

Factors Influencing Fraud Detection: Internal Audit, Human Resource Competency and Morality Culture

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Article Info	ABSTRACT
<p>Corresponding Author: Abdul Halim Harahap E-mail: 202110315051@mhs.ubhar ajaya.ac.id</p>	<p>Previous research or relevant studies play a crucial role in building the theoretical foundation and hypotheses for future research. This article aims to review the factors influencing the detection of errors and fraud, focusing on the Role of Internal Audit, Human Resource Competency, and Morality Culture. The Role of Internal Audit reflects the auditor's ability to perform their duties objectively and free from internal organizational interests. Human Resource Competency ensures that organizational members are equipped with the necessary skills to identify and report fraud effectively, while a strong Morality Culture supports an environment where honesty and integrity are valued, motivating members to act without fear of reprisal. With an in-depth understanding through this article, it is expected to generate strong hypotheses about the relationship between these factors in the context of detecting errors and fraud, which can help improve the effectiveness of fraud prevention and detection efforts in various sectors and organizations. The results of this literature review article are: 1) The Role of Internal Audit affects the Detection of Errors and Fraud, 2) Human Resource Competency affects the Detection of Errors and Fraud, and 3) Morality Culture affects the Detection of Errors and Fraud.</p> <p>Keywords: Fraud, Internal Audit, Human Resource Competency, Morality Culture</p>

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INTRODUCTION

Fraud in Indonesia has been on the rise over the years, affecting various sectors from private businesses to government institutions and state-owned enterprises. According to PwC's Global Economic Crime and Fraud Survey 2022, 51% of surveyed organizations reported experiencing fraud in the past two years, marking the highest level in two decades of their research. The ACFE 2024 report also highlights that the lack of internal controls and the neglect of existing controls are the primary causes of workplace fraud, with over half of fraud cases occurring for these reasons. This data underscores the importance of having

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effective controls and strong organizational integrity to reduce fraud risk, as well as a workplace culture that supports transparency and accountability. This increase is noted in recent literature, as described by Umar et al. (2021), Arianto (2022), and Sofie et al. (2022). Fraud can lead to significant losses and damage public trust in related institutions.

In facing the threat of fraud, the importance of prevention and detection cannot be overlooked. One proven effective strategy is through Internal Audit, which includes examinations conducted by independent internal auditors based on high ethical standards. Internal Audit plays a vital role in identifying gaps in business processes that could potentially be exploited for fraud. Additionally, enhancing Human Resource Competency and strengthening Morality Culture are also necessary to support the effectiveness of this system. Both help in building a strong organizational foundation where integrity is upheld, and fraud can be prevented early.

In addition to the role of internal auditors, human resource competency is also an important instrument in detecting fraud. Human resource competency refers to the combination of knowledge, skills, behaviors, and attributes required by employees to perform their duties effectively. In the context of fraud detection, this competency includes analytical abilities, deep knowledge of business processes and systems, and a high level of ethical awareness. Tuanakotta (2011) and other studies by Fitri (2016) and Zarlis (2018) support the importance of implementing whistleblowing systems in reducing the risk of fraud in the workplace.

Furthermore, Morality Culture is also one of the instruments in detecting errors or fraud. Morality culture refers to the values, norms, and ethical principles that underlie behavior and decision-making within the organization. This culture encompasses aspects such as integrity, honesty, and fairness, which determine how employees and management interact with each other and how they address situations involving conflicts of interest or potential fraud.

Although the importance of internal audit, human resource competency, and morality culture is widely recognized in theory, the reality of their implementation poses several challenges that must be carefully addressed. It is important to evaluate the effectiveness of these practices and understand the various obstacles that may arise when applied within an organization. A deep understanding of the factors influencing the success of these practices will be very helpful in designing better strategies to prevent and address fraud. A thorough evaluation is expected to provide a stronger foundation for organizations in Indonesia to improve their readiness in facing increasingly complex fraud threats. Adding to global practices, factors such as effective communication, top management involvement, and adequate resources are often key to the successful implementation of these policies. Studies from ACFE show that organizations with proactive anti-fraud programs tend to experience lower losses and detect fraud more quickly compared to those that are reactive. Organizations should consider investing in high-quality training for internal auditors and building systems that support ethical and transparent reporting.

Through this literature review, an in-depth analysis will be conducted regarding the role of internal audit, human resource competency, and morality culture in detecting fraud, with a focus on the implementation and key factors influencing the success of these three approaches in the context of Indonesia. The results of this research are expected to make a significant contribution to the efforts of preventing and addressing fraud in various sectors, including private businesses, banking, state-owned enterprises, and government institutions.

This article discusses the influence of internal audit, human resource competency, and morality culture on fraud detection, a literature review study in the banking sector.

METHOD

Literature Review

Fraud

Fraud is an illegal activity carried out by individuals or groups to gain unauthorized benefits or harm others. This act commonly occurs in various sectors such as private businesses, government, banking, and non-profit educational institutions. Fraudulent activities not only cause financial losses to organizations or the state but are often aimed at personally enriching the perpetrators. Moreover, fraud can have a negative impact on the reputation and trust of an organization, which can be long-lasting and require significant effort to restore. Statistics show that institutions with weak internal oversight and inadequate control systems are more vulnerable to fraudulent activities. Therefore, it is important for organizations to strengthen early detection systems and adopt good governance practices to reduce the risk of fraud (Fatimah & Pramudyastusi, 2022).

The dimensions or indicators of fraud include the role of internal audit, human resource competency, morality culture, and other supporting factors such as the control environment in the organization, policies and procedures that support transparency and accountability, client tenure, incentives for whistleblowers, and regulations that protect whistleblowers (Harefa, 2023). The impact of fraudulent practices is very serious and can cause financial harm to organizations and society. This crime not only causes material losses but also damages the integrity, trust, and reputation of the related institutions. Fraud in the banking sector, for example, can result in significant financial losses for customers and even disrupt the stability of the country's financial system.

Fraud is a deliberate act committed by individuals or groups to obtain unauthorized benefits or cause harm to others. This activity involves the use of deception, abuse of trust, or violations of the law aimed at achieving financial or non-financial gains (Widyawati et al., 2019). The dimensions or indicators of fraud include internal fraud, external fraud, corruption, investment fraud, and others.

Fraud is an act committed dishonestly and deliberately that can cause harm to the company, and not only can it harm the company, but it can also harm employees and others. Internal audit is an independent assessment process of the company's operations and procedures, aimed at ensuring compliance and detecting potential fraud. Morality culture includes the ethical values and norms that determine behavior within the organization, which are crucial for preventing and identifying fraud as well as ensuring integrity in financial reporting. Human resource competency refers to employees' understanding and implementation of anti-fraud policies, strengthening their capacity to report ethical discrepancies. The combination of internal audit, morality culture, and human resource competency provides a strong framework for organizations to effectively address fraud.

The importance of fraud prevention and detection is key in minimizing the risks and adverse impacts it can cause. Preventive measures include implementing strong internal controls, creating explicit anti-fraud policies, and educating and training employees on good governance and high work ethics. Furthermore, developing human resource competency and

instilling a morality culture within the organization are also vital in detecting fraud, by preparing organizational members to report violations safely without fear of negative reprisals.

The detection of fraud has been extensively studied by previous researchers, including Kusdianti Fatimah & Pramudyastuti (2022), Harefa (2023), and Hidayat & Afriyenti (2023).

The Role of Internal Audit

Internal audit is a process conducted by professionals within an organization to evaluate and ensure the effectiveness of the organization's processes, policies, and operations. The duties of internal auditors include assessing the strength of internal controls, verifying compliance with established procedures, and identifying potential risks, including the possibility of fraud. Internal audit also plays a crucial role in providing improvement recommendations, enhancing operational efficiency, and supporting good governance by providing objective analysis, assessment, advice, and information to management and the board of directors. This helps strengthen integrity and accountability in organizational operations (Kusdianti Fatimah & Pramudyastuti, 2022). The dimensions or indicators of internal auditors are independence, audit knowledge and skills, compliance and adherence, internal control, risk analysis, reporting and recommendations, as well as cooperation and communication (Fatimah & Pramudyastuti, 2022).

Internal auditors are specialists who conduct audits and evaluations of processes within an organization. They play a vital role in auditing the effectiveness of internal controls, verifying compliance with established policies and procedures, and identifying potential risks such as fraud or abuse. Additionally, internal auditors are tasked with providing strategic input for business process improvement, which is essential in promoting transparency and efficiency in company operations. They serve as the eyes and ears of management to ensure that the company's operations run in accordance with applicable standards and regulations, providing objective and independent reports (Harefa, 2023). The dimensions or indicators of internal auditors are audit knowledge, independence, analytical skills, internal control, and compliance with policies and procedures (Harefa, 2023).

Internal auditors require deep expertise in accounting, finance, and internal control, and they must uphold integrity, objectivity, and adhere to their professional code of ethics. Proactive interaction with management and other colleagues is important for audit recommendations to be successfully implemented, which in turn enhances governance and reduces organizational risk. Furthermore, internal auditors play a crucial role in fraud prevention efforts, ensuring that the organization operates with maximum transparency and accountability. The importance of this role requires auditors to continuously sharpen their analytical and evaluation skills and stay updated on the latest regulations and best practices in the industry to ensure the effectiveness of the audits conducted. Internal auditors are not only examiners but also strategic advisors to improve the efficiency and effectiveness of organizational operations.

Internal Audit has been extensively studied by previous researchers, including Kusdianti Fatimah & Pramudyastuti (2022) and Harefa (2023).

Human Resource Competency

Human resource competency refers to the abilities and skills possessed by individuals within an organization to carry out their tasks and responsibilities effectively. This system is crucial in ensuring that all members of the organization can contribute maximally to achieving the company's goals. This competency includes technical knowledge, interpersonal skills, and a deep understanding of professional ethics that promote integrity and adherence to applicable operational standards. The primary objective of developing human resource competency is to enhance efficiency, effectiveness, and work productivity, while ensuring that the organization operates ethically and transparently, reducing the risk of errors or fraud, and supporting long-term business sustainability (Hidayat & Afriyenti, 2023). The dimensions or indicators of human resource competency include skill development, performance evaluation, policies and procedures, support and resources, leadership and management development, and organizational commitment (Hidayat & Afriyenti, 2023).

Human resource competency is a set of abilities and skills that enable employees or internal members of an organization to perform their tasks effectively and efficiently while adhering to the policies and regulations applicable within the organization. The main principle of human resource competency is to provide a framework that supports and facilitates the professional development of organizational members, ensuring they have the tools and knowledge needed to identify and address issues, and encouraging performance and personal growth without fear of restrictions or career barriers. This system facilitates career growth and personal development through continuous training, mentorship, and fair performance assessments, all designed to help individuals reach their full potential in a supportive and transparent work environment (Widyawati et al., 2019).

The dimensions of human resource competency include several key aspects: technical knowledge, which relates to a deep understanding of specific fields relevant to the job position; interpersonal skills, which encompass the ability to communicate and interact effectively with colleagues and clients; adaptability, which refers to the ability to adjust to changing environments or job demands; and problem-solving, which requires the ability to efficiently identify, analyze, and resolve emerging issues. These competencies are essential for supporting productivity and work effectiveness within the organization, ensuring that employees are not only competent in carrying out technical tasks but also able to contribute positively to the team and address challenges with innovative solutions (Widyawati et al., 2019).

Effective implementation of human resource competency requires strong support from management and stakeholders throughout the organization. Key factors necessary for ensuring success include continuous skill development for employees, policies that support growth and learning, and fair and transparent evaluation systems. Studies have shown that organizations that seriously develop their employees' competencies tend to be more efficient in increasing productivity and work quality. Additionally, applying a systematic and structured approach to human resource development can be an effective tool in enhancing corporate governance and ensuring compliance with applicable ethical and regulatory standards. This creates a conducive work environment for innovation and ethical compliance, reducing the risk of errors and increasing employee satisfaction.

Human resource competency has been extensively studied by previous researchers, including Hidayat & Afriyenti (2023) and Widyawati et al. (2019).

Morality Culture

Morality culture within an organization refers to the ethical values and principles adhered to by individuals in performing their duties and responsibilities effectively. This culture is essential in ensuring that all members contribute maximally to achieving the company's goals. Morality culture includes the application of high work ethics, integrity, and compliance with applicable operational standards. The primary goal of maintaining a morality culture is to enhance efficiency, effectiveness, and work productivity, while ensuring that the organization operates ethically and transparently. It also helps reduce the risk of errors or fraud and supports long-term business sustainability. A strong morality culture creates a supportive and ethical work environment, where all members feel valued and responsible for their roles within the organization (Septiani et al., 2023). The dimensions or indicators of morality culture include the development of values and ethics, integrity evaluation, ethical policies and procedures, support and resources for ethics, ethical leadership development, and organizational commitment to ethics (Septiani et al., 2023).

Morality culture within an organization is a set of ethical values and principles that guide the behavior of employees or members in performing their duties effectively and ethically, in accordance with applicable policies and regulations. The main principle of morality culture is to create an environment that supports and facilitates integrity and the growth of professional ethics at all levels of the organization. This ensures that all members have a strong understanding of work ethics, are able to identify and address ethical dilemmas, and act with integrity without fear of reprisal. This culture also emphasizes the importance of continuous ethics training, mentoring on integrity, and fair evaluations of ethical behavior, all designed to reinforce core values and encourage personal growth in a transparent and supportive environment (Sumendap et al., 2019).

The dimensions of morality culture within an organization include several key aspects: value understanding, which relates to deep knowledge of the ethical values applied in the work context; ethical communication skills, which encompass the ability to communicate and interact with high integrity among colleagues and clients; ethical flexibility, which refers to the ability of individuals to adapt ethical values in response to changing policies or situational demands; and ethical decision-making, which requires the ability to effectively identify, analyze, and resolve ethical dilemmas. These aspects are crucial for supporting an ethical and productive work environment, ensuring that every member of the organization operates in accordance with high ethical principles while also contributing positively to the team and addressing challenges responsibly and innovatively (Sumendap et al., 2019).

Effective implementation of morality culture within an organization also requires strong support from management and all stakeholders. Key factors for success include the continuous development of ethical values, policies that support ethical practices, and transparent and fair evaluation processes. Research shows that organizations that actively maintain and develop their morality culture tend to experience increased integrity and accountability, contributing to higher productivity and work quality. A systematic and structured approach to strengthening work ethics can enhance overall corporate governance and ensure compliance with ethical and regulatory standards. This creates a more conducive

work environment for innovation and ethical compliance, reducing the risk of violations and increasing employee satisfaction and engagement.

Morality culture has been extensively studied by previous researchers, including Septiani et al. (2023) and Sumendap et al. (2019).

Table 1
Relevant previous research

No	Abdul Halim Harahap (year)	Previous research results	Similarities to this article	Differences with this article
1	Kusdianti (2022)	Analysis of the Role of Internal Audit in Preventing and Detecting Accounting Fraud Tendencies	Internal Audit affects Fraud Detection	-
2	Harefa (2023)	The Role of Audit as an Internal Controller in Detecting Fraud Against Financial Statements	Internal Audit affects Fraud Detection	-
3	Hidayat (2023)	The Effect of Human Resource Competencies and Organizational Culture on Preventing Fraud in the Management of BLT Funds during the Covid-19 Pandemic	Human Resource Competencies and Organizational Culture affect Fraud Detection	-
4	Widyawati (2019)	The Effect of Human Resources Competence, Whistleblowing System, and Internal Control System on Fraud Prevention in the Management of Bumdes Funds (Empirical Study on Village-Owned Enterprises in Buleleng Regency)	Human Resource Competencies, Whistleblowing System, and Internal Control System have an effect on Fraud Detection.	-
5	Septiani (2023)	The Effect of Organizational Culture, Individual Morality, and Internal Control on Fraud Prevention	Organizational Culture, Individual Morality, and Internal Control have an effect on Fraud Detection	-
6	Sumendap (2019)	The Effect of Organizational Culture and Individual Morality on Fraud Prevention with the Internal Control System as an Intervening Variable	Organizational Culture and Individual Morality affect Fraud Detection	-

Research Methods

This scientific article uses qualitative methods and library research to review theories and relationships between variables from literature found in books and journals, both offline in libraries and online through sources such as Mendeley, Google Scholar, and other online media. The population used includes all relevant literature in the fields of Internal Audit, Human Resource Competency, and Morality Culture related to fraud detection. In qualitative research, literature reviews are conducted consistently with methodological assumptions, used inductively to explore topics without directing research questions. Qualitative research is primarily conducted to explore complex and under-documented topics (Ali & Limakrisna, 2013).

Conceptual Framework

Based on the problem formulation, theoretical studies, relevant previous research and discussion of the influence between variables, the framework for this article is as follows.

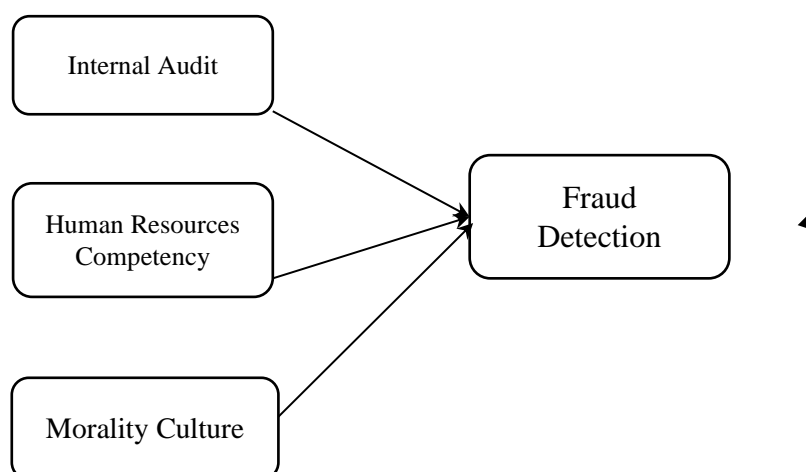


Figure 1. Conceptual Framework

Based on the conceptual framework image above, Internal Audit, Human Resource Competency, and Morality Culture influence Fraud Detection. In addition to these three variables that influence Fraud Detection, there are many other variables that affect it, including:

- a) Internal Control: (Adawiyah et al., 2023) and (Murtiningrum, 2023).
- b) Whistleblowing System: (Cris Kuntadi, Bhayu Adi Puspita, Achmad Taufik, 2022) and (I Made Hangga Hariawan, Ni Komang Sumadi, Ni Wayan Alit Erlinawati, 2020).
- c) Compensation Appropriateness: (Cris Kuntadi, Bhayu Adi Puspita, Achmad Taufik, 2022).

RESULTS AND DISCUSSION

Based on the relevant theoretical studies and previous research, the discussion of this literature review article in the concentration of Fraud Detection is:

1. The Effect of Internal Audit on Fraud Detection

Internal audit plays a significant role in detecting fraud in a company's accounting practices. In the efforts to prevent and detect fraud, internal audit is considered a key element as it involves a thorough evaluation of the internal control systems implemented by the company. Internal auditors are tasked with assessing and testing these control systems to ensure that all company plans and agendas are running according to the established objectives and internal policies. Specifically, internal auditors use secondary data that is analyzed to develop a deep understanding of potential areas where fraud may occur and to ensure that internal control systems are effective in preventing fraud. With a comprehensive understanding of the scope of the company's internal controls, internal auditors can be more effective in helping the organization minimize the risk of fraud, which can harm the company's finances and reputation (Kusdianti Fatimah & Pramudyastuti, 2022).

Internal audit plays a crucial role in addressing fraud that often occurs during the preparation of financial statements, with various motives that have been explained. An auditor has a crucial role in ensuring that fraud in financial statements can be effectively detected and prevented through the application of strong accounting principles and internal controls. Research conducted using qualitative methods with data collection techniques through literature reviews indicates that internal audit plays a very important role in detecting and preventing fraud in financial statements through effective internal controls (Harefa, 2023).

The presence of competent internal audit is expected to assist management in preventing fraud by providing recommendations and advice to improve the company's internal control systems. Therefore, good internal audit capabilities can reduce the level of fraud occurring within the company through preventive actions and timely and accurate detection.

The Role of Internal Audit affects Fraud Detection, which is in line with the research conducted by Kusdianti Fatimah & Pramudyastuti (2022) and Harefa (2023).

2. The Effect of Human Resource Competence on Fraud Detection

Human resource competency has a positive effect on fraud prevention. This means that the higher the competency of the personnel distributing funds, including their knowledge and skills in fund management and oversight, the more effective they are in identifying and preventing potential fraud. This underscores the importance of competent human resources and a strong organizational culture in ensuring safe and transparent fund management, especially in crisis situations like the Covid-19 pandemic (Hidayat & Afriyenti, 2023).

Human resource competency has a significant and positive influence on fraud prevention in fund management. This study shows that by enhancing the abilities and expertise of human resources involved in fund management and oversight, the likelihood of fraud can be effectively reduced. The competencies include a deep understanding of processes, regulations, and ethical standards that must be followed in fund management, as well as the ability to apply this knowledge in daily practice. By improving these competencies, individuals involved can be more vigilant in identifying potential risks and

early signs of fraud, allowing for earlier and more effective preventive measures (Widyawati et al., 2019).

The higher the quality and effectiveness of human resource competency applied in a company, the greater the ability to prevent and reduce fraud. Good human resource competency involves continuous employee training, development of relevant skills, and increased awareness of ethical standards and compliance. This enables employees to be more vigilant in identifying potential risks and fraud, and to act proactively in reporting or addressing issues that could harm the company. Therefore, enhancing these competencies leads to more efficient and transparent handling of fraud issues, supporting a safer and more trustworthy work environment.

Human Resource Competency affects Fraud Detection, which is in line with the research conducted by Hidayat & Afriyenti (2023) and Widyawati et al. (2019).

3. The Effect of Morality Culture on Fraud Detection

Morality culture within an organization encompasses the ethical values upheld by individuals and groups, as well as norms that support honest behavior and integrity. The stronger the morality culture within an organization, the more effective the fraud prevention mechanisms. This is because a strong morality culture creates an environment where employees feel more responsible and are driven to act according to high ethical standards, and are more likely to report discrepancies or fraud they witness. Therefore, it is important for companies to invest time and resources in building and maintaining these aspects to enhance overall fraud prevention effectiveness (Septiani et al., 2023).

Individual morality and a strong organizational culture play a significant role in supporting the effectiveness of internal control systems to prevent fraud. This research shows that a strong organizational culture and high individual morality have a positive and significant influence in reducing workplace fraud. This indicates that when individuals within an organization have high moral values, and when the organization supports these values through an ethical and transparent culture, effective internal control can be more easily achieved, thereby minimizing the risk of fraud (Sumendap et al., 2019).

The stronger and more effective the morality culture implemented in a company, the greater the ability to prevent and reduce fraud. A good morality culture involves instilling strong ethical values, continuous ethics training, and increasing awareness of ethical standards and compliance. This enables employees to be more sensitive in identifying potential risks and fraud, and to act proactively in reporting or addressing issues that could harm the company. Therefore, strengthening the morality culture leads to more efficient and transparent handling of fraud issues, supporting a safer and more trustworthy work environment. This shows that building and maintaining a strong ethical culture not only affects individual behavior but also strengthens the overall integrity and reliability of the organization.

Morality Culture affects Fraud Detection, which is in line with the research conducted by Septiani et al. (2023) and Sumendap et al. (2019).

CONCLUSION

Based on the theory, relevant articles, and discussion, the following hypotheses can be formulated for future research 1) Internal Audit influences Fraud Detection. 2) Human Resource Competency influences Fraud Detection. 3) Morality Culture influences Fraud Detection. Suggestion for future research is based on the conclusions above, the recommendations that can be provided in this article are the need for further research to explore other factors that influence fraud detection, besides internal audit, human resource competency, and morality culture, in various types and levels of organizations or companies. Other factors to consider include internal control, whistleblowing systems, and compensation appropriateness. Therefore, further studies involving these additional variables can provide more comprehensive insights into the efforts of fraud detection and prevention in the organizational context.

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