

The Influence of the Whistleblowing System, Internal Audit, and Organizational Culture on the Prevention of Financial Fraud

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ABSTRACT

This research aims to analyze the influence of the whistleblowing system, internal audit, and organizational culture on efforts to prevent financial fraud in the banking environment in the DKI Jakarta area. The research method used is quantitative with sampling using an accidental sampling questionnaire. The population studied was banking employees in the DKI Jakarta area. The data analysis technique used is hypothesis testing with multiple linear regression. The research results show that the whistleblowing system has a positive and significant influence on preventing fraud in DKI Jakarta banking. Internal audit also has a significant influence on fraud prevention. Likewise with organizational culture, which also has a positive and significant effect on preventing financial fraud. Thus, the findings of this research indicate that the implementation of a whistleblowing system, internal audit, and the formation of a strong organizational culture are important factors in efforts to prevent fraud in the banking sector.

Keywords: Whistleblowing System, Internal Audit, Organizational Culture, Preventing Financial Fraud, Banking, DKI Jakarta.

I. INTRODUCTION

Prevention of financial fraud is an important aspect in maintaining the integrity and reliability of an organization's financial system. Fraud prevention is not a task that can be ignored, but rather a commitment that must be applied proactively. (Prena & Kusmawan, 2020) said that the prevention of financial fraud in the banking sector can be done by having a deep understanding of risk-based internal audit, the existence of a whistleblowing system, increasing Anti-Fraud awareness, and applying the principles of Good Corporate Governance.

The Financial Services Authority (OJK) reported that the banking sector suffered losses of Rp 4.62 trillion due to fraud during the digitalization process. This loss occurred due to the increasing threats and modus operandi in electronic transactions, including e-commerce. The amount of losses consisted of Rp 1.8 trillion in the first quarter of 2020 and Rp 2.82 trillion in the second quarter of 2020, this fraud came from internal and external banking factors. In the first quarter of 2020, there were 1,005 incidents of fraud from internal factors which decreased to 796 incidents in the second quarter of 2020. On the other hand, fraud from external factors increased to 8,218 incidents in the second quarter of

2020, compared to 6,444 incidents in the first quarter of 2020.

From 2019 to early 2024, at least 31 banks have gone bankrupt. The most bank bankruptcy cases occurred in 2019, with nine banks liquidated by the Deposit Insurance Corporation (LPS) throughout the year. In 2020, there were eight banks that went bankrupt, and the same number was recorded in 2021. 2022 was the year with the least number of bankruptcies, only one bank went bankrupt throughout the year. However, in 2023, there was an increase in the number of bankruptcy cases reaching four cases, involving several leading People's Credit Banks (BPR) such as BPR Rakyat Bagong Inti Marga (BPR BIM), BPR Indotama UKM Sulawesi, Perumda BPR KRI, and BPR Persada Guna. The bankruptcy highlights the challenges faced by the BPR sector in managing financial and operational risks, and underscores the need for tighter oversight and more effective risk management in the banking industry.

Based on the case or news above, this problem can be related to the whistleblowing system factor which can be a means of reporting. If the whistleblowing system can run optimally, then there will be a possibility that the bank will not suffer such a large loss. The whistleblowing system provides an

important channel for individuals within the organization to report questionable or unethical activity without fear of repression, allowing for early detection and handling of problems before they escalate (Prena & Kusmawan, 2020). However, in contrast to the statement of the results of the study, (Pramudyastuti et al., 2021) in the results of the study stated that the whistleblowing system does not have a significant influence on the prevention of financial fraud in organizations. From the results of these two studies, the influence of the whistleblowing system or not can still be influenced by various other factors or conditions.

Looking at the case that occurred in Bali SOEs, this case can actually be avoided if there is an internal audit that runs well and optimally. The passage of 148 applications for People's Business (KUR) loans that did not meet the requirements showed a lack of performance or even the influence of internal audit independence on the customer credit application data section which resulted in the bank losing money. Internal audit is an assessor who plays a role in observing and evaluating the effectiveness of the company's internal control system and business processes. Internal audit serves as an independent internal control tool, also playing a crucial role in detecting and preventing fraud through the evaluation of internal systems and processes (Fatimah &

Pramudyastuti, 2022). The same thing was also stated by (Adawiyah et al., 2023), in his research stated that internal audit is influential in preventing fraud that occurs in companies or organizations.

The case that occurred at Bank Sulawesi Kanowe may be avoided if there is a strong and good organizational culture. In fact, if the operating cash fund is reduced, all employees at the bank will realize it if the organizational culture is well built in the branch office. This is supported by (Dewi et al., 2024), in his research shows that the general culture or ethics of an organization significantly improves the ability of internal auditors to find inaccurate reports or in the detection of financial statement fraud. According to (Agustiawan et al., 2022), Organizational culture is a collection of beliefs, norms, and values that develop within an organization. This culture not only reflects the unique identity of the organization but also influences the behavior of its members in carrying out their daily tasks and interactions. An organizational culture based on the values of integrity, ethics, and accountability creates an environment where cheating is difficult to thrive, as each member feels responsible for acting honestly and in accordance with upheld ethical principles.

II. RESEARCH METHOD

The main method of data collection in this study is to distribute electronic questionnaires to

respondents. The questions in this e-questionnaire are designed as indicators for each of the variables studied. This data collection is important to test and understand the relationship between variables in research. This study aims to identify significant patterns or relationships between these variables through data analysis. With this approach, researchers can systematically collect data and gain a deeper understanding of the phenomenon being studied. The population of this study is bank

employees in the DKI Jakarta area. The DKI Jakarta region was chosen because it is a significant banking business center. The DKI Jakarta region has 74 banking companies, based on OJK data in 2023. This study uses the *Accidental Sampling* method, which is sampling that is carried out without prior planning. Therefore, it is important for researchers to check whether the samples taken and used have met the sample requirements.

III. RESULTS AND DISCUSSION

Table 1. t Test Result

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.757	.879		-3.135	.003
Whistleblowing System	.735	.026	.749	28.458	.000
Audit Internal	.207	.028	.200	7.496	.000
Budaya Organisasi	.069	.019	.102	3.612	.001

Based on the results of the t-test, it can be concluded that the whistleblowing system variable has a significant influence on the prevention of financial fraud. The significance value of 0.00, which is smaller than the set significance level (0.05), and the calculated t-value of 28.458, which is greater than the t-value of the table (2.012), indicate that the whistleblowing system has a significant effect on the dependent variable, namely the prevention of

financial fraud. These results provide strong support for the hypothesis that the implementation of a whistleblowing system can be effective in reducing the incidence of financial fraud in companies.

A whistleblowing system is a mechanism that allows employees to report unethical or illegal activities or behavior within an organization. The system protects whistleblowers from retaliatory actions and guarantees the confidentiality of their identities, so

employees feel safe and encouraged to report violations. With an effective whistleblowing system, companies can more quickly detect and address fraudulent acts before greater losses occur.

Research (Arpani et al., 2022) It shows that the whistleblowing system has a positive and significant impact on fraud prevention. The implementation of a whistleblowing system not only provides a means for employees to report fraud safely, but also plays a role in promoting a culture of transparency and accountability within the organization. With this system in place, companies can improve their ability to detect and prevent financial fraud effectively, creating a more ethical and professional work environment. In addition, research conducted by (Utami, 2019) It also shows that the whistleblowing system is effective in helping to reduce fraud cases in companies. According to Utami, the existence of a whistleblowing system not only improves early detection of fraudulent acts, but also serves as a deterrent for individuals who may be considering cheating.

Furthermore, research by (Anggraeni et al., 2021) added that the whistleblowing system, in addition to providing a safe reporting path for employees, also increases employee trust and morale in management. This trust is important because employees who feel

protected and listened to by management tend to be more committed to maintaining integrity and work ethics. In addition, the study found that a whistleblowing system supported by clear policies and procedures and adequate training can improve the effectiveness of this system in preventing fraud.

Other research includes, (Pramudyastuti et al., 2021), (Wardah et al., 2022) and (Putri et al., 2021) can serve as an integral part of the company's internal control. By incorporating a whistleblowing system into an internal control strategy, companies can create a more open and transparent environment. This system allows for direct and secure reporting of fraud by employees, which allows companies to more quickly detect and respond to fraud. Thus, the whistleblowing system not only aids in the prevention of cheating but also improves the effectiveness of the overall internal control.

Overall, evidence from various studies shows that whistleblowing systems contribute significantly to the prevention of financial fraud. The implementation of an effective whistleblowing system requires a commitment from management, clear policies, and adequate protection for whistleblowers, so that it can serve as a strong prevention tool against financial fraud.

Based on the results of the t-test, the internal audit variable showed a significant influence on the prevention of financial fraud. The significance value of 0.00, which is smaller than 0.05, and the calculated t-value of 7.496 which is greater than the t-value of the table (2.012), indicate that internal audit plays a crucial role in fraud prevention efforts. These results provide strong empirical support for the hypothesis that the implementation of effective internal audit practices can significantly reduce the risk of fraud in the corporate context. Thus, internal audit is not only a control tool, but also an important element in ensuring transparency and accountability within the organization.

Internal audit is a critical process in company management that provides an independent evaluation of the effectiveness of internal controls, risk management, and corporate governance. Internal auditors conduct a thorough examination of various aspects of a company's business and operations, including policies, procedures, and work practices. By ensuring that all activities are running in accordance with the established standards and that the company's goals are achieved, internal audits not only serve as a tool to identify and prevent potential fraud, but also as a mechanism to improve the efficiency, effectiveness, and transparency of the organization as a whole.

Research (Ginanjar & Syamsul, 2020) plays an important role in reducing the risk of fraud by identifying and eliminating potential causes of such actions. An effective internal audit not only finds weaknesses in the company's internal control system, but also provides recommendations for necessary improvements. In this way, the company can overcome weaknesses before they are taken advantage of by irresponsible parties to commit fraud. This makes internal audit a strategic tool in promoting transparency, accountability, and compliance within the organization, as well as a proactive measure to reduce risks related to fraud.

Study conducted by (Baihaqie & Sofie, 2023) It also revealed that competent internal audits provide an independent assessment of the effectiveness of internal controls, which is an important step in preventing and detecting fraudulent acts. With an internal audit that can identify potential weaknesses and a whistleblowing system that provides an open complaint mechanism, companies can be more responsive in responding to indications of fraud and take timely preventive measures. This shows that these two elements play a crucial role in a series of holistic and effective fraud prevention strategies.

In addition, research by (Thalha & Saad, 2023) added that high-quality internal audits not only increase the effectiveness of internal

controls, but also play a role in increasing transparency and accountability within the company. Internal auditors who are competent and have high integrity are able to provide objective evaluations of the company's business processes, policies, and procedures. They can identify potential risks and provide appropriate recommendations to reduce or manage these risks effectively. Thus, internal audit is not just an evaluation process, but also an integral part of strengthening corporate governance and maintaining compliance with applicable standards and regulations. The existence of reliable internal auditors is essential in ensuring that the company operates in an ethical manner and minimizes the risks associated with fraud and violations.

Other research by (Meliana & Hartono, 2019) and (Fahmi & Syahputra, 2019) It also shows that regular internal audits play a crucial role in increasing stakeholder confidence in the company's financial statements. When investors, creditors, and regulators are confident that financial statements have been independently and accurately audited, they tend to have more confidence in the integrity and transparency of the company. This high trust not only improves the company's reputation but also reduces the risk of fraud. With regular and thorough internal audits, companies can ensure that all aspects of operations and finances are

properly monitored, potential weaknesses are identified, and improvement processes are continuous. This creates a safer and more reliable environment for stakeholders to invest in and interact with companies with more confidence.

Overall, various studies show that internal audits play a crucial role in preventing financial fraud. Internal audits not only serve to detect and mitigate fraudulent acts, but also strengthen the culture of ethics and accountability within the organization. Effective implementation of internal audit requires auditors who are not only competent in evaluating the effectiveness of internal controls, but also have high independence and integrity. Full support from the company's management is also important so that the recommendations produced by the internal auditor can be implemented effectively. Thus, internal audits are not only a tool to ensure compliance with regulations and standards, but also play a role in building the trust and reputation of the company in the eyes of stakeholders.

The results of the t-test show that organizational culture has a significant influence on the prevention of financial fraud. With a significance value of 0.01, which is less than 0.05, and a calculated t-value of 3.612, which is greater than the t-value of the table set at 2.012, it

can be concluded that organizational culture plays an important role in fraud prevention efforts. These findings confirm that the stronger the organizational culture in supporting the values of integrity and transparency, the more effective the company will be in preventing and reducing the risk of fraud in its internal environment.

The culture of an organization reflects the values, beliefs, norms, and practices adopted by the members of the organization. When this culture is strong, it is able to create an ethical work environment where honest and transparent behavior is valued and encouraged. With a good organizational culture, employees tend to follow the ethical values embraced by the company, reducing the likelihood of fraud or unethical behavior. This shows the importance of organizational culture in shaping and maintaining the integrity and credibility of the company in the eyes of employees and other stakeholders.

Research conducted by (Agustiawan et al., 2022) supports these findings by stating that organizational culture has a significant impact on fraud prevention efforts in the management of School Operational Assistance (BOS) funds. In his research, it was found that schools with strong organizational cultures are better able to manage BOS funds in a transparent and accountable manner, reducing the risk of fraud. A strong organizational

culture in these schools includes aspects such as a commitment to integrity, transparency in the management of funds, and the existence of effective internal oversight mechanisms.

According to (Daslim et al., 2023), (Heksarini, 2018) and (Budiaar et al., 2023), a strong organizational culture also plays a role in shaping employee behavior. Employees who work in an environment that upholds ethical values and integrity will feel more responsible and committed to carrying out their duties honestly. They will be more likely to report suspicious or unethical conduct, and more likely to refuse to participate in unlawful or unethical activities.

Other research by (Septiani et al., 2023) demonstrate that a strong organizational culture can increase employee engagement in fraud prevention efforts. In the study, it was found that companies with an organizational culture that encourages openness, good communication, and active participation of all employees have lower rates of cheating. Employees feel more responsible and have a high awareness of the importance of maintaining integrity in every aspect of their work.

In addition, a study by (Wardah et al., 2022) found that an organizational culture that prioritizes transparency and accountability can increase stakeholder trust in the company. When stakeholders, such as

investors, customers, and business partners, see that the company has a culture that upholds ethical values, they will have more faith in the integrity and transparency of the company. This can improve the company's reputation and reduce the risk of fraud.

Overall, evidence from various studies shows that organizational culture has a very important role in preventing financial fraud. A strong organizational culture

can create an ethical work environment, encourage honest behavior, and increase employee awareness and involvement in fraud prevention efforts. To build a strong organizational culture, companies need to establish clear ethical values, provide training to employees on the importance of integrity, and create effective oversight mechanisms. Thus, companies can improve their ability to detect and prevent fraud more effectively.

Table 2. F Test Result

ANOVA^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	759.358	3	253.119	1402.708	.000 ^b
Residual	8.481	47	.180		
Total	767.839	50			

The results of the simultaneous test (test F) show that the variables of the whistleblowing system, internal audit, and organizational culture together have a significant influence on the prevention of financial fraud. With a significance value of 0.00, which is lower than the established significance level (0.05), and a calculated F value of 1402,708 which is much greater than the F value of the table (2.80), this indicates that these three independent variables together contribute significantly to the company's ability to prevent financial fraud. As such, the implementation of an effective whistleblowing system,

competent internal audit practices, and an organizational culture that supports integrity can play an important role in improving control over potential financial fraud within a company.

Research conducted by (Witari & Putra, 2023) shows that internal audit, whistleblowing system, and organizational culture have a positive and significant effect on fraud prevention in village fund management in Denpasar City. The study emphasizes that the combination of effective internal oversight mechanisms and a strong organizational culture is crucial in creating an environment that supports

financial fraud prevention efforts. The results of this study provide a strong foundation for the implementation of a holistic and integrity-oriented control strategy in the management of village funds.

Similarly, research conducted by (Adawiyah et al., 2023) It shows that internal control, whistleblowing system, and internal audit have a positive effect on fraud prevention. These results underscore the importance of a combination of internal oversight mechanisms and a

IV. CONCLUSION

Based on this study which examines the influence of whistleblowing system variables, internal audit, and organizational culture on the prevention of financial fraud in the DKI Jakarta banking sector, the following conclusions can be drawn:

1. The whistleblowing system has proven to have a significant influence on the prevention of financial fraud. Its existence provides a secure and confidential channel for employees to report potential fraud, allowing companies to take preventive action more quickly.
2. Competent and effective internal audits also play an important role in preventing financial fraud. Through independent evaluation of internal controls, internal auditors can identify weaknesses and provide improvement

strong organizational culture in creating an environment that supports the prevention of financial fraud.

Overall, the results of this study confirm that the combination of *a whistleblowing system*, internal audit, and a strong organizational culture is essential in the prevention of financial fraud. These three variables complement each other and together create an environment that supports fraud prevention.

recommendations that can reduce the risk of fraud.

3. Organizational Culture has a significant influence on the prevention of financial fraud. A strong organizational culture in support of integrity, transparency, and accountability shows a significant influence on fraud prevention. A work environment based on these ethical values encourages honest behavior from employees and reduces incentives to commit fraud.
4. The Whistleblowing System, Internal Audit, and Organizational Culture together make a significant contribution in creating an environment that supports fraud prevention. The results of the simultaneous test show that the integration of these three elements in the internal control system can improve the company's ability to detect and prevent fraud more effectively.

Thus, the good implementation of the whistleblowing system, comprehensive internal audit practices, and the development of an ethical organizational culture are effective strategies in strengthening the prevention of financial fraud in the banking sector in Jakarta

Kecurangan oleh internal auditor.

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