



Analysis of Internal Audit, Whistleblowing System and Organizational Culture in Fraud Prevention (A Case Study of PT Pos Indonesia)

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Abstract: This study is driven by the high risk of fraud that can harm State-Owned Enterprises (SOEs), including PT Pos Indonesia, thus necessitating effective prevention efforts through the strengthening of internal audit, the whistleblowing system, and organizational culture. The purpose of this research is to analyze the role of these three factors in preventing fraud within the company. This study employs a qualitative approach using a case study method, with data collected through in-depth interviews with several informants who have insight into the company's control systems and corporate governance. The results show that internal audit has actively contributed by identifying areas vulnerable to fraud and providing appropriate corrective recommendations. The whistleblowing system is formally established, yet its effectiveness still requires improvement through better protection for whistleblowers and clear follow-up on reports. The organizational culture, grounded in AKHLAK values, also proves to enhance employee integrity and create a work environment that discourages fraudulent behavior. In conclusion, these three elements complement one another and significantly contribute to building an effective fraud prevention system at PT Pos Indonesia, offering important implications for strengthening internal control within the public sector.

Keywords: Internal Audit, Whistleblowing System, Organizational Culture, Fraud Prevention, State-Owned Enterprise

INTRODUCTION

Fraud remains one of the most critical challenges in the business and organizational world due to its potential to cause substantial financial losses, damage reputations, and erode stakeholder trust. According to the Association of Certified Fraud Examiners (ACFE), fraud continues to rise globally, with losses reaching billions of dollars annually. In Indonesia, fraud is prevalent not only in the private sector but also in the public sector, including State-Owned Enterprises (SOEs), with losses due to fraud reaching 31.8% (ACFE, 2019).

PT Pos Indonesia, as one of the oldest and largest SOEs in Indonesia, faces a high risk of fraud due to its broad operational scale, complex business processes, and extensive distribution network. Several fraud cases at PT Pos Indonesia—such as fund embezzlement,

financial statement manipulation, and abuse of internal systems—have revealed weaknesses in internal control and ineffective oversight. For instance, a financial manipulation case in Kendari caused a state loss of IDR 5.2 billion, while a fund embezzlement case in the Pos Pay service resulted in a loss of IDR 68.5 billion (Antaraneews, 2025; Detiknews, 2021).

To mitigate such risks, an integrated fraud prevention system is essential, particularly through the strengthening of internal audit functions. According to the Institute of Internal Auditors (IIA, 2019), internal audit is an independent and objective assurance and consulting activity designed to add value and improve an organization's operations. It helps organizations achieve their objectives through a systematic and disciplined approach to evaluating and improving risk management, control, and governance processes. Internal audit not only ensures policy and procedure compliance but also plays a key role in systematically detecting, preventing, and assessing fraud risk. Previous studies confirm that effective internal audits significantly contribute to fraud prevention (Wulandari & Arsyadona, 2025; Muflihah & Sisdianto, 2024; Simanjuntak, 2024; Asriningrum et al., 2023; Muazah & Rahmatika, 2024; Hikmah & Wondabio, 2023; Ancelin et al., 2023; Luqman & Kartika, 2022; Adawiyah et al., 2023; Fahmi & Syahputra, 2019).

However, internal audit alone is not sufficient. A whistleblowing system is needed as a reporting mechanism that allows employees or external parties to report violations or suspected fraud confidentially and securely. According to the National Committee on Governance Policy (KNKG, 2008), a whistleblowing system is an essential mechanism in implementing good corporate governance, particularly in promoting transparency, accountability, and integrity. This system must be structurally and operationally designed while providing protection for whistleblowers so that reports can be handled professionally. Prior research has shown that a transparent and accountable whistleblowing system can reduce fraud occurrences (Suasri et al., 2025; Gumelar & Kurniawan, 2024; Fathoni et al., 2024; Nur'aini & Arismutia, 2024; Anlilua & Rusmita, 2023; Adawiyah et al., 2023; Wahyuningtiyas & Pramudyastuti, 2022; Basri, 2022; Chairi et al., 2022; Olivia & Lastanti, 2022).

In addition to internal audit and whistleblowing systems, organizational culture plays a vital role in fraud prevention. Organizational culture shapes values, norms, and behaviors that guide ethical conduct. Organizational culture comprises patterns of beliefs, dominant values, unwritten rules, and organizational climate that influence members' ways of thinking and acting (Zahriyah, 2015). A culture that upholds integrity, honesty, and accountability fosters an environment intolerant of fraud. Conversely, permissive cultures and weak oversight promote violations. Previous research concludes that organizational culture has a significant influence on the creation of a healthy and sustainable anti-fraud environment (Yulientinah & Mukhlisah, 2024; Wilda, Tenriwaru, & Pramukti, 2024; Melinda, Nurhayati, & Purnama, 2023; Witari & Putra, 2023; Monica, Nasrizal, & Rasuli, 2023; Reskia & Sofie, 2022; Sumendap et al., 2019; Firnanda, Fariz, & Pangestu, 2019; Kurniasari, Fariyanti, & Ristiyanto, 2018; Zelmiyanti & Anita, 2015).

Based on the above background, this study aims to analyze of internal audit, whistleblowing systems, and organizational culture on fraud prevention at PT Pos Indonesia. The results of this study are expected to provide empirical contributions toward strengthening internal control systems and corporate governance, especially within state-owned enterprises.

METHOD

This study employs a qualitative approach with a descriptive research design. The research was conducted from April to June 2025 at PT Pos Indonesia (Persero) in Bandung. The subjects were five internal auditors from the Internal Audit Unit (SPI), selected through purposive sampling based on the following criteria: not holding a structural position, having

audited branch offices within the last twelve months, and possessing a Qualified Internal Auditor (QIA) certificate.

The main instrument used was a semi-structured interview guide developed based on indicators of internal audit, whistleblowing system, and organizational culture. Data collection techniques included literature review, interviews, observation, and document analysis.

RESULTS AND DISCUSSION

RESULTS

1. Result and Discussion of Research Findings: Internal Audit in Fraud Prevention

In an effort to understand the contribution of internal audit to fraud prevention within State-Owned Enterprises (SOEs), particularly PT Pos Indonesia, the researcher conducted in-depth interviews with several key respondents who possess a comprehensive understanding of audit processes and internal controls. These interviews provide a real-world perspective on how the internal audit function is implemented and how it contributes to fraud prevention.

The interviews focused on two main aspects:

- a) **Assessment of Internal Control Effectiveness and Recommendations for Improvement.** The internal audit process at PT Pos Indonesia is conducted systematically and is risk-based. As explained by Respondent VI: “Internal audit assesses the effectiveness of internal controls through a systematic process, starting from planning, collecting and testing evidence, to evaluation and drawing conclusions. When weaknesses are identified, the auditor prepares findings based on the elements of condition, criteria, effect, and cause, and then formulates specific, practical improvement recommendations that focus on root causes.”. This process aligns with the risk-based internal audit approach adopted by modern organizations. Respondent V added: “We conduct assessments based on the Risk Register, understanding of business processes, internal control evaluations, control testing, and analysis of the causes and effects of system weaknesses.”. These steps reflect global internal audit standards, as outlined in the International Professional Practices Framework (IPPF), which emphasizes a risk-based approach.

According to Respondent IV, internal audit serves not only as a monitoring function but also as a strategic partner: “Through a systematic and risk-based approach, internal audit not only assesses the effectiveness of internal controls but also acts as a strategic partner in improving governance, risk management, and overall business processes within the organization.” Respondent III described how the audits refer to the COSO framework: “We evaluate control systems and perform compliance and substantive testing to ensure that procedures are followed and that results are reliable. Our findings and recommendations are then submitted to management in an audit report.” Beyond technical aspects, Respondent II emphasized the importance of follow-up monitoring: “After preparing recommendations for system weaknesses, we ensure that follow-up actions are actually implemented, especially in areas with high legal or operational risks, such as contracts and layoffs.” However, Respondent I highlighted the need to strengthen direct supervisory functions: “There needs to be improved embedded supervision by direct supervisors to ensure that internal controls are functioning optimally.” This statement indicates that internal controls rely not only on written systems but also on tone at the top and daily implementation.

- b) **Identification of Fraud-Prone Areas and Development of Mitigation Measures.** The second step taken by internal audit is the identification of fraud-prone areas and the development of mitigation strategies through risk mapping and anti-corruption compliance. Respondent I explained: “We usually start from potential audit objectives, then review the previous year’s audit results to understand the office’s prior conditions and determine which risks need to be prioritized.”. Respondent II added that the audit approach at PT Pos

Indonesia is integrated with legal aspects: “We develop mitigation measures in the form of risk maps and anti-corruption compliance systems. Integration with legal aspects strengthens the organization’s fraud prevention and deterrence capabilities.”. More technically, Respondent III explained how the process is carried out: “We conduct risk mapping, review unusual transaction patterns using data analytics and interviews with relevant parties, then design mitigation measures such as strengthening internal controls and providing employee ethics training.”. Respondent IV elaborated that this approach follows the principles of Governance, Risk, and Compliance (GRC): “We develop a fraud risk map based on likelihood and impact, identify risk owners, and then formulate mitigation steps such as implementing a whistleblowing system and conducting monitoring.”. Respondent V also explained: “The types of weaknesses we identify may include absent, unenforced, or ineffective controls. We also assess their impact and trace root causes—whether due to weak systems or lack of training.”. Meanwhile, Respondent VI emphasized the importance of risk mapping to determine audit priorities: “Once fraud-prone areas are identified, we develop a risk map to outline processes based on their risk level.

This becomes the basis for recommending system and supervisory improvements.” Based on the interview findings, it can be concluded that internal audit plays a strategic role in fraud prevention at PT Pos Indonesia by evaluating the effectiveness of internal controls and identifying fraud-prone areas. The audit process is conducted systematically, from planning to the formulation of applicable improvement recommendations, using a risk-based approach consistent with standards such as IPPF and the COSO framework. The internal audit function also helps build good governance and supports risk management by developing fraud mitigation strategies through risk mapping, ethics training, and strengthening control systems. Nevertheless, the success of internal audit in preventing fraud still depends on the follow-up of audit recommendations, embedded supervision by superiors, and leadership commitment to fostering a consistent culture of integrity across the organization.

2. Whistleblowing System in Fraud Prevention

The Whistleblowing System (Whistleblowing System) is an important component of good corporate governance and efforts to prevent fraud. Based on interviews with several internal informants at PT Pos Indonesia, the system has been established with a clear structure and policy, although its implementation still requires optimization.

- a) **Structure of the Whistleblowing System.** The whistleblowing system at PT Pos Indonesia has been established through written policies that regulate the mechanism for reporting violations, protecting whistleblowers, and following up on reports. As explained by Respondent VI: “I don’t know the details of the whistleblowing system in my organization. But essentially, the structure includes formal policies that regulate the reporting mechanism, whistleblower protection, and report handling as part of the company’s commitment to integrity.”. Furthermore, Respondent I stated that the company has formed a special unit: “The policy is clearly regulated in a dedicated written regulation on the Whistleblowing System. There is also a special unit called the WBSC (Whistleblowing System Committee), which includes a steering and implementing committee consisting of directors, internal audit (SPI), and various other units.”. Respondent V added that reports received through the Whistleblowing System are handled by the audit committee: “There is a dedicated platform for whistleblowing reports, and these are followed up directly by the audit committee in accordance with applicable rules.”. Nevertheless, Respondent III noted that the system is not yet operating optimally: “It is in place, and there is a dedicated division, but it has not been optimized.”. Respondent II also noted that the Whistleblowing

System structure has been integrated with the audit and legal compliance functions: “The whistleblowing system consists of formal policies, an independent managing unit, and management support, integrated with audit and legal compliance as part of the organization’s efforts for early detection and fraud prevention.”

- b) **Operational Implementation of the Whistleblowing System.** The operational implementation of the Whistleblowing System at PT Pos Indonesia includes the provision of various reporting channels, protection for whistleblowers, and procedures for following up on reports received. Respondent I stated: “Based on the information disseminated through various company platforms, whistleblowers can file complaints via letter, telephone, fax, email, website, WhatsApp, and Telegram. Reports are kept confidential and must be followed up within 30 days, either submitted to the Whistleblowing System committee or not.” Respondent II added that the reporting channels are well-structured and whistleblower protection is legally supported: “The Whistleblowing System operates through secure reporting channels, with legal-based whistleblower protection and a structured, integrative follow-up process—combining audit, legal, and risk management functions.” Respondent V explained the reporting procedure in detail: “Reports can be submitted via website, email, hotline, application, or complaint box, and can be used by both employees and external parties. The whistleblower’s identity is kept confidential, protected from retaliation, and reports can also be submitted anonymously.” However, not all employees are familiar with the implementation details of the Whistleblowing System. Respondent VI admitted: “I do not know the implementation details. But management’s support for risk control and audit systems shows that PT Pos Indonesia is developing a conducive reporting culture.”
- c) **Evaluation, Updating, and Socialization of the Whistleblowing System.** The whistleblowing system at PT Pos Indonesia is evaluated regularly through various methods. Respondent V explained: “Through Google Forms that are always distributed during audits, covering the auditee/management’s understanding and the audit currently being conducted.” Respondent I added: “The Whistleblowing System is quite frequently socialized, with the Whistleblowing System-related rules published and accessible to all employees. The organization has also conducted short tests on Whistleblowing System and fraud for employees.” Respondent II described a more strategic approach: “The organization should regularly evaluate and update the Whistleblowing System, socialize it through employee education, and monitor its effectiveness using KPIs and annual audits—all within a governance framework based on risk and legal compliance.”
- d) **Whistleblower Protection and Reporting Courage.** Whistleblower protection is a crucial issue in the implementation of the Whistleblowing System. Respondent III assessed that the current system is quite capable of protecting whistleblowers: “Yes, it is capable.” Similarly, Respondent V stated: “It is fairly adequate.” However, Respondents VI and I could not provide certainty: “I do not know the details.” (Respondent VI) “I am not aware of how it is actually implemented in the field.” (Respondent I). Regarding employee courage to report fraud, Respondent II emphasized that it depends greatly on trust in the system and organizational culture: “Employees’ courage to report fraud is largely determined by genuine protection, a culture of integrity, system credibility, and leadership role modeling. The organization’s task is to create a safe, trustworthy, and supportive ecosystem for whistleblowers.” Respondent III noted that reporting courage increases when the system works fairly: “If employees feel their reports are followed up fairly and without personal risk, they will be more confident in reporting suspected violations.” Respondent I cited protection from colleagues and supervisors as an important factor: “Protection from co-workers and direct supervisors is a key factor.” Thus, while the Whistleblowing System structure and procedures are already well-established, its

implementation effectiveness still needs to be strengthened through organizational culture, real protections, and consistent management commitment in promoting a reporting culture.

3. Organizational Culture in Fraud Prevention

Organizational culture is the fundamental foundation for creating a work environment that promotes integrity and prevents fraudulent practices. Based on interviews with respondents at PT Pos Indonesia, it is evident that work norms, company values, the role of the code of ethics, consistency in sanctions, leadership role models, and an open work environment are crucial elements that contribute to strengthening an anti-fraud culture.

- a) **Work Norms and Attitudes Toward Integrity.** The work norms at PT Pos Indonesia are generally designed to foster integrity and rejection of fraudulent actions. This is evident in the implementation of risk-based audits, internal control evaluations, and reporting of non-compliance. Respondent VI explained: “The attitude toward integrity is reinforced through risk-based audits, evaluation of internal controls, and reporting of identified non-compliances. Management commitment and open communication are key elements in shaping the organizational culture. Respondent V added: “Work norms establish behavior standards that uphold honesty and prohibit fraud... the presence of the Whistleblowing System encourages transparency and reporting of violations.” Respondent III also highlighted the importance of internalizing the AKHLAK values: “Work norms clearly shape integrity and rejection of fraud through the AKHLAK values... Enforcement of discipline and a reward and punishment system further strengthen the commitment to integrity.”. However, Respondent I emphasized the need for continuous improvement: “Work norms still need to be continually socialized and improved to prevent justification of minor actions that are in fact fraudulent but have become normalized”.
- b) **Core Organizational Values.** All respondents emphasized that the AKHLAK values (Amanah - Trustworthy, Kompeten - Competent, Harmonis - Harmonious, Loyal, Adaptif - Adaptive, Kolaboratif - Collaborative) serve as the behavioral foundation at PT Pos Indonesia. Respondent I stated: “The core value is AKHLAK, which includes Amanah and Loyalty. Every employee is expected to uphold the trust given to them.” Respondent II reinforced this: “The value of Amanah within AKHLAK is the foundation of honest and anti-corruption behavior, operationalized through policies, monitoring systems, and cross-functional roles.” Respondent VI also added: “PT Pos Indonesia upholds values of integrity, transparency, and accountability as fundamental principles... rejecting all forms of corruption and bribery.”
- c) **Role of the Code of Ethics and Consistency in Sanctions.** The code of ethics and the enforcement of sanctions play a strategic role in shaping an anti-fraud culture. Respondent II noted: “The Code of Ethics sets anti-corruption behavior standards, while consistent sanctions ensure that every violation is dealt with firmly, creating a deterrent effect and fostering an anti-fraud culture.” However, Respondents V and III criticized its implementation: “Not yet fully optimal; audit sanctions are sometimes changed by the HR unit.” (Respondent V) “There are still sanctions imposed that don’t align with regulations due to political interests.” (Respondent III). Respondent I added: “When firm sanctions are imposed by the company, it creates a deterrent effect and fear among other employees to commit fraud.”
- d) **Leadership Role Models and Work Environment.** Leaders who demonstrate integrity encourage a work environment that supports the reporting of violations. Respondent VI emphasized: “Leaders lead by example through integrity, transparency, and by promoting a culture of openness.” Respondent V also added: “There are weekly meetings every Monday to report updates.” Respondent I stated: “When leaders are honest and supportive

of their subordinates, employees tend to feel comfortable and are more open to reporting violations.”

- e) **Impact of Inconsistent Sanctions on Organizational Culture.** Weak enforcement of sanctions can damage the deterrent effect and the organization's integrity. Respondent III stated: “When fraud perpetrators receive only mild punishment, it can create a negative work atmosphere, lower morale, and open the door to similar violations.” Respondent II noted: “Inconsistent sanctions lead to ethical degradation and open systemic opportunities for further violations.” Respondent I also emphasized: “It causes demotivation among other employees.”
- f) **Suggestions for Improvement and Organizational Attitudes.** Respondents suggested that the organization must be firm, consistent, and transparent in enforcing sanctions. Respondent VI proposed: “Sanctions should match the level of violation, be fair, free from interference, and communicated openly as a warning.” Respondent III added: “Sanctions should be enforced indiscriminately and accompanied by ongoing education on integrity.” Respondent V provided an example: “In another company, photos of offenders were displayed on every restroom door.” Based on interviews with respondents, it can be concluded that the organizational culture at PT Pos Indonesia plays a vital role in fraud prevention through the strengthening of work norms, core values, enforcement of the code of ethics, and exemplary leadership. Work norms based on integrity and transparency, supported by the AKHLAK values, serve as behavioral guidelines for employees to reject fraudulent practices. Values such as Trustworthiness, Loyalty, and Competence are actively internalized through policies, control systems, and cross-functional communication that foster openness and reporting of violations. However, the effectiveness of the anti-fraud culture still faces challenges, particularly in sanction enforcement. Weaknesses in enforcement, political interference, and inconsistency in implementing sanctions create gaps that may undermine morale and organizational integrity. Respondents emphasized the importance of leaders as role models of integrity and the need for fair, transparent, and impartial enforcement of sanctions. With improvements in the sanction enforcement system and strengthened integrity education, a robust organizational culture will play an increasingly critical role in fostering a clean and fraud-free work environment.

DISCUSSION

1. Discussion of Research Findings: Internal Audit in Fraud Prevention

Internal audit holds a strategic position in ensuring the effectiveness of internal control systems and acts as the frontline defense in fraud prevention within organizations, including State-Owned Enterprises (SOEs) such as PT Pos Indonesia. Based on interviews with internal auditors and supported by previous research findings, internal audit performs its function through a systematic, risk-based approach to identify, analyze, and mitigate potential fraud.

- a) **Assessing the Effectiveness of Internal Controls.** Internal audit begins with risk-based audit planning, understanding business processes, and assessing the designed and implemented controls. Evaluations are conducted through document testing, interviews, direct observations, and substantive testing. The results are used to assess whether the controls can effectively prevent or detect fraud. In practice, auditors identify control weaknesses by developing findings that include the elements of condition, criteria, cause, and effect. Recommendations provided are specific and focus on the root cause to prevent recurrence. These are followed by a monitoring mechanism to ensure effective implementation by management. As explained by Respondents III and IV, internal audit goes beyond compliance by promoting improved governance and business process efficiency. Internal audit also uses frameworks such as COSO to assess the design and operational effectiveness of systems. Furthermore, interviews revealed that audit

effectiveness is influenced by direct supervision from superiors and management's responsiveness in following up on findings and recommendations.

- b) Identifying Fraud-Prone Areas and Mitigating Risks.** Internal audit also plays a role in identifying fraud-prone areas using risk assessment, historical trend analysis, prior audit reports, and interviews or observations of operational personnel. Auditors create fraud risk maps by evaluating risks based on likelihood and impact. High-risk areas are prioritized for in-depth auditing and strict monitoring. From the risk map, mitigation strategies are developed, including strengthening internal controls, increasing anti-corruption awareness through training and education, and implementing effective whistleblowing systems. Respondents II and IV emphasized that integrating governance, risk, and compliance (GRC) principles is key to successful fraud prevention. In this context, internal audit serves as a strategic partner for management and the audit committee in developing sustainable anti-corruption strategies. These findings align with research by Wulandari and Arsyadona (2025), Muflihah and Sisdianto (2024), and Hikmah and Wondabio (2023), which demonstrate the significant role of internal audit in detecting and preventing fraud. Simanjuntak (2024) and Muazah & Rahmatika (2024) confirm that internal audits strengthen internal control systems and enhance process transparency. Studies by Luqman and Kartika (2022) and Adawiyah et al. (2023) highlight that audit effectiveness depends on auditor competence, management's commitment to follow-up, and a culture that supports ethics and integrity. In conclusion, internal audit plays a central role in fraud prevention. Through risk-based approaches, risk mapping, actionable recommendations, and follow-ups, internal audit enhances organizational resilience to fraud and institutional accountability.

2. Discussion of Research Findings: Whistleblowing System in Fraud Prevention

The whistleblowing system (WBS) at PT Pos Indonesia serves as a crucial mechanism for early detection and prevention of fraud. Based on interviews with internal auditors, the Whistleblowing System is managed centrally through an internal unit known as the Anti-Fraud Unit under the Internal Oversight Division.

- a) Structure and Policy of the Whistleblowing System (WBS).** The whistleblowing system structure at PT Pos Indonesia reflects the company's commitment to integrity and good corporate governance (GCG) principles. Based on interview results, most respondents acknowledged the existence of a formal policy governing the whistleblowing system, which outlines reporting procedures, whistleblower protection, and the handling of reports. Respondent I emphasized that the Whistleblowing System policy is formally documented in a dedicated regulation, supported by a special unit called the Whistleblowing System Committee (WBSC), consisting of a steering and implementation committee, including directors, the Internal Audit Unit, and other supporting units. Meanwhile, other respondents such as Respondents III and V stated that although the structure and special unit have been established, the implementation is not yet optimal. Nevertheless, the existence of a division or audit committee responsible for handling reports shows that the company has taken concrete steps to promote accountability and prevent fraud.
- b) Operational Implementation of the Whistleblowing System.** Operationally, the whistleblowing system at PT Pos Indonesia offers various reporting channels accessible to both internal and external parties, such as dedicated email addresses, official websites, telephone lines, WhatsApp, and suggestion boxes. According to Respondent IV, the Whistleblowing System is structurally integrated with audit, legal, and risk management functions, and ensures robust whistleblower protection procedures. Reports must be followed up within 30 (thirty) days of receipt by the Whistleblowing System management. The system is managed by the Audit Committee of the Board of Commissioners and the

Whistleblowing System Committee, beginning with preliminary verification before proceeding to independent investigation. Investigation results are then reported to the relevant authorities within the organization and, if confirmed, can lead to disciplinary or legal sanctions. Limited feedback is also provided to the whistleblower to maintain confidentiality. This approach aligns with GCG principles, which prioritize transparency and accountability as the main pillars of corruption prevention.

- c) **Evaluation and Socialization of the Whistleblowing System.** Evaluation of the Whistleblowing System effectiveness is conducted through Google Form surveys during audits, as well as periodic reporting, which includes performance indicators such as the number of reports, response time, and resolution success rates. Socialization efforts are actively carried out through internal banners, training, and onboarding materials for new employees. According to Respondent I, the company even conducted a Whistleblowing System and fraud comprehension test for all employees. Periodic evaluations have also led to reporting system updates, including the integration of digital technologies like mobile apps and improved data security. These efforts are essential to keep the system relevant, effective, and trustworthy for whistleblowers.
- d) **Whistleblower Protection and Trust.** One of the key strengths of the Whistleblowing System at PT Pos Indonesia is the assurance of whistleblower identity confidentiality and protection against retaliation. Although some respondents admitted to not knowing the detailed implementation of protections in practice, others (Respondents III, V, and II) stated that the current system adequately ensures whistleblower safety. However, the effectiveness of protection greatly depends on consistent implementation and independent oversight. Support from top management in fostering a culture of integrity and a trusted reporting system is crucial to encouraging employee willingness to report.
- e) **Courage and Supporting Factors in Reporting Fraud.** Employee willingness to report suspected fraud is influenced by various factors such as actual protection from retaliation, trust in the system, leadership support, and an open organizational culture. Respondents III and II mentioned that reporting would increase if employees were confident that their reports were handled professionally, fairly, and confidentially. Another respondent, Respondent I, also mentioned that support from colleagues and direct supervisors plays a critical role. Moreover, a well-implemented anonymous reporting procedure gives whistleblowers a sense of security. This aligns with previous research findings (Suasri et al., 2025; Fathoni et al., 2024; Adawiyah et al., 2023; Wahyuningtiyas & Pramudyastuti, 2022), which found that the presence of a Whistleblowing System positively contributes to reducing fraud risk.
- f) **Contribution to Fraud Prevention.** Overall, the whistleblowing system at PT Pos Indonesia demonstrates a fairly mature and structured framework. With written policies, a dedicated unit, various reporting channels, and protection for whistleblowers, the system can serve as an early detection tool for fraudulent practices in the workplace. However, its effectiveness still faces challenges in practical implementation, such as consistency in report handling, independent evaluations, and whistleblower courage, which is still influenced by psychological and organizational cultural factors. As stated by Respondent II, it is important for the organization not only to provide the system but also to build a trustworthy ecosystem that supports the courage to report. Therefore, enhanced socialization, independent oversight, and instilling integrity values are crucial factors to ensure that the whistleblowing system truly functions as an effective tool in fraud prevention.

3. Discussion of Research Findings: Organizational Culture in Fraud Prevention

Organizational culture is one of the key pillars in creating an ethical, transparent, and fraud-free work environment. Based on interviews with several employees of PT Pos Indonesia, it was found that elements of organizational culture such as work norms, core company values, the role of the code of ethics, leadership by example, and consistency in sanction enforcement play a significant role in strengthening the fraud prevention system.

- a) **Work Norms and the Formation of Integrity Attitudes.** The work norms implemented at PT Pos Indonesia have been designed to instill a sense of integrity among employees. The implementation of risk-based audits, internal control evaluations, and mechanisms for reporting non-conformities are essential instruments in shaping a clean organizational culture. As expressed by Respondent VI, management commitment and open communication serve as the foundation for establishing a culture of integrity. However, as criticized by Respondent I, these work norms still require continuous dissemination and reinforcement. Without consistent efforts, there is a risk that minor fraudulent acts may be justified and normalized, potentially evolving into a culture of misconduct if left unaddressed.
- b) **AKHLAK Values as the Foundation of Anti-Fraud Culture.** The company's core values, summarized in the AKHLAK acronym (Amanah – Trustworthy, Kompeten – Competent, Harmonis – Harmonious, Loyal, Adaptif – Adaptive, Kolaboratif – Collaborative), serve as a moral compass for employee behavior. The value of Amanah, in particular, is internalized as a fundamental principle for rejecting fraudulent behavior and promoting honesty. Respondents noted that AKHLAK values are used as a guideline in policy formulation and the strengthening of control systems. These values are operationalized through cross-functional synergy that fosters a collective spirit to uphold integrity.
- c) **The Role of the Code of Ethics and Sanction Enforcement.** The company's code of ethics serves as a normative reference in determining acceptable behavior, particularly in preventing corruption and abuse of authority. Several respondents stated that the code of ethics has established anti-fraud behavioral standards, and that the application of sanctions serves as a deterrent. However, inconsistency in enforcement has become a major obstacle. As stated by Respondents V and III, there are instances of intervention in the sanctioning process, resulting in violations not being addressed fairly. This undermines the effectiveness of the internal control culture and fosters negative perceptions among employees.
- d) **Leadership by Example and Organizational Climate.** Leadership plays a strategic role in building a healthy organizational culture. Leaders who act with honesty, transparency, and consistency in upholding integrity serve as concrete role models for employees. Respondent VI mentioned that the active involvement of leaders in weekly meetings and their encouragement of openness help shape a work environment that supports the reporting of violations. This was reinforced by Respondent I, who associated the openness of leadership with employees' psychological comfort in reporting potential violations encountered in the field.
- e) **The Impact of Weak Sanctions on Organizational Morale.** A critical issue identified is the lack of firmness in sanction enforcement. Respondents III and II emphasized that when fraud perpetrators receive only light punishments or special treatment due to certain interests, it creates a dangerous moral hazard. This not only demoralizes employees but also damages the value system that has been built. Unfair application of sanctions also generates distrust in the organizational system, ultimately hindering a culture of reporting and active participation in oversight.
- f) **Recommendations for Improvement and Strategies to Strengthen Integrity Culture.** In general, the respondents recommended reforming the sanction enforcement system to

ensure fairness, transparency, and freedom from interference. Respondent VI emphasized that sanctions should be communicated openly to have an educational effect and to prevent the recurrence of similar violations. Furthermore, educational approaches such as ongoing training on ethics and integrity are considered necessary. Respondent V even provided an example from another company with a firmer and more transparent approach—by displaying photos of violators at every restroom door to strengthen the deterrent effect. This study indicates that the organizational culture at PT Pos Indonesia has strong potential in preventing fraud through integrity-oriented work norms, robust company values, a well-defined code of ethics, and supportive leadership. This finding aligns with previous research that organizational values and company culture that support honesty, transparency, and exemplary leadership significantly contribute to fraud prevention (Yulientinah & Mukhlisha, 2024; Wilda et al. 2024; Monica et al. 2023). However, the effectiveness of the anti-fraud culture still faces challenges in the form of inconsistent sanction enforcement and interference in disciplinary processes. Therefore, it is necessary to ensure consistency in sanction implementation, strengthen the reward and punishment system, and enhance the role of leadership as agents of organizational cultural change.

CONCLUSION

The conclusion of the study entitled "*Analysis of Internal Audit, Whistleblowing System, and Organizational Culture in Fraud Prevention (A Case Study at PT Pos Indonesia)*" indicates that all three variables significantly contribute to the development of an effective fraud prevention system within state-owned enterprises.

Based on in-depth interviews with key respondents, it was found that internal audit at PT Pos Indonesia has played an active role in detecting and preventing fraud through a risk-based approach, mapping of vulnerable areas, and providing relevant internal control recommendations.

The whistleblowing system is structurally established; however, its effectiveness is still influenced by employees' perceptions of safety and the follow-up on reports. Organizational culture, supported by AKHLAK values, work norms, and exemplary leadership, serves as a crucial foundation in creating a work environment that fosters integrity and prevents deviant behavior.

Thus, this research addresses the research problem and objectives by examining how internal audit, the whistleblowing system, and organizational culture contribute to fraud prevention in state-owned enterprises. These findings contribute to the development of knowledge in the fields of accounting and organizational governance from an industrial engineering and risk management perspective, particularly in strengthening an integrated internal control system that combines audit functions, violation reporting channels, and the formation of an ethics-based organizational culture aimed at fraud prevention.

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