



## Determinants of Fraud Prevention in the Implementation of Community Empowerment Programs in Indonesia: A Literature Review

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### ARTICLE INFO

*Keywords:* Fraud Prevention, Community Empowerment, Whistleblowing System, Internal Control, Organizational Commitment

*Received:* 18 December

*Revised:* 24 January

*Accepted:* 20 February

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### ABSTRACT

Fraud prevention remains a major challenge in Indonesia's community empowerment programs, where financial irregularities threaten program effectiveness. This literature review examines key factors influencing fraud prevention within these initiatives. Findings indicate that human resource competence, whistleblowing systems, and organizational commitment significantly contribute to fraud mitigation. Skilled personnel enhance compliance and ethical financial management, while whistleblowing mechanisms promote transparency and accountability by enabling the reporting of financial misconduct. Additionally, organizational commitment strengthens ethical behavior, fostering a culture that discourages fraud. However, internal control systems demonstrate inconsistent effectiveness, depending on their implementation quality. The result underscores the importance of integrated fraud prevention strategies that combine structural safeguards with ethical reinforcement. Policy recommendations include enhancing training programs, strengthening whistleblower protection, and fostering a culture of accountability within community initiatives

## **INTRODUCTION**

The Ministry of Public Works and Public Housing (PUPR) is one of Indonesia's government institutions responsible for implementing various community empowerment programs. These initiatives include the National Program for Community Empowerment (PNPM), the City Without Slums Program (KOTAKU), the Community-Based Drinking Water and Sanitation Program (PAMSIMAS), the Regional Socio-Economic Infrastructure Development Program (PISEW), the Community-Based Infrastructure Program (IBM), and the Cash-for-Work Program (PKT). These programs aim to enhance community welfare by improving access to essential infrastructure and services while promoting economic self-sufficiency and sustainable development.

According to the Indonesian Minister of Finance Regulation No. 12/PMK.05/2012, PNPM Mandiri serves as a national framework for poverty alleviation through community empowerment. Evaluations of this program indicate positive qualitative impacts, such as improved food security, extended educational opportunities, better employment prospects, enhanced healthcare access, and greater participation in local political forums (Ministry of Finance, 2012). The fundamental objective of PNPM Mandiri is to involve communities in designing and approving their own development agendas, thereby fostering transparency and participatory governance at the local level. Through this initiative, communities can propose development projects based on their most pressing needs, ensuring contextual relevance in poverty alleviation efforts.

Similarly, KOTAKU aims to expedite slum area improvements by enhancing local government and community participation (PUPR, 2017). This program seeks to increase access to infrastructure and essential services in urban slums, ultimately fostering habitable, productive, and sustainable settlements. The general objectives of KOTAKU include improving public access to urban infrastructure and services and enhancing urban welfare through slum prevention and quality improvements. These goals are pursued through community-based initiatives and active local government participation.

Another major initiative, PAMSIMAS, is implemented with support from the World Bank to expand access to clean water and sanitation in rural and peri-urban areas (Ampl.or.id, 2016). This program exemplifies community empowerment in the provision, management, and maintenance of clean water infrastructure, with substantial support from the central government (Kominfo, 2024). Similarly, PISEW aims to reduce interregional disparities by enhancing local governance and strengthening village-level institutions, thereby empowering rural communities to manage local resources and improve household economies (Mustopa, 2020).

Additionally, PKT seeks to create job opportunities while stimulating economic growth by developing village and urban infrastructure. This program involves the participation of marginalized or impoverished communities in productive activities utilizing local natural resources, labor, and technology. The initiative is expected to alleviate poverty, increase household income, and address issues such as child malnutrition (stunting).

However, the implementation of these programs has not been without challenges, particularly concerning fraud and financial mismanagement. Data from the Regional Settlement Infrastructure Center (BPPW) indicate varying levels of fraud in different programs: 40% in PNPM, 25% in KOTAKU, 20% in PAMSIMAS, 10% in PISEW, and 5% in IBM (BPPW, 2024). Multiple corruption cases have been reported, including embezzlement of PNPM funds allocated for women's microfinance initiatives in Abung Tengah District, North Lampung, where local officials misappropriated funds amounting to IDR 50 million (Otentik, 2019). Similarly, in August 2023, corruption involving PNPM funds amounting to IDR 3.4 billion was uncovered in Bireuen, Aceh, with fraudulent loan repayments totaling IDR 183.8 million (Agus, 2024). Other cases include the misappropriation of PAMSIMAS funds in Muaro Jambi, which resulted in state losses of IDR 299.8 million (Dimas, 2023), and the inflation of material costs in KOTAKU projects in Makassar, causing a financial discrepancy of IDR 350 million (Eka, 2022).

Given the prevalence of fraud in these programs, stricter government oversight is essential. However, fraud detection remains challenging due to the covert and collusive nature of these activities. One effective mechanism for fraud prevention is whistleblowing, which enables individuals within organizations to report unethical or illegal conduct anonymously. The presence of a whistleblowing system has been found to deter fraudulent activities, as it facilitates external oversight and accountability (Suandewi, 2021). Research by Priandini and Biduri (2023) suggests that human resource competency, whistleblowing systems, and individual morality significantly influence fraud prevention. Conversely, internal control systems have been found to have no significant effect on fraud prevention. This aligns with findings by Suandewi (2021), who reported that while human resource competency and whistleblowing have a significant positive impact on fraud prevention, internal control systems and individual morality do not.

Beyond financial audits, broader assessments are necessary to evaluate non-financial aspects that significantly impact program effectiveness. These aspects include organizational commitment, internal control mechanisms, and overall governance compliance (Ismuadi & Saputra, 2016). Organizational commitment refers to an individual's internal drive to contribute to organizational success, demonstrating strong acceptance of and belief in its values and objectives (Meutia, 2021). A high level of organizational commitment fosters ethical behavior, thereby reducing fraudulent activities (Putri et al., 2023). Empirical studies indicate that organizational commitment positively influences fraud prevention (Meutia, 2021).

Moreover, internal control systems—which consist of policies and procedures designed to regulate and oversee organizational activities—play a crucial role in fraud prevention. These systems ensure operational efficiency and compliance with regulations (Putri et al., 2023). Research by Ndege Joseph et al. (2015) highlights a significant correlation between internal control systems and fraud prevention, while Taufik (2019) and Santiadji et al. (2021) further affirm that effective internal controls contribute to mitigating fraudulent activities.

Given these findings, this study aims to synthesize existing literature on the determinants of fraud prevention in community empowerment programs in Indonesia. This literature review seeks to provide theoretical insights into these determinants while offering empirical evidence to guide policy recommendations for enhancing fraud prevention mechanisms in community empowerment initiatives. By encompassing all PUPR-led programs nationwide, this study offers a more comprehensive perspective than previous research, which often focused on specific regions or isolated cases. The findings are expected to contribute valuable knowledge for policymakers and stakeholders in strengthening governance and accountability within community-based development programs.

## **LITERATURE REVIEW**

### **Fraud**

Fraud constitutes an unlawful act committed intentionally by individuals or groups to gain personal benefits at the expense of others (Burnes et al., 2017). It includes conflicts of interest, asset misappropriation, and irregular procurement practices. Fraud manifests in bribery, bid rigging, and unauthorized asset transfers (Arifin, 2020). The Indonesian Penal Code defines fraud under multiple provisions, including theft (Article 362), extortion (Article 368), and embezzlement (Article 372). Fraud prevention strategies include fostering ethical corporate culture, managerial accountability, and audit committee oversight (Santiadji et al., 2021; Tunggal, 2012). These measures enhance internal controls and mitigate fraudulent activities.

### **Whistleblowing**

Whistleblowing refers to the disclosure of unethical or unlawful activities within an organization by its members, serving as an external oversight mechanism (Suandewi, 2021). A whistleblowing system enables individuals to report fraudulent practices, thereby deterring misconduct among officials (Wakhidah & Mutmainah, 2021). This system plays a crucial role in identifying financial irregularities and preventing further fraud (Widyawati et al., 2019). Its implementation is essential in financial management, as it mitigates corruption risks and enhances organizational transparency (Wakhidah & Mutmainah, 2021). Thus, whistleblowing systems contribute significantly to fraud prevention and governance improvements within institutions.

### **Organizational Commitment**

Organizational commitment refers to an individual's intrinsic motivation to support an organization's success by prioritizing its objectives and interests (Meutia, 2021). It manifests in employees' strong acceptance of organizational values and their dedication to maintaining membership for goal attainment (Putri et al., 2023). Commitment fosters loyalty, encouraging employees to act ethically and avoid fraudulent behavior. This commitment develops through workplace environments and self-development processes, strengthening employees' attachment to the organization (Meutia, 2021). Employees with high organizational commitment contribute positively to achieving organizational goals and are less likely to seek employment elsewhere, ensuring long-term stability and integrity.

### **Internal Control System**

The internal control system is designed to safeguard an organization's assets, ensure financial reliability, enhance regulatory compliance, and minimize fraud risks (Putri et al., 2023). Effective internal control supports organizational efficiency by guiding operations and preventing asset misuse (Meutia, 2021). It encompasses structured procedures to maintain accurate financial reporting and regulatory adherence (Rahmawati & Pradata, 2023). According to Joseph et al. (2015), internal control integrates managerial authority, personnel roles, and information systems. The COSO framework outlines five components: control environment, risk assessment, control activities, information and communication, and monitoring, ensuring effective governance and fraud prevention within organizations.

### **METHODOLOGY**

This study employs a literature review approach to analyze the determinants of fraud prevention in the implementation of community empowerment programs in Indonesia. The review synthesizes existing research, academic articles, regulatory frameworks, and institutional reports to identify key factors influencing fraud prevention. The selection of literature follows a systematic approach, focusing on peer-reviewed journal articles, government regulations, and studies published in reputable databases such as Google Scholar, Scopus, and ScienceDirect. Keywords used in the search process include "fraud prevention," "internal control," "whistleblowing," "organizational commitment," and "community empowerment programs in Indonesia." Articles published within the last ten years are prioritized to ensure the relevance and timeliness of the findings. The analysis categorizes the determinants of fraud prevention into key themes, including internal control systems, organizational commitment, and whistleblowing mechanisms. Each theme is examined based on theoretical perspectives and empirical findings from prior studies. The synthesis of literature aims to identify patterns, challenges, and best practices in preventing fraud within community empowerment initiatives. By reviewing and comparing existing research, this study provides a comprehensive understanding of the factors affecting fraud prevention, offering insights into policy implications and recommendations for improving governance in community programs.

**RESULT**

**Article Identification**

Table 1. Article Identification

No.	Authors and Year	Title	Methodology	Result
1	(Widodo & Cahyaningrum, 2023)	Determinan Pencegahan Fraud dalam Pengelolaan Keuangan Desa	Quantitative research with purposive sampling, using questionnaires and multiple linear regression analysis.	Human resource competence, internal control systems, whistleblowing systems, and village apparatus morality positively influence fraud prevention in village financial management.
2	(Priandini & Biduri, 2023)	Pengaruh Kompetensi Sumber Daya Manusia, Whistle blowing System, Moralitas Individu, dan Sistem Pengendalian Internal terhadap Pencegahan Fraud	Quantitative analysis with questionnaires (76 respondents).	HR competence, whistleblowing system, and individual morality influence fraud prevention; internal control does not.
3	(Suandewi, 2021)	Pengaruh Kompetensi Sumber Daya Manusia, Sistem Pengendalian Intern, Moralitas dan Whistleblowing terhadap Pencegahan Kecurangan (fraud) Pengelolaan Dana Desa	Empirical study with a sample of 59 village officials using proportionate stratified random sampling.	Competence and whistleblowing positively affect fraud prevention; internal controls and morality do not.

4	(Mustafa et al., 2021)	The Effect of Internal Control and Individual Morality on Fraud Prevention in PT. Regional Development Bank of Southeast Sulawesi	Saturated sampling of 55 employees was used.	Both internal control and individual morality significantly influence fraud prevention, reducing fraud risk effectively.
5	(Meutia, 2021)	Pengaruh Pengendalian Internal dan Komitmen Organisasi terhadap Pencegahan Fraud pada Rumah Sakit Umum Daerah Aceh Timur	Primary data from 70 employees using questionnaires; analysis via multiple linear regression.	Internal control had no effect, while organizational commitment positively influenced fraud prevention.

Several studies have examined the determinants of fraud prevention in various organizational contexts, particularly in the management of community empowerment and financial programs. Widodo and Cahyaningrum (2023) found that human resource competence, internal control systems, whistleblowing mechanisms, and the morality of village officials positively influence fraud prevention in village financial management. Similarly, Priandini and Biduri (2023) revealed that HR competence, whistleblowing systems, and individual morality significantly contribute to fraud prevention, though internal controls did not show a direct impact. Suandewi (2021) supported these findings, highlighting that competence and whistleblowing mechanisms positively affect fraud prevention, while internal controls and morality did not exhibit a significant effect. These studies suggest that while regulatory frameworks and ethical considerations play a role in fraud mitigation, the effectiveness of internal control mechanisms remains inconsistent across different contexts.

Other studies have explored the role of individual morality and organizational commitment in fraud prevention. Mustafa et al. (2021) demonstrated that internal control systems and individual morality significantly reduce fraud risk, particularly in the banking sector, reinforcing the importance of ethical behavior and institutional safeguards. Meutia (2021) found that internal controls did not influence fraud prevention in public hospitals, whereas organizational commitment had a significant positive effect. These findings indicate that fraud prevention strategies must incorporate both structural and

behavioral approaches, ensuring that internal controls are effectively designed and that employees remain committed to ethical organizational practices.

## **DISCUSSION**

### **The Role of Human Resource Competence in Fraud Prevention**

Several studies highlight that human resource (HR) competence plays a crucial role in fraud prevention. Widodo and Cahyaningrum (2023) and Priandini and Biduri (2023) found that well-trained and competent personnel can effectively detect and prevent fraudulent activities in financial management. Similarly, Suandewi (2021) confirmed that HR competence positively influences fraud prevention in village financial management. These findings suggest that continuous training, recruitment of skilled personnel, and knowledge enhancement programs are essential in reducing fraud risk.

The significance of HR competence extends beyond mere technical knowledge to encompass analytical and critical thinking abilities essential for identifying potential fraud indicators. Personnel with advanced competencies in financial management, auditing principles, and regulatory frameworks can recognize suspicious patterns or deviations from standard procedures that may indicate fraudulent activities. Moreover, competent human resources often establish a culture of accountability within organizations, where strict adherence to policies and regulatory requirements becomes the norm rather than the exception. This culture serves as a preventive measure as it creates an environment where potential fraudsters perceive a higher risk of detection, thereby deterring fraudulent intentions before they manifest into actions.

### **Effectiveness of Internal Control Systems**

Internal control mechanisms are often regarded as a critical tool for preventing fraud, but their effectiveness varies across studies. While Widodo and Cahyaningrum (2023) and Mustafa et al. (2021) found that internal control systems significantly reduce fraud risk, other studies, such as Priandini and Biduri (2023) and Meutia (2021), reported no significant impact. These inconsistencies indicate that the success of internal controls depends on how well they are implemented and monitored within an organization. A poorly designed or inadequately enforced internal control system may fail to prevent fraudulent activities.

The complex nature of internal control effectiveness in fraud prevention is further illustrated by contextual factors that moderate its impact. These include organizational size, structure, and the specific nature of community empowerment programs being implemented. Smaller organizations with limited resources may struggle to establish comprehensive internal control systems, while larger organizations might face challenges in ensuring these controls permeate throughout complex organizational structures. Additionally, the inconsistent findings across studies suggest that internal controls must be adaptive and responsive to evolving fraud tactics. Static control mechanisms that fail to evolve with changing fraud landscapes may become obsolete over time. This highlights the importance of periodic reassessment and redesign of internal control systems to address emerging fraud risks specific to community empowerment contexts in Indonesia.

### **The Role of Whistleblowing Mechanisms in Fraud Prevention**

Whistleblowing systems have been consistently identified as an effective means of detecting and preventing fraud. Studies by Widodo and Cahyaningrum (2023), Priandini and Biduri (2023), and Suandewi (2021) confirmed that organizations with a well-established whistleblowing system experience lower fraud incidents. These findings suggest that a transparent and secure reporting mechanism encourages employees to disclose unethical behaviors without fear of retaliation, thereby strengthening fraud prevention efforts.

The effectiveness of whistleblowing mechanisms is deeply intertwined with organizational culture and leadership commitment to ethical practices. In Indonesian community empowerment programs, successful whistleblowing systems typically incorporate both formal and informal reporting channels that are sensitive to local cultural nuances regarding hierarchy and conflict resolution. Beyond merely establishing reporting mechanisms, organizations must actively demonstrate that whistleblower reports lead to appropriate investigations and consequences for wrongdoers. This "closed-loop" approach, where whistleblowers receive feedback about the outcomes of their reports, builds trust in the system and encourages future reporting. Research indicates that whistleblowing mechanisms are particularly effective when complemented by awareness campaigns that educate stakeholders about fraud indicators and reporting procedures, effectively transforming every program participant into a potential fraud detection agent within the community empowerment ecosystem.

### **Individual Morality and Organizational Commitment**

Ethical considerations and individual morality also play a significant role in fraud prevention. Mustafa et al. (2021) found that individual morality significantly reduces fraud risk, as employees with strong ethical values are less likely to engage in fraudulent behavior. However, Suandewi (2021) and Priandini and Biduri (2023) found no significant impact of morality on fraud prevention, indicating that ethical behavior alone may not be sufficient without proper enforcement mechanisms. Additionally, Meutia (2021) emphasized that organizational commitment positively influences fraud prevention, suggesting that employees who are committed to their organizations are less likely to commit fraud.

The inconsistent findings regarding morality's impact on fraud prevention can be attributed to the complex interplay between individual ethics and situational pressures within community empowerment programs. The fraud triangle theory suggests that even individuals with high moral standards may engage in fraudulent activities when faced with financial pressures, perceived opportunities, and rationalization mechanisms. In the Indonesian context, cultural factors such as collectivism and power distance may further complicate the relationship between morality and fraud prevention by influencing how individuals perceive ethical dilemmas and respond to authority figures who may be involved in or condone fraudulent practices. Organizations seeking to leverage morality and commitment as fraud prevention tools must therefore focus on creating environments that reinforce ethical decision-making through transparent leadership examples, clear ethical guidelines specific to community empowerment contexts, and alignment between organizational values and individual moral

frameworks. This alignment creates psychological barriers against rationalization, one of the key components enabling fraud.

### **Implications for Policy and Practice**

The findings from these studies emphasize the need for a multi-faceted approach to fraud prevention in community empowerment programs. Strengthening HR competence, implementing robust internal controls, promoting whistleblowing mechanisms, and fostering a strong ethical culture within organizations are all essential strategies. Policymakers should focus on improving governance structures and ensuring that fraud prevention measures are effectively enforced at all levels. Future research should further explore the interplay between these factors and identify best practices for fraud mitigation in different organizational settings.

The implementation of these fraud prevention strategies requires a contextual approach that considers Indonesia's unique socio-cultural landscape and the specific challenges faced by community empowerment programs. Policymakers and practitioners should develop integrated frameworks that simultaneously address structural vulnerabilities (through improved internal controls), human factors (through enhanced HR competence and ethical reinforcement), and communication channels (through effective whistleblowing systems). Such integration acknowledges that fraud prevention is not merely a technical challenge but a socio-technical one that requires alignment between systems, people, and processes. Furthermore, the sustainability of fraud prevention measures depends on establishing appropriate incentive structures that reward ethical behavior and transparency while creating meaningful consequences for fraudulent activities. This balanced approach of positive reinforcement and deterrence should be embedded within broader governance reforms that increase public participation in oversight processes, thereby creating multiple layers of accountability in community empowerment programs throughout Indonesia.

### **CONCLUSION AND RECOMMENDATION**

This study analyzes key determinants of fraud prevention in Indonesian community empowerment programs, revealing several critical insights. The research highlights the multidimensional nature of fraud prevention, where multiple factors work in concert rather than isolation. Human resource competence consistently emerges as a fundamental pillar of fraud prevention, with well-trained personnel serving as the first line of defense against fraudulent activities. While internal control systems are widely implemented, their effectiveness varies significantly based on design quality and enforcement consistency. Whistleblowing mechanisms demonstrate remarkable consistency as effective fraud detection tools, particularly when complemented by organizational cultures that protect and value whistleblowers. The relationship between individual morality and fraud prevention reveals greater complexity, suggesting ethical considerations alone are insufficient without supporting structural mechanisms.

These findings have significant implications for policy and practice, indicating that effective fraud prevention requires an integrated approach combining technical controls with human factors. Organizations should prioritize developing competent personnel, implementing adaptive control systems, establishing trusted whistleblowing channels, and fostering ethical organizational cultures. Furthermore, contextual adaptation is essential, as fraud prevention strategies must align with Indonesia's unique socio-cultural landscape and the specific challenges faced by community empowerment programs. Future research should explore how these factors interact in various organizational settings to develop more targeted prevention strategies.

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