

## FRAUD PREVENTION: THE IMPACT OF INTERNAL CONTROLS AND AUDITOR PROFESSIONALISM

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### **Abstract**

*Fraud is an illegal act committed by one or more individuals, either from within or outside an organization, intended to provide personal or group benefits while causing harm to others. This article aims to examine the impact of internal control systems on fraud prevention and the role of internal auditor professionalism in mitigating fraud within state-owned enterprises (BUMN) in Bandung. The research employs a descriptive verification method using primary data collected via questionnaires distributed directly to state-owned enterprises in Bandung. Hypotheses were tested using SPSS version 20 for data analysis. The study's findings indicate that the implementation of internal control systems significantly affects fraud prevention, and the professionalism of internal auditors also plays a significant role in mitigating fraud in state-owned enterprises in Bandung.*

**Keywords:** *fraud prevention; internal control; auditor professionalism*

### INTRODUCTION

State-Owned Enterprises (BUMN) play a critical role in the national economy. Alongside the private sector—both large and small, domestic and foreign—and cooperatives, BUMN is an integral part of the gradual and sustainable development of economic democracy. As a key sector, BUMN contributes significantly to achieving public welfare, by the mandate outlined in the 1945 Constitution (katadata.co.id, 2021).

As companies grow, the complexity of their activities and challenges also increases. This makes it more difficult to oversee operations and heightens the risk of fraud. A lack of transparency in work systems creates opportunities for fraudsters to exploit. Fraud is often perpetrated by "insiders," or individuals with authority over the system. The absence of transparency prevents effective oversight and input on ongoing processes (Wahyuni et al., 2021).

In the corporate context, shareholders and management often view fraud as an anomaly caused by inadequate internal control functions. Since the numerous fraud cases uncovered in the early 21st century, perspectives on fraud prevention have shifted. Fraud is now considered one of the primary risks organizations face, closely linked to market, credit, reputation, and fairness risks (Ferina et al., 2021).

The impact of fraud on companies and the economy as a whole is profound. Fraud can lead to significant financial losses, destabilize social structures, threaten democratic institutions, erode trust in the economic system, and damage both economic and social organizations (Suttipun, 2021; Akbar et al., 2019). Fraud is an illegal act that harms the organization while benefiting the perpetrator, often involving theft or misappropriation of organizational assets. Fraudsters may come from inside or outside the organization and may involve management or employees (Wehrhahn et al., 2024).

Fraud prevention can be achieved through a combination of prevention, detection, and investigation measures. However, fraud prevention is challenging because fraudulent actions are often concealed, and perpetrators are typically intelligent individuals who appear similar to honest employees with minimal criminal records (Association of Certified Fraud Examiners, 2024). This affects business relationships and employee behavior, encouraging investors to develop anti-fraud mechanisms focused on timely prevention and detection, with particular emphasis on internal control (Yasmin et al., 2021).

A study by the Association of Certified Fraud Examiners (ACFE) in 2020 revealed that Indonesia had approximately 239 fraud cases. Of these, 154 cases (64.4%) were related to corruption, 50 cases (21%) involved asset misappropriation, and 22 cases (9.2%) were linked to financial statement fraud. These cases occurred because victims lacked sufficient controls to prevent them (Joseph et al., 2021).

The tin trade corruption case at PT Timah Tbk, which lasted from 2015 to 2022, underscores the importance of internal controls in preventing fraud. This case resulted in substantial state losses of IDR 300 trillion and involved 22 suspects, including high-ranking officials from the Ministry of Energy and Mineral Resources and company managers (tempo.co.id, 2024). The case revealed weaknesses in PT Timah's internal control system, where changes to the Work Plan and Budget (RKAB) document could be made without proper procedures. This loophole allowed perpetrators to engage in corrupt activities such as illegal tin ore management and fraudulent collaborations with smelters. Effective internal audits can help detect and prevent fraud before it causes significant harm to the company (ICW, 2024).

Internal control serves as a procedural and operational guideline for companies and organizations. Generally, companies implement internal controls to direct operations and prevent fraud or misuse of the system (Ololade, 2024). This process is influenced by the board of commissioners, directors, management, and other personnel and is designed to provide reasonable assurance in achieving organizational goals (Sofyani et al., 2022). To prevent fraud, companies need strong internal control systems, incorporating human resources and information technology designed to help the organization meet specific objectives. Additionally, internal control plays a crucial role in guiding, supervising, and measuring organizational resources, as well as preventing and detecting fraud (Siahaan et al., 2024).

The Indonesian Internal Auditors Association (AAI) continues to promote the implementation of Internal Auditor Professional Standards (SPAI) to ensure internal auditors perform their duties with integrity, objectivity, and competence. The AAI has issued various regulations regarding internal auditor practices and organizes certification programs to enhance professionalism among internal auditors (Hassan et al., 2023).

The inability of auditors to detect fraud in financial statements has prompted regulators, practitioners, and academics to investigate the reasons behind experienced auditors' failure to identify fraud. Several factors contribute to this failure, including the insufficient level of professionalism required (Mandal et al., 2023). Although it is assumed that more professional auditors are better equipped to detect fraud, research shows that even professional auditors often fail to identify fraud due to a lack of knowledge regarding relevant risk factors during the audit process (Hanifah, 2024).

Professionalism is critical to success in corporate oversight for auditors. It includes a thorough understanding of accounting and auditing standards, extensive experience in auditing, and the ability to adapt to technological and regulatory changes. Professionalism also involves high integrity and adherence to professional ethics (Yulianti et al., 2023). The success and performance of auditors are greatly influenced by their level of professionalism. With a high level of professionalism, auditors are more capable of performing their roles with responsibility and effectively identifying and preventing fraud (Mastiniwati et al., 2020).

Based on the issues and phenomena described above, there are significant problems related to fraud prevention that warrant further study. The author argues that there is an influence between the internal control system and auditor professionalism in preventing fraud in BUMN in Bandung.

Several previous studies have shown that internal control positively and significantly influences fraud detection and prevention (Astuti et al., 2024; Thompson et al., 2022; Kuncara, 2022; Williams et al., 2021). However, other studies, such as that of Fernandhytia et al. (2020), show differing results regarding this relationship. Therefore, further research is needed on the influence of the internal control system and auditor professionalism on fraud prevention in State-Owned Enterprises (BUMN) in Bandung.

### METHODS

This study examines two independent variables—Internal Control System and Auditor Professionalism—and one dependent variable, Fraud Prevention. The research employs a quantitative approach. Primary data is collected through the direct distribution of questionnaires to the Internal Audit Unit (SPI) and audit committees working in state-owned enterprises (BUMN) in the city of Bandung.

Each response to the statements in the questionnaire is measured using a five-point Likert scale, and data collection is conducted through a survey method. The population in this study consists of BUMN located in Bandung, with a non-probability sampling technique using saturated sampling. Non-probability sampling is a technique where not all members of the population have an equal chance of being selected as a sample. According to Sugiyono (2022:84), saturated sampling involves using all members of the population as the sample.

Validity testing is performed to ensure the accuracy of the questionnaire used by the researcher in collecting data from respondents. Reliability is another key characteristic of a good instrument. The classical assumption test includes several tests: Normality Test, Multicollinearity Test, Heteroscedasticity Test, and Autocorrelation Test. This study examines three variables: Implementation of Internal Control, Professionalism of Internal Auditors, and Fraud Prevention.

Table 1. Operationalization of Variables

Variable	Variable Concept	Indicator
Internal Control (X <sub>1</sub> )	Internal control is a process, which is influenced by the board of commissioners, management, and other personnel in an entity, which is designed to provide adequate confidence.	1. Control environment, 2. Determine management risk 3. Control activities. 4. Accounting information and communication systems 5. Monitoring
	Munifah (2023: 25)	Munifah (2023: 25)
Professionalism of Internal Auditors (X <sub>2</sub> )	Internal audit activities will regulate themselves with compliance with IIA and comply with the organization's relevant policies and procedures and procedures manual for internal audit activities.	1. Integrity 2. Objectivity 3. Confidentiality 4. Competence
	Zamzami, et al (2018: 40)	Zamzami, et al (2018: 40)
Fraud Prevention (Y)	Prevention is based on the design of controls to reduce the risk of corporate fraud or criminal violations on behalf of the corporation (in particular, bribery and money laundering) so as not to occur.	1. Determination of Policy 2. Increasing effectiveness in fraud detection 3. Participate in investigations of reporting irregularities
	Mulyadi (2021)	Mulyadi (2021)

Table 2. BUMN Company in the City of Bandung

No	BUMN	Number of Internal Auditors
1	PT Taspen (Persero) KCU Bandung	10
2	PT Kereta Api Indonesia	5
3	PT. Perkebunan Nusantara VIII	15

The population in this study consisted of 30 internal auditors working across three BUMNs. These three BUMNs were selected based on representative criteria, as they each have active internal audit units that are relevant to the research topic. Therefore, using the entire population of internal auditors from these BUMNs offers a comprehensive view of the role of internal control and auditor professionalism in preventing fraud. Consequently, selecting the entire population as the sample in this study is a justified approach and aligns with the current conditions, particularly for obtaining more accurate and in-depth results.

## RESULTS

All statements used to measure the three variables have a validity coefficient greater than the critical value of 0.3 (> 0.30), so all statements are declared valid. The reliability coefficient for each variable is greater than 0.7, indicating that the measurement instruments used are reliable. Therefore, the responses provided by respondents regarding the statements presented as a reference for this study can be considered trustworthy and dependable.

The calculation of the percentage for the total score of the Internal Control variable is 1,257 (84%), which falls within the range of 68% to 84%. Therefore, it can be concluded that the Internal Control variable is in the "good" category. However, there is still a 16% gap, indicating weaknesses remain in the Internal Control system.

The calculation of the percentage for the total score of the Professionalism of Internal Auditors variable is 1,005 (84%), which falls within the range of 68% to 84%. Therefore, it can be concluded that the Professionalism of Internal Auditors variable is in the "good" category. However, there is still a 16% gap, indicating that issues remain in the professionalism of internal auditors.

The calculation of the percentage for the total score of the Fraud Prevention variable is 745 (83%), which falls within the range of 68% to 84%. Therefore, it can be concluded that the Fraud Prevention variable is in the "good" category. However, there is still a 17% gap, indicating that issues remain in fraud prevention.

Internal Control has a moderate relationship with Fraud Prevention, with a correlation value of 0.550. The positive relationship indicates that an increase in Internal Control will contribute to enhanced fraud prevention efforts (Table 3).

Table 3. Correlation

		Internal Control	Fraud Prevention
Internal Control	Pearson Correlation	1	,550**
	Sig. (2-tailed)		,002
	N	30	30
Fraud Prevention	Pearson Correlation	,550**	1
	Sig. (2-tailed)	,002	
	N	30	30

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The influence of the Internal Control variable on Fraud Prevention is 30.25% ( $0.550^2 \times 100\%$ ).

Table 4. Coefficients

		Coefficients <sup>a</sup>			t	Sig.
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	5,819	4,542		1,281	,211
	Internal Control	,222	,090	,404	2,471	,020
	Professionalism of Internal Auditor	,290	,136	,350	2,137	,042

a. Dependent Variable: Fraud Prevention

Based on the SPSS output, the t-count value for the Internal Control significantly influences Fraud Prevention in the three BUMN companies in Bandung City.

Table 5. Correlation

		Professionalism of Internal Auditor	Fraud Prevention
Professionalism of Internal Auditor	Pearson Correlation	1	,518**
	Sig. (2-tailed)		,003
	N	30	30
Fraud Prevention	Pearson Correlation	,518**	1
	Sig. (2-tailed)	,003	
	N	30	30

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The professionalism of internal auditors in fraud prevention, with internal control held constant, is 0.518 (Table 5). A positive relationship suggests that any increase in the professionalism of internal auditors will enhance fraud prevention, and vice versa. Based on the above calculation, it is seen that the influence of the professionalism of internal auditors on fraud prevention is 26.83% ( $0.518^2 \times 100\%$ ).

## DISCUSSION

The results of this study show a moderate positive relationship ( $r = 0.550$ ) between internal control and fraud prevention. This suggests that enhancing internal control can contribute to improved fraud prevention efforts in BUMN companies. This finding aligns with previous studies, such as those by Kehinde et al. (2023) and Abdullah et al. (2023), which also found that implementing an effective internal control system significantly reduces the risk of fraud. However, these studies also highlight that internal control alone is not sufficient to eliminate fraud risk; it must be complemented by additional measures, such as ethics training and a transparent reporting system.

Although internal control has been proven to play a significant role in fraud prevention (with a coefficient of determination of 30.25%), this contribution indicates that the system alone is not fully adequate to address the complexity of fraud prevention. This underscores the need for a holistic approach that includes factors such as external oversight, transparency in business processes, and strengthened whistleblowing systems.

Moreover, research by Alzoubi (2023) emphasizes the importance of management’s commitment to fostering an ethical corporate culture. Organizational culture factors, such as open communication and employee empowerment, also significantly contribute to minimizing fraud risks. In this context, technology-based solutions, such as AI-driven systems for detecting anomalies, can enhance the effectiveness of internal control.

Therefore, a strategic recommendation for companies is to integrate internal control within a broader framework, including cross-departmental collaboration, external oversight, and heightened ethical awareness across all organizational levels. This approach is expected to help address the remaining 69.75% of factors not examined in this study.

Based on the analysis conducted, the professionalism of internal auditors ( $X^2$ ) was found to have a t-count value of 2.137. With a significance level ( $\alpha$ ) of 5% and degrees of freedom ( $df = 27$ ), the t-table value is 2.052. This indicates that the t-count is greater than the t-table value ( $2.137 > 2.052$ ), meaning the null hypothesis ( $H_0$ ) can be rejected. This result aligns with the theory proposed by Hery (2018:75), which states that the effectiveness of internal audits in preventing, detecting, and correcting fraudulent actions is closely related to the evolving role of internal auditors. As the professionalism of internal auditors increases, their ability to detect and prevent fraud is expected to improve.

The professionalism of internal auditors also shows a positive relationship with fraud prevention ( $r = 0.518$ ). This suggests that enhancing the professionalism of internal auditors will strengthen fraud prevention efforts. This finding supports Hery's (2018) theory, which argues that the effectiveness of internal audits in preventing fraud depends significantly on the professionalism of auditors. Professionalism encompasses not only technical expertise but also integrity and ethical behavior, both of which are crucial for detecting and preventing fraud.

However, this moderate correlation value indicates that while professionalism is important, it alone is not sufficient to prevent fraud. This finding is consistent with research by Nurleni (2024) and Burt (2021), who argue that although professional auditors are better equipped to detect fraud, their success also heavily relies on the organizational environment and system support, such as robust internal controls and clear anti-fraud policies.

The findings of this study are in line with several previous studies, but they also emphasize the importance of a more holistic approach. While internal control and auditor professionalism are critical, their effectiveness in preventing fraud will be maximized when they are part of a broader fraud prevention strategy. This view is supported by research from Hanifah et al. (2024), who suggest that fraud prevention should not solely depend on internal control and auditor professionalism, but also involve the organization's commitment to ethical practices, employee training, and the establishment of a strong whistleblowing system.

## CONCLUSIONS

This study confirms that both the implementation of internal control and the professionalism of internal auditors play a significant role in preventing fraud in state-owned companies in Bandung City. However, this study also underlines the importance of integrating these two factors with other organizational efforts in building a culture of transparency and integrity. Internal auditors must continuously enhance their capabilities and expertise by actively participating in investigations of irregularities and gaining in-depth knowledge of fraud detection techniques. Furthermore, to improve the delivery of performance improvements to management, it is essential to ensure that internal audit activities comply with applicable regulations and are conducted efficiently. The findings of this research also contribute to the private sector, government institutions, nonprofit organizations, and financial institutions. These insights can be utilized by company management to enhance the effectiveness of internal controls, support internal auditors in detecting and preventing fraud, and assist regulators in formulating better policies related to organizational governance and transparency.

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