another convict in a separate file, to apply for a loan at the bank where she worked amounting to Rp. 750 million using fake documents. As a result of the convict's actions, BRI suffered a loss of Rp. 617 million.	Breaking News (https://finansial.bisnis.com/read/20240127/90/1735947/bri-buka-suara-soal-penangkapan-buron-terpidana-kasus-pembobolan-bank-oleh-kejagung)
10	2023	A case of alleged corruption in the distribution of people's business credit (KUR) to 450 individual debtors at Bank BNI KCP OBO Bengkalis, which cost the state Rp46 billion.	Breaking News (https://www.cakaplah.com/berita/baca/107916/2024/02/28/dugaan-korupsi-kur-rp46-miliar-dua-eks-pegawai-bni-bengkalis-ditahan/#sthash.z6LrYiDu.dpbs)

to implement risk management which is adopted and implemented in banking operations in Indonesia based on recommendations issued by the Bank for International Settlements through the Basel Committee on Banking Supervision.

The bigger a bank is, the greater the potential for fraud. According to Cressey (1986), this is caused by three factors, financial pressure, the opportunity to do so, and the defense or rationalization that the violation committed is not a criminal act.

In the banking sector, fraud can be defined as a violation of applicable internal rules, systems and procedures which can cause moral and material losses to the bank and its customers. Interestingly, this fraud occurred systematically and on a large scale, where all parties involved, from employees to management, were involved in the fraud. The most frequent frauds were fictitious savings, fictitious loans, misappropriation of loan installments, credit manipulation and misappropriation of sales proceeds.

According to the survey results of the Association of Certified Fraud Examiners Indonesia (2019), corruption is the most detrimental fraud in Indonesia, namely 69.9%. Misuse of government and corporate assets is in the next rank at 20.9%, and the last is financial statement fraud at 9.2%. According to Pantalone and Platt (1987) show that the main causes of bank failure are poor bank management, due to excessive risk taking, and weak supervision accompanied by fraud and misappropriation of funds. This condition shows weak governance in the banking sector. In Indonesia, good corporate governance practices in the banking sector are regulated by Bank Indonesia in Bank Indonesia Regulation No. 8/4/PBI/2006 dated January 30, 2006, which has been refined with Bank Indonesia Regulation no. 8/14/PBI/2006 dated October 05, 2006, concerning the Implementation of Good Corporate Governance for commercial banks. Research conducted by Mufariza (2018) entitled The Role of Internal Auditors and Good Corporate Governance in Fraud Prevention and Its Implications for Sharia Banking Performance in Jakarta. One of the independent variables studied is good corporate governance. The research results show that good corporate governance influences fraud prevention. Another research was conducted by Fitriani (2021) with the title The Influence of Internal Control and Good Corporate Governance on Fraud Prevention in Village Fund Management, the results: good corporate governance has an effect on fraud prevention. This is different from research conducted by Adiko, Astuty & Hafsah (2019) with the title The Influence of Internal Control, Auditor Ethics, and Good Corporate Governance on PT Fraud Prevention. Inalum. The results of the research state that the good corporate governance variable has no effect on fraud prevention.

Dewi Yuniarti Rozali & Mohammad (2015) in research entitled The Effect of Implementing Risk Based Internal Auditing on Fraud Prevention, stated that the implementation of risk based internal auditing had an effect on preventing fraud in the Internal Audit of the BRI Bank Inspection Office in the Bandung Region. Maulana (2018) in his research entitled The Effect of Implementing Risk Based Internal Auditing on Fraud Prevention, believes that the implementation of risk based internal auditing has an effect on preventing fraud. This is the same as the results of Purtiani's (2019) research entitled The Influence of Risk Based Internal Auditing on the Government's Internal Control System and Its Impact on Fraud Prevention (Study at the Inspectorate of West Java Province), stating that risk based internal auditing has an effect on fraud prevention.

Research conducted by Wulandari (2017) with the research title The Effect of Organizational Culture, the Role of Internal Audit and the *Whistleblowing System* on fraud prevention states that the *Whistleblowing system* most dominantly affects fraud prevention. Wahyuni & Nova (2019) in his research entitled Analysis of the *Whistleblowing System* and Apparatus Competence on *Fraud* Prevention states that the *whistleblowing system* has an effect on *fraud* prevention in the Bengkalis Regency Regional Apparatus Organization Unit. In contrast to the opinion of research conducted by Katarina Siena Meme Ema Langoday (2021) entitled The Effect of *Whistleblowing System* and Ethical Behavior on *Fraud* Prevention, conducting research at Perum Damri Yogyakarta, states that the *whistleblowing system* has no effect on *fraud* prevention.

Lisdiono, Monica Salim & Suwarno (2023) examining the effect of good corporate governance and organizational culture on fraud prevention at PT Bank Central Asia Tbk, the results showed that good corporate governance has a positive effect on fraud prevention. In contrast to research conducted Yanti and Nurul Hidayah (2023) regarding the Factors Affecting Fraudulent Banking Practices Moderated by the Whistelblowing System, the results of the study explain that good corporate governance has no effect on fraudulent banking practices.

The results of research conducted Dewi Yuniarti Rozali & Mohammad (2015) on the Effect of Implementation of Risk Based Internal Auditing on Fraud Prevention, shows that there is a positive influence between the implementation of risk based internal auditing on fraud prevention in the internal audit of the Inspection Office of Bank BRI Bandung Region. The research conducted Prena & Reynaldi Mulyana Kusmawan (2020) entitled Factors Supporting Fraud Prevention at Rural Banks. The result of his research is that there is a significant positive effect partially on the risk-based internal audit variable on fraud prevention. From the results of this study, it can be interpreted that BPR Directors who have a high understanding of risk-based internal audit will be better at preventing fraud than those with a lower understanding of risk-based internal audit.

Saaniyaturohmah (2023) conducted research on the Effect of Internal Control System, Whistleblowing System, and Leadership Style on Fraud Prevention is Whistleblowing system has a positive effect, but has no significant effect on fraud prevention in DIY Regional Government. This proves that the implementation of the whistleblowing system in the DIY Regional Government is not very influential in preventing fraud. Meanwhile, research conducted by Priandini & Sarwenda Biduri (2023) on the Influence of Human Resources Competence, Whistleblowing System, Individual Morality and Internal Control System on Fraud Prevention in the Management of Bumdes Funds in Sidoarjo Regency, proves that the Whistleblowing System affects fraud prevention in the management of BUMDes funds. The establishment of a Whistleblowing System is a means that can be used to prevent corruption or fraud in financial management.

From the explanation above, it can be seen that there are different opinions on the results of the research, the author is interested in conducting research at PT Bank Negara Indonesia, where there are still many cases of fraud. Based on the Annual

Report BNI (2023) throughout 2023, reports of alleged violations received were 235 reports. The reports of violations were followed up with a research process carried out by Internal Audit and/or SORX/Anti-Fraud Unit or related Divisions/Units. The research subjects used were employees of PT Bank Negara Indonesia Fatmawati Branch Office.

The novelty of this research is in the independent variables used, intervening variables and research samples. This study modifies the measurement by adding other variables such as risk-based internal audit and whistleblowing system as independent variables that are believed to have an influence on fraud prevention. Researchers also use the anti-fraud awareness variable as an intervening variable to answer the following problem formulation:

- Does the application of *good corporate governance* (GCG) principles (X1) affect *fraud* prevention (Y) through *anti-fraud* awareness (Z) in the banking industry?
- Does the implementation of *risk-based internal audit* (X2) affect *fraud* prevention (Y) through *anti-fraud* awareness (Z) in the banking industry?
- Does the existence of a *whistleblowing system* (X3) affect *fraud* prevention (Y) through *anti-fraud* awareness (Z) in the banking industry?

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Agency Theory

Conflicts of interest can cause agents to abuse the obligation to inform the principal when the agent has an interest in providing or withholding information requested by the principal. (Jensen & Willian H Meckling, 1976). To overcome this, it is necessary to apply the principles of *good corporate governance*, strengthen knowledge about *risk-based internal audit* and build a good *whistleblowing system* accompanied by the development of comprehensive *anti-fraud* awareness within the organization. This has a positive impact on *fraud* prevention.

Signaling Theory

Spence (1973) in Yuniari, Agus Wahyudi Salasa Gama & Ni Putu Yeni Astiti (2023) revealed that Signaling Theory is a signal or signal in the form of useful information and reflects the condition of the company for the recipient (investor) sent by the sender (information owner). Signaling Theory emphasizes the importance of current, relevant, complete and accurate information disclosed by the company for decision-making by an investor. By implementing a risk-based internal audit, management must be able to identify and mitigate the risks faced. Management must also be able to provide information about mitigation activities periodically to investors. The relationship between signal theory and the whistleblowing system can be seen from the use of a company's whistleblowing system, which can effectively have an impact on the increase in complaints of fraud in a company. For the company, it can indirectly be a signal for fraud prevention or an effort to minimize fraud. With anti-fraud awareness, it can create employee sensitivity to signals of fraud so that employees can do their jobs better and can avoid fraud.

H1: **The application of the principles of *good corporate governance* (X1) affects *fraud* prevention (Y)**

Risk-based auditing focuses on audit risks, namely inherent risk, control risk, and detection risk. The implementation of *risk-based internal audit* has a positive effect on fraud prevention. Dewi Yuniarti Rozali & Mohammad (2015) in a Case Study conducted at the Internal Audit of the Inspection Office of Bank BRI Bandung Region.

H2 : **Understanding *risk-based internal audit* (X2) affects *fraud* prevention (Y).**

The relationship between the *whistleblowing system* and *fraud* prevention refers to the research of Wahyuni & Nova (2019) which states that the implementation of the *whistleblowing system* has a significant positive effect on fraud prevention. Research with similar results conducted at PT Pagilaran was also revealed by Nugroho (2015). The results of this study found that when the implementation of the *whistleblowing system* is higher, *fraud* prevention is also higher. According to National Committee on Governance Policy (2008) there are several benefits of implementing a *whistleblowing system* that can affect fraud prevention, namely:

The benefit of organizing an adequate *whistleblowing system* is the emergence of reluctance to commit fraud, with an increasing willingness to report fraud, because trust in the reporting system and *fraud* prevention efforts is increasingly adequate.

H3 : **The existence of a *whistleblowing system* (X3) affects *fraud* prevention (Y).**

Anti-fraud awareness has a positive effect on fraud prevention, expressed in research Prena & Reynaldi Mulyana Kusmawan (2020). Wulandari & Muhammad Nuryatno (2018) revealed that *anti-fraud* awareness has an effect on fraud prevention. Through high *anti-fraud* awareness, it is hoped that it can foster concern and sensitivity of all parties to the dangers of fraud and the controls needed to prevent fraud.

H4 : **The existence of *anti-fraud* awareness (Z) affects *fraud* prevention (Y).**

In Regulation Indonesian Financial Services Authority (2019) Number 39 /Pojk.03/2019 concerning the Implementation of *Anti-Fraud* Strategies for Commercial Banks, it is explained that both directly and indirectly, the implementation of *fraud* prevention has been carried out by the Bank, among others through the implementation of risk management, namely by implementing good governance.

Development of *anti-fraud* awareness and culture at all levels of the organization, including, among others, *anti-fraud* declarations and adequate communication about behaviors that constitute *fraud*.

The *anti-fraud* strategy is a manifestation of the commitment of the Bank's Board of Directors and Board of Commissioners in controlling *fraud* which is implemented in the form of a *fraud* control system. This strategy requires the Board of Directors and Board of Commissioners to optimize existing resources so that the *fraud* control system can be implemented effectively and continuously.

H5 : **The application of the principles of *good corporate governance* (X1) affects *anti-fraud* awareness (Z).**

The implementation of *anti-fraud* strategies as part of the implementation of risk management cannot be separated from the scope of risk management implementation in general. Therefore, the effectiveness of the implementation of *anti-fraud* strategies at least needs to be supported by strengthening the aspects of risk management that focus on *fraud* control. These aspects include at least active supervision of the Board of Directors and Board of Commissioners, policies and procedures, organizational structure and accountability, as well as control and monitoring.

Identification of vulnerability is a process to identify, analyze, and assess the potential risk of *fraud* that can be carried out periodically or in the event of an indication of *fraud*. The Bank identifies vulnerabilities in every activity, both from internal and external information. The identification results are not only documented and informed to all interested parties, but also updated periodically, especially in the event that there are activities that are considered high risk for *fraud*.

H6 : **Understanding *risk-based internal audit* (X2) affects *anti-fraud* awareness (Z).**

The Detection Pillar of the *anti-fraud* strategy contains steps to identify and discover *fraud* in the Bank's business activities, one of which is by creating a Policy and Mechanism for Handling Complaints (*Whistleblowing*). This policy is intended to increase the effectiveness of the implementation of the *fraud* control system by emphasizing on the disclosure of complaints. The whistleblowing policy must be formulated clearly, easy to understand, and can be implemented effectively in order to provide encouragement and awareness to employees and officials of the Bank to report *fraud* that occurs in the Bank.

H7 : **The existence of a *whistleblowing system* (X3) affects *anti-fraud* awareness (Z).**

As previously explained regarding each of the effects of the independent variables on the dependent variable through the intervening variables in this study, it is expected that *Good Corporate Governance* will affect *Fraud* Prevention through *Anti-Fraud* Awareness.

H8: **The application of the principles of *good corporate governance* (X1) affects *fraud* prevention (Y) through *anti-fraud* awareness (Z).**

As previously explained regarding each independent variable's influence on the dependent variable through intervening variables in this study, it is expected that *Risk Based Internal Audit* will affect *Fraud* Prevention through Anti *Fraud* Awareness.

H9 : **The implementation of *Risk Based Internal Audit* (X2) affects *fraud* prevention (Y) through *anti-fraud* awareness (Z).**

As previously explained regarding each independent variable's influence on the dependent variable through the intervening variables in this study, it is expected that the *Whistleblowing System* will affect *Fraud* Prevention through *Anti-Fraud* Awareness.

H10: **The existence of a *whistleblowing system* (X3) affects *fraud* prevention (Y) through *anti-fraud* awareness (Z).**

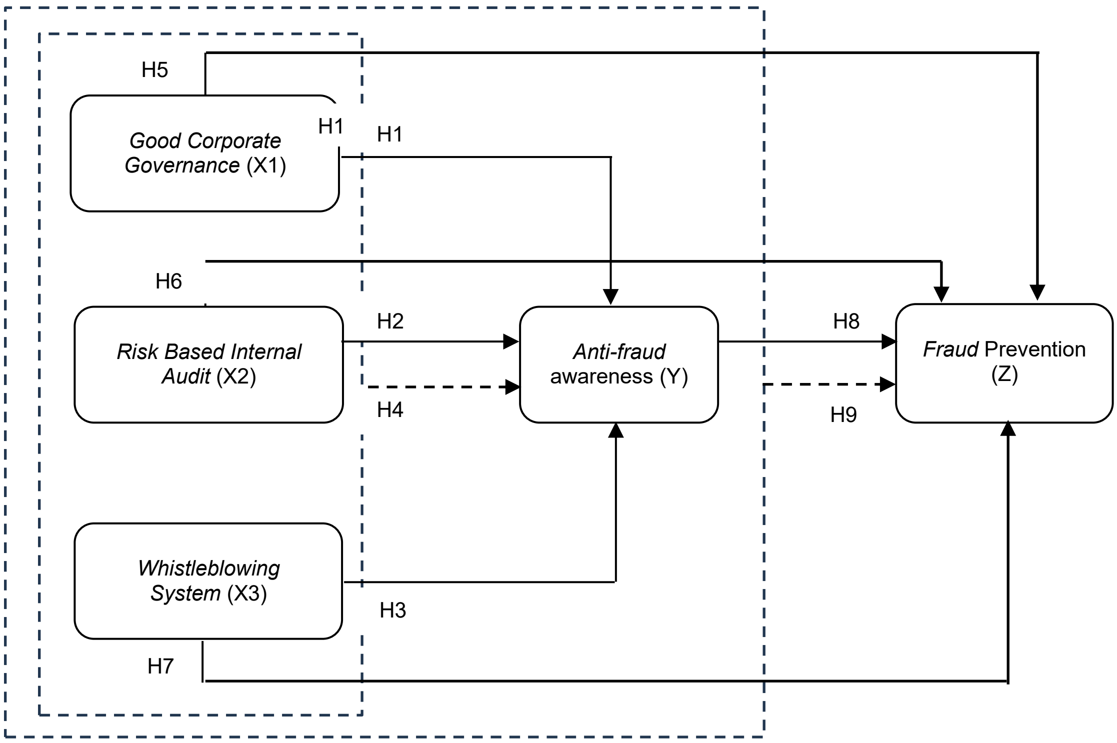

Figure 2.14: The Effect of *Good Corporate Governance, Risk Based Internal Audit* and *Whistleblowing System* on *Fraud* Prevention Through *Anti-Fraud* Awareness

RESEARCH METHOD

This quantitative research analyzes the independent variables: *good corporate governance*, *risk-based internal audit* and *whistleblowing system* and the dependent variable: *fraud* prevention through the intervening variable: *anti-fraud* awareness at PT Bank Negara Indonesia Fatmawati Branch. 134 employees of PT Bank Negara Indonesia Tbk Fatmawati Branch were used as the research population. The sample surveyed included 1 Main Branch Office Leader, 4 Business Marketing Leaders, 1 Service Development Leader, 14 Sub-Branch Office Leaders, 10 Cash Office Leaders, 18 Supervisors, 3 Branch Internal Auditors totaling 100 employees, including 49 other employees. *Questionnaires* were distributed to obtain primary data sources to be studied.

Data analysis techniques

The data analysis methods used in this research are Descriptive Statistical Test, Data Quality Test, Classical Assumption Test: Data Normality Test and Multicollinearity Test, *Path Analysis*, SEM Analysis (*Structural Equation Modeling*) Researchers used *Partial Least Squares* SEM (PLS-SEM), with the help of *SmartPLS 4.0 software.* The statistical T value or T count must be> 1.96 and the p value <0.05 for the standard error (*alpha*) and positive beta value are criteria that must be met, so that a hypothesis can be accepted. Baron and Kenny (1998) in Ghozali & Latan (2015) developed a procedure for testing mediation effects. Researchers use the results of the *specific indirect effect* in PLS analysis to test the mediation effect.

FINDINGS AND DISCUSSION

1. Instrument Validity Test

Based on the results of testing the validity of the instrument, it was found that all indicators produced a correlation coefficient value greater than r table = 0.1966. Thus it can be concluded that all indicators are declared valid and can be used as data collection tools in this study.

Table 2. Variable Operationalization

Variables	Dimensions	Indicator	*Item* No.
Good Corporate Governance (X1)	1. *Transparency*, an effort to maintain objectivity in conducting business, the company must provide important and relevant information so that stakeholders can easily access and understand it.	a. Information b. Decision c. Access to information	1,2,3,4

	Lubis & Haryogis Susanto (2019)	d. Confidentiality of information	
	2. *Accountability*, is a necessary prerequisite for achieving sustainable performance. The company must be able to explain its performance transparently and fairly. Lubis & Haryogis Susanto (2019)	a. Responsibility b. Reward & Punishment c. Competence	5,6,7
	3. *Responsibility*, in order for a company to maintain its business continuity in the long term and be recognized as a *good corporate citizen*, the company must comply with laws and regulations and fulfill its responsibilities to society and the environment. Lubis & Haryogis Susanto (2019)	a. Prudential principle, company policy and laws and regulations.	8,9
	4. *Independency*, to facilitate the implementation of GCG principles, companies must be managed independently so that each legal entity does not control each other or be intervened by other entities. Lubis & Haryogis Susanto (2019)	a. Professional b. Work system and guidelines c. Company Behavior & Business ethics d. Tasks according to the articles of association	10, 11, 12, 13,
	5. *Fairness, the* company must always carry out its activities based on the principles of fairness and equality, while taking into account the interests of shareholders and other stakeholders. Lubis & Haryogis Susanto (2019)	a. Fair and equal b. Equal opportunity c. Professional	14, 15, 16
Risk Based Internal Audit (X2)	1. Planning, discussing the scope and objectives of the audit, gathering information about key processes and planning the audit steps to be performed. Nayoan & Masruchin (2017)	a. Target and focus	17
		b. Annual planning	18
	2. Execution Audit Plan, determine whether the controls identified during the initial review are operating effectively and in the manner described by the client. Nayoan & Masruchin (2017)	a. Company improvement.	19
		b. Initial planning.	20
	3. Reporting, a final report containing documentation of audit observations and recommendations for improvement, including management response and implementation plans, timeline for completion, and responsible individuals. Nayoan & Masruchin (2017)	a. Added value and implementation.	21
		b. Inspection results	22
	4. Review & Monitoring, actions taken to resolve audit report findings can be tested to ensure that the desired results have been achieved. Nayoan & Masruchin (2017)	a. Improvement plan	23
		b. Regularly monitored.	24
Whistleblowing System (X3)	1. The effectiveness of the implementation of the *whistleblowing system*, said to be effective if it can reduce the number of violations due to the implementation of the *whistleblowing system* program. National Committee on Governance Policy (2008)	a. Reporting	25
		b. Means of reporting	26
	2. The way in which violations are reported, should be designed in such a way as to ensure that all violations are properly reported. National Committee on Governance Policy (2008)	a. Internal mechanism	27
		b. External mechanism	28

	3. The benefits of a whistleblowing system are expected to increase employee participation in reporting violations. National Committee on Governance Policy (2008)	a. Information delivery and early detection	29
		b. Enterprise risk	30
Fraud prevention (Y)	1. Establishment of an anti-fraud policy, which is an integrated policy containing a statement of the organization's attitude towards fraud. Pusdiklatwas BPKP (2008)	a. Anti-fraud policy.	31
		b. Management and employee commitment	32
	2. Standardized prevention procedures, should be implemented systematically and repeatedly to map areas vulnerable to fraud. Pusdiklatwas BPKP (2008)	a. Check between functions	33
		b. Review and operation system	34
	3. Control techniques, policy implementation starts from the leadership level of the organization to the operational level, to reduce opportunities for potential perpetrators to commit *fraud*. Pusdiklatwas BPKP (2008)	a. Division of tasks	35
		b. Control manual	36
	4. Sensitivity to *fraud*, a systematic effort to increase employee understanding of *fraud*, so as to make each individual think twice about committing corrupt practices. Pusdiklatwas BPKP (2008)	a. Implementation	37
		b. Report suspicious activities.	38
Anti-fraud awareness (Z)	1. Honesty, Honesty culture means that honesty is accepted and practiced as a habit and high ethics means regarding attitudes, behavior and actions between human relations. Budiantoro, Nanda Dwi Aprillivia & Kanaya Lapae (2022)	Honesty and ethics	39
	2. Evaluation and Control, Assess and observe the program that has been implemented. And controlling, namely checking for errors and taking corrective action. Budiantoro, Nanda Dwi Aprillivia & Kanaya Lapae (2022)	Evaluation and control	40
	3. Monitoring, Develop processes to ensure activities are carried out as planned Develop processes to ensure activities are carried out as planned. Budiantoro, Nanda Dwi Aprillivia & Kanaya Lapae (2022)	Adequate supervision.	41

2. Instrument Reliability Test

Based on this table, it is known that the *Cronbach Alpha* value on all variables in this study produces a *Cronbach Alpha* value of more than 0.60 so that all question items in this research variable are declared consistent, reliable, and suitable for use as data collection tools.

3. Hypothesis Testing.

- The application of the principles of *good corporate governance* (GCG) has no effect on *fraud* prevention in the banking industry.

Based on the results of testing hypothesis data directly using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.129 and the p *value* is 0.076 (<0.05). This means that there is no significant effect of *Good Corporate Governance* (X1) on *Fraud* Prevention (Y). From the test results above, it is concluded that hypothesis 1 is rejected or cannot be accepted.

Similar to research conducted by Yanti & Nurul Hidayah (2023)Where the test results state that *good corporate governance* has no effect on *fraud* prevention. However, it is different from the results of research conducted by Lisdiono et al. (2023) which states that *good corporate governance* has a positive effect on *fraud* prevention.

This can prove that *good corporate governance* has an effect on *fraud* prevention.

- The implementation of *risk-based internal audit* affects *fraud* prevention in the banking industry.

Based on the results of testing the hypothesis directly using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.178 and the p *value* is 0.015 (<0.05). This means that there is a significant effect of *Risk Based Internal Audit* (X2) on *Fraud* Prevention (Y). Thus it can be interpreted that the better the understanding of *Risk Based Internal Audit* (X2), the more likely it is to increase *Fraud* Prevention (Y). So that hypothesis 2 can be accepted.

In line with research conducted Dewi Yuniarti Rozali & Mohammad (2015) in a Case Study conducted at the Internal Audit Inspection Office of Bank BRI Bandung Region, concluded that the implementation of *risk-based internal audit* has a positive effect on *fraud* prevention.

This can prove that *risk-based internal audit* has an effect on *fraud* prevention.

- The existence of a *whistleblowing system* affects *fraud* prevention in the banking industry.

Based on the results of direct hypothesis testing, the *path coefficient value* is 0.384 and the p value is 0.000 (<0.05). This means that there is a significant effect of *the Whistleblowing System* (X3) on *Fraud* Prevention (Y). Thus it can be interpreted that the better the existence of the *Whistleblowing System* (X3), the more likely it is to increase *Fraud* Prevention (Y). So that hypothesis 3 can be accepted.

In research Wahyuni & Nova (2019) which states that the implementation of the *whistleblowing system* has a significant positive effect on fraud prevention. Research with similar results conducted at PT Pagilaran was also revealed by Nugroho (2015). The results of this study found that when the implementation of the *whistleblowing system* is higher, *fraud* prevention is also higher. This can prove that the *whistleblowing system* has an effect on *fraud* prevention.

- The existence of *anti-fraud* awareness affects *fraud* prevention in the banking industry.

Based on the results of direct hypothesis testing using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.346 and the p *value* is 0.000 (<0.05). This means that there is a significant effect of *Anti-Fraud* Awareness (Z) on *Fraud* Prevention (Y). Thus it can be interpreted that the higher the *Anti-Fraud* Awareness (Z), the more likely it is to increase *Fraud* Prevention (Y). So that hypothesis 4 can be accepted. The results of this study are not in line with the results of research conducted by Wulandari & Muhammad Nuryatno (2018) which states that anti-fraud awareness has no positive and significant effect on fraud prevention. But in line with research Prena & Reynaldi Mulyana Kusmawan (2020) which reveals that *anti-fraud* awareness has a positive effect on fraud prevention and research by Wulandari & Muhammad Nuryatno (2018). Wulandari & Muhammad Nuryatno (2018) revealed that *anti-fraud* awareness has an effect on *fraud* prevention.

This can prove that *anti-fraud* awareness has an effect on *fraud* prevention.

Based on the results of testing the hypothesis directly using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.310 and the p *value* is 0.001 (<0.05). This means that there is a significant effect of *Good Corporate Governance* (X1) on *Anti-Fraud* Awareness (Z). Thus it can be interpreted that the better the implementation of *Good Corporate Governance* (X1), the more likely it is to increase Anti *Fraud* Awareness (Z). So that hypothesis 5 can be accepted.

Based on the results of research conducted by Prena and Reynaldi Mulyana Kusmawan (2020) stated that there is a significant influence of *good corporate governance* on *anti-fraud* awareness.

Because in the principles of *good corporate governance* there is an element of *transparency* so that customers can find out the results of the performance of PT Bank Negara Indonesia Tbk Fatmawati Branch Office.

The implementation of *risk-based internal audit* can create *anti-fraud* awareness for all banking employees.

Based on the results of testing the hypothesis directly using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.296 and the p *value* is 0.000 (<0.05). This means that there is a significant effect of *Risk Based Internal Audit* (X2) on Anti *Fraud* Awareness (Z). Thus it can be interpreted that the better the understanding of *Risk Based Internal Audit* (X2), the more likely it is to increase Anti *Fraud* Awareness (Z). So that hypothesis 6 can be accepted.

This can prove that *risk-based internal audit* has an effect on *anti-fraud* awareness.

- The existence of a *Whistleblowing System* can create *anti-fraud* awareness for all banking employees.

Based on the results of direct hypothesis testing using *Partial Least Squares* SEM (PLS-SEM), the *path coefficient* value is 0.247 and the p *value* is 0.008 (<0.05). This means that there is a significant effect of *the Whistleblowing System* (X3) on *Anti-Fraud* Awareness (Z). Thus it can be interpreted that the better the existence of the *Whistleblowing System* (X3), the more likely it is to increase *Anti-Fraud* Awareness (Z). So that hypothesis 7 can be accepted.

This can prove that the *whistleblowing system* has an effect on *anti-fraud* awareness.

Based on the results of indirect hypothesis testing using *Partial Least Squares* SEM (PLS-SEM), the p *value* is 0.016 (<0.05). This means that there is a significant influence between the independent variable, namely *Good Corporate Governance* (X1) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely Anti *Fraud* Awareness (Z). Thus it can be interpreted that *anti-fraud* awareness can intervene the independent variable on the dependent variable. It can be seen from the results of testing directly *good corporate governance* on *fraud* prevention that the results have no effect. However, the existence of *anti-fraud* awareness as an intervening variable can make the *good corporate governance* variable have an influence on *fraud* prevention. So that hypothesis 8 can be accepted.

This can prove that *good corporate governance* has an effect on *fraud* prevention through *anti-fraud* awareness. Because in the principles of *good corporate governance* there are *transparency, accountability*, *responsibility*, *independence* and *fairness* which are elements in *fraud* prevention efforts for all employees by having *anti-fraud* awareness. The implementation of *risk-based internal audit* affects *fraud* prevention through *anti-fraud* awareness in the banking industry.

Based on the results of indirect hypothesis testing using *Partial Least Squares* SEM (PLS-SEM), the p *value* is 0.007 (<0.05). This means that there is a significant influence between the independent variable, namely *Risk Based Internal Audit* (X2) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely Anti *Fraud* Awareness (Z). Thus it can be interpreted that *anti-fraud* awareness can intervene the independent variable on the dependent variable. It can be seen from the test results that both directly and indirectly *risk-based internal audit* can affect *fraud* prevention. So that hypothesis 9 can be accepted.

From the results of this study, it can be interpreted that PT Bank Negara Indonesia Tbk Fatmawati Branch Office which implements *risk based internal audit* tends to be better at preventing *fraud* through anti *fraud* awareness. Due to the presence of leaders who have a high understanding of *risk-based internal audit*, it will be better in *fraud* prevention efforts for all employees by having *anti-fraud* awareness. the existence of a *whistleblowing system* affects *fraud* prevention through *anti-fraud* awareness in the banking industry.

Based on the results of indirect hypothesis testing using *Partial Least Squares* SEM (PLS-SEM), the p *value* is 0.029 (<0.05). This means that there is a significant influence between the independent variable, namely the *Whistleblowing System* (X3) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely Anti *Fraud* Awareness (Z). Thus it can be interpreted that *anti-fraud* awareness can intervene the independent variable on the dependent variable. It can be seen from the test results that both directly and indirectly *the whistleblowing system* can affect *fraud* prevention. So that hypothesis 10 can be accepted.

From the results of this study, it can be interpreted that PT Bank Negara Indonesia Tbk Fatmawati Branch Office which implements a *whistleblowing system* tends to be better at preventing *fraud* through anti-fraud awareness. Because the implementation of the *whistleblowing system* will be better in *fraud* prevention efforts for all employees by having *anti-fraud* awareness.

CONCLUSION, IMPLICATION AND LIMITATION

The test results show that there is no significant effect of the implementation of *Good Corporate Governance* (X1) on *Fraud* Prevention (Y), while *Risk Based Internal Audit* (X2) *Whistleblowing System* (X3) Anti *Fraud* Awareness (Z) has a significant effect on *Fraud* Prevention (Y). There is a significant influence between the independent variable, namely *Good Corporate Governance* (X1) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely *Anti-Fraud* Awareness (Z). there is a significant influence between the independent variable, namely *Risk Based Internal Audit* (X2) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely Anti *Fraud* Awareness (Z). there is a significant influence between the independent variable, namely *Whistleblowing System* (X3) on the dependent variable, namely *Fraud* Prevention (Y) through the intervening variable, namely Anti *Fraud* Awareness (Z).The results of this study can be used both for further theory development, application to existing practices, and policy strengthening.

The existence of *good corporate governance* in a bank will not affect *fraud* prevention if it is not implemented properly by all banking employees. a bank that already has a high understanding of *risk-based internal audit* will be better at preventing *fraud*. a bank that has successfully implemented a *whistleblowing system* will be better at preventing *fraud* for all employees, banks that have high *anti-fraud* awareness tend to be better at *fraud* prevention efforts. It is hoped that it can foster the concern and sensitivity of all parties to the dangers of fraud and the controls needed to prevent fraud. Banks that successfully implement the principles of *good corporate governance* tend to be better at *anti-fraud* awareness efforts. Banks that already have a high understanding of risk-based internal audit will be better at anti-fraud awareness than those with low risk-based internal audit. Banks that have implemented a whistleblowing system will be better at anti-fraud awareness efforts for all employees compared to those that do not implement a whistleblowing system. Banks that have employees with high anti-fraud awareness to implement existing good corporate governance principles, tend to be better at preventing fraud. Banks that have employees with high anti-fraud awareness with a good understanding of risk based internal audit, tend to be better at preventing fraud. Banks that have employees with high anti-fraud awareness by implementing a whistleblowing system tend to be better at preventing fraud. Researchers cannot monitor or guarantee whether respondents fill out the questionnaire properly, because there are still weaknesses such as answers from respondents who are not careful and not serious. This research does not yet represent BUMN Banks that participate in the 2019 Corporate Governance Perception Index (CGPI) program, namely PT Bank Negara Indonesia Tbk. There are still many other factors that can influence fraud prevention, such as Organizational Culture, Auditor Ethics, Leadership

Style, etc. It is hoped that it can expand the population and research samples, not only at one BUMN Bank. But it can conduct research on BUMN Banks and private banks in Indonesia.It is expected to conduct research with other variables that can affect fraud prevention. It is hoped that the application of the principles of good corporate governance can direct and control a company to achieve a balance of power and authority in the company, so that company management becomes more focused and clearer in the division of duties, responsibilities, and supervision. It is expected that the strengthening of knowledge about risk-based internal audit can identify early the risks that may occur in every handling activity. It is expected that with a good Whistleblowing System, employees can be more courageous to report fraud that occurs without worrying about their safety and work, thereby reducing losses due to violations due to early detection. It is expected that an anti-fraud awareness attitude can increase awareness about the importance of fraud prevention at all levels of the organization and among various stakeholders related to the bank.

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