FRAUD PREVENTION THROUGH INTERNAL CONTROL AND MORAL SENSITIVITY (Case Study on a State Owned Bank)

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Abstract: *This research is motivated by increasing acts of fraud. This study aims to determine and analyze the effect of internal control and moral sensitivity on fraud prevention. This research is a quantitative research with a case study approach. This case study was conducted at State-Owned Enterprise Banks (BUMN) including Bank Mandiri, Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), and State Savings Bank (BTN). The sample in this study was 100 employees with the sampling technique the sample is random sampling. Data collection uses a questionnaire distributed via google form. The instruments used have been tested for validity and reliability. The collected data were analyzed using the classical assumption test and multiple linear regression using excel and SPSS. The results of this study indicate that 1) Internal Control has a positive and significant effect on Fraud Prevention, 2) Moral Sensitivity has a positive and significant effect on Fraud Prevention, and 3) Internal Control and Moral Sensitivity have a positive and significant effect on Fraud Prevention. The results of this study indicate that if a company wants to improve fraud prevention, the company must improve internal control and moral sensitivity.*

Keywords: Internal Control, Moral Sensitivity and Fraud Prevention

1. Introduction

Fraud is an intentional act or negligence to cheat or steal, use the power or authority granted in personal or organizational interests to obtain unauthorized benefits or gains (Alfian, N., & Rahayu, 2021). Fraud can also be defined as an act that is intentionally carried out to mislead other people by using deception, embezzlement, manipulation, or abuse of trust to obtain illegitimate financial gain (Pamungkas, 2014). In line with these two definitions, fraud can be interpreted as an act or practice of deception, manipulation, or misuse of position or information with the intention of generating illegitimate gains or harming others (Kennedy, PSJ, & Siregar, 2017). In general, fraud refers to actions that are carried out intentionally and violate applicable laws or regulations to gain illegal advantage or harm other people. This includes various forms of fraud, manipulation, abuse of power, or breach of trust with the aim of generating dishonest profits (Choirunnisa, 2022).

Prevention of fraud is very important for companies to do early on, because fraud will harm the company. Fraud can cause significant financial loss to an organization. Fraudulent acts such as theft of assets, embezzlement of money, or manipulation of financial statements can result in losses that are difficult to recover. Fraud prevention helps prevent unnecessary financial losses and protects organizational assets and stakeholder interests (Christian, N., & Veronica, 2022). In addition, acts of fraud can damage the reputation and credibility of the organization. When it is

revealed that an organization is unable to prevent or detect fraud, it can cause a loss of trust from customers, investors, and business partners. Fraud prevention helps maintain a good reputation and organizational credibility, which are valuable assets in business and stakeholder relations (Lisdiono, P., Salim, M., & Suwarno, 2023). Furthermore, Fraud disrupts the efficiency and productivity of the organization. When resources and time are wasted investigating, repairing damage, and recovering from the effects of fraud, this can hinder organizational progress. Fraud prevention helps maintain optimal operational efficiency and productivity by preventing unnecessary disruption (Sasmita, FA, & Sugiarti, 2019).

Considering that fraud prevention needs to be done early on, one thing that can be done by the company is internal control. Internal control is a structure that involves policies and procedures implemented by management to help ensure the achievement of organizational goals effectively and efficiently, maintain the reliability of financial reporting, and ensure compliance with applicable laws and regulations (Mindhari, A., Yasin, I., & Isnain, 2020). Furthermore, the definition of internal control is a series of policies, procedures and practices implemented by management to provide assurance regarding the achievement of objectives, maintenance of the reliability of financial reporting, and compliance with applicable laws and regulations (Fitria, F., & Sudarmadi, 2019) . In line with these two definitions, internal control can also be understood as a series of policies, procedures and practices implemented by management to provide assurance related to the achievement of organizational goals, reliability of financial reporting, operational effectiveness and efficiency, and compliance with applicable laws and regulations. Internal controls are designed to identify, measure, manage and minimize the risks faced by the organization (Maisaroh, Y., Sholihin, MR, & Farhana, 2019).

Internal control has a strategic role in fraud prevention. Internal control acts as the "first line of defense" in fraud prevention. Through strict structures, policies and practices, internal control helps prevent acts of fraud by reducing opportunities, identifying risks, monitoring activities, protecting assets and encouraging disclosure (Kurniasari, NT, Fariyanti, A., & Ristiyanto, 2018). Internal controls help protect an organization's assets and finances from misuse, theft, or manipulation by means of fraud. Through measures such as physical control, inventory control, access control, and routine reconciliation, internal control helps prevent financial losses and asset loss caused by fraud (Damayanti, R., & Hapsari, 2022).

Furthermore, apart from moral sensitivity, what is also important for fraud prevention is moral sensitivity. Moral sensitivity is an individual's ability to recognize and understand situations or decisions that have a moral dimension. This involves awareness of moral values, empathy for those affected, and the ability to consider and choose morally appropriate actions (Anuar, ASK, Tan, BP, & Naidu, 2021). In addition, moral sensitivity can also be understood as an individual's ability to recognize, interpret, and respond to the moral aspects of situations or decisions faced. This includes awareness of the ethical implications of actions, feelings of empathy for affected parties, and understanding of relevant moral principles (Armelia, PA, & Wahyuni, 2020). It can be concluded, moral sensitivity refers to an individual's ability to recognize, understand, and respond to moral aspects in a situation or decision. This involves understanding moral values, respecting moral consequences, and being able to identify morally appropriate actions. Moral sensitivity plays an important role in guiding individuals in making ethical and responsible decisions (Situmeang, BJ, Simanjuntak, R., & Lolo, 2023).

Moral sensitivity has a contribution in preventing fraud. Moral sensitivity helps individuals recognize the moral aspects of situations or decisions they face. It enables individuals to consider the ethical implications of their actions and make decisions according to relevant moral principles. Moral sensitivity helps individuals to avoid actions that violate moral values and choose the right path ethically (Wonar, K., Falah, S., & Pangayow, 2018). In addition, moral

sensitivity has an important role in guiding individuals to make ethical decisions, understand and respect others, build good relationships, lead with integrity, and form an ethical organizational culture. Moral sensitivity is an important foundation in building a just, sustainable and dignified society and organization (Chalida, NN, Pramita, YD, & Maharani, 2022).

Based on the explanation that has been explained by the author above regarding the importance of fraud prevention and what factors can prevent fraud from occurring, the author is interested in conducting a study on Fraud Prevention Through Internal Control and Moral Sensitivity (Case Study at a State-Owned Enterprise Bank). This study aims to determine and analyze the effect of internal control and moral sensitivity on fraud prevention. The findings of this study are expected to provide insight to stakeholders regarding the importance of internal control and moral sensitivity in fraud prevention.

2. Research Method

This research is a quantitative research with a case study approach. This case study was conducted at state-owned enterprises (BUMN) including Bank Mandiri, Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), and the State Savings Bank (BTN). The sample in this study were 100 employees using random sampling technique. Data collection uses a questionnaire distributed via google form. The variable indicators of fraud prevention are the determination of anti-fraud policies, procedures, control techniques, and sensitivity to fraud (Laksmi & Sujana, 2019). Internal control variable indicators are control environment, risk assessment, control activities, information and communication and supervision (Hery, 2014). Meanwhile, the indicator of moral sensitivity variable is the accountant's failure to do the work according to the time requested, the use of office hours for personal gain, the accountant's subordinate judgment in relation to accounting principles (Syaikhul Falah, 2006). The instruments used have been tested for validity and reliability. The collected data were analyzed using the classical assumption test and multiple linear regression using excel and SPSS.

3. Results and Discussion
3.1. Results
Results Validity and Reliability
Validity Test
Determining whether or not the questionnaire is valid, it is necessary to test the validity. The validity test in this study can be said to be valid if r count > r table (0.334).

Table 1.
Validity Test of Fraud Prevention, Internal Control and Moral Sensitivity Variables

Variable	Items	r count	r table	Information
Fraud Prevention (FP)	FP1	0.450	0.334	**Valid**
	FP2	0.500	0.334	Valid
	FP3	0.700	0.334	Valid
	FP4	0.420	0.334	Valid
	FP5	0.530	0.334	Valid
	FP6	0.740	0.334	Valid
	FP7	0.560	0.334	Valid
	FP8	0.470	0.334	Valid
Internal Control (IC)	IC1	0.430	0.334	Valid
	IC2	0.710	0.334	Valid

	IC3	0.550	0.334	Valid
	IC4	0.460	0.334	Valid
	IC5	0.420	0.334	Valid
	IC6	0.510	0.334	Valid
	IC7	0.760	0.334	Valid
	IC8	0.570	0.334	Valid
Moral Sensitivity (MS)	MS1	0.420	0.334	Valid
	MS2	0.700	0.334	Valid
	MS3	0.630	0.334	Valid
	MS4	0.360	0.334	Valid
	MS5	0.530	0.334	Valid
	MS6	0.570	0.334	Valid

Source: Data Processing Results, 2023

Reliability Test

The purpose of carrying out the reliability test is to measure a questionnaire. By carrying out a reliability test, it will be seen the accuracy, accuracy, and consistency of a questionnaire in measuring the variables studied. A variable is said to be reliable if Cronbach's Alpha > 0.60.

Table 2.
Reliability Test Results

Variable	Cronbach's Alpha	Information
Internal Control (X1)	0, 820	Reliable
Moral Sensitivity (X2)	0.830 _	Reliable
Fraud Prevention (Y)	0, 760	Reliable

Source: Data Processing, 2023

Classic Assumption Test

The Classical Assumption Test in this study includes three tests, namely the Normality Test, Heteroscedasticity Test and Multicollinearity Test, while the explanation is as follows:

Table 3.
Normality Test Results

Significance	Information
.260 [c,d]	Normal Distribution

Source: Data Processing, 2023

Based on Table 3 above, it can be seen that this research model is said to be normally distributed. This is evidenced by the difference value and significance value (Sig). >0.05.
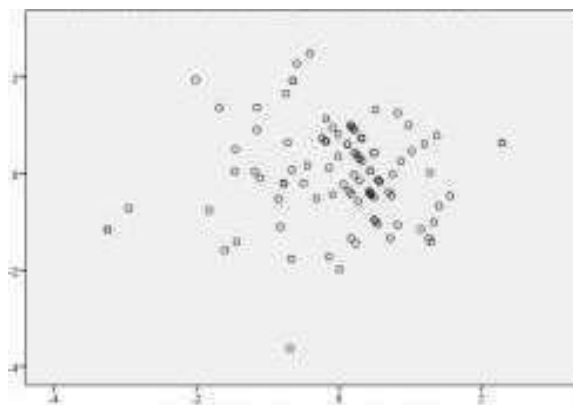
Figure 1.
Heteroscedasticity Test Results

Based on Figure 1 above, it can be seen that heteroscedasticity in the regression model of this study does not occur, this is evidenced by the appearance of small circles scattered randomly throughout the area either above or below the number 0.

Table 4.
Multicollinearity Test Results

Variable	Collinearity Statistics		Information
	tolerance	VIF	
Internal Control (X1)	0.360	3,645	Multicollinearity Free
Moral Sensitivity (X2)	0.370	4,018	Multicollinearity Free
Fraud Prevention (Y)	0.363	3,809	Multicollinearity Free

Source: Data Processing, 2023

Based on Table 4 above, it can be seen that the regression model of this study is free of multicollinearity, this is evidenced by the tolerance value > 0.10 or < 1 and VIF < 10.

Multiple Linear Regression Analysis

Table 5.
Multiple Linear Regression Test Results

Variable	coefficient	Standard Error
Constant	4,400	1,500
Internal Control (X1)	0.300	0.080
Moral Sensitivity (X2)	0.500	0.130

Source: Data Processing, 2023

The formulation of the regression obtained is:

Based on Table 5, the constant value is 4.400. This means that if internal control and moral sensitivity are zero, then the fraud prevention variable is 4.400. The internal control variable has a coefficient value of 0.300. That is, when the internal control variable increases by 1%, the fraud prevention variable also increases by 0.300% and vice versa. The moral sensitivity variable has a coefficient value of 0.500. That is, when the moral sensitivity variable increases by 1%, the fraud prevention variable also increases by 0.500% and vice versa.

t Test

Table 6.

Partial Test Results (t test)

No	Fill Hypothesis	Q	Sig.	hypothesis
1	Internal Control Against Fraud Prevention	3,700	0.005*)	H1 accepted
2	Moral Sensitivity Against Fraud Prevention	3,501	0.001*)	H2 accepted

Source: Data Processing, 2023

F Test

Table 7.

Simultaneous Significance Results (Statistics Test F)

ANOVA [a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	43,420	5	8,810	7,500	,000 [b]
residual	38,810	24	1,260		
Total	82,230	29			

Source: Data Processing, 2023

It can be seen in the table above by observing the row, column F and sig, it shows that the results of the F test obtained an F count of 7.500 with a significant level value of 0.000, which means that the value is less than 0.05 (0.000 <0.05). That is, the Internal Control Ef Variable (X1) and Moral Sensitivity Variable (X2) together have a significant effect on Fraud Prevention (Y), because these values indicate that Ha is accepted and Ho is rejected.

Coefficient of Determination (R^2)

Table 8.

Determination Coefficient Test Results

Adjust R Square	0.755

Source: Data Processing, 2023

Based on 4.13, the *Adjusted R Square* is 0.755 or 75.50%. That is, internal control and moral sensitivity in explaining fraud prevention is equal to 75.50%, while the remaining 24.50% is explained by other variables outside this research model.

3.2. Discussion

a. Effect of Internal Control on Fraud Prevention

The results of this study indicate that Internal Control has a positive and significant effect on Fraud Prevention. This means that the better the internal control of a company, the better the prevention of fraud, conversely, the worse the internal control of a company, the worse the prevention of fraud. This implies that if the company wants to improve fraud prevention, the company should improve internal control.

Internal control assists the organization in identifying risks that have the potential to lead to acts of fraud. Through evaluating and mapping business processes, internal control can identify weak points or gaps that can be exploited by perpetrators of fraud (Yunita et al, 2023). Internal controls can help prevent fraud by enforcing policies, procedures, and practices that minimize opportunities for abuse or manipulation. For example, proper segregation of duties and authorization can reduce the risk of fraud. In addition, with effective

internal controls, organizations can detect fraud earlier so that they can immediately take appropriate action to stop and investigate these actions (Kurniawan, 2019).

Internal controls help protect organizational assets from misuse, theft, or manipulation by internal or external parties. For example, by implementing physical controls such as door locking, electronic data security, and controlling physical access to valuable areas and resources, organizations can minimize the risk of theft or misuse of assets (Maruta, 2016). Internal control assists the organization in ensuring compliance with applicable regulations, internal policies and standards. By implementing controls and procedures that ensure compliance, organizations can reduce the risk of violating regulations or policies that can lead to acts of fraud (Fajar, I., & Rusmana, 2018).

Internal control increases transparency and accountability within the organization. With clear controls and regularly monitored, organizations can avoid manipulation of data or information that can be used to commit fraud. High transparency and accountability also creates a more ethical work climate and strengthens moral awareness of fraud (Mualifu, Guspul, & Hermawan, 2019). Through internal control, organizations can increase employee awareness and understanding regarding the risk of fraud and the importance of acting ethically. Effective internal controls include training and education regarding work ethics, anti-fraud policies, and whistleblower reporting mechanisms. This helps build an organizational culture that has integrity and has high moral sensitivity in dealing with acts of fraud (Sudarmanto, E., & Utami, 2021).

b. The Effect of Moral Sensitivity on Fraud Prevention

The results of this study indicate that moral sensitivity has a positive and significant effect on fraud prevention. This means that the better the moral sensitivity of a company, the better the prevention of fraud, conversely, the worse the moral sensitivity of a company, the worse the prevention of fraud. This suggests that if a company wants to improve fraud prevention, the company should increase moral sensitivity.

Moral sensitivity involves high awareness and understanding related to the ethics and values that apply in the organization. Individuals who have good moral sensitivity tend to be better able to identify situations that involve acts of fraud or ethical violations (Kusumawati, N., Zahra, S., & Septiani, 2021). Moral sensitivity helps individuals to recognize unethical actions or violate rules that have the potential to become fraudulent. With the ability to see and assess the ethical consequences of actions taken, individuals who have high moral sensitivity can detect early signs or situations that trigger acts of fraud (Kusuma, 2022).

Moral sensitivity plays a role in shaping individual decision-making processes related to actions that involve potential fraud. Individuals who have good moral sensitivity will be more likely to make ethical decisions, avoid being involved in acts of fraud, and report violations that occur (Wonar, K., Falah, S., & Pangayow, 2018). Moral sensitivity plays an important role in encouraging whistleblower reporting. Individuals who have high moral sensitivity will feel responsible and have the courage to report acts of fraud they witness, even though this may involve personal risks or consequences (Herlina, S., & Sudaryati, 2020).

High moral sensitivity among individuals in an organization can help build an organizational culture with integrity. When moral sensitivity becomes a value that is valued and encouraged, individuals tend to remind each other, support and encourage compliance with applicable ethics and rules, thus preventing acts of fraud (Sugiarta, PA, & Werastuti, 2021). Moral sensitivity can also affect the development of the overall work ethic. With increasing moral sensitivity among individuals in the organization, awareness of the importance of integrity and ethics in carrying out their duties and responsibilities will

increase. This can encourage individuals to take preventive action against fraud and build an overall more ethical work culture (Titaresmi, KY, & Kurnia, 2018).

c. Effect of Internal Control and Moral Sensitivity on Fraud Prevention

The results of this study indicate that internal control and moral sensitivity have a positive and significant effect on fraud prevention. This means that the better the internal control and moral sensitivity of a company, the better the prevention of fraud, conversely the worse the internal control and moral sensitivity of a company, the worse the prevention of fraud. This suggests that if the company wants to improve fraud prevention, the company should improve internal control and moral sensitivity.

Internal control assists the organization in identifying and understanding risks that have the potential to lead to acts of fraud. Meanwhile, moral sensitivity helps individuals in organizations to be more sensitive to signs or situations that involve potential (Armelia, PA, & Wahyuni, 2020). Internal control provides the necessary structures and mechanisms to prevent fraud through the implementation of appropriate policies, procedures and controls. Moral sensitivity to individuals in the organization encourages them to act ethically and comply with these internal controls. The combination of the two helps prevent acts of fraud and strengthens the ability to detect early if there are signs of suspicion (Situmeang, Simanjuntak, & Lolo, 2023).

Strong internal controls include an effective whistleblower reporting mechanism, while moral sensitivity affects the courage of individuals to report acts of fraud they witness. With this combination, organizations can facilitate and encourage more whistleblower reporting, enabling faster disclosure of fraudulent acts (Chalida, Pramita, & Maharani, 2022). Internal control and moral sensitivity contribute to the formation of an organizational culture with integrity. Internal controls that are applied consistently and supported by high moral sensitivity among individuals in the organization create an environment where integrity and work ethics are valued and promoted. This builds a culture that is intolerant of fraud and encourages collaboration in fraud prevention (Asmara, & Hamidah, 2022).

Overall, internal control and moral sensitivity play a role and support each other in preventing fraud. The combination of the two strengthens organizational capabilities in identifying risks, preventing and detecting fraud, building a culture of integrity, and increasing individual awareness and understanding of ethics and morality in carrying out their duties (Oktaviana, ER, & Pramudyastuti, 2023).

4. Conclusion

Based on the results and discussion presented by the author regarding Fraud Prevention Through Internal Control and Moral Sensitivity (Case Study at State-Owned Enterprise Banks), the authors can draw conclusions, namely: 1) Internal Control has a positive and significant effect on Fraud Prevention, 2) Moral Sensitivity has a positive and significant effect on Fraud Prevention, and 3) Internal Control and Moral Sensitivity have a positive and significant effect on Fraud Prevention. The results of this study indicate that if a company wants to improve fraud prevention, the company must improve internal control and moral sensitivity. Based on the results and discussion as well as the conclusions that have been presented by the author regarding Fraud Prevention Through Internal Control and Moral Sensitivity (Case Study at State-Owned Enterprise Banks), the recommendations given by the author are: 1) for companies, companies should implement policies clear anti-fraud, that is, companies must have policies that regulate ethical standards, integrity, and employee responsibilities related to fraud prevention, 2) For the government, the government should enforce strict laws, namely the government must

ensure there is a strong law enforcement system against fraud such as the enforcement of anti-corruption laws and fair and transparent trials and 3) For future researchers, it is better for future researchers to add other variables that are also suspected of influencing the variable of fraud prevention both as the dependent variable and as a mediating or moderating variable.

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