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# The Impact Of Internal Control And Internal Audit On Fraud Prevention: Evidence From Bank *Perkreditan Rakyat* (Bpr) Malang City

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## ABSTRACT

*This study used a quantitative approach with a survey method by distributing questionnaires to all employees as the research sample. The data were analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, t-test, F-test, and coefficient of determination with the help of SPSS. The test results showed that all research instruments were valid and reliable, and that the data met the normality assumption, with no multicollinearity and no heteroscedasticity symptoms. The results of the study indicate that internal control has a positive and significant effect on fraud prevention. Internal audit was also proven to have a positive and significant effect on fraud prevention, with a greater influence than internal control. Partially and simultaneously, both variables have a significant effect on fraud prevention at Bank Perkreditan Rakyat (BPR) Malang City. In conclusion, the better the internal control and the more effective the internal audit, the higher the bank's ability to prevent fraud. The contribution of both independent variables to fraud prevention is relatively strong, so strengthening the control system and audit function is a strategic step that needs to be continuously improved.*

**Keywords:** internal control, internal audit, fraud prevention, bank

## *ABSTRAK*

*Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada seluruh karyawan sebagai sampel penelitian. Data dianalisis menggunakan uji validitas dan reliabilitas, uji asumsi klasik, regresi linear berganda, uji t, uji F, dan koefisien determinasi dengan bantuan SPSS. Hasil pengujian menunjukkan bahwa seluruh instrumen penelitian valid dan reliabel, serta data memenuhi asumsi normalitas, tidak mengalami multikolinearitas, dan tidak menunjukkan gejala heteroskedastisitas. Hasil penelitian menunjukkan bahwa pengendalian internal berpengaruh positif dan signifikan terhadap pencegahan kecurangan. Audit internal juga terbukti berpengaruh positif dan signifikan terhadap pencegahan kecurangan, dengan pengaruh yang lebih besar dibandingkan pengendalian internal. Secara parsial maupun simultan, kedua variabel tersebut berpengaruh signifikan terhadap pencegahan kecurangan pada Bank Perkreditan Rakyat (BPR) Kota Malang. Kesimpulannya, semakin baik pengendalian internal dan semakin efektif pelaksanaan audit internal, semakin tinggi kemampuan bank dalam mencegah terjadinya kecurangan. Kontribusi kedua variabel independen terhadap pencegahan kecurangan tergolong cukup kuat, sehingga penguatan sistem pengendalian dan fungsi audit merupakan langkah strategis yang perlu dilakukan secara berkelanjutan.*

***Kata kunci:*** *pengendalian internal, audit internal, pencegahan kecurangan, bank.*

## INTRODUCTION

In Indonesia, banks are companies that play an important role in the national economy because they manage payment systems and maintain financial stability. Banks are also trusted by the public as a safe place to keep their funds. Therefore, a bank's performance can affect public trust in that bank. As a place where money circulates, banks are vulnerable to misuse of authority, commonly known as fraud.

According to Bank Indonesia in Circular Letter for Indonesian Commercial Banks (SEBI) Number 13/28/DPNP of 2011, fraud is a deliberate act of misconduct carried out to manipulate a bank, resulting in losses for the bank, its customers, or other parties, while the fraudster gains benefits either directly or indirectly. The 2020 *Report to the Nations* by the Association of Certified Fraud Examiners (ACFE) revealed that Indonesia had the highest number of financial fraud cases among 16 Asia-Pacific countries studied. In one year, financial fraud cases in Indonesia reached 36, higher than China with 33 cases and Australia with 29 cases. Therefore, fraud cases must be handled more seriously so that the losses caused by such actions can be avoided. Due to the large number of fraud cases in Indonesia, internal audit is highly necessary in the banking sector, considering that internal audit is an independent and objective activity, including consultation, designed to improve the value and operations of an organization or company. Internal audit can support an organization in achieving its goals through a structured and disciplined approach. This internal audit approach is carried out by evaluating and improving the effectiveness of risk management, control, and corporate governance processes (IIA, 2012).

In addition to internal audit, internal control is also essential to prevent fraud. According to the 2011 Statement of Auditing Standards (SPAP), internal control is a process carried out by the board of commissioners, management, and other personnel of an entity to provide reasonable assurance in achieving three objectives: operational effectiveness and efficiency, reliability of financial reporting, and compliance with applicable laws and regulations.

Internal audit has a significant effect on fraud prevention, both simultaneously and partially (Widilestariningtyas, 2012). With internal audit, it is expected that fraud, errors, and actions that harm an organization can be reduced or even avoided (Gusnardi, 2011). High-quality and evenly implemented internal audit is also a major supporting factor in achieving the effectiveness of a company's internal control system (Agoes, 2012). If a company's internal control is weak, the likelihood of errors and fraud becomes greater. Conversely, if internal control is strong, the possibility of errors and fraud can be minimized. This is also supported by Bank Indonesia's role as the banking regulator, which previously issued Circular Letter Number 13/28/DPNP of 2011 on the Implementation of Anti-Fraud Strategy for Commercial Banks, expecting this strategy to encourage commercial banks to improve their efforts in preventing fraud that causes losses to both internal and external banking parties.

## RESEARCH METHODOLOGY

The type of research used in this study was quantitative research. Quantitative research is a type of research based on positivism (concrete data), where the research data are in the form of numbers measured using statistics as a calculation tool, related to the problem being studied in order to produce a conclusion. The non-probability sampling technique used in this study was saturated sampling (Sugiyono, 2019:133). In this study, the sample consisted of all 44 employees of Bank Perkreditan Rakyat (BPR) Malang City. Data collection techniques used a five-point Likert scale with validity and reliability tests conducted through a closed questionnaire, so that primary data could be obtained. SPSS 22 was used to process, test, and analyze the data so that the effects could be seen both partially and simultaneously.

## RESULT

### Validity Test

There were 44 respondents in this study. To ensure that each statement could measure the intended target accurately, a validity test was conducted. The significance level used was 0.05, and to obtain the rrr-table value, the calculation used df=N−2. Therefore, the r-table value was 0.297.

Table 1. Validity Test

| Variable | Item Question | Pearson Correlation | R Table | Information |
|---|---|---|---|---|
| Internal Control (X1) | X1.1 | 0.622 | 0.297 | Valid |
| | X1.2 | 0.498 | 0.297 | Valid |
| | X1.3 | 0.484 | 0.297 | Valid |
| | X1.4 | 0.649 | 0.297 | Valid |
| | X1.5 | 0.648 | 0.297 | Valid |
| | X1.6 | 0.356 | 0.297 | Valid |
| | X1.7 | 0.686 | 0.297 | Valid |
| | X1.8 | 0.327 | 0.297 | Valid |

| | | | | |
|---|---|---|---|---|
| | X1.9 | 0.487 | 0.297 | Valid |
| | X1.10 | 0.343 | 0.297 | Valid |
| | X1.11 | 0.583 | 0.297 | Valid |
| | X1.12 | 0.361 | 0.297 | Valid |
| | X1.13 | 0.473 | 0.297 | Valid |
| | X1.14 | 0.493 | 0.297 | Valid |
| Internal Audit (X2) | X2.1 | 0.674 | 0.297 | Valid |
| | X2.2 | 0.736 | 0.297 | Valid |
| | X2.3 | 0.584 | 0.297 | Valid |
| | X2.4 | 0.506 | 0.297 | Valid |
| | X2.5 | 0.617 | 0.297 | Valid |
| | X2.6 | 0.642 | 0.297 | Valid |
| | X2.7 | 0.726 | 0.297 | Valid |
| Fraud Prevention (Y) | Y1 | 0.628 | 0.297 | Valid |
| | Y2 | 0.653 | 0.297 | Valid |
| | Y3 | 0.647 | 0.297 | Valid |
| | Y4 | 0.566 | 0.297 | Valid |
| | Y5 | 0.679 | 0.297 | Valid |
| | Y6 | 0.763 | 0.297 | Valid |
| | Y7 | 0.489 | 0.297 | Valid |

Source : SPSS Output, 2026

Based on the validity test results, all instruments used were declared valid. The Internal Control variable (X1), consisting of 14 items, showed calculated rrr values ranging from 0.327 to 0.686, where the smallest calculated rrr value (0.327) was greater than the table rrr value (0.297), so X1 was declared valid. The Internal Audit variable (X2), with 7 items, had calculated rrr values ranging from 0.506 to 0.736, with the lowest value of 0.506 greater than 0.297, so X2 was declared valid. The Fraud Prevention variable (Y), also consisting of 7 items, had calculated rrr values ranging from 0.489 to 0.763, where the lowest value of 0.489 was greater than 0.297, so Y was declared valid

**Reliability Test**

Tabel 2. Reliability Test

| Variable | Cronbach's Alpha | Information |
|---|---|---|
| Internal Control (X1) | 0.729 | Reliable |
| Internal Audit (X2) | 0.754 | Reliable |
| Fraud Prevention (Y) | 0.750 | Reliable |

Source : SPSS Output, 2026

Based on the reliability test, all three variables showed adequate internal consistency. The Internal Control variable (X1) had a Cronbach's Alpha value of 0.729, the Internal Audit variable (X2) had a value of 0.754, and the Fraud Prevention variable (Y) had a value of 0.750. All of these values are above the minimum threshold of 0.60, so the three variables were declared reliable.

**Classical Assumption Test**

Table 3. Normality Test and Multicollinearity

| No | Test | Parameter | Unstandardized Coefficients | Criteria | Information |
|---|---|---|---|---|---|
| 1 | Normality (K-S) | Asymp. Sig | 0.261 | . > 0.05 | Normal |
| 2 | Multicollinearity | Tolerance | 0.718 | > 0.10 | Not Occur |

| No | Test | Parameter | Unstandardized Coefficients | Criteria | Information |
|---|---|---|---|---|---|
| | | VIF | 1.393 | < 10 | Not Occur |

Source : SPSS Output, 2026

Based on Table 3 and the classical assumption tests, the normality test showed an Asymp. Sig value of 0.200 > 0.05, indicating that the data were normally distributed. In the multicollinearity test, the Tolerance value was 0.718 > 0.10 and the VIF value was 1.393 < 10, so no multicollinearity occurred among the research variables. Thus, the data met the requirements for regression analysis.

**Heteroscedasticity Test**

Table 4. Heteroscedasticity Test

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.507 | 1.971 | | 2.793 | .008 |
| | X1 | -0.027 | .034 | -0.136 | -0.798 | .429 |
| | X2 | -0.092 | .055 | -0.283 | -1.654 | .106 |

Source : SPSS Output, 2026

The significance value for the Internal Control variable is 0.429 and for the Internal Audit variable is 0.106. These results indicate that all significance values are greater than 0.05, so each variable is free from heteroscedasticity symptoms.

**t-test (Partial Test)**

Tabel 5. t-test (Partial Test)

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.848 | 3.010 | | 0.946 | .350 |
| | X1 | .147 | 0.052 | 0.265 | 2.846 | .007 |
| | X2 | .629 | 0.085 | 0.085 | 7.425 | .000 |

Source : SPSS Output, 2026

Based on the t-test results table, the t-table value is 2.018 with a significance level of less than 0.05. The test results show that the Internal Control variable (X1) has a calculated t-value of 2.846 with a significance value of 0.007. Because the calculated t-value is greater than the t-table value (2.846 > 2.018) and the significance value is less than 0.05, the Internal Control variable (X1) has a positive and significant effect on the Fraud Prevention variable (Y).

The Internal Audit variable (X2) has a calculated t-value of 7.425 with a significance value of 0.001. Because the calculated t-value is greater than the t-table value (7.425 > 2.018) and the significance value is less than 0.05, the Internal Audit variable also has a significant effect on the Fraud Prevention variable (Y).

**F Test (Simultan Test)**

Tabel 6. F-test (SimultanTest)

| No | Model | F | Sig |
|---|---|---|---|
| 1 | Regression | 59.667 | 0.000 |

Based on Table 5 and the F-test results, the calculated F value is greater than the F-table value (59.667 > 3.23) and the significance value is less than 0.05 (0.000 < 0.05). Therefore, it can be concluded that internal control and internal audit variables simultaneously have a significant effect on the fraud prevention variable.

**Multiple Linear Regression Analysis Test**

Tabel 7. Multiple Linear Regression Analysis Test

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.848 | 3.010 | | 0.946 | .0350 |
| | X1 | 0.147 | 0.052 | .265 | 2.846 | .007 |
| | X2 | 0.629 | 0.085 | .692 | 7.425 | .000 |

*Sumber: Output SPSS, 2022*

The regression analysis shows that both independent variables, namely Internal Control and Internal Audit, have positive regression coefficients, indicating a positive direction of influence on fraud prevention. The constant value of 2.848 means that if all independent variables are considered constant, the fraud prevention value remains at 2.848. Partially, the effect of Internal Control (X1) on Fraud Prevention (Y) has a coefficient of 0.147, meaning that every increase in Internal Control will increase Fraud Prevention by 14.7%. Meanwhile, Internal Audit (X2) has a coefficient of 0.629, meaning that every increase in Internal Audit will increase Fraud Prevention by 62.9%.

**Coefficient of Determination Test**

Tabel 8. Coefficient of Determination Test

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0.863 a | 0.744 | 0.732 | 1.09430 |

*Sumber: Output SPSS, 2022*

From the table above, the Adjusted R Square value is 0.732. This means that the two independent variables, Internal Control and Internal Audit, jointly contribute 73.2% to the dependent variable, Fraud Prevention. The remaining 26.8% is explained by other variables not included in this study.

## DISCUSSION

**The Impact of Internal Control on Fraud Prevention**

Based on the results of the *t*-test, the Internal Control variable (X1) obtained a *t*-value of 2.846 with a significance value of 0.007, which is lower than 0.05. Therefore, $H_0$ was rejected and $H_1$ was accepted, indicating that Internal Control has a significant effect on Fraud Prevention at Bank Perkreditan Rakyat (BPR) Malang City. Furthermore, the Beta coefficient of 0.147 indicates a positive effect, meaning that the better the implementation of internal control, the higher the level of fraud prevention, and conversely, weaker internal control tends to result in lower levels of fraud prevention. This finding is supported by the questionnaire results, which indicate that the internal control system at Bank Perkreditan Rakyat (BPR) has been implemented effectively through the control environment, control activities, risk assessment, information and communication systems, as well as regular monitoring. These components contribute to reducing pressure, opportunity, and individual moral issues associated with fraudulent behavior. This finding is also consistent with the study conducted by Firmansyah (2020), which concluded that Internal Control has a positive and significant effect on Fraud Prevention.

### The Impact of Internal Audit on Fraud Prevention

Based on the results of the *t*-test, the Internal Audit variable (X2) obtained a *t*-value of 7.245 with a significance value of 0.000, which is lower than 0.05. Therefore, $H_0$ was rejected and $H_1$ was accepted, indicating that Internal Audit has a significant effect on Fraud Prevention. The Beta coefficient of 0.629 indicates a positive effect, meaning that the more effective the role of internal audit, the higher the level of fraud prevention. This finding suggests that when the internal audit function at Bank Perkreditan Rakyat (BPR) is implemented effectively, supported by auditor independence, professional competence, an adequate scope of work, proper audit execution, and sound internal audit management, the potential for fraud can be minimized. These results are further supported by field evidence showing that internal audits at Bank Perkreditan Rakyat (BPR) are conducted regularly and are effective in detecting irregularities in transactions and company records. Therefore, these findings are consistent with the study by Firmansyah (2020), which concluded that Internal Audit has a positive and significant effect on Fraud Prevention.

### The Influence of Internal Control and Internal Audit on Fraud Prevention

The calculated *F*-value of 59.667 is greater than the *F*-table value of 3.23, with a significance value of 0.000, which is lower than 0.05. These results indicate that Internal Control and Internal Audit simultaneously have a significant effect on Fraud Prevention. Therefore, both variables are important factors that should be taken into consideration by the management of Bank Perkreditan Rakyat (BPR) Malang City in strengthening fraud prevention efforts.

## CONCLUSION

The purpose of this study was to examine the effect of Internal Control and Internal Audit on Fraud Prevention at Bank Perkreditan Rakyat (BPR) Malang City, using multiple linear regression analysis as the analytical method. The simultaneous test results indicate that both variables have a significant effect on fraud prevention, suggesting that effective internal controls and a well-functioning internal audit contribute to enhancing the effectiveness of fraud prevention within the bank. Partially, the study found that Internal Control has a positive and significant effect on Fraud Prevention. This finding highlights the importance of a strong control environment, effective control activities, comprehensive risk assessment, reliable information and communication systems, as well as continuous and systematic monitoring. Likewise, Internal Audit was found to have a positive and significant effect on Fraud Prevention. Auditor independence, professional competence, an adequate scope of work, effective audit execution, and strong management support for the internal audit function all contribute to strengthening fraud prevention efforts at Bank *Perkreditan Rakyat* (BPR).

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