

The Influence of Organizational Culture, Internal Control, Employee Awareness in Fraud Prevention at PT Bank Negara Indonesia (Persero), Tbk Region 05.

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Abstract. *Fraud is a form of deception that involves the abuse of authority or power for personal gain. Thus, it can be said that fraud is an act committed by an individual or group that violates applicable rules and ethics in the form of deception, such as manipulating data, financial fraud, corruption, identity theft, and document falsification. The largest fraud phenomenon in banking companies in Indonesia generally involves credit manipulation, abuse of internal authority, and collusion between the bank and external parties. The inconsistency of previous research results, researchers are interested in further research related to what aspects have an influence on Fraud Prevention. Based on the description above, the researcher wants to test and analyze "The Influence of Organizational Culture, Internal Control, Employee Awareness in Fraud Prevention at PT Bank Negara Indonesia (Persero), Tbk Region 05". Research results of Organizational Culture on Fraud Prevention (not significant), Organizational Culture on Employee Awareness (significant), Employee Awareness on Fraud Prevention (significant), Organizational Culture, Employee Awareness on Fraud Prevention (not significant), Internal Control Organizational Culture on Fraud Prevention (significant).*

Keywords: Awareness; Culture; Internal; Organizational.

1. Introduction

The increasing problem of fraud in Indonesia, both in the banking and government sectors, has resulted in a decline in public trust in these institutions. This fraud is not only perpetrated by top management, but can be perpetrated by various employees. According to the results of a survey on fraud occurring in Indonesia, with respondents consisting of ACFE members who have been certified CFE, showed that employees in lower management have the highest tendency to commit fraud at 31.8%, followed by top management with a rate of 29.4%, middle management with a rate of 23.7%, and other categories reaching 15.1%. Fraud is not only committed individually, but can also occur collaboratively with the aim of making it difficult to disclose (ACFE, 2019).

Fraud is an act of deception involving the abuse of authority or power for personal gain. Therefore, it can be concluded that fraud is an act committed by an individual or group that violates existing rules and norms, taking the form of fraud, such as data manipulation, financial fraud, corruption, identity theft, and document forgery (Stiawati & Hidayatulloh, 2024).

The biggest fraud phenomena in Indonesian banks generally involve credit arrangements, abuse of internal authority, and collusion between banks and external parties. Banking fraud cases in Indonesia include: Fake Letter of Credit (L/C) Fraud at BNI Bank (2003) Losses: ± Rp 1.7 trillion. Mode: A business syndicate (through a fake company) collaborated with BNI employees to issue fake L/Cs. Funds were disbursed even though there were no real transactions in the Bank Century scandal (2008). State Losses: approximately Rp 6.7 trillion. Mode: Controversial distribution of bailout funds through Bank Indonesia and LPS.

Financial report manipulation, asset inflation, and loss embezzlement were found in the Bank Mandiri Fictitious Credit Case (2004–2005) Losses: approximately IDR 1.2 trillion. Mode: Disbursement of large loans to companies that do not exist or do not meet credit requirements. There are allegations of collusion between customers and internal bank employees. Bank Danamon Case – Problem Credit (2012) Losses: Hundreds of billions of rupiah Mode: Granting credit to companies that do not meet requirements through document processing. Involving internal individuals who ignore the principle of prudence. Maybank Case – Customer Fund Fraud (2020) Losses: approximately IDR 22 billion. Mode: A Maybank employee gradually transferred money from an e-sports athlete's account (Indra Kenz) to personal accounts and other people's accounts. (Budiantoro, SE. M.Ak. Ak. CA. CSP., 2022)

These cases indicate that fraud in the banking industry can occur in a variety of ways, including fraudulent loans, theft of client funds, and deception by certain staff members. This phenomenon highlights the importance of implementing a strong organizational culture, an efficient internal control system, and increased employee awareness in preventing and detecting fraud.

Fraud prevention is the most effective way to anticipate fraud from its onset through preventive measures to prevent significant losses. Therefore, fraud prevention is one way to reduce the likelihood of fraud by eliminating factors that can trigger it. Fraud prevention is the most effective way to prevent fraudulent acts from occurring in the first place to prevent significant losses (Hanurani & Jaeni, 2022). Therefore, fraud prevention is one way to minimize the likelihood of fraud by eliminating factors that can trigger it. Based on research by Suharto (2020) from the BPKP Training and Development Center, to prevent fraud, it is important to understand the definition of fraud, its perpetrators, and the factors that trigger it (Stiawati & Hidayatulloh, 2024).

Preventive measures can be implemented by paying attention to organizational culture, improving corporate governance, implementing a top-down approach, setting realistic

financial goals, and developing adequate policies and procedures. These preventative measures are expected to reduce the number of fraud cases that could potentially harm a company's finances and reputation. It's better for companies to take preventative measures to prevent fraud from occurring than to deal with it after it occurs (Rustandy, Sukmadilaga, & Irawady, 2020).

Wilda, Tenriwaru, & Pramukti, (2024) Organizational culture is a collection of shared values, beliefs, norms, and assumptions that shape the actions of organizational members. This organizational culture serves as the foundation for organizational members to think, feel, and act when carrying out work and interacting. Organizational culture has a positive impact on fraud prevention because the existing value of integrity requires every individual in the organization to behave honestly, disciplined, transparently, fairly, and responsibly when carrying out their duties. If organizational culture is implemented properly, it can reduce and prevent fraud. Reskia & Sofie, (2022)

Furthermore, internal control also serves as a preventative measure against fraud. Internal control is a series of systems and procedures established by management to ensure that organizational activities are carried out efficiently, comply with laws and policies, and are able to prevent and identify irregularities, including fraud. The stronger an organization's internal control system, the more efficient it is in preventing fraud. Effective internal control includes a monitoring system, streamlined operational procedures, a clear division of tasks, and a clear reporting mechanism.

Research by Rustandy, Sukmadilaga, & Irawady (2020); Wilda, Tenriwaru, & Pramukti (2024); Reskia & Sofie (2022); Flowerastia, Trisnawati, & Budiono (2021) demonstrated that internal control has a positive and significant effect on fraud prevention. This contrasts with research by Ilmi & Suhartini (2024), which demonstrated a positive but insignificant effect on fraud prevention.

Employee awareness refers to employees' understanding of the importance of integrity, adherence to company policies, and knowledge of the risks and consequences of fraudulent acts. This awareness includes an understanding of anti-fraud policies, the ability to recognize dishonest behavior, and the courage to report fraud in the workplace. The greater employee awareness of fraud and its impact, the greater their role in preventing fraud in the organization. Employee awareness serves as a supporting element in the internal control system and organizational culture. Performance is defined as an employee's work results over a specific period of time compared to various possibilities, such as standards, targets, or criteria that have been formulated and agreed upon previously. (Prajanti., 2024)

2. Research Methods

This study employed a quantitative method with a descriptive research type. Quantitative research utilizes numerical data and statistics to analyze social phenomena, test hypotheses, and create broad generalizations. This method emphasizes structured and neutral

measurements and statistical analysis to analyze research results (Sugiyono, 2020). Descriptive research, according to experts such as Sugiyono and Arikunto, is a type of research that aims to describe or explain an existing phenomenon, situation, or condition. This study emphasizes detailed and objective presentation, without making comparisons or generating generalizations. Characteristics of Descriptive Research (Waruwu et al., 2025)

3. Results and Discussion

BNI Regional Office 05 is located at Jalan MT. Haryono No. 16, Semarang. This region includes several branches, namely: Semarang, Karangayu, Diponegoro University, Salatiga, Kudus, Jepara, Pati, Cepu, Kendal, Pekalongan, and Tegal.

BNI is fully committed to implementing the principles of good corporate governance (GCG) in every aspect of its business activities as a foundation for improving the Bank's performance and contribution, maximizing value for shareholders and stakeholders, and maintaining the long-term sustainability of BNI's business. BNI's consistency in implementing and upholding GCG principles in every operational activity is inseparable from the strong awareness of the Board of Commissioners, Directors, management and all BNI Hi-Movers to continuously improve the implementation of GCG in a sustainable manner within BNI.

Here are some important points regarding employee work evaluation at BNI to avoid fraud:

1) Transparency

- a. Banks disclose information in a timely, adequate, clear, accurate and comparable manner and can be accessed by stakeholders.
- b. The Bank discloses information transparency which includes but is not limited to the Bank's vision, mission, business objectives, strategy, financial condition, as well as material information and facts that may influence investor decisions.
- c. The principle of openness still takes into account the provisions on bank secrecy, official secrecy, and protection of personal data in accordance with applicable regulations.
- d. Bank policies must be written and communicated to stakeholders and other parties who have the right to obtain information about the policy.

2) Accountability

- a. The Bank sets business targets and strategies to be accountable to stakeholders.
- b. The Bank establishes a check and balance system in managing the Bank.
- c. The Bank has performance measures for all organizational organs based on agreed measures and in line with the Company's values (Corporate Culture Values), business targets and Bank strategies and has a rewards and punishment system.

d. Each Bank organ has clear duties and responsibilities, and has competencies in accordance with its responsibilities and understands its role in implementing Good Corporate Governance.

3) Responsibility

a. The Bank adheres to prudential banking practices and complies with applicable laws and regulations, articles of association and internal regulations.

b. Banks as good corporate citizens care about the environment and carry out social responsibilities appropriately.

4) Independence

a. The Bank avoids unfair domination by any stakeholder and is not influenced by certain interests and is free from conflicts of interest.

b. The Bank makes decisions objectively and free from any pressure from any party.

5) Fairness

a. The Bank pays attention to the interests of all stakeholders based on the principles of equality and fairness (equal treatment).

b. The Bank provides an opportunity for all stakeholders to provide input and express opinions for the benefit of the Bank and provides access to open information.

BNI also provides equal opportunities for all employees to develop and advance their careers in an inclusive work environment. With structured and ongoing performance evaluations, it is hoped that BNI Region 5 employees can continuously improve their performance and contribute positively to the bank's progress.

Improving employee performance is crucial because it can increase overall organizational productivity, efficiency, and effectiveness. By improving performance, organizations can better achieve their goals, create a positive work environment, and increase employee job satisfaction, particularly among BNI Region 5 employees.

Descriptive quantitative respondent analysis is a data analysis technique applied to describe the characteristics of respondents in quantitative studies. This analysis emphasizes the presentation of data through descriptive statistics such as frequency, mean, median, mode, and standard deviation to provide an overview of the respondents' profiles and their views on the variables studied. The primary goal is to summarize and explain information, not to generalize or test theories. Quantitative research uses numbers to analyze phenomena and test hypotheses.

1) Descriptive Analysis:

Descriptive analysis in quantitative research is the process of summarizing and explaining numerical data obtained from respondents. This helps researchers understand the underlying characteristics of the data and draw more accurate conclusions about the observed phenomena. Research sssGate

2) Respondents:

Respondents are individuals who provide data in research, usually through questionnaires or surveys.

3) Objective:

The main purpose of descriptive analysis is to describe and summarize respondent data.

4) Respondent Profile: Describes the characteristics of respondents such as age, gender, education, occupation, etc.

5) Respondent Perception: Describes how respondents understand and assess research variables.

Steps in Respondent Descriptive Analysis:

1) Data collection

Respondent data is collected through questionnaires or other research instruments.

2) Data Compilation

The collected data is arranged and organized in the form of tables or other appropriate formats.

3) Descriptive Statistics Calculation

Descriptive statistical calculations such as mean, standard deviation, percentage, and frequency were performed for each relevant variable.

4) Data Presentation

The processed data is presented in the form of tables, graphs, or descriptive narratives to facilitate understanding.

5) Data Interpretation:

The results of the descriptive analysis are interpreted to provide a general overview of respondent characteristics and data patterns.

The data obtained is the result of filling out the Google Form Link by a number of informants who are employees of Bank BNI Region 5 Semarang, totaling 258 people as respondents, with the following description:

Table Respondent Characteristics

Respondent Characteristics		Number of Respondents	Percentage
Gender	Man	135	52.3%
	Woman	123	47.7%
Age	17 Years – 30 Years	38	14.7%
	31 Years - 60 Years	220	85.3%
Education	SENIOR HIGH SCHOOL	3	1.2%
	D3	16	6.2%
	S1	205	79.5%
	Postgraduate	34	13.2%
	Other	0	0%
Branch Name	Cepu	7	2.7%
	Jepara	13	5.1%
	Holy	37	14.4%
	Starch	19	7.4%
	Salatiga	15	5.8%
	Semarang	36	14%
	Undip	15	5.8%
	Karangayu	15	5.8%
	Pekalongan	36	14%
	Tegal	29	11.3%
	Kendal	21	8.2%
	LNC	5	1.9%
	RCC	9	3.5%
Length of work	< 5 Years	31	12%
	5-10 Years	40	17.8%
	11-15 Years	83	32.2%
	16-20 Years	26	10.1%

	21-25 Years	51	19.8%
	> 25 Years	21	8.1%
Job Level	ASST	89	34.6%
	AMGR	133	51.8%
	MGR	30	11.7%
	AVP	5	1.9%

Source: Primary Data processed 2025

Based on Table Respondent Characteristics The majority in this survey were men at 52.3%, while women reached 47.7%. In terms of age, most were in the 17–30 year age group 14.7%, the 31–60 year age group 85.3%. Respondent characteristics based on education, Employees with a Bachelor's degree dominated 79.5%. Respondent characteristics seen from Branch Name dominated the Kudus branch with a percentage of 14.4%. Employees with 11–15 years of service dominated 32.2% and AMGR job level dominated 51.8%.

The data used for analysis are the results of scaling the questionnaire, which transforms scores into a scale using the Summarized Rating Scale (SRS) method. The following are the results of the Structural Equation Model (SEM) analysis using the WarpPLS approach.

In this study, the instrument used was a questionnaire distributed to 258 respondents selected based on research criteria. After data collection, data analysis was conducted through validity and reliability tests to ensure the quality of the instrument. The measurement scale used was a Likert scale with values ranging from: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

In validity testing, a minimum factor loading value of 0.5 or a critical r correlation value of 0.3 is applied as stated by experts (Sugiyono, 2009). If an item has a correlation value < 0.3 , then the item is considered invalid and needs to be revised or deleted. After that, the revised instrument is retested to ensure that all remaining items meet validity and reliability standards. This stage ensures that the information used in the analysis comes from valid tools, so that the study results are reliable and support hypothesis testing.

Discussion:

1) First Hypothesis (H1)

Testing the direct influence between organizational culture on fraud prevention, obtained an inner weight coefficient value of 0.070, with a p -value of 0.127. Because the p -value > 0.05 ; there is an insignificant influence between organizational culture on fraud. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This

means that the higher the perception of organizational culture, the higher the fraud prevention at Bank BNI Region 5. Thus, the first hypothesis (H1) is rejected.

The findings of this study are inconsistent with previous research conducted by Purwatiningsih Lisdiono, Monica Salim, Suwarno, regarding the Influence of Good Corporate Governance and Organizational Culture on Fraud Prevention at PT Bank Central Asia Tbk. The results of the study show that good corporate governance has a positive effect on fraud prevention, organizational culture has a positive effect on fraud prevention, and good corporate governance and organizational culture simultaneously have an effect on fraud prevention.

2) Second Hypothesis (H2)

Testing the direct influence between Organizational Culture on Fraud Prevention, obtained an inner weight coefficient value of 0.815 with a p-value of 0.001. Because the p-value <0.05; there is a significant direct influence between Employee Awareness perceptions on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the Employee Awareness perception, the higher the Fraud Prevention at Bank BNI Region 5, the second hypothesis (H2) is accepted.

The findings of this study are consistent with previous research conducted by Irawady (2023) regarding Fraud Prevention Through Organizational Culture, Good Corporate Governance, and Internal Control. The results of the study indicate that organizational culture, good corporate governance, and internal control simultaneously and partially have a significant and positive influence on fraud prevention at PT Pos Indonesia (Persero). This means that the better the implementation of organizational culture, good corporate governance, and internal control, the higher the level of fraud prevention at PT Pos Indonesia (Persero).

3) Third Hypothesis (H3)

Testing the direct influence between Employee Awareness on Fraud Prevention, obtained an inner weight coefficient value of 0.879 with a p-value of 0.001. Because the p-value <0.05; there is a significant direct influence between Employee Awareness perceptions on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the Employee Awareness perception, the higher the Fraud Prevention of Bank BNI Region 5. The third hypothesis (H3) is accepted.

The findings of this study are consistent with previous research conducted by Harry Budiantoro, Nanda Dwi Aprillivia, and Kanaya Lapae on the influence of GCG implementation, anti-fraud awareness, and employee integrity on fraud prevention. The results of this study indicate that the implementation of Good Corporate Governance (GCG) and antifraud awareness have a significant effect on fraud prevention. Employee integrity has no effect on fraud prevention.

4) Fourth Hypothesis (H4)

Testing the direct influence between Organizational Culture through Employee Awareness on Fraud Prevention, obtained an inner weight coefficient value of 0.052 with a p-value of 0.200. Because the p-value > 0.05; then there is an insignificant influence between the perception of Organizational Culture through Employee Awareness on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the perception of Organizational Culture through Employee Awareness, it does not cause any influence on Fraud Prevention at Bank BNI Region 5, the fourth hypothesis (H4) is rejected.

The findings of this study are inconsistent with previous research conducted by Farah Anissa Ilmi regarding Fraud Prevention with Organizational Culture as a Moderating Variable. The results of the study indicate that fraud prevention at PT. Borwita Citra Prima is supported by the high level of competence and anti-fraud awareness possessed by employees of the Finance and Accounting Division. However, internal control is not a factor that encourages optimal fraud prevention. In addition, empirical studies prove that organizational culture can strengthen the relationship between human resource competence and fraud prevention, but organizational culture is not a moderating variable in the relationship between internal control and human resource competence and fraud prevention.

5) Fifth Hypothesis (H5)

Testing the direct influence between Organizational Culture through Internal Control on Fraud Prevention, obtained an inner weight coefficient value of 0.083 with a p-value of 0.0009. Because the p-value < 0.05; there is a significant direct influence between the perception of Organizational Culture through Internal Control on Fraud Prevention. The inner weight coefficient value is negative, indicating that the relationship between the two is negative. This means that the higher the perception of Organizational Culture through Employee Awareness, the lower the influence of Fraud Prevention at Bank BNI Region 5. The fifth hypothesis (H5) is accepted.

The findings of this study are consistent with previous research conducted by Sri Rustiyaningsih regarding Organizational Culture and Fraud Prevention in Village Financial Management with Individual Morality as a Mediator. The research results show that organizational culture has a significant positive effect on fraud prevention in village financial management. Organizational culture has a significant positive effect on individual morality. Individual morality influences the prevention of fraud in village financial management. The results of the path analysis test indicate that individual morality is not proven to mediate the influence of organizational culture on fraud prevention in village financial management. These results are supported by the results of the online Sobel Test which shows that individual morality does not mediate the relationship between organizational culture and fraud prevention.

4. Conclusion

The conclusion aims to help readers understand the research's significance after completing the paper. It doesn't simply reiterate the main points or revisit the research issues, but rather summarizes various key points. Based on the findings, several conclusions can be drawn from this study: Application of Structural Equation Model (SEM) with WarpPLS approach in modeling the influence of organizational culture, internal control, employee awareness in preventing fraud at PT Bank Negara Indonesia (Persero), Tbk Region 05. The results of the analysis using WarpPLS and SPSS on the Moderation Variable (Customer Satisfaction) obtained factors that influence organizational culture on fraud prevention, obtained an inner weight coefficient value of 0.070, with a p-value of 0.127. Because the p-value > 0.05 ; there is an insignificant influence between organizational culture on fraud. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the perception of organizational culture, the higher the fraud prevention at Bank BNI Region 5. The results of the SEM analysis using the WarpPLS approach applied in the study show that the Organizational Culture variable on Fraud Prevention obtained an inner weight coefficient value of 0.815 with a p-value of 0.001. Because the p-value < 0.05 ; there is a significant direct influence between Employee Awareness perceptions on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the Employee Awareness perception, the higher the Fraud Prevention at Bank BNI Region 5. The results of the SEM analysis with the WarpPLS approach applied in the study show that the Employee Awareness variable on Fraud Prevention obtained an inner weight coefficient value of 0.879 with a p-value of 0.001. Because the p-value < 0.05 ; there is a significant direct influence between the perception of Employee Awareness on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the perception of Employee Awareness, the higher the Fraud Prevention of Bank BNI Region 5. The results of the SEM analysis with the WarpPLS approach applied in the study can be seen that the variable of Organizational Culture through Employee Awareness on Fraud Prevention, obtained an inner weight coefficient value of 0.052 with a p-value of 0.200. Because the p-value > 0.05 ; then there is an insignificant influence between the perception of Organizational Culture through Employee Awareness on Fraud Prevention. The inner weight coefficient value is positive, indicating that the relationship between the two is positive. This means that the higher the perception of Organizational Culture through Employee Awareness, it does not cause any influence on Fraud Prevention at Bank BNI Region 5. The results of the SEM analysis with the WarpPLS approach applied in the study can be seen that the variable of Organizational Culture through Internal Control on Fraud Prevention, obtained an inner weight coefficient value of 0.083 with a p-value of 0.0009. Because the p-value > 0.05 ; there is a significant direct influence between the perception of Organizational Culture through Internal Control on Fraud Prevention. The inner weight coefficient value is negative, indicating that the relationship between the two is negative. This means that the higher the perception of Organizational Culture through Employee Awareness, the lower the influence of Fraud Prevention at Bank BNI Region 5.

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