

# THE IMPACT OF INTERNAL AUDIT, INTERNAL CONTROL, AND CORPORATE GOVERNANCE ON FRAUD PREVENTION IN PRIVATE CONVENTIONAL BANKS ON THE INDONESIA STOCK EXCHANGE

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**Abstract.** The high number of fraud cases in the banking sector shows the need for an effective supervision and governance system. This study aims to evaluate the influence of internal audit, internal control, and corporate governance in an effort to prevent fraud in conventional private banks listed on the Indonesia Stock Exchange during the period 2020 to 2024. This research uses quantitative methods and secondary data in the form of company's annual reports. The sample consisted of 40 companies selected using purposive sampling techniques. The type of analysis used is multiple linear regression. The research result indicate that internal audits exert a positive and significant impact on fraud prevention. On the other hand, internal control and corporate governance do not show a significant influence. Simultaneously, these three variables have a significant impact on fraud prevention. A determination coefficient value ( $R^2$ ) of 0.263 showed that 26.3% of fraud prevention variations were explained by these three variables, while the rest were influenced by other factors outside the model. This study recommends that the banking sector strengthen the internal audit function as a key step in fraud prevention, as well as improve the company's control and governance system more effectively.

**Keywords:** Internal Audit; Private Banks; fraud prevention; Internal control; Corporate Governance

## 1. INTRODUCTION

Fraud is a major problem for banks and other financial companies because it can cause people to lose trust in them, destabilize the financial system, and damage the reputation of financial institutions. Based on the report *Association of Certified Fraud Checkers* (ACFE, 2024), the banking sector becomes an industry with cases *Deceit* the highest globally, which is 305 cases. In Indonesia, there were 23,064 complaints throughout 2023, and 20,854 of them came from the banking sector and were registered with the Financial Services Authority (OJK) (Yozami, 2024). This makes this sector the one with the highest level of complaints when compared to other financial services sectors (Stuart, 2024).

*Deceit* What happened shows that the internal audit function is not optimal, the internal control system is weak, and the lack of effective corporate governance implementation. As is the case *Deceit* internal that occurred at one of the state-owned banks, namely Bank BNI Makassar with losses of up to IDR 45 billion carried out by internal parties (Fatmawati, 2024). In addition, the case *Deceit* involving the transfer of customer funds worth Rp 22 billion without permission and the case occurred at PT Maybank Indonesia Tbk, this corroborates the evidence that the early detection and supervision system has not been effective (Rika, 2020). To overcome this, the OJK through Regulation No. 55/POJK.03/2016 which emphasizes the importance of implementing sound corporate governance as a basis for supervision to ensure the continuity of business entities and protection *Squirrel* (OJK, 2016). In addition, the Circular Letter or OJK SE No.35/SEOJK.03/2017 as a technical

guideline in building a strong and integrated internal control system in the banking sector (OJK, 2017).

Previous research has shown that internal audits and internal controls together show results that have a significant effect on prevention *Deceit* at State-Owned Banks in Denpasar (Mahendra et al., 2021). The findings in line with this study emphasize the importance of combining internal audit, internal control, and corporate governance in minimizing *Deceit* (Artawan & Azizudin, 2022). Meanwhile, there are findings that differ from previous findings, where internal controls and corporate governance do not show a significant impact on fraud prevention (Wahyuni & Hayati, 2022).

Because past research has shown mixed results and the current systems used by regular private banks on the Indonesia Stock Exchange (IDX) are complicated, this study will look at what happens of internal audits, internal controls, and corporate governance in an effort *to prevent fraud* in the banking industry. This research is expected to be able to make a theoretical contribution in the expansion of the literature, as well as a practical contribution for regulators and industry players in strengthening the integrated supervision and risk management system.

## 2. LITERATURE REVIEW

### 2.1 Agency Theory

Agency's theory was introduced by Jensen and Meckling in 1976, it describes agency interactions between principals who act as owners or shareholders and agents who function as managers. In this theory the agent has more information (*Information asymmetry*) and can act in its own interest, thereby giving rise to potential *Deceit* And that is what triggers the emergence of conflicts of interest (Michael C. Jensen & W. Meckling, 1976). *Agency theory* explore the relationship between the principal and the agent entrusted to manage the business (Hoesada, 2020). In line with that, there is corporate responsibility to stakeholders and the environment through internal audits as a management control tool, internal control as a system to limit behavior and minimize opportunities for deviation, and corporate governance that strengthens the supervision and reporting structure. This is an important mechanism in creating an ethical and transparent business environment, while preventing fraud.

### 2.2 Deceit

Fraud is a deliberate act of obtaining unlawful gain through fraud, embezzlement, or abuse of trust (ACFE, 2022). The (Glenardy et al., 2022), fraud is an act that is usually done intentionally to gain personal or group gain by violating applicable rules or laws. The main forms of fraud that often occur in an organization or company are financial statements, asset abuse, and corruption (ACFE, 2024). Fraudulent acts that occur are caused by three main factors, namely suppression factors such as financial pressure and work pressure from superiors, there are also opportunities that become factors in fraudulent acts due to weak supervision and organizational structure, as well as rationalization factors or the process of self-justification of the perpetrators for fraudulent acts so that they are considered normal and morally acceptable (Kuang & Natalia, 2023).

### 2.3 Fraud Prevention

Fraud prevention is a systematic effort to minimize potential fraud through effective policies, procedures, and oversight (ACFE, 2022). According to (Nugroho & Afifi, 2022), fraud prevention is the responsibility of the management and management of an organization that must effectively implement internal control and corporate governance systems to lessen the risk of fraud. Fraud prevention objectives include preventing or filtering out possible fraud, providing law enforcement measures to deter perpetrators, limiting the perpetrator's movement, and detecting vulnerability to high risk and weak supervision (Rosari et al., 2021).

### 2.4 Audit Internal

As stated in OJK Regulation No.1/POJK.03/2019, internal audit is an unbiased and fair assessment done in a planned way, It aims to make risk management, control

systems, and how the company is run better, this, in turn, increases the company's value (OJK, 2019). Internal audits aim to assess the adequacy and effectiveness of internal controls and help prevent fraud in organizations, especially the banking sector (Mahendra et al., 2021).

There are two main types of internal audit standards attribute standards and performance standardss (IIA, 2024). The measurement of internal audit variables used is as follows:

$$\text{Follow – up on Audit Findings} = \frac{\text{Total Follow – up of Audit Findings}}{\text{Total Audit Findings}}$$

## 2.5 Internal control

Sponsoring Organization Committee (COSO) in (Ramadhanti & Safrida, 2023), defines internal control as a process influenced by the board of directors, management, and individuals within an organization designed to provide adequate confidence to achieve goals. The goal is to increase operational effectiveness and efficiency, ensure the reliability of financial reporting, and maintain compliance with applicable laws and regulations. COSO also explained the five main elements in internal control, namely the control environment, risk evaluation assessment, control measures, communication and information, and monitoring. The measurement of the internal control variables used is as follows:

$$\text{Whistleblowing System} = \frac{\text{Total of Complaint Follow – ups}}{\text{Total Complaints Received}}$$

## 2.6 Corporate Governance

According to the Corporate Governance Forum in Indonesia (FCGI) in (Julianan Nasution et al., 2023), Corporate governance is defined as a system of rules that manage responsibilities and relationships with various stakeholders related to the company, both internally and externally. The objectives of the company's management are based on the guidelines of the Organization for Economic Co-operation and Development (OECD, 2023) oriented towards the establishment of a transparent, accountable, and sustainable business ecosystem to support economic growth and protect the interests of all stakeholders

Meanwhile, the application of corporate governance principles as an important foundation in strengthening ethical and integrity supervision and decision-making mechanisms (OECD, 2023). The data measurement used in the corporate governance variables is as follows:

$$\text{Composition of Independent Commissioners} = \frac{\text{Total Independen Commissioners}}{\text{Total Members of the Board of Commissioners}}$$

## 3. RESEARCH METHODS

The method applied in this study is a qualitative-based approach. The population studied consists of companies operating in the banking industry listed on the Indonesia Stock Exchange (IDX) in the period from 2020 to 2024. The technique used in the sampling research is the Purposive Sampling technique. The purposive sampling technique or commonly known as judgemental sampling is a sample selection method based on the evaluation of researchers related to the population that is considered to meet the requirements to be used as a sample (Kumara, 2018). The sample taken for this study consists of 8 eligible companies out of a total of 47 companies engaged in the banking sector listed on the Indonesia Stock Exchange (IDX) for the period 2020 to 2024.

The data collection method in this study uses documentation techniques, namely by collecting, recording, and reviewing documents to obtain data. This involves collecting, recording, and checking documents to find the data needed. The data used is secondary data, which comes from annual company reports. These reports are taken from the official website of the Indonesia Stock Exchange [www.idx.co.id](http://www.idx.co.id) and related companies. The data is analyzed using descriptive statistical tests, which check information from the research samples, also a classical assumption test is done, this includes normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests. Then, several linear analysis tests are performed to measure and predict how the variables relate to each other. After that, the research hypothesis is tested, the tests include a partial test (t test), a simultaneous test (f test), and a determination coefficient test (R squared).

## 4. RESULTS AND DISCUSSION

### 4.1 Result

#### 4.1.1 Descriptive Statistical Test Analysis

Descriptive statistical measurements of research variables are used to view and describe an overview of the data (Scott, 2021).

**Table 4. 1 Results of Descriptive Statistical Test Analysis**

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Audit Internal	40	0.00	1.00	0.6533	0.34443
Pengendalian Internal	40	0.00	1.00	0.6160	0.32341
Tata Kelola Perusahaan	40	0.65	1.00	0.9468	0.08957
Pencegahan Fraud	40	0.00	1.00	0.6628	0.27734
Valid N (listwise)	40				

Source: SPSS Data Output 25, 2025

Based on the findings of the descriptive statistical analysis that has been carried out, the distribution of the data obtained is:

- Internal audits showed a low value of 0.00 and a high value of 1.00, with an average value of 0.6533. In addition, the standard deviation value is 0.34443.
- Internal controls recorded a low value of 0.00 and a high of 1.00, and the average value was 0.6160. Meanwhile, the standard deviation value was recorded at 0.32341.
- Corporate governance has the lowest value of 0.65, and the highest value of 1.00, with an average value of 0.9468 while the standard deviation value is 0.08957.
- Fraud prevention gets a minimum score of 0.00 and a maximum of 1.00, as well as an average score of 0.6628. On the other hand, the standard deviation value obtained is 0.27734.

#### 4.1.2 Classic Assumption Test

##### a. Normality Test

The normality test is used to test regression models on variables with normal or no distribution (Isnaini et al., 2025).

**Table 4. 2**  
**Results of the Normality Test Analysis with Kolmogorov-Smirnov**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		40
Normal Parameters <sup>a,b</sup>	Mean	0.0000000
	Std. Deviation	0.23814601
Most Extreme Differences	Absolute	0.115
	Positive	0.115
	Negative	-0.113
Test Statistic		0.115
Asymp. Sig. (2-tailed)		0.200 <sup>cd</sup>

a. Test distribution is Normal.  
b. Calculated from data.  
c. Lilliefors Significance Correction.  
d. This is a lower bound of the true significance.

Source: SPSS Data Output 25, 2025

Based on table 4.2, the findings show an Asymp Sig (2-tailed) value of 0.200 which means 0.200 is greater than 0.05 or the data has a normal distribution.

**b. Multicollinearity Test**

The multicollinearity test was performed to test whether the regression model did not have a relationship between independent variables (Denok Sunarsi, 2025).

**Table 4. 3 Results of Multicollinearity Analysis Test**

Coefficients <sup>a</sup>		
Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Audit Internal	0.965	1.036
Pengendalian Internal	0.973	1.028
Tata Kelola Perusahaan	0.946	1.058

a. Dependent Variable: Pencegahan Fraud

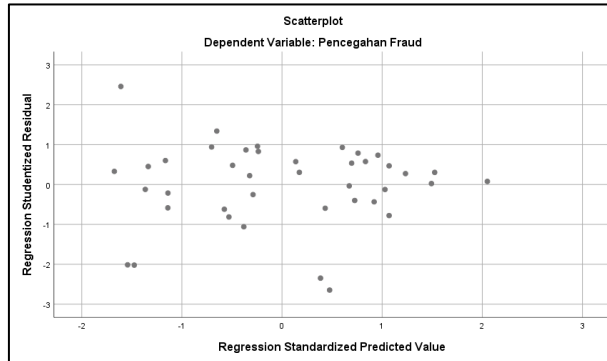
Source: Ouput Data SPSS 25, 2025

Based on table 4.3 which shows that the variables of internal audit (X1), internal control (X2), and corporate governance (X3) obtained Variance Inflation Factor (VIF) values of 1.036, 1.028 and 1.058 < 10 and tolerance values of 0.965, 0.973, and 0.946.> 0.100. Therefore, it can be concluded that there are no symptoms of multicollinearity in the data, indicating that the independent variables are not significantly correlated with each other. Thus, the data meets the requirements for use in regression testing.

**c. Heteroscedasticity Tests**

A good regression model should not occur heteroscedasticity, to test heteroscedasticity, the researcher used a scatterplot graph in the form of z to

compare predictive values and residues in the form of ZPRED and SRESID (Aditya Setyawan R et al., 2019).



Source: SPSS Data Output 25, 2025

**Figure 4. 1**  
**Heteroscedasticity Analysis Test Results**

Based on Figure 4.1, it can be seen that there are dots that form a random and scattered pattern. This can be interpreted as the absence of heteroscedasticity in the regression model.

**d. Autocorrelation Test**

According to (Risza et al., 2018), the autocorrelation test serves to investigate whether there are residues at time t and t-1 in a linear regression model. In this study, the test model applied was the Durbin-Watson test (DW Test).

**Table 4. 4 Autocorrelation Analysis Test Results**

Model Summary <sup>b</sup>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.513 <sup>a</sup>	0.263	0.201	0.24787	2.090
a. Predictors: (Constant), Tata Kelola Perusahaan, Pengendalian Internal, Audit Internal					
b. Dependent Variable: Pencegahan Fraud					

Source: SPSS Data Output 25, 2025

Based on table 4.4, the Durbin-Watson (DW) figure is recorded at 2,090. On the other hand, the value of Du can be obtained from the Durbin Watson table, with the number of samples (n) being 40 and the number of variables (k) being 3, the result obtained is  $1.6589 < 2.090 < 2.3411$ , so it can be concluded that this study does not show any autocorrelation

**4.1.3 Multiple Linear Regression Analysis Test**

Multiple regression analysis is used to test the influence between independent variables on dependent variables, either partially or simultaneously (Sudariana & Yoedani, 2022).

**Table 4. 5 Multiple Linear Regression Analysis Test Results**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	0.879	0.447		1.964	0.057
Audit Internal	0.371	0.117	0.461	3.165	0.003
Pengendalian Internal	-0.075	0.124	-0.088	-0.607	0.548
Tata Kelola Perusahaan	-0.435	0.456	-0.140	-0.955	0.346

a. Dependent Variable: Pencegahan Fraud

Source: Outpun Data SPSS 25, 2025

The regression results show the following similarities:

$$Y = 0.879 + 0.371 X1 - 0.075 X2 - 0.435 X3 + e$$

Based on table 4.5 and the regression formula, this means that if the variable independent that are changing stays the same or if it is 0, then the dependent variable will be equal to the value of the regression coefficient ( $\beta$ ) of the independent variable. The internal audit variable (X1) had a significant positive effect on fraud prevention (Y), while the internal control variables (X2) and corporate governance (X3) showed no effect on fraud prevention (Y) with significant values of 0.003 which was lower than 0.05 and 0.548, and 0.346 which was higher than 0.05, respectively.

#### 4.1.4 Hypothesis Test

##### a. T Test

Partial testing, often referred to as t-test, is a hypothesis test that aims to determine the impact of independent variables separately on dependent variables (Sudariana & Yoedani, 2022).

**Table 4. 6 Results of T Test Analysis**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
1 (Constant)	0.879	0.447		1.964	0.057
Audit Internal	0.371	0.117	0.461	3.165	0.003
Pengendalian Internal	-0.075	0.124	-0.088	-0.607	0.548
Tata Kelola Perusahaan	-0.435	0.456	-0.140	-0.955	0.346

a. Dependent Variable: Pencegahan Fraud

Source: SPSS Data Output 25, 2025

Known:

Significance values < of 0.05 and t-count > t-table

$\alpha = 5\% = 0.05$

$$t_{table} = t_{\left(\frac{\alpha}{2} + n - k - 1\right)} = t_{\left(\frac{0.05}{2} : 40 - 3 - 1\right)} = 0.025 : 36 = 2.028$$

Based on table 4.6 and table t, it is known to have a value of 2.028 which shows the result that:

1. The Internal Audit variable (X1) shows a t-count value of 3.165 which exceeds the t-table of 2.028 with a significance level of 0.003 which is lower than 0.05. Therefore, the hypothesis that internal audits are influential in

fraud prevention is accepted and has a significant impact on preventing fraud.

2. The Internal Control variable (X2) showed a smaller t-count value of -0.607 compared to t-table 2.028 with a significance level of 0.548 which was higher than 0.05. Thus, the hypothesis regarding internal control that affects fraud prevention is rejected, because it does not show a significant influence on fraud prevention.
3. The Corporate Governance variable (X3) shows a t-count value of -0.955 which is below the t-table of 2.028 with a significance level of 0.346 which exceeds 0.05. Thus, the hypothesis related to corporate governance has an impact on fraud prevention is rejected, because it does not have a significant impact on preventing fraud.

b. Test F

Simultaneous tests or f-tests are part of hypothesis testing that aims to assess how much influence or impact of independent variables on dependent variables simultaneously (Sudariana & Yoedani, 2022).

**Table 4. 7 Results of F Test Analysis**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.788	3	0.263	4.275	0.011 <sup>b</sup>
	Residual	2.212	36	0.061		
	Total	3.000	39			

a. Dependent Variable: Pencegahan Fraud  
b. Predictors: (Constant), Tata Kelola Perusahaan, Pengendalian Internal, Audit Internal

Source: SPSS Data Output 25, 2025

Based on table 4.7, the f-count results show a value of 4.275, which is higher than the f-table value of 2.866, the significance value is 0.011, which is less than 0.05. Therefore, we accept the idea that Internal Audit, Internal Control, and Corporate Governance together help prevent fraud. Also, they have a notable impact on attempts to stop fraud. the hypothesis that Internal Audit, Internal Control, and Corporate Governance contribute together to fraud prevention is accepted, as well as exerts a significant influence in efforts to prevent fraud.

c. Determination Test (R2)

The determination coefficient (R2) test serves to assess how well the model can describe changes in the bound variable (Sudariana & Yoedani, 2022).

**Table 4. 8 Results of the Determination Coefficient Test**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.513 <sup>a</sup>	0.263	0.201	0.24787

a. Predictors: (Constant), Tata Kelola Perusahaan, Pengendalian Internal, Audit Internal  
b. Dependent Variable: Pencegahan Fraud

Source: SPSS Data Output 25, 2025

Based on Table 4.8, the coefficient of determination (R Square) has a value of 0.263 or equivalent to 26.3%. This means that 26.3% of the variation in the dependent variable, namely fraud prevention, can be explained by the

independent variables in this model. The remaining 73.7% is influenced by other factors not discussed in this study.

## **4.2 Discussion**

### **a. The Impact of Internal Audit on Fraud Prevention**

Internal Audit has a significant impact on fraud prevention with a significance value of  $0.003 < 0.05$  and t-count value 3.165 t-table 2.028. Thus, this hypothesis is accepted and the results explain that there are indications that effective and independent internal audit implementation is able to detect and mitigate potential fraud early, and that supervisory mechanisms such as internal audits are able to minimize opportunistic behavior from management. In line with that, the results of the research conducted by (Mahendra et al., 2021), showing that internal audits have a significant effect on fraud prevention in banking companies. Research from (Andika Dwi Saputra, 2025), stating that internal audits are one of the important factors in fraud prevention.

### **b. The Impact of Internal Control on Fraud Prevention**

The results of the study indicate that the internal control system has no effect on fraud prevention, as shown by a significance value of 0.548, which exceeds the threshold of 0.05, and a t-value of -0.607, which is smaller than the t-table value of 2.028. Thus, the proposed hypothesis cannot be accepted. Conceptually, internal control systems play an important role in detecting and preventing misconduct. However, in the companies studied, these systems have not demonstrated effectiveness in preventing fraud. This situation is likely due to weak implementation of internal controls or suboptimal reporting systems. The findings of this study are in line with a study conducted by (Azhari et al., 2022), this finding also indicates that the implementation of internal control systems has not had a significant impact on fraud prevention efforts in a number of financial institutions.

### **c. The Impact of Corporate Governance on Fraud Prevention**

Corporate Governance in this study did not have a significant impact on fraud prevention with a significance value of  $0.346 > 0.05$  and t-count value  $-0.955 < t$ -table 2.028. Thus, this hypothesis is rejected. These findings suggest that the implementation of corporate governance such as transparency, accountability, and management oversight has not been effectively implemented in practice in the company. This factor can also be attributed to a lack of effectiveness in the roles of independent commissioners and audit committees. This study is in line with research carried out by (Wahyuni & Hayati, 2022), these findings indicate that corporate management has not yet had a significant impact on fraud prevention efforts in certain banking sectors.

### **d. The Impact of Internal Audit, Internal Control, and Corporate Governance at the Same Time on Fraud Prevention**

Internal Audit, Internal Control, and Corporate Governance simultaneously had a significant impact on fraud prevention in this study with a significance value of  $0.011 < 0.05$  and the value of f-count 4.275 f-table 2.866. Thus, this hypothesis Accepted. Although only a portion of internal audits had a significant positive impact among the three independent variables. However, simultaneously these three independent variables are able to make a real contribution to reducing the level of potential fraud. It also demonstrates an integrated and comprehensive approach to the company's supervisory and governance systems. The findings of this study are consistent with research conducted by (Kusumoaji & Aris, 2023), explaining that the combination of internal audit, internal controls, and Good Corporate Governance has a significant influence on fraud prevention.

## 5. CONCLUSION

Based on the assessment of the data and the discussions that have been conducted, this study states that internal audits have a positive and important impact on fraud prevention efforts in conventional private banks listed on the Indonesia Stock Exchange. In other words, the effectiveness of internal audits is an important factor in finding and reducing the likelihood of fraud. Meanwhile, internal controls and corporate governance have not shown a significant partial impact in efforts to prevent fraud. This indicates that the application of these two elements has not been running optimally in the company's practices that are used as samples in this study. However, all three independent variables (internal audit, internal controls, and corporate governance) simultaneously have a significant impact on fraud prevention, demonstrating the importance of an integrated approach in surveillance systems as well as risk management. The determination coefficient ( $R^2$ ) of 26.3% showed that the variables studied in this study could only decipher a small part of the variation in fraud prevention, while the remaining 73.7% were influenced by external factors that were not contained in the existing model. Therefore, it is highly recommended for the banking industry to strengthen the internal audit function while improving the efficiency of internal control and corporate governance as a variable of a comprehensive approach to prevent fraudulent acts

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