JAFM: Journal of Accounting and Finance Management
E-ISSN: 2721-3013
P-ISSN: 2721-3005
https://dinastires.org/JAFM dinasti.info@gmail.com +62 811 7404 455
DOI: https://doi.org/10.38035/jafm.v6i4

Internal Control, Governance Risk Management Compliance and Fraud Prevention: The Moderating Role of Good Corporate Governance

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Abstract: The effective implementation of Governance Risk Management and Compliance (GRC) can help companies reduce risks and improve the effectiveness of control, security, and compliance through an integrated and unified approach that reduces the adverse effects of companies related to fraud. This study aims to analyze the influence of Internal Control and Governance Risk Management and Compliance (GRC) on the tendency of fraud in the banking industry. In addition, this study aims to Good Corporate Governance (GCG), and In an effort to understand the extent to which these three factors can prevent fraud, this study uses a quantitative method with a questionnaire survey approach as the main tool for data collection. Respondents in this study are practitioners in the retail industry sector with a target of 170 questionnaires distributed to banking industry companies in the cities of Jakarta, Banten and Bandung. The collected questionnaires are 160 questionnaires and the complete questionnaires that can be processed as data in this study are 153 questionnaires. This research methodology involves the use of statistical test tools SPSS version 26.00. Data analysis is carried out through validity and reliability tests, structural model analysis and prediction testing, as well as the results of hypothesis testing. The results of this study indicate that the influence of Internal Control has a significant and positive effect on fraud prevention actions. While Governance Risk Management Compliance (GRC) does not affect the fraud prevention actions. This study also shows that the role of GCG as a moderator can strengthen the influence of Internal Control, which has a significant and positive effect on fraud prevention actions. While the role of GCG as a moderator cannot strengthen the influence of Governance Risk Management Compliance (GRC) which has a significant and positive effect on fraud prevention actions. The results of this study are expected to contribute to creating a good framework in fraud prevention, such as ensuring that every part of the company runs according to the established goals and helps minimize errors that can lead to fraud, analyzing and mitigating the risks faced by the company.

Keywords: Internal Control, Good Corporate Governance (GCG), Governance Risk Management Compliance (GRC), Fraud Prevention

INTRODUCTION

In the current era of globalization, with its rapid business growth, companies face challenges in maintaining integrity and investor trust. Furthermore, Indonesia boasts numerous companies with significant revenues across several sectors, one of which is the banking sector. According to data from the Financial Services Authority (OJK), the financial services and insurance sector ranks first among the five main business sectors with the largest revenues in Indonesia, amounting to IDR 5,180,248 trillion. This sector continues to grow in Indonesia and encompasses banking, non-bank financial institutions, and the insurance industry. This significant revenue reflects the crucial role of the financial services and insurance sector in supporting the economic development of businesses in Indonesia. Despite its significant revenues, companies also face various obstacles to achieving these goals. One of the biggest challenges facing the banking sector is fraud, which can significantly harm companies.

The Financial Services Authority (OJK) recorded losses suffered by the banking industry due to fraud amidst the digitalization process reaching IDR 4.62 trillion. Various threats and developments in electronic transactions, including e-commerce, have contributed to these losses. Slamet Edy Purnomo, Deputy Commissioner III for Banking Supervision at the Financial Services Authority (OJK), explained that fraud originates from both external and internal factors. In the first quarter of 2020, the number of internal fraud incidents was recorded at 1,005, which then decreased to 796 cases in the second quarter of 2020. However, external fraud incidents increased to 8,218 cases in the second quarter of 2020 (Republika, 2021).

Supported by a press release issued by the Financial Services Authority (OJK, 2023), it was stated that as of July 2023, the OJK had followed up on at least 101 criminal cases in the financial services sector, consisting of 79 banking crimes, 17 non-bank financial industry crimes, and 5 capital market crimes, as reported by Tongma L.

As Head of the Financial Services Sector Investigation Department, Tobing stated that the OJK has increased its investigative authority and built a credible judicial system by assigning 10 National Police investigators, 5 OJK Civil Servant Officers (PPNS), and 6 prosecutors to analyze cases. Through these legal strengthening measures, the OJK is optimistic about stabilizing the financial system to anticipate increasing external risks and encourage national economic recovery.

This situation requires vigilance as it has the potential to create loopholes for perpetrators of fraud in the banking sector. This situation indicates that bank control activities remain weak, necessitating a comprehensive evaluation of the implementation of internal controls to reduce the opportunity for fraud. In addition, there is another case, namely the accusation against Maryono, the former President Director of PT Bank Tabungan Negara (Persero) Tbk (BTN), who allegedly caused state losses of IDR 279 billion by providing credit facilities in violation of regulations to related companies. This action violates various regulations on good corporate governance. Maryono and his associates are suspected of enriching themselves through accepting gratuities, which has resulted in a decline in public trust in BTN and has the potential to trigger further legal action against the individuals involved (CNBC, 2023). This case demonstrates a violation of good corporate governance in the form of accepting gratuities related to the provision of credit facilities. Therefore, an evaluation of the implementation of good corporate governance is necessary to reduce the opportunity for fraud.

According to the Financial Services Authority (OJK), the role of banking in Indonesia is to collect and distribute funds to the public and support national development programs. The goal is to encourage equitable distribution of development, increase economic growth, and improve the quality of life of the wider community. Therefore, banks must adhere to the principle of prudence in carrying out their duties. To prevent banking violations, the Financial Services Authority (OJK) has established an anti-fraud strategy through OJK Regulation No. 03/2019.

These preventative measures include increasing anti-fraud awareness among employees and customers, identifying potential vulnerabilities, and implementing strict employee identification policies. In handling fraud, banks are required to provide secure reporting mechanisms, conduct spot checks, and conduct thorough investigations with accurate evidence collection. Banks must also report fraud incidents to management and the OJK, impose appropriate sanctions, and conduct monitoring and evaluation to improve internal control systems. If fraud is not effectively prevented, fraud can cause significant losses and negatively impact a company's sustainability.

Internal audit, as part of the internal control system, plays a crucial role in detecting and preventing fraud and serves as an independent assessor within an organization. It aims to review and evaluate company activities and provide recommendations to management to ensure effective implementation of responsibilities (Hidayatullah, 2023). With a strong internal audit, potential fraud can be detected and anticipated before significant losses occur. In addition to internal audit, the implementation of Good Corporate Governance (GCG) is also necessary to create a safe work environment. Strong GCG principles, such as transparency, accountability, and independence, serve as the foundation for mitigating potential internal risks (Hutabarat & Tobing, 2022). Effective implementation of GCG principles can foster good corporate governance.

Risk management is a crucial component of corporate governance, encompassing the identification, analysis, and management of risks that pose obstacles to achieving objectives. In the banking sector, the risk management committee within the board of directors is tasked with conducting independent evaluations of credit, market, and liquidity risks, and ensuring that existing policies and systems are appropriate. Compliance, as a key element, encompasses the consistent implementation of policies, procedures, and legal regulations and is considered critical to the company's success. Every organizational level, including the Compliance Unit, plays a supporting role and acts as a strategic partner for the bank, and is responsible for creating a culture of compliance. The combination of good corporate governance, solid risk management, and strict compliance is known as Governance Risk Management and Compliance (GRC) (Hermawan & Novita, 2021). Therefore, this study aims to examine whether the effectiveness of internal audit and governance risk management compliance (GRC) can have a significant impact on preventing fraud in the banking sector. This study also aims to analyze the role of Good Corporate Governance (GCG) as a moderating variable, whether it strengthens or weakens the influence of internal audit effectiveness and governance risk management compliance (GRC) on fraud prevention.

Hypothesis

In this study there are the following hypotheses:

a) H1: Internal Control has a significant and positive effect on Fraud Prevention.
b) H2: Governance, Risk Management, and Compliance (GRC) have a significant and positive effect on Fraud Prevention.
c) H3: Good Corporate Governance (GCG) strengthens the influence of Internal Control on Fraud Prevention.
d) H4: Good Corporate Governance (GCG) strengthens the influence of Governance, Risk Management, and Compliance (GRC) on Fraud Prevention.

METHOD

In the study, the measurement method will use the Likert scale. According to Sugiyono (2021), the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or a group of people about social phenomena. In research, this social phenomenon has been specifically determined by the researcher which is then referred to as the research variable. With the Likert scale, the variable to be measured is described as a variable indicator. Then the indicator is used as a benchmark to compile instrument items that can be statements or questions.

The stages of data processing in this study are by using primary data that has been obtained from the results of collecting questionnaires. The first stage is to conduct a pilot test on the instruments that have been made. After the pilot test was conducted and the results of the pilot test stated that the instruments used for this study were valid and reliable so that the results of the pilot test could be continued to the next stage, namely the stage of processing and distributing questionnaires with a target sample of 170 samples of questionnaire distribution to employees in the benking industry company domiciled in the cities of Jakarta, Banten and Bandung who meet the qualifications for determining the sample of this study who assess their leaders in the employee department in filling out the questionnaire distributed by the researcher. After the questionnaire was distributed to the company's employees using the purposive sampling method, then after taking samples according to the predetermined criteria and the targeted number and data processing and analysis were carried out using a computerized program to create tabulations using Microsoft Excel and the SPSS program as a test tool to process and analyze data.

This study uses samples that have been collected or returned from both physical questionnaires and digital questionnaires with google forms consisting of 170 employees working in the banking industry domiciled in the cities of Jakarta, Banten and Bandung as respondents from 170 questionnaires distributed. However, of the total 10 questionnaires that were not returned and as many as 7 questionnaires could not be processed due to incomplete filling of the questionnaire so that the filling data could not be summarized for the results of this study. The score for the respondent's choice of questions can be filled in by respondents with the following choices:

Table 1. The score for the respondent's choice of questions

Answer Choice	Score
Strongly agree	5
Agree	4
Neutral	3
Disagree	2
Strolngly disagree	1

The research method contains the type of research, sample and population or research subjects, time and place of research, instruments, procedures, and research techniques, as well as other matters relating to the method of research. This section can be divided into several sub-chapters, but no numbering is necessary.

Table 2. Variable Operations

No	Variable Name	Dimension	Measurement Scale
1	*Internal Control* (Independent Variabel) Pangestu et al. (2023)	1. Control Environment 2. Risk Assessmen 3. Control Procedures	Ordinal (Likert scale 1-6)
2	*Governance Risk Management Compliance (GRC)* (Independent Variabel) Hermawan and Novita (2021).	1. Transparency 2. Legal and Compliance Risk 3. Reputational Risk 4. Responsibility	Ordinal (Likert scale 1-6)
3	*Good Corporate Governance* (Variabel Moderasi) Farochi & Nugroho (2022)	1. Accountability 2. Responsibility 3. Transparency 4. Fairness 5. Independence	Ordinal (Likert scale 1-6)
4	*Fraud Prevention* (Dependent Variable) Pangestu et al. (2023)	1. Opportunity 2. Razionalization 3. Pressure	Ordinal (Likert scale 1-6)

4. Capability

Source: Data processed by researchers (2025)

Data Analysis Method

This data analysis also aims to present and limit findings so that the data obtained is organized. Data analysis uses a direction used to organize data to produce analytical results. The research data analysis method uses panel data regression and is processed using SPSS statistical data processing software. The following are the analysis methods used in this study:

Descriptive Statistics

Descriptive statistics is a statistical technique that aims to explain the characteristics of one or more data groups, thereby improving understanding of the unique or specific characteristics of these groups. Descriptive statistics are used to measure the average value (mean), standard deviation, variance, maximum, minimum, sum, range, kurtosis, and skewness (Ghozali, 2019). In this study, the descriptive statistics used are the average value, standard deviation, maximum, and minimum.

Classical Assumption Test: Normality Test

According to Ghozali (2019) in the journal (Dini Damayanti and Paulus 2017), the normality test is used to determine whether the data used is normally distributed. One way to assess normality is to use a histogram by comparing observations with a distribution that approximates a normal distribution. Second, using a normal probability plot, where a normal distribution will form a straight diagonal line, and the data plot is compared to the diagonal line. If the data distribution is normal, the line representing the data will follow the diagonal line. Normality testing in this study was conducted using the Kolmogorov-Smirnov statistical test. The asymptotic significance used was $\alpha = 5\%$ or 0.05. The basis for drawing conclusions is that data is considered normal if the asymptotic significance value is > 0.05.

Multicollinearity Test

The multicollinearity test is used to test whether the regression model shows a correlation between the independent variables. Multicollinearity testing is performed using tolerance values and the Variance Inflation Factor (VIF) (Choiriyah and Damayanti 2020). A good regression model should have no correlation between independent variables. The basis for making decisions regarding multicollinearity is as follows:

a) If VIF <10 and tolerance >0.1, then multicollinearity does not occur.
b) If VIF >10 and tolerance <0.1, then multicollinearity does occur.

Heteroscedasticity Test

The heteroscedasticity test is used to detect deviations in the form of unequal variances of the residuals for all observations in the regression model. A good regression model is one that is homoscedastic, or does not exhibit heteroscedasticity. The basis for making decisions regarding heteroscedasticity testing is that if the points form a certain pattern, then heteroscedasticity does not occur. In this study, the presence or absence of heteroscedasticity was determined using the Glesjer test or the following formula: (D. Nuraprianti, Kurniawan A, and Umiyati, 2019).

a) If the significance value is > 0.05, heteroscedasticity does not occur.
b) If the significance value is < 0.05, heteroscedasticity does occur.

Multiple Linear Regression Analysis: Panel Data Regression Model

Panel data is a combination of time series and cross-sectional data. According to Agus (2019), using panel data in an observational study has several advantages. First, panel data, which combines both time series and cross-sectional data, provides more data, resulting in greater degrees of freedom. Second, combining information from time series and cross-sectional data can address the problem of omitted variables.

The multiple linear regression analysis formula for testing hypotheses is as follows with two models:

Y = α + β1 X1 + β2 X2 + ε ………………………………………………… (i)

Y = α + β1 X1 + β2 X2 + β3 X3 + β4 X1*X3 + β5 X2*X3 + ε …………... (ii)

Where:
Y = Fraud Prevention
α = constant
X1 = Internal Control
X2 = Governance, Risk Management, and Compliance (GRC)
X3 = Good Corporate Governance (GCG)
ε = error term

Hypothesis Testing

According to (Sugiyono, 2018), a hypothesis is a temporary answer to a research problem formulation, usually formulated in the form of a question. It is said to be temporary because the answer provided is only based on relevant theory and not yet based on empirical facts obtained through data collection.

Partial Effect Test (t)

According to (Ghozali, 2019) The t-test is used to determine whether two unrelated samples have different mean values. The t-test is performed by comparing the difference with the standard error. The null hypothesis (H0) to be tested is whether a parameter (bi) is equal to zero, or H0: bi = 0, meaning that an independent variable is not a significant explanatory variable for the independent variable. The alternative hypothesis (Ha) is that a variable's parameter is not equal to zero, or Ha: bi ≠ 0.

Simultaneous Effect Test (f)

According to (Ghozali, 2019), the f-statistic test essentially indicates whether all independent variables included in the model have a joint influence on the dependent variable. To test these two hypotheses, the F-statistic test is used:

a) Quick look: if the F-value is greater than 0, then Ho can be rejected at a 5% confidence level. In other words, we accept the alternative hypothesis, which states that all independent variables simultaneously and significantly influence the dependent variable.
b) Compare the calculated F-value with the F-value from the table. If the calculated F value is greater than the F table value, then Ho is rejected and Ha is accepted.

RESULTS AND DISCUSSION

The following are descriptive statistics of each variable studied.

Table 3. Statistics Descriptive

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
CON_INT	153	17,00	30,00	28,0458	2,36839
GOV_RIC	153	17,00	30,00	28,6013	2,15009
COR_GOV	153	17,00	30,00	28,8039	2,28571
FRA_PVN	153	22,00	35,00	32,9542	2,39336
Valid N (listwise)	153				

Sources: Processed data SPSS 26.00 (2025)

In this study, the researcher observed a total of 153 respondents, Of the 153 respondents who were sampled in this study out of 170 research questionnaires distributed to respondents, the smallest score for the Internal Control (CON_INT) was 17 while the largest was 30. The mean for the Internal Control was 28,0458 with a standard deviation of 2,36839. Then the smallest value for the Governance Risk Management Compliance variable (GOV_RIC) is 17 while the largest is 30. The mean for Governance Risk Management Compliance is 28,6013 with a standard deviation of 2,15009. Furthermore, the smallest value for the Good Corporate Governance (COR_GOV) is 17 while the largest is 30. The mean for the Good Corporate Governance is 28.8039 with a standard deviation of 2,28571. Then for the smallest score for Fraud Prevention (FRA_PVN) is 22 while the largest is 35. The mean for the Fraud Prevention is 23.7542 with a standard deviation of 1.93022.

Normality Test

The following are the results of the normality test.

Table 4. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		153
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,97626707
Most Extreme Differences	Absolute	,266
	Positive	,137
	Negative	-,266
Test Statistic		,266
Asymp. Sig. (2-tailed)		,996
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Processed data SPSS 26.00 (2025)

Based on the results of the study, we can see that the significance value (Asymp. Sig. (2-tailed)) is 0.996 or greater than 0.05, which means that the data used for this study is normally distributed.

Heteroscedasticity test

The following are the results of the heteroscedasticity test:

Table 5. Heteroscedasticity Test Results

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,593	,476		3,349	,001
	CON_INT	-,116	,040	-,607	-2,856	,673
	GOV_RIC	-,010	,049	-,048	-,204	,838
	COR_GOV	,097	,044	,492	2,226	,978
a. Dependent Variable: Abs_RES						

Source: Processed data SPSS 26.00 (2025)

From the table above, it can be seen that the significant value of the t-test of all independent variables with an Absolute Residue (ABS_RES) is more than 0.05. Therefore, it can be concluded that in the regression model of this study there is no heterossedasticity problem.

Multicollinearity Test

The following are the results of the multicollinearity test:

Table 6. Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,551	1,111		5,895	,000		
	CON_INT	1,787	,087	,778	9,005	,000	,336	7,330
	GOV_RIC	,951	,096	,136	1,578	,117	,313	8,821
	COR_GOV	1,357	,099	,391	3,621	,000	,326	7,937

a. Dependent Variable: FRA_PVN

Source: Processed data SPSS 26.00 (2025)

In the table above, we can see that no independent variable has a Tolerance value of less than 0.1 and no independent variable has a Variance Inflation Factor (VIF) value of more than 10. Therefore, it can be concluded that there is no multicollinearity between independent variables in the regression model.

Hypothesis Test

The following are the regression results:

Table 7. Regression Test Results (Without Moderation)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,551	1,111		5,895	,000
	CON_INT	1,787	,087	,778	9,005	,000
	GOV_RIC	,951	,096	,136	1,578	,117

a. Dependent Variable: FRA_PVN

Source: Processed data SPSS 26.00 (2025)

$$FRA\_PVN = 3.551 + 1.787\ AUD\_INT + 0.951\ GOV\_RIC + e$$

Based on the results of the above tests, it was found that independent variables of this study: (a) Internal Control (CON_INT) had a significant effect on the Fraud Prevention and (b) Governance Risk Management Compliance variable (GOV_RIC) had a significant effect on the Fraud Prevention.

Table 8. Regression Test Results (with Moderation)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,179	1,073		5,750	,000
	CON_INT	1,656	,791	,649	7,177	,000
	GOV_RIC	-1,891	,110	-,060	-,603	,588
	COR_GOV	2,357	,199	,371	3,621	,000
	CONINT_CORGOV	2,919	,003	1,078	7,538	,000
	GOVRIC_CORGOV	-1,017	,004	-,158	-,947	,375

a. Dependent Variable: FRA_PVN

Source: Processed data SPSS 26.00 (2025)

$$FRA\_PVN = 6{,}176 + 1.656\ CON\_INT - 1.891\ GOV\_RIC + 2{,}357\ COR\_GOV + 2{,}919\ AUD\_INT*COR\_GOV - 1{,}017\ GOV\_RIC*COR\_GOV + e$$

Table 9. Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,913[a]	,833	,830	,98605

a. Predictors: (Constant), COR_GOV, CON_INT, GOV_RIC, AUDINT_CORGOV, GOVRIC_COR_GOV

Source: Processed data SPSS 26.00 (2025)

The Adjusted R Square value of 0.830 is calculated using the coefficient of determination test data. This means that the independent variables can explain Efektifitas Internal Audit by 81.9%, while the remaining 17,00% is explained by additional variables not discussed in this study.

Table 10. F Test Results (Simultaneous)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	725,809	3	241,936	278,832	,000[b]
	Residual	179,871	149	,972		
	Total	870,680	152			

a. Dependent Variable: FRA_PVN

b. Predictors: (Constant), COR_GOV, CON_INT, GOV_RIC, AUDINT_CORGOV, GOVRIC_COR_GOV

Source: Processed data SPSS 26.00 (2025)

Based on the results of using the F statistic in the graph above, the F value obtained was 278,832 with a significance level of 0.000. As a result, all independent variables have an effect on the Efektifitas Internal Audit

CONCLUSION

This study clearly proves that the scope of audit, senior management support, and extrinsic rewards have a positive and significant effect on the effectiveness of internal control. These findings indicate that the wider and deeper the scope of the audit carried out, the greater its contribution to improving the quality and effectiveness of internal audit functions in organizations. Similarly, the active involvement and tangible support of senior management reflects the organization's commitment to the success of the internal audit function, which in turn creates legitimacy and a strong drive for auditors to work optimally. Meanwhile, providing appropriate and fair extrinsic rewards has been proven to increase the work motivation of internal control to play an active and effective role in detecting risks and providing added value to the company's business processes. Furthermore, this study confirms the importance of internal control depend on existing systems and procedures, but is highly determined by the quality of human resources and the organizational culture that supports the values of fraud prevention in company.

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