



### LITERATURE REVIEW : THE INFLUENCE OF GOOD CORPORATE GOVERNANCE AND INTERNAL CONTROL ON FRAUD PREVENTION

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#### ABSTRACT

Fraud cases remain a serious issue across various sectors in Indonesia, including government institutions, financial organizations, and private companies. This study aims to examine and identify the influence of Good Corporate Governance (GCG) and internal control systems on fraud prevention within organizations. The research employs a Literature Review method with a qualitative approach by analyzing theories, concepts, and findings from previous empirical studies relevant to the topic. Literature was collected through reputable academic databases, resulting in 15 SINTA-indexed (levels 2–5) articles selected for further analysis. The results indicate that the implementation of GCG and internal control has a positive and significant effect on minimizing the potential occurrence of fraud. GCG strengthens transparency, accountability, and supervision mechanisms, while internal control functions to reduce opportunities for irregularities through effective control procedures. Moreover, GCG also acts as an intervening variable that reinforces the relationship between internal control and the effectiveness of fraud prevention. This study provides theoretical contributions to the development of accounting and governance literature, as well as practical implications for organizations in establishing an integrated, transparent, and integrity-based control system.

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## INTRODUCTION

Fraud remains a serious problem faced by various sectors in Indonesia, including government institutions, financial organizations, private corporations, and other public entities. According to the 2019 report by the Association of Certified Fraud Examiners (ACFE) Indonesia, corruption is the most prevalent type of fraud, accounting for 64.4% of all reported cases (Adyaksana & Sufitri, 2022). Fraud not only causes significant financial losses but also undermines institutional performance, erodes public trust, and threatens national economic stability (Marciano et al., 2018). Several financial statement manipulation cases, such as those involving PT Garuda Indonesia (2019), PT Kimia Farma (2001), Jiwarsaya, and Asabri, illustrate that weak internal control systems and ineffective implementation of Good Corporate Governance (GCG) are among the main factors enabling systematic fraud in various organizations.

The development of the digital era has also expanded the forms and modes of fraud. A 2024 survey reported that 23% of Indonesians had become

victims of digital fraud through real-time payment systems, and data from the Financial Services Authority (OJK) indicated that financial losses from fraudulent transactions and illegal investments had reached trillions of rupiah by early 2025. This fact highlights that regulations alone are insufficient to mitigate fraud risk without the reinforcement of robust governance practices and internal oversight mechanisms. Therefore, strengthening Good Corporate Governance and internal control systems is crucial as two fundamental pillars in maintaining organizational integrity and accountability.

In the context of financial institutions such as Rural Banks (Bank Perkreditan Rakyat, BPR) and Village-Owned Enterprises (Badan Usaha Milik Desa, BUMDes), fraud frequently occurs due to weak governance and inadequate internal control. Research by (Jannah, 2016) revealed that approximately 70% of BPR liquidations during 2005–2016 were caused by fraudulent activities committed by management. Similarly (Rowa and Arthana, 2019) found that the implementation of GCG principles significantly reduced fraud in BPRs in Kupang through improved transparency, accountability, and effective supervisory mechanisms. In line with this, (Widyawati et al., 2023) emphasized that internal control systems, organizational culture, and human resource competence positively influence GCG implementation, thereby enhancing fraud prevention effectiveness.

Internal control serves as a control mechanism that provides reasonable assurance regarding operational effectiveness, the reliability of financial reporting, and compliance with applicable laws and regulations (COSO, 2013). Effective internal control can detect irregularities at an early stage and prevent errors or misappropriations (Adyaksana & Sufitri, 2022). However, prior studies have yielded inconsistent results. (Wonar et al., 2018) found that internal control did not always have a significant effect on fraud prevention, whereas other studies, such as those by (Rustandy, 2020) and (Widyawati et al., 2023), showed a positive and significant relationship. These inconsistencies suggest that the effectiveness of internal control in preventing fraud depends on other factors, such as organizational culture, ethical commitment of management, and comprehensive application of GCG principles.

The implementation of Good Corporate Governance encompasses the principles of transparency, accountability, responsibility, independence, and fairness (Rowa & Arthana, 2019; Marciano et al., 2018). GCG functions as a supervisory mechanism that curbs opportunistic managerial behavior and reduces information asymmetry between shareholders and managers, as explained in agency theory by (Jensen and Meckling, 1976). Marciano et al. (2018) further asserted that consistent implementation of GCG can enhance investor confidence and serve as a control mechanism against operational irregularities. Nevertheless, in practice, many organizations still face challenges in applying these principles, such as weak audit committee roles, low transparency culture, and ineffective internal compliance systems.

Although previous literature has extensively examined GCG and internal control, most studies have treated these two variables separately. The study by

Widyawati et al. (2023) positioned GCG as an intervening variable between internal control and fraud prevention in BUMDes, yet did not explore their direct and simultaneous relationship. Meanwhile, research in the banking sector (Fitratul Jannah, 2016; Rowa & Arthana, 2019) and in public companies (Farochi & Nugroho, 2022) produced differing results regarding the impact of GCG on fraud. These discrepancies indicate a research gap concerning the synergy between GCG and internal control in mitigating fraud across various types of organizations in Indonesia.

Given the inconsistency of previous findings and the increasing complexity of fraud cases in the digital era, this study is essential to empirically analyze the influence of Good Corporate Governance and internal control on fraud prevention. The study not only examines the individual effects of each variable but also explores how both interact and reinforce each other in fostering a highly ethical and transparent organizational system. The findings are expected to provide theoretical contributions by enriching academic discussions on governance and internal control, as well as practical implications for organizations seeking to establish more effective control systems.

The main contribution of this study lies in its novelty, which integrates two key variables— GCG and internal control—as complementary mechanisms for fraud prevention. This integrative approach is expected to explain the synergistic relationship between sound governance and internal oversight systems within Indonesian organizations facing ethical and governance challenges. Consequently, this study not only strengthens the existing empirical literature but also offers practical solutions to foster transparent, accountable, and integrity driven organizational environments.

## **THEORETICAL REVIEW**

### **Agency Theory**

The relationship between principals and agents in organizations often gives rise to conflicts of interest due to differences in objectives and asymmetric information. Agency theory explains that agents have a tendency to act opportunistically when they are not effectively supervised. In this context, the implementation of Good Corporate Governance (GCG) is one of the main mechanisms for reducing moral hazard risks and increasing transparency, accountability, and integrity in business processes. Through good governance, companies can create systems Stronger supervision to prevent potential fraud. Fraud is often explained through Agency Theory, as proposed by Jensen and Meckling (1976). This theory states that the relationship between principals and agents has the potential to cause conflicts of interest, where agents (management) may act contrary to the interests of owners (principals). In this context, the implementation of Good Corporate Governance is an important mechanism to minimize such conflicts by creating a system of oversight and transparency that can reduce the chances of formal approval.

### **Triangle Theory**

On the other hand, fraud can also occur when there is pressure, rationalization, and opportunity (fraud triangle). The "opportunity" aspect often arises due to weak internal controls. A good internal control system serves to provide reasonable assurance that company activities are carried out in accordance with procedures, protect assets, and ensure that financial information is reported correctly. Strengthening internal controls is a strategic step to close loopholes for fraud in company operations. As explained in the Fraud Triangle Theory proposed by Cressey (1953), fraud occurs due to three main factors, namely pressure, opportunity, and rationalization. Of these three elements, opportunity is the aspect that can be most controlled by organizations through the implementation of effective internal control systems and good governance. Thus, good corporate governance and internal control play a central role in minimizing the risk of fraud.

### **Fraud Prevention**

According to Jannah (2016), fraud prevention refers to an organization's efforts to minimize the potential occurrence of fraud through the implementation of Good Corporate Governance (GCG) principles, which include transparency, accountability, responsibility, independence, and fairness. With effective GCG implementation, every organizational activity and decision-making process can be monitored openly, thereby reducing opportunities for individuals to engage in fraudulent behavior. Good governance not only strengthens the internal control system but also fosters a culture of integrity, which serves as the fundamental foundation for fraud prevention.

Furthermore, Adyaksana and Sufitri (2022) emphasize that fraud prevention involves organizational efforts to create conditions that reduce the pressure, opportunity, and rationalization to commit fraud. High individual morality and a healthy organizational culture can establish an ethical working environment, while internal control systems function to limit opportunities for fraudulent acts. Thus, fraud prevention is not solely related to administrative policies but also to moral values and organizational culture that promote honesty and accountability.

In line with this, Rustandy et al. (2020) explain that fraud prevention is a systematic and continuous effort carried out by companies through the implementation of an integrity-based organizational culture, GCG practices, and effective internal control. These three aspects operate simultaneously: organizational culture shapes ethical behavior, GCG provides a clear governance structure, and internal control establishes procedures and policies that reduce opportunities for fraud.

Moreover, Saputra and Rosharlianti (2023) assert that fraud prevention results from the combination of internal control mechanisms, internal audit, and corporate governance. An effective internal audit can provide early detection of irregularities, while internal controls minimize the likelihood of fraud

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occurrence. The implementation of GCG strengthens both functions through supervision, whistleblowing mechanisms, and the establishment of a sustainable anti-fraud culture within the organization. Consistently, Farochi and Nugroho (2022) also highlight that strong internal controls and consistent application of GCG are essential elements in protecting assets, ensuring the reliability of financial reporting, and safeguarding the organization's reputation from the risks of fraud.

### **Good Corporate Governance**

Good Corporate Governance (GCG) is a governance system that regulates the relationships among various parties involved in managing an organization such as shareholders, management, creditors, government, and society in order to create a balance between economic objectives and social interests (Forum for Corporate Governance in Indonesia [FCGI], 2001). The main principles of GCG include transparency, accountability, responsibility, independence, and fairness (Bank Indonesia, 2006). Through the implementation of these principles, organizations are expected to manage resources efficiently, prevent irregularities, and maintain stakeholder trust. According to Jannah (2016), GCG serves as an essential mechanism in establishing clean governance and developing a monitoring system that prevents fraudulent practices.

The concept of GCG is rooted in the agency theory proposed by Jensen and Meckling (1976), which highlights the conflict of interest between owners (principals) and managers (agents) due to information asymmetry. In this context, GCG functions as a control mechanism to ensure that management acts in accordance with the owners' interests through the application of transparency and accountability in every decision-making process (Dewi & Rahmawati, 2023). This mechanism includes the establishment of independent boards of commissioners, audit committees, and effective internal reporting systems. When governance is properly implemented, internal monitoring systems are strengthened, and the opportunities for opportunistic behaviors such as financial statement manipulation or asset misuse are significantly reduced (Widyawati, Sujana, & Diatmika, 2023).

Beyond its structural function, GCG also plays a vital role in fostering ethical values and a healthy organizational culture. The application of the principles of responsibility and fairness encourages all organizational members to act honestly, transparently, and with integrity (Soleman, 2013). Dewi and Rahmawati (2023) assert that organizations that consistently implement GCG tend to gain higher public trust and are less likely to engage in fraudulent practices because every decision and financial report can be openly accounted for. Therefore, GCG is not merely an administrative tool but also a moral and social mechanism that strengthens the organization's integrity system.

## Internal Control

Internal Control is defined as an integrated process implemented by all levels of management and personnel, specifically designed to provide reasonable assurance in achieving the entity's fundamental objectives. This framework encompasses three main domains: operational effectiveness and efficiency, reliability of financial reporting, and full compliance with applicable laws and regulations (Usman et al., 2015). The significance of Internal Control is essential, serving as a core pillar in safeguarding company assets. The complexity and urgency of such control systems tend to increase along with the scale and scope of an entity's operations. The vital components of Internal Control include the establishment of a strong control environment, the execution of structured control activities (such as segregation of duties and authorization procedures), and continuous managerial supervision (Kurniawan & Izzaty, 2019). Nevertheless, it should be emphasized that the effectiveness of Internal Control is not automatic; rather, it heavily depends on the moral commitment and competence of the human resources responsible for operating and monitoring the system in practice (Kuswati, 2023).

In the context of risk prevention and forensic accounting, Internal Control occupies a central position as a strategic instrument to mitigate the Opportunity element within the Fraud Triangle. Procedural leniency or structural deficiencies in the control system have been empirically identified as primary catalysts that create loopholes for irregularities to occur (Setiawan, 2018). Therefore, Internal Control functions as a safeguard mechanism that systematically limits the maneuvering space of potential perpetrators by enforcing layered transaction authorization procedures and intensive supervision. By minimizing weaknesses in oversight or the centralization of authority, this system inherently enhances an entity's capability to preserve the integrity of financial information and reduce the potential losses resulting from asset misuse (Udayani & Sari, 2017).

Relevant literature and empirical findings indicate that Internal Control is closely associated with an entity's efforts to mitigate the risk of fraud. A robust internal control system is believed to strengthen an entity's capacity to prevent fraudulent incidents (Kurniawan & Izzaty, 2019). Moreover, an effectively implemented Internal Control system has been shown to correlate with a decline in fraudulent behavior among personnel—an indication that internal control mechanisms have successfully established a high perception of detection risk within the workplace. Although some studies attribute failures in fraud prevention to weak implementation caused by human factors (Kuswati, 2023), the prevailing consensus continues to affirm that Internal Control is a critical and decisive variable within the framework of fraud risk mitigation in modern organizations.

## RESEARCH METHODS

This study employs a qualitative descriptive analysis approach using a literature review method. According to Hasibuan et al. (2007), as cited by

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Kusdianti and Lhaksmi (2022), a literature review is a description containing theories, findings, and research materials obtained to serve as a foundational reference for research activities. It consists of reviews and summaries of various sources such as books, journal articles, and online information related to the topic under discussion.

Through this method, the researcher aims to collect, organize, and synthesize previous research findings comprehensively and systematically to obtain an in-depth understanding of the relationships among the studied variables. This approach is considered suitable for exploring theories, concepts, and prior empirical evidence relevant to the topic of fraud prevention within organizations. Secondary data analysis was conducted by comparing, examining, and synthesizing the findings of prior studies to identify patterns, similarities, and differences that could provide answers to the research questions.

The data sources in this study were obtained from credible academic literature, including national journal articles and research reports that specifically discuss the implementation of Good Corporate Governance (GCG) and internal control systems in mitigating fraudulent practices. The process of article collection was conducted through electronic databases such as Google Scholar, Garuda, and the SINTA portal, using the keywords "Good Corporate Governance," "Internal Control," and "Fraud Prevention."

From this search, approximately 40 scholarly articles relevant to the topic were initially identified. Following a selection process based on specific criteria—such as publication recency (within the last ten years), topic relevance, and journal indexation status SINTA levels 2–5, a total of 15 representative articles were selected for further analysis. These selected articles serve as the primary basis for developing a deeper understanding and drawing conclusions regarding the influence of Good Corporate Governance and internal control on fraud prevention

## **RESEARCH RESULTS AND DISCUSSION**

### **The Role Of Good Corporate Governance in Fraud Prevention**

This discussion specifically examines the role of Good Corporate Governance (GCG) in fraud prevention. Among the nine (9) reviewed articles, six (6) analyzed the GCG variable, and five (5) of them explicitly concluded that GCG has a positive and significant effect on fraud prevention (Rowa & Arthana, 2019; Jannah, 2016; Marciano et al., 2018; Latrini & Budiasih, 2018; Rustandy et al., 2020). The dominant consensus within the literature strongly indicates that GCG is an institutional instrument crucial for creating an environment that limits opportunities for fraud, thereby playing a vital role in maintaining integrity and accountability (Marciano et al., 2018).

The strength of GCG as a fraud deterrent has been consistently demonstrated across various types of entities, particularly in microfinance institutions that are vulnerable to fund misappropriation. The study by Rowa and Arthana (2019) revealed that the principles of good corporate governance

have a positive and significant effect on fraud prevention in rural banks (Bank Perkreditan Rakyat, BPR) in Kupang City. This finding underscores that the proper implementation of GCG can restrict managerial discretion and prevent illegal actions.

This result is further reinforced by Jannah (2016), whose study on BPRs in Surabaya explicitly found that Good Corporate Governance positively influences fraud prevention. The implementation of sound GCG practices was shown to reduce the potential for fund misuse and protect corporate assets from losses caused by internal fraud (Jannah, 2016).

Beyond direct fraud prevention, GCG also plays a role in mitigating fraud tendency— a psychological predisposition that precedes fraudulent behavior. The study by Latrini and Budiasih (2018) on Lembaga Perkreditan Desa (LPD) in Tabanan Regency found that GCG has a negative effect on the tendency toward accounting fraud. The better GCG is implemented, the lower the likelihood of managers or employees engaging in fraud, as the organization maintains strict and continuous oversight and evaluation mechanisms (Latrini & Budiasih, 2018).

Within the framework of Agency Theory, GCG serves as a vital mechanism to align interests and maintain trust between owners (principals) and managers (agents) (Marciano et al., 2018). Properly implemented GCG helps reduce conflicts of interest, minimize information asymmetry, and ensure the accuracy of financial reporting (Latrini & Budiasih, 2018). A strong GCG structure tends to produce higher-quality oversight, thereby reducing both the motivation and opportunity for fraudulent acts (Marciano et al., 2018).

In synthesis, GCG does not operate in isolation but functions as an integrative mechanism that connects multiple factors. A study on BUMDes (village-owned enterprises) found that internal control systems, organizational culture, and human resource competence have positive and significant effects on GCG (Widyawati et al., 2023). This reinforces GCG's position as a strategic and essential pillar in the defense against fraud, ensuring compliance, and safeguarding corporate reputation (Rustandy et al., 2020).

### **The Role Of Good Corporate Governance in Fraud Prevention**

In this discussion, the role of the Internal Control System (ICS) in fraud prevention shows the highest level of consensus among all the variables examined. The ICS variable was analyzed in eight (8) articles, and seven (7) of them consistently concluded that ICS has a positive and significant effect on fraud prevention (Adyaksana & Sufitri, 2022; Widyawati et al., 2023; Jannah, 2016; Marciano et al., 2018; Septiani et al., 2023; Rustandy et al., 2020; Latrini & Budiasih, 2018). This strong empirical support confirms that ICS serves as the most crucial mechanistic system in mitigating the risk of fraud (Septiani et al., 2023).

The effectiveness of ICS as a defensive firewall has been consistently proven across various sectors, both public and private. A study by Adyaksana and Sufitri (2022) on a government agency (BKAD) concluded that internal

control has a significant negative effect on accounting fraud, indicating that the stronger the internal control, the lower the level of fraud.

In the non-governmental sector, Rustandy et al. (2020) found that ICS, when implemented simultaneously with GCG and organizational culture, effectively prevents fraud in PT Pos Indonesia (Persero). This finding demonstrates that ICS functions as an effective procedural tool for safeguarding assets and ensuring the reliability of financial statements (Adyaksana & Sufitri, 2022).

The primary strength of ICS lies in its ability to eliminate opportunity, one of the key elements of the Fraud Triangle. ICS encompasses control activities such as segregation of duties, authorization, and reconciliation, which structurally make it difficult for individuals to commit irregularities (Septiani et al., 2023). The robust implementation of ICS in rural banks (BPR) in Surabaya was proven to have a positive and significant effect on fraud prevention (Jannah, 2016), thereby minimizing the likelihood of procedural misconduct (Latrini & Budiasih, 2018).

From the perspective of Agency Theory, ICS plays a crucial role in maintaining trust and restricting managerial actions that could harm the interests of the owners (Marciano et al., 2018). In accordance with the COSO framework, ICS establishes the procedural foundation for internal organizational control. An effective ICS ensures that management acts in compliance with established procedures, thereby reducing information asymmetry and ensuring data reliability (Septiani et al., 2023).

Although ICS is inherently mechanical, literature indicates that it can also function as a mediating variable between individual morality and fraud prevention (Septiani et al., 2023). This implies that rigorous control procedures help translate individual ethical intentions into measurable compliance behavior. Therefore, the sustainable and integrated implementation of ICS is the key to eliminating opportunities for fraud and ensuring the reliability of financial reporting (Rustandy et al., 2020).

## CONCLUSION

This literature review aims to analyze and synthesize the roles and effects of Good Corporate Governance (GCG) and the Internal Control System (ICS) on Fraud Prevention. The synthesis of previous studies provides a holistic conclusion regarding the crucial contributions of these two variables within the systematic framework of corporate anti-fraud protection.

The synthesized findings consistently show that GCG and ICS are the two main pillars of fraud prevention. Individually, GCG has been proven to have a positive and significant influence on fraud prevention (Rowa & Arthana, 2019; Kurniawan & Izzaty, 2019). Specifically, it also has a negative effect on accounting fraud tendencies (Latrini & Budiasih, 2020), indicating its ability to suppress fraudulent intentions through strict governance mechanisms. Meanwhile, ICS also shows a positive and significant impact (Kurniawan & Izzaty, 2019; Farocho & Nugroho, 2022) by directly eliminating opportunities (one of the

key elements of the Fraud Triangle) thereby reducing the likelihood of fraudulent acts.

Furthermore, there is a strong systematic and integrative relationship between the two variables. Research identifies that GCG even acts as an essential mediating (intervening) variable, through which ICS can positively and significantly influence fraud prevention (Widyawati et al., 2023). This emphasizes that GCG serves as a strategic framework that integrates and optimizes procedural control mechanisms (ICS).

Therefore, the key conclusion of this review is that Good Corporate Governance and the Internal Control System simultaneously exert a significant influence on the effectiveness of fraud prevention (Saputra & Rosharlianti, 2025).

From a practical standpoint, organizations should implement GCG as a supervisory infrastructure and ICS as a comprehensive procedural control mechanism to establish a robust multi-layered defense against fraud risks in the organizational environment.

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