

The Influence of the Effectiveness of *the Whistleblowing System*, the Implementation of *Good Corporate Governance*, and the Role of Internal Audit on the Prevention of *Fraud* in the Procurement of Goods and Services at PT. BRI (Persero) Tbk

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ABSTRACT

This study aims to analyze the influence of the effectiveness of the whistleblowing system, the implementation of Good Corporate Governance (GCG), and the role of internal audit on fraud prevention in the procurement of goods and services at PT. Bank Rakyat Indonesia (Persero) Tbk. Fraud in the procurement of goods and services is one of the significant risks that can harm the company, both in terms of finance and reputation, so an effective internal control system is needed. This study uses a quantitative approach with a survey method. Primary data was obtained through the distribution of questionnaires to 100 employees related to procurement functions, internal audits, and internal control at PT. BRI (Persero) Tbk. The data analysis technique used is multiple linear regression analysis to test the influence of each independent variable on the dependent variable. The results of the study show that the effectiveness of the whistleblowing system, the implementation of Good Corporate Governance, and the role of internal audit have a positive and significant effect on the prevention of fraud in the procurement of goods and services. Simultaneously, these three variables contribute to increasing fraud prevention efforts within PT. BRI (Persero) Tbk. This research makes a practical contribution to management in strengthening the internal control system and becomes a reference for future research related to fraud prevention in the banking sector.

Introduction

Phenomenon *Fraud* procurement of goods and services is still one of the main challenges in organizational governance, especially in the banking and state-owned sectors. *Fraud* This type includes various forms of deviation such as *Mark-up* prices,

vendor collusion, manipulation of tender documents, and abuse of authority by internal parties. According to a report by the Association of Certified *Fraud* Examiners (ACFE, 2024), the banking sector occupies the third highest position in occupational cases *Fraud* in the Asia-Pacific region, with 26% of cases related to the procurement of goods and services (ACFE Report 2024). This shows that the internal control and governance system in the banking industry still has loopholes that can be exploited to commit fraud.

As one of the largest state-owned banks in Indonesia, Bank Rakyat Indonesia (BRI) has implemented various control instruments such as *the whistleblowing System* (WBS), *Good Corporate Governance* (GCG), and Internal Audit in an effort to prevent *fraud*. However, cases and indications of *fraud* in the procurement process are still found, both in the form of maladministration, abuse of authority, and manipulation of procurement documents. This is strengthened by a report by the Financial Services Authority (OJK, 2023) which highlights the still weak effectiveness of the implementation of internal control systems in several state-owned banks, including in terms of supervision of *the procurement process* (OJK Annual Report 2023; Purba & Umar, 2021).

One of the main pillars of *fraud prevention* at BRI is the effectiveness of the *whistleblowing system* (WBS). The system is designed to encourage employees to report violations they know of without fear of retaliation. However, various studies show that the effectiveness of WBS in SOEs is still not optimal. According to Paramitha (2023), the level of trust in the confidentiality of whistleblowers and the follow-up of reports is still low, thus reducing the intensity of reporting (UII Repository). This shows that there is a problem of trust and a reporting culture that is not yet strong, so that the chance of *fraud* is greater because violations are often not reported formally.

In addition to *the whistleblowing system*, the implementation of *Good Corporate Governance* (GCG) is also a crucial aspect in *fraud prevention*. GCG principles such as transparency, accountability, responsibility, independence, and fairness are the main guidelines in ensuring that business processes run ethically and in accordance with regulations (KNKG, 2020). However, in practice, various studies indicate that the implementation of GCG in the state-owned banking sector is still inconsistent at the operational level. According to Rambe (2024), the principles of transparency and accountability have not been fully applied in the procurement process of goods and services in several regional banks, so it still opens up opportunities for collusion and *price mark-ups*. A similar thing was found by Farochi & Nugroho (2022) who emphasized that the weak implementation of GCG is the main cause of the emergence of *fraudulent procurement practices* in public financial institutions (JPPM Journal). The next factor is the role of internal audit. Internal audits have a strategic function to provide independent assurance that business processes, including the procurement of goods and services, have been carried out in accordance with prudential policies and principles. However, in practice, the effectiveness of internal audits in SOEs, including BRI, still faces several challenges such as limited human resources, low independence, and risk-based audits that have not been maximized. Research by Safitri (2024) found that internal audits at banking institutions still focus on administrative compliance, not on early detection of potential

fraud (UIN Suska Repository). In fact, according to IIA (2022), the effectiveness of internal audits is highly dependent on the independence and competence of auditors, as well as follow-up on audit results (The IIA Standards).

Based on these three aspects, the *Whistleblowing System, Good Corporate Governance, and Internal Audit*, it can be seen that the main problem faced by BRI is the lack of synergy between internal supervision systems in preventing *fraud* in the procurement of goods and services. This is strengthened by Osman, Rahayu, & Putra (2025) who in their literature review stated that the effectiveness of *fraud* control in banking SOEs will increase if WBS, GCG, and internal audit are implemented simultaneously and integrated. The above phenomenon is strengthened through a pre-survey by conducting semi-structured *interviews* with 5 officials and related staff who are directly involved in the procurement, audit, and compliance system, namely *goods and services procurement managers, internal audit team leaders, compliance and GCG managers, compliance staff, procurement staff* with the following results:

Table 1 Pre Sruvei

Theme	Summary of Findings	Problem
Effectiveness of WBS	All the sources stated that the WBS system at BRI was already running, but it was not fully trusted by employees because there were still concerns about the protection of the identity of the complainant.	"The system already exists, but many employees are hesitant because they are afraid that their names will be leaked" (Procurement Staff).
Implementation of GCG	GCG principles have been applied in procurement policies, but their implementation is not uniform between work units. There are differences in the vendor verification and evaluation process between regions.	"At the center it is stricter, but sometimes the procedure is not as strict" (Procurement Manager).
The Role of Internal Audit	Internal audits have implemented <i>risk-based audits</i> , but the scope of the audit has not yet reached all procurement projects.	"Our internal audit is still focused on large projects, not all small contracts" (Internal Audit Team Leader).
Fraud Procurement Prevention	Despite the fact that there are already anti-fraud policies and ethics training, cases of vendor collusion and price mark-ups are still being found.	"There are still vendors who work with employees, even though they have been suppressed" (Compliance Manager).

Source: BRI Employee Pre Survey, 2025

Based on the pre-survey table, it is known that there is a phenomenon of problems related to fraud prevention. Empirical research that examines the relationship between these three variables simultaneously in the state-owned banking environment is still limited. Most previous studies only examined the influence of one or two variables on *fraud*, thus creating a research gap in understanding the interaction between organizational control variables as a whole. For example, Destiyana & Yassarah (2024) research only tested the influence of GCG and WBS on *fraud prevention* without considering internal audit factors as moderation or supporting variables (Initiative Journal). Therefore, more

comprehensive research is still needed to empirically test the influence of the effectiveness of WBS, the implementation of GCG, and internal audit on *fraud* in the procurement of goods and services, especially at Bank Rakyat Indonesia (BRI) which has a complex supervisory structure and high operational risks. Urgently, this research is important because it can provide empirical evidence on how the effectiveness of the internal control system is able to reduce the level of *fraud procurement* in the banking sector. Theoretically, this research is expected to enrich the study of forensic accounting and *corporate governance* in Indonesia, while practically the research results can be used by BRI and other SOEs as material for evaluating internal supervision and control policies in the procurement process of goods and services.

Fraud Triangle Theory

The Triangle fraud *theory* explains that fraudulent acts occur due to three main elements, namely *pressure*, *opportunity*, and *rationalization* (Sánchez, et.al, 2021). This theory explains that *fraud* can be minimized by strengthening the supervisory system, closing opportunity gaps, and instilling organizational ethical values. The effectiveness of the *whistleblowing system* (WBS), the implementation of *Good Corporate Governance* (GCG), and the internal audit function are three instruments designed to suppress the "*opportunity*" factor and strengthen organizational integrity.

Literature Review

Fraud prevention is a process designed to eliminate or minimize the opportunity, pressure, and justification for individuals to commit fraud (ACFE, 2024). In the context of procurement of goods and services, fraud prevention includes the implementation of anti-fraud policies, internal supervision, ethics training, and the enforcement of sanctions against violators (Rahmawati, 2023). According to Pratiwi, et.al (2022), procurement fraud in the state-owned banking sector includes tender collusion, price mark-ups, bribery, and abuse of position, which can be prevented through the integration of procurement supervision and transparency systems. Most studies show that *Good Corporate Governance* (GCG), *whistleblowing system* (WBS), and internal audit have a significant negative influence on fraud, so they are seen as the main pillars in an organization's internal control system. However, the empirical findings are still inconsistent. A number of studies, such as Maisaroh & Nurhidayati (2021) and Rambe (2024), have found that WBS does not always have a significant effect on *fraud* prevention. In addition, the effectiveness of internal audits is also sometimes insignificant, especially when its independence is weak or does not receive support from management, as Rambe (2024) shows. The context of previous research has mostly focused on public companies, regional banks, or government agencies, so there are still very limited empirical studies that specifically examine *fraud* in the procurement of goods and services in state-owned banks such as BRI. In addition, almost all previous research was partial because it only examined one or two variables, rather than testing WBS, GCG, and internal audit simultaneously in a single research model

Hypothesis Development

According to (ACFE, 2024), the *whistleblowing system* (WBS) is a mechanism for reporting violations of laws, ethics, or company policies by internal and external parties in a safe,

confidential, and without the threat of retaliation. The effectiveness of the *whistleblowing system* depends on employees' understanding of the WBS mechanism (Paramitha, 2023), ease of access and reporting of violations (Azzahra, 2023), trust in confidentiality and whistleblower protection (ACFE, 2024), follow-up on reports submitted and WBS has an impact on reporting culture (OJK, 2023). Research by Paramitha (2023) and Azzahra (2023) found that the effectiveness of the *whistleblowing system* has a significant negative effect on the occurrence of *fraud* in the financial sector. The more open and reliable the internal reporting channel, the sooner potential *fraud* can be detected, so the level of fraud is reduced. The hypotheses built in this study are:

H1: The effectiveness of the *whistleblowing system* has a positive effect on the Prevention of Fraud in the Procurement of Goods and Services at Bank Rakyat Indonesia (BRI).

According to (KNKG, 2020), *good corporate governance* (GCG) is a system that regulates and controls companies to create added value for all stakeholders in a sustainable manner. In the state-owned banking sector such as BRI, GCG principles are implemented through governance policies, internal supervisory systems, and transparent reporting mechanisms (OJK, 2023). Safitri (2024) and Rambe (2024) explained that the consistent application of GCG principles can reduce the chances of *fraud*. The principles of transparency and accountability ensure that each procurement process is carried out according to the provisions, minimizing the potential for irregularities. The hypotheses built in this study are :

H2: The implementation of *Good Corporate Governance* has a positive effect on the Prevention of Fraud in the Procurement of Goods and Services at Bank Rakyat Indonesia (BRI).

Internal audit is an independent and objective activity that provides confidence and consultation to add value and improve the effectiveness of organizational operations (IIA, 2022). Internal audit has an important role in detecting and preventing fraudulent procurement through the implementation of *risk-based internal audits*. According to Safitri (2024), an independent and competent internal audit can reduce the chances of procurement manipulation, because the audit process is able to identify potential fraud early on. Research (Osman, Rahman, & Sani 2025) shows that the effectiveness of internal audits has a significant effect on the prevention of procurement fraud in financial institutions, especially if the recommendations of audit results are well followed up by management. Internal audit is an important mechanism in controlling *fraud risks* through checking compliance and effectiveness of the control system. Research by Osman, Rahayu, & Putra (2025) and Safitri (2024) confirms that strong and independent internal audits have a significant effect on reducing the level of fraud in the procurement process. The hypotheses built in this study are:

H3 : Internal Audit has a positive effect on the Prevention of Fraud in the Procurement of Goods and Services at Bank Rakyat Indonesia (BRI).

The Whistleblowing System, Good Corporate Governance, and Internal Audit are part of the Company's internal control system. An effective combination of all three can strengthen early detection systems, improve compliance, and suppress possible irregularities in the procurement of goods and services. Research by Destiyana, et.al

(2024) shows that the integrative application of WBS, GCG, and internal supervision has a significant simultaneous influence on the reduction of *fraud* in the public sector. The hypotheses built in this study are :

H4: The effectiveness of the Whistleblowing System, the implementation of Good Corporate Governance, and Internal Audit simultaneously have a significant effect on the Prevention of Fraud in the Procurement of Goods and Services at Bank Rakyat Indonesia (BRI).

This study uses an explanatory quantitative approach, which is a study that aims to test the causal relationship between variables through hypothesis testing. According to Erlina et al. (2023), the research approach uses quantitative methods to explain the cause-and-effect relationship between variables, where theory is used as the basis for formulating a hypothesis, is then empirically tested using numerical data and statistical analysis. This approach was chosen because it allows an analysis of the influence of *the Effectiveness of the Whistleblowing System (X₁)*, *the Implementation of Good Corporate Governance (X₂)*, and *Internal Audit (X₃)* on the Prevention of *Fraud in the Procurement of Goods and Services (Y)* both partially and simultaneously. Data was taken from the distribution of questionnaires to 100 Bank Rakyat Indonesia (BRI) employees.

Method

Table 2. Variable Operational Defense

Variable	Operational Definition	Indicator	Source	Scale
Effectiveness of the Whistleblowing System (X ₁)	Reporting mechanisms for violations of laws, ethics, or company policies provided to employees or external parties in a safe, confidential, and without risk of retaliation	1. Employees' understanding of the WBS mechanism	Paramitha (2023)	Likert 1–5
		2. Ease of access to WBS	Azzahra (2023)	Likert 1–5
		3. Protection against whistleblowers	ACFE (2024)	Likert 1–5
		4. Follow-up to WBS reports	KNKG (2020)	Likert 1–5
		5. Reporting culture	OJK (2023)	Likert 1–5
Implementation of Good Corporate Governance (X ₂)	A governance system that regulates and controls the company to run transparently, accountably, responsibly, independently, and fairly in order to increase the company's value and stakeholder trust	1. Transparency of the procurement process (Transparency)	KNKG (2020)	Likert 1–5
		2. Procurement accountability and reporting (Accountability)	Squirrelly (2024)	Likert 1–5
		3. Independence of the procurement committee (Independence)	Farochi & Nugroho (2022)	Likert 1–5
		4. Fairness in vendor selection (Fairness)	OJK (2023)	Likert 1–5
		5. Regulatory Compliance (Responsibility)	KNKG (2020)	Likert 1–5

Internal Audit Role (X ₃)	Independent and objective activities that provide added value to the organization by evaluating the effectiveness of risk management, control, and corporate governance	1. Competence of internal auditors	Sapphire (2024)	Likert 1-5
		2. Internal auditor independence	IIA (2022)	Likert 1-5
		3. Implementation of risk-based audits	Osman et al. (2025)	Likert 1-5
		4. Quality of audit recommendations	Sapphire (2024)	Likert 1-5
		5. Follow-up on audit results	Ghozali (2021)	Likert 1-5
Procurement Fraud Prevention (Y)	Systematic measures taken by organizations to reduce the chances and motivation of a person to commit cheating through the implementation of policies, supervisory systems, ethical culture, and discipline enforcement	1. Formal anti-fraud policy	ACFE (2024)	Likert 1-5
		2. Effectiveness of internal oversight	Rahmawati (2023)	Likert 1-5
		3. Employee ethical commitment	KNKG (2020)	Likert 1-5
		4. Consistency of the application of sanctions	OJK (2023)	Likert 1-5
		5. Awareness of fraud risks	Destiyana & Yassarah (2024)	Likert 1-5

The data analysis technique used was multiple regression analysis after meeting the criteria of validity, reliability, classical assumptions regarding normality, heteroscedasticity and multicollinearity. Conclusions on the hypothesis are drawn by means of t-test and F-test at a significance level of 5%. The overall tabulation and data management uses SPSS software version 24.

Results and Discussion

Results

Respondent Identities

The results of the study began by presenting a description of the respondents who were the target of the research sample. The following is a table of description of research respondents for 100 BRI employees, arranged proportionally and realistically.

Table 3. Respondent Identities

Characteristics	Categories	Quantity	Percentage (%)
Gender	Male	55	55
	Women	45	45
	Total	100	100
Age (Years)	≤ 25	18	18
	26 – 35	42	42
	36 – 45	28	28
	≥ 46	12	12
	Total	100	100
Final Education	Diploma (D3)	20	20
	Bachelor (S1)	65	65
	Postgraduate (S2)	15	15
	Total	100	100
Divisions	<i>Logistic & GA Department</i> Regional Office Medan	8	18
	<i>Regional Operation Risk & Compliance</i> Medan	4	20
	Regional Audit Office Medan	40	40
	Logistics Section of Branch Offices throughout North Sumatra	48	48
	Total	100	100

Source: Research Results, 2026

Based on the Respondent Identity Table, this study involved 100 Bank Rakyat Indonesia (BRI) employees who were used as respondents. Respondent characteristics were analyzed based on gender, age, education level, and division of work, with the aim of obtaining an overview of the profile of respondents involved in the study. Based on gender, the majority of respondents were men, namely 55 people (55%), while women amounted to 45 people (45%). This composition shows that the structure of BRI employees in this study is relatively balanced between men and women, although it is still dominated by male employees. This condition reflects the general characteristics of the banking sector that demands a balance of operational and managerial roles. Based on age, respondents were dominated by employees with an age range of 26–35 years, which was 42 people (42%), followed by the age group of 36–45 years as many as 28 people (28%). Meanwhile, respondents aged ≤ 25 years amounted to 18 people (18%), and respondents aged ≥ 46 years old were 12 people (12%). The dominance of productive age shows that most BRI employees are in an active career phase that tends to be adaptive to changes, including organizational policies and innovations. Based on the level of education, the majority of respondents have a Bachelor's (S1) educational background of 65 people (65%), followed by Diploma (D3) as many as 20 people (20%), and Postgraduate (S2) as many as 15 people (15%). The high proportion of S1-educated employees indicates that BRI has adequate academic human resources to support the complexity of banking activities and professional decision-making. Furthermore, based on the work division, the most respondents came from the Logistics division of the North Sumatra Branch Office, which was 48 people (48%), followed by the Regional Audit Office Division of Medan as many as 40 people (40%), *Logistics & GA Department* Regional Office Medan as many as 8 people (8%), and the *Regional Operation Risk & Compliance* division of Medan as many as 4 people (4%). This distribution shows that BRI's main activities in this study are largely supported by employees who play a direct role in credit management and banking operations. Overall,

the characteristics of respondents in this study reflect the condition of BRI employees who are dominated by productive age, highly educated, and spread across strategic divisions. These conditions are considered relevant to support the accuracy and validity of the research results.

Validity and Reliability Tests

Table 4. Results of the Validity Test of the Effectiveness of the Whistleblowing System (X₁)

Item	Correlation Coefficients	r Table	Status
I understand the reporting mechanism through BRI's Whistleblowing System (WBS).	0,676	0,195	Valid
WBS BRI is easily accessible to all employees to report violations.	0,780	0,195	Valid
BRI guarantees the confidentiality of the identity of the whistleblower in the WBS.	0,799	0,195	Valid
Every report of violations that comes in through WBS is followed up seriously.	0,770	0,195	Valid
WBS is able to encourage a culture of reporting violations in the work environment.	0,618	0,195	Valid

Source : Research Results 2026

Based on the validity testing of the 5-item question for the Effectiveness variable *Whistleblowing System* It turns out that all questions have a valid status because R calculates > R table.

Table 5. Results of Good Corporate Governance Validity Test (X₂)

Item	Correlation Coefficients	r Table	Status
The procurement process at BRI is carried out transparently and openly.	0,355	0,195	Valid
Each procurement work unit has clear and measurable responsibilities.	0,427	0,195	Valid
The procurement committee works independently without the intervention of other parties.	0,649	0,195	Valid
The selection of vendors is carried out fairly and free from conflicts of interest.	0,604	0,195	Valid
Every procurement activity complies with internal regulations and government regulations.	0,686	0,195	Valid

Source : Research Results 2026

Based on the validity test of 5 questions for the Good Corporate Governance variable, it turns out that all questions have a valid status because r is calculated > r table.

Table 6. Results of Internal Audit Validity Test (x₃)

Item	Correlation Coefficients	r Table	Status
BRI's internal auditors have adequate competence and resources.	0,531	0,195	Valid
Internal auditors conduct audits independently and objectively.	0,608	0,195	Valid
BRI's internal audit applies a risk-based approach.	0,666	0,195	Valid
Internal audit recommendations are always followed up by management.	0,390	0,195	Valid
Internal audits play an active role in preventing potential procurement fraud.	0,447	0,195	Valid

Source : *Research Results 2026*

Based on 5-point validity testing questions for each Internal Audit variable turned out that all questions had a valid status because $r_{count} > r_{table}$.

Table 7. Results of the Validity Test for the Prevention of Fraud in Goods and Services (Y)

Item	Correlation Coefficients	r Table	Status
BRI has a formal policy to prevent fraud in procurement.	0,517	0,195	Valid
BRI's supervision system is effective in detecting irregularities in procurement.	0,472	0,195	Valid
Employees have a strong ethical commitment in carrying out procurement.	0,602	0,195	Valid
Any violations in procurement are consistently sanctioned.	0,554	0,195	Valid
Employees are aware of the risks and impacts of fraudulent actions in procurement.	0,475	0,195	Valid

Source : *Research Results 2026*

Based on 5-point validity testing questions for each variable Prevention of Fraud in Goods and Services It turns out that all questions have a valid status because $R_{calculated} > R_{table}$. The results of the reliability test are based on data processed by the researcher with the help of SPSS 24.0 for Windows can be seen in Table 5 below:

Table 8. Questionnaire Reliability Test Results

Variable	Reliability Value	Status
Effectiveness of the Whistleblowing System (X ₁)	0,884	Reliable
Good Corporate Governance (X ₂)	0,771	Reliable
Internal Audit Role (X ₃)	0,759	Reliable
Fraud Prevention (Y)	0,752	Reliable

Source: Research Results, 2026 (Data Processed)

The reliability value of the above instrument shows that the reliability level of the research instrument is adequate because it is close to 1 (> 0.60).

Classic Assumption Testing

Before performing hypothesis testing, classical assumption testing is first carried out which is intended to ensure that the multiple linear regression model can be used or not.

a. Normality Test

For testing the normality of the data in this study, it was detected through the analysis of graphs and statistics produced through regression calculations with SPSS. The results of the normality test can be seen in the following Figure 5.1:

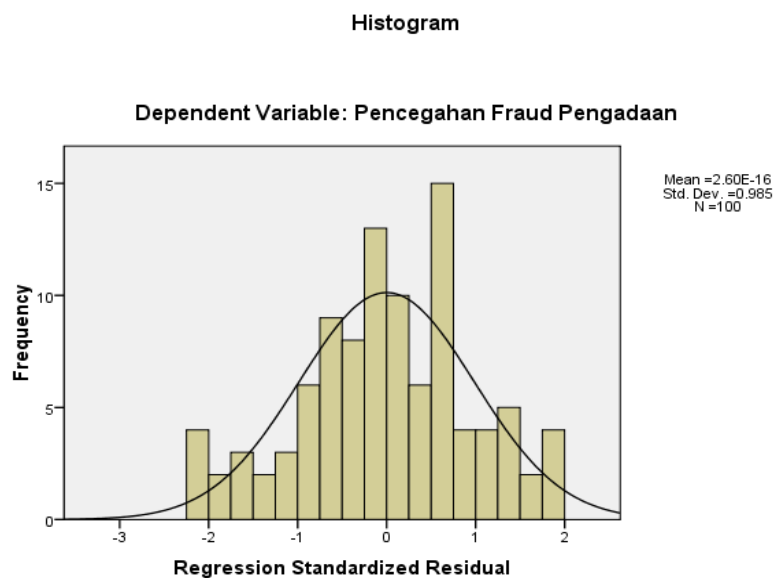


Figure 1. Histogram Graph

Based on Figure 1, it can be concluded that the data used shows normal. Analysis from the graph shows that the data is spread around the diagonal line, as well as the distribution follows the direction of the diagonal line so that it can be concluded that the data is normal

Normal P-P Plot of Regression Standardized Residual

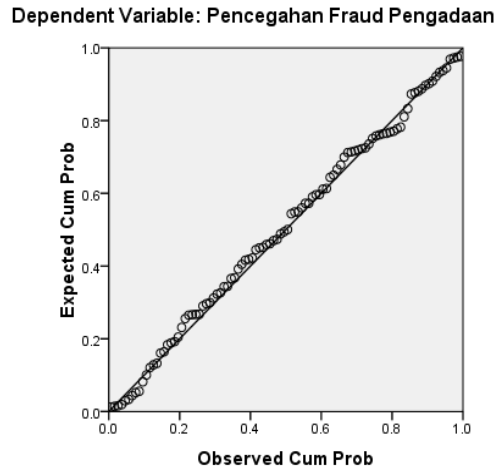


Figure 2. PP-Plots Curve

Based on Figure 2, it can be concluded that the data used shows normal. The analysis of the curve shows that the dots are spread around the diagonal line, as well as the spread follows the direction of the diagonal line so that it can be concluded that the data is normal.

b. Multicollinearity Test

The results of the multicollinearity testing of data in this study using SPSS tools, the results can be seen in Table 9 below:

Table 9. Multicollinearity Test Results

Models		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Effectiveness of the Whistleblowing System	.668	1.497
	Implementation of Good Corporate Governance	.533	1.875
	The Role of Internal Audit	.511	1.957

Source : Research Results 2026

Based on Table 6 above, it can be seen that all independent variables, namely leadership style and work stress, have numbers *Variance Inflation Factor* (VIF) is less than 10, while the value of *Tolerance* Close to 1, thus it can be concluded that in the regression model there is no problem of multicollinearity

c. Heteroscedasticity Test

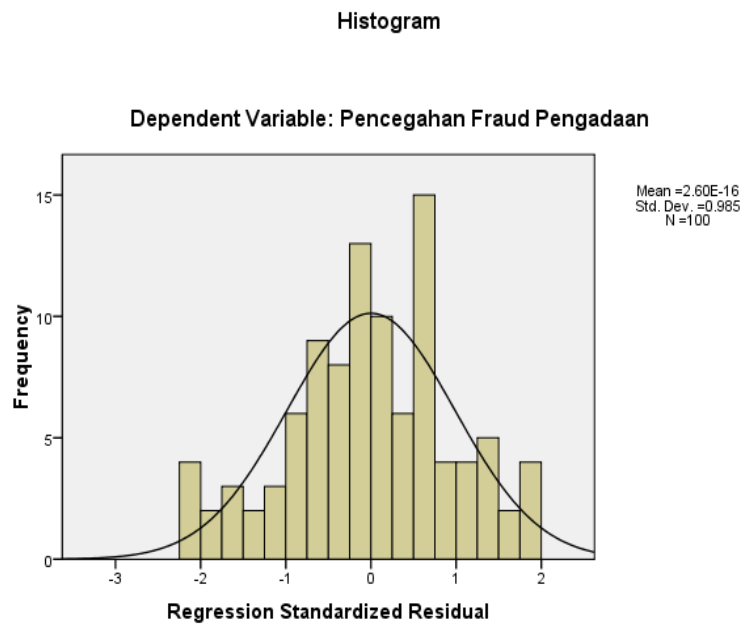


Figure 3. Scater Plots Chart

Based on Figure 3, it can be seen that the dots are scattered randomly and scattered above or below the number 0 on the Y axis.

4.3. Multiple Regression Results and t-Test

1. Partial Testing

Partial testing is carried out to see whether there is an influence of each independent variable on the dependent variable. The test of the effect of the independent variables (X) on the bound variable (Y) can be seen in the following table:

Table 10. Multiple Linear Regression

Models		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	8.569	1.847	4.639	.000
	Effectiveness of the Whistleblowing System	.166	.070	2.363	.020
	Implementation of Good Corporate Governance	.194	.089	2.187	.031
	The Role of Internal Audit	.261	.125	2.077	.040

Source : *Research Results 2026*

Based on Table 10 of the t-test, the following values can be known:

$$\begin{aligned} a &= 8.569 \\ \beta_1 &= 0.166 \\ \beta_2 &= 0.194 \\ \beta_3 &= 0.261 \end{aligned}$$

So the multiple linear regression equation for the two predictors (leadership style and work stress) is:

$$Y = 8.569 + 0.166X_1 + 0.194X_2 + 0.261X_3 + e$$

From the regression equation above, it can be seen that the constant value is 4,582, which means that if there are no variables for the effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit, then fraud prevention is 8,569 times. The Whistleblowing System Effectiveness variable produces $\beta_1 = 0.166$ which means that every increase in the Whistleblowing System Effectiveness variable by 1, fraud prevention will increase by 0.166 times assuming the other variables remain the same. The variable for the implementation of Good Corporate Governance results in $\beta_2 = 0.194$ which means that every increase in the variable of the Implementation of Good Corporate Governance by 1, fraud prevention will increase by 0.194 times assuming the other variables are fixed. The Internal Audit Role variable yields $\beta_3 = 0.261$ which means that every increase in the variable of the Implementation of Good Corporate Governance by 1, fraud prevention will increase by 0.261 times assuming the other variable is constant

The following is a discussion of the results of the statistical testing of the t-test:

1) Influence Effectiveness of the Whistleblowing System against Fraud Prevention

The calculated t value of 2.363 is greater than the table t of 1.667 with a probability of t of sig 0.020 smaller than the significance limit of 0.05. This means that the Whistleblowing System (X1) Effectiveness variable partially has a significant effect on Fraud Prevention (Y). Thus, the Whistleblowing System Effectiveness factor has a contribution to Fraud Prevention.

2) Influence Implementation of Good Corporate Governance against Fraud Prevention

The calculated t-value of 2.187 is greater than the table t of 1.667 with a probability of t, which is sig 0.031, which is smaller than the significance limit of 0.05. This means that the variable of the Implementation of Good Corporate Governance (X2) partially has a significant influence on Fraud Prevention (Y). Thus, the factor of Implementing Good Corporate Governance has a contribution to Fraud Prevention.

3) The calculated t value of 2.077 is greater than the table t of 1.667 with a probability of t, which is sig 0.040, which is smaller than the significance limit of 0.05. This means that the Internal Audit Role (X3) variable partially has a significant influence on Fraud Prevention (Y). Thus, the Role of Internal Audit factors has a contribution to Fraud Prevention.

2. Simultaneous Testing

From the tests carried out simultaneously, proof of the hypothesis in this study can be obtained: the leadership style variable (X1) and the work stress variable (X3) together affect the Y variable (employee performance). The condition is, if the Sig value in the Anova table $< \alpha 0,05$., then Ho is rejected, but if the value of Sig $> \alpha$

0,05., then With accepted. The data required to test the above hypothesis are as follows:

Table 11. Test F

Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270.642	3	90.214	18.356	.000a
	Residual	471.798	96	4.915		
	Total	742.440	99			

Source : Research Results 2026

The F value of the table for 100 respondents (n=100) with the significance (alpha = 0.05) on the number of independent variables (3) hence, (df=100-3-1=96), the F value of the table is 2.696. F Value_{Count} The above are 18,356 greater than Ftable of 2.696 with sig_{0,000} < $\alpha_{0,05}$, showing that Ho was rejected and Ha was accepted, means that the variables of the effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit simultaneously had a significant effect on fraud prevention.

Table 12. Correlation Coefficient and R-Square

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.604a	.365	.345	2.21688

Source : Data Processed 2026

Based on the results of the SPSS calculation, $r_{xy} = 0.604$, meaning that the magnitude of the influence of the effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit on fraud prevention is strong around the interval of 0.60 – 0.799. Value *Adjusted R-Square* obtained is 0.345 indicating that around 34.5% of the Y variable (fraud prevention) can be explained by the variables of the effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit.

Discussion

The effectiveness of the whistleblowing system has an effect on fraud prevention

The results of the study show that the effectiveness of the whistleblowing system has a positive and significant effect on the prevention of fraud in the procurement of goods and services at PT. BRI (Persero) Tbk. These findings are consistent with the results of previous research (Maulida & Bayunitri, 2021; Shonhadji & Maulidi, 2021; Purba, 2020; Albrecht, et.al, 2018; Maiviza & Kusumah, 2025) proves that the more effective the violation reporting system implemented by the company, the higher the level of fraud prevention in the procurement process. In the perspective of Fraud Triangle Theory, the whistleblowing system plays an important role in suppressing the element of opportunity. Fraud in the procurement of goods and services generally occurs due to gaps in supervision, weak transparency, and a lack of reporting mechanisms for irregularities. The existence of an effective whistleblowing system—characterized by guaranteed confidentiality, whistleblower protection, and strict follow-up—is able to narrow the opportunities for perpetrators to commit fraud due to increased risk of detection. In

addition, the whistleblowing system also affects the element of rationalization. When organizations instill a culture of reporting violations as a form of integrity and concern for the company, it will be increasingly difficult for fraudsters to justify their actions. The awareness that co-workers can report any indication of fraud will lower the moral justification for fraudulent behavior. Thus, the results of this study are in line with the Fraud Triangle Theory which states that opportunity reduction and rationalization are strategic steps in fraud prevention, especially in procurement activities of goods and services that have a high level of risk.

The implementation of Good Corporate Governance (GCG) has an effect on fraud prevention

The results of the study show that the implementation of *Good Corporate Governance* (GCG) has a positive and significant effect on the prevention of fraud in the procurement of goods and services at PT. BRI (Persero) Tbk. These findings are consistent with the results of previous research (Hakiki, et.al, 2025; Fatrizia, et.al, 2025; Shanikat & Aldabbas, 2025) proves that the better *the Good Corporate Governance* implemented by the company, the higher the level of fraud prevention. This indicates that the better the application of GCG principles, the more effective the company's efforts will be in preventing fraud. Judging from the Fraud Triangle Theory, the application of GCG directly suppresses the element of opportunity. GCG principles such as transparency, accountability, responsibility, independence, and fairness encourage the creation of a strong control system and a more open and well-documented procurement process. This condition narrows the space for individuals to manipulate the procurement process or abuse authority. In addition, GCG also plays a role in reducing the element of rationalization. A culture of good governance instills ethical values, compliance with regulations, and moral responsibility to all employees. By internalizing these values, individuals are less likely to justify fraudulent behavior because it is contrary to organizational norms and the principles of professionalism. Consistent implementation of GCG can also have an indirect impact on the element of pressure, for example through a fair performance appraisal and remuneration system to reduce financial pressure or unrealistic targets. Therefore, the results of this study strengthen the view that GCG is a fundamental element in fraud prevention strategies based on the Fraud Triangle Theory.

Internal audits have a positive and significant effect on fraud prevention

The results of the study prove that the role of internal audit has a positive and significant effect on the prevention of fraud in the procurement of goods and services at PT. BRI (Persero) Tbk. These findings are consistent with the results of previous research (Oyedotun, et.al, 2025; Lubis & Mayasari, 2025; Fatrizia, et.al, 2025; Shanikat & Aldabbas, 2025) proves that the better the internal audit that the company implements, the higher the fraud prevention rate. These findings show that an independent, competent, and optimally functioning internal audit is able to increase the effectiveness of control and supervision of the procurement process. Within the framework of Fraud Triangle Theory, internal audit plays a major role in suppressing the element of opportunity. Through audit activities, internal control evaluations, and compliance checks with procurement procedures, internal

audits are able to identify and close loopholes that have the potential to be used to commit fraud. The high intensity of supervision will increase the perception of the risk of being caught for the perpetrator. In addition, internal audit also affects the element of rationalization. Audit recommendations, socialization of audit results, and enforcement of sanctions for fraud findings will form awareness that every irregularity is a serious violation that has legal and organizational consequences. This reduces the tendency of the perpetrator to justify his actions. The role of internal auditing can also help identify pressures experienced by employees, such as target pressures or conflicts of interest, so that management can take preventive steps. Thus, internal audits are not only detective but also preventive in mitigating the three elements of the Fraud Triangle.

The effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit simultaneously have an impact on fraud prevention

Simultaneously, the effectiveness of the whistleblowing system, the implementation of GCG, and the role of internal audit complement each other in mitigating the risk of fraud in the procurement of goods and services. These findings are consistent with the results of previous research (Saputra & Rosharlianti, 2025) which concluded that it simultaneously affects fraud prevention. These three variables are collectively able to suppress the elements of opportunity, rationalization, and some pressure in Fraud Triangle Theory. The combination of an effective reporting system, good corporate governance, and optimal internal audit functions creates a strong control environment so that the chances of fraud can be minimized.

Conclusion

The conclusion of the results of this study explains that the effectiveness of the whistleblowing system has a positive and significant effect on the prevention of fraud in the procurement of goods and services. This shows that an effective violation reporting system is able to narrow opportunities and reduce the rationalization of fraudsters, so that the risk of fraud can be minimized. The implementation of Good Corporate Governance has a positive and significant effect on the prevention of fraud in the procurement of goods and services. The application of the principles of transparency, accountability, responsibility, independence, and fairness has been proven to be able to strengthen internal control, reduce the chance of fraud, and build an ethical culture that suppresses the rationalization of fraudulent acts. The role of internal audit has a positive and significant effect on the prevention of fraud in the procurement of goods and services. Independent and professional internal audits play an important role in identifying and closing control gaps, improving supervision, and providing recommendations for improvements that have an impact on reducing the elements of opportunity and rationalization in *Fraud Triangle Theory*. Simultaneously, the effectiveness of the whistleblowing system, the implementation of Good Corporate Governance, and the role of internal audit have a significant effect on the prevention of fraud in the procurement of goods and services. These three variables complement each other in mitigating fraud risk by suppressing the elements of opportunity, rationalization, and some pressure, thereby creating a more comprehensive fraud prevention system at PT. BRI (Persero) Tbk. Management needs to pay attention to the pressure factors that can trigger fraud, by creating the effectiveness of the whistleblowing system, the implementation of Good Corporate Governance and the

role of internal audit in a comprehensive and comprehensive manner. Further research is suggested to add other variables related to fraud prevention, such as organizational ethical culture, internal control systems, or human resource competence. Further research can also use different research methods, such as qualitative or *mixed methods*, to gain a deeper understanding of fraud prevention practices.

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