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THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS, INTERNAL CONTROL SYSTEMS AND THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE IN EFFORTS TO PREVENT FRAUD

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ABSTRACT

Fraud, corruption, misuse of assets, and embezzlement of funds are still a scourge for most companies, especially companies engaged in financial services. This is because the processing of work that has been divided into tasks and authorities and the expansion of supervision of company elements makes the scope of supervision wider. The writing method used in this scientific article is a qualitative method and literature review (Library Research). In studying theories and relationships, ausality or influence between variables comes from books and journals that are accessed offline or online. from Google Scholar, Mendeley, or other online media. This scientific article is a qualitative descriptive type that emphasizes the actual problem and research that describes the Effects of Accounting Information Systems, Internal Control Systems, and the Implementation of Good Corporate Governance in Efforts to Prevent Fraud. This study aims to determine how accounting information systems, systems influence Internal Control and Implementation of Good Corporate Governance in Efforts to Prevent Fraud with the method used is to conduct a literature review of relevant previous research. These results indicate that the Accounting Information System,iInternaliControliSystemianditheiImplementation of Good Corporate Governance I have an affection Fraud Prevention. The conclusions from the results of the literature test in this study are as follows: The Accounting Information System has a positive effect on Fraud Prevention, and Internal Control has a positive effect on Fraud Prevention. The implementation of Good Corporate Governance has a positive effect on Fraud Prevention.

KEYWORDS

Accounting Information System; Internal Control System; Good Corporate Governance; Cheating

INTRODUCTION

Intoduction should be about one page, Researh Background

Fraud, corruption, misuse of assets, embezzlement of funds are still a scourge for most companies, especially companies engaged in financial services. The reason is, work processing that has been divided into duties and authorities and the expansion of supervision of company elements makes the scope of supervision wider. One of the things that can be used as evidence for the running of an economic activity in the company is financial statements. The preparation of financial statements is an important process in an agency, because it is a systematic process in which a financial report is created. In the preparation of financial prudence and thoroughness and suitability of reporting written or presented with the actual circumstances that occurred during a certain period. The result of the preparation of financial statements is a financial statement that acts as a representative indicated by the performance of a company in one accounting period. FASB states that financial reporting includes not only financial statements but also other information reporting media that are directly or indirectly related to the information provided by the accounting system, namely information on economic sources, debts, periodic profits, and others quoted from (Ghozali & Chariri, Accounting Theory, 2007).

Financial statement fraud has developed in various countries including Indonesia, along with growing business complexity and increasing investment opportunities (Ramadhany, 2017). Business people try to present financial reports that can convince investors to invest in their business. The 2019 Indonesian Fraud Survey conducted by the Association of Certified *Fraud* Examiners (ACFE) stated that there were 239 cases of fraud that occurred in Indonesia and 22 cases of which were *financial* statement *fraud*. The type of fraud that contributes the highest state losses is corruption with a total loss of IDR 373,650,000,000 (69.9%), misuse of assets of IDR 257,520,000,000 (20.9 %), and financial statement fraud cases of IDR 242,260,000,000 (9.2 %). The survey conducted by ACFE also showed that the most fraud disclosure media were financial statements (38.9%) and internal audits (23.4%) (ACFE Indonesia, 2020). Based on ACFE in Tuanakotta, (2010) classifies *fraud* actions in three types, called *fraud* trees, namely *asset misappropriation, fraudulent, and corruption. Statement of Auditing Standard (SAS)* No. 99 in Chandrawati & Ratnawati (2021) provides a definition of *fraud* as a behavior carried out deliberately to create an incorrect presentation of material on the financial statements to be audited. The company strives to cover up all fraudulent actions committed in order to gain profit and trust from stakeholders (Chandrawati & Ratnawati, 2021). SAS No. 99 adopts the theory from Cressey (1953) to categorize the circumstances that influence a person to commit fraud or fraud called *the fraud triangle theory*. In this theory, there are three conditions that trigger *fraud*, namely *pressure, opportunity, and rationalization*.

The biggest scandal in the world related to accounting fraud is that carried out by Enron by reporting false income information and modifying the balance sheet in order to obtain a good assessment of financial achievement. In Indonesia, *fraud* cases are also carried out by various types of companies, including those by PT KAI in 2006 by manipulating financial statement data, in 2001 PT Kimia Farma carried out profit engineering, PT Garuda Indonesia in 2019 recorded undue profits, Jiwasraya which manipulated financial statements, PT Indofarma in 2004 violated and capital market regulations, and PT Hanson Internasional in 2016 made full revenue recognition which caused overstated financial statements (reported from CNBC Indonesia on June 5, 2022).

Prevention and detection of *fraud* is the main responsibility of two parties, namely the party who has responsibility for the management and management of the company. The obligation of management is to emphasize fraud prevention in order to reduce the chances of *fraud* and its prevention, accompanied by supervision from the person in charge of governance. High commitment is needed to form a culture of honesty and ethical behavior under the active supervision of parties who have responsibility for company management (IAPI, 2014). One of the organization's efforts in preventing *fraud* is through the creation of a structured and clear internal control system.

Based on Mulyadi (2014) in Arifudin et al. (2020) The Internal Control System (SPI) consists of an organizational structure, steps, and means that are coordinated with each other to protect the sustainability of the organization. Pujiono (2016) in Arifudin et al. (2020) explained that the purpose of internal control is to achieve company goals, minimize potential events outside the plan, increase efficiency, prevent the emergence of asset losses, improve the reliability of financial reporting data, and encourage compliance with established laws and regulations. Nelaz et al. (2018) explained that SPI can ensure the implementation of effective and efficient company operations and the compliance of internal regulations of related external companies so that accountability can be created. When matters related to the organization have been regulated in the internal control system, the organization's activities will take place according to established standards and avoid mistakes.

In addition, Good Corporate Governance (GCG) also has an important role in efforts to overcome fraud. Tunggal (2012) in Adiko & Astuty (2019) argues that there is good company management to prevent fraud, including building a culture of honesty and good morals, management's obligation to assess *fraud* prevention, and monitoring from the audit committee. Adiko & Astuty (2019) explained that GCG is a process and structure that is useful for increasing business achievement and company accountability in implementing or adding long-term company value by protecting stakeholders' needs in accordance with laws and regulations, morality, and ethics. Based on the Regulation of the Minister of SOEs No PER-01 / MBU / 2011, it is stated that the principles of GCG include transparency, independence, accuntability, responsibility, and fairness.

Good Corporate Governance and *Fraud* Prevention Based on data obtained from the ACFE Indonesia survey (2020) related to the alarming number of *fraud* incidents in Indonesia. The research was conducted to provide an explanation of the role of the internal control system and Good Corporate Governance as an effort to prevent *fraud*. By understanding the purpose, functions, and components of SPI and GCG and its relationship with fraud, it is hoped that all companies will be able to apply internal control and good company management to prevent and minimize the occurrence of *fraud* in order to create a healthy company.

In order to support the level of effectiveness and efficiency of operating activities, companies need to need an accounting system that can help produce more reliable and reliable outputs, with this system all company activities can be controlled and systematized. However, not a few in this case there are several individuals who use this system for personal interests and commit fraud on company assets.

The use of accounting information systems is very important in inventory management, especially starting from the purchase of inventory until the inventory comes out into the hands of consumers or other agents. Accounting Information System is a system that provides accounting and financial information, as well as other information obtained from routine processing of accounting transactions. If the recording procedure and inventory value from the beginning to the end have been carried out correctly, the inclusion in the financial statements will be correct as well. The company must be able to estimate the amount of inventory that must be available and pay attention to internal control over the inventory.

Problem Formulation**,** based on the description of the problem problem above, a problem formulation can be drawn. This research is as follows:

a. How does the Accounting Information System affect Fraud Prevention?
b. How does the Internal Control System affect Fraud Prevention?
c. How does Good Corporate Governance affect Fraud Prevention?
d. How does Internal Control and Good Corporate Governance affect Fraud Prevention?

Research Objectives, the research objectives are in accordance with what is to be achieved in this study are as follows :

a. To test the effect of Accounting Information System on Fraud Prevention.
b. To test the effect of Internal Control System on Fraud Prevention.
c. To test the effect of Good Corporate Governance on Fraud Prevention
d. To test the influence of Internal Control and Good Corporate Governance affects Fraud Prevention.

Literature Riview

Theoretical Foundations and Hypothesis Development

1. **Research Theory and Variables**

   In the theoretical foundation, it is explained about the theory that is the basis for supporting the formulation of hypotheses in research. In addition, this section also explains the research variables.

   a. **Agency Theory**

   Agent theory is a theory that explains two different or opposite economic actors. The agent theory was initiated by Jensen & W.H (1976) in (Mekarisce, 2020) which describes the existence of an agency relationship or employment contract that involves between two parties, namely between the principal party and the agent. An agency relationship is a contract in which one or more people (principals) command another person (agent) to perform a service on behalf of the principal and authorize the agent to make the best decisions for the principal (Widiastini, Suryandari, Susandya, & Pradipa, 2021). So principals and agents here can also be interpreted as owners (principals) and management (agents), it can also be between employees (agents) and management (principals). The phenomenon of handing over authority where the agent receives the authority given by the principal gives rise to inequality related to company information, information asymmetries occur where in this case the agent has better information and understanding of the principal's situation and also views on the company's prospects in the future. Both principals and agents alike have different economic interests and equally maximize them. Where the principal wants the maximum profit and the agent wants adequate compensation for the performance he performs. This is what encourages the need for a third party as a mediator between the principal and the agent who monitors the agent's behavior whether it is in accordance with the provisions set by the principal.

   b. **Accounting Information System**

   The most important part needed by the management of a company includes accounting information. One of the accounting information is in the form of financial data. Financial data that is utilized by the company's management and outside the company must be presented in a good form. To do all that requires a system that regulates the flow and processing of accounting data which is commonly called an accounting information system.

   c. **Internal Control**

   According to Hery (2013) in (Dewi, Lawita, & Pupitasari, 2021) scholar 11 Internal Control is a set of policies and procedures to protect the company's assets or assets from all forms of abuse, guarantee the availability of accurate company accounting information, and ensure that all provisions (regulations) of laws and management policies have been complied with and implemented properly by all company employees. Internal controls should include providing assurance that believes:

   1) Every transaction recorded is actually existing. Internal controls cannot provide fictitious transactions and those that do not actually occur in accounting records.
   2) All transactions that occur are recorded. Every procedure that the company has must provide controls to prevent the omission of any transactions from the records.
   3) All recorded transactions concern the accuracy of information for accounting transactions.
   4) All transactions are classified as exact estimates. Classification of appropriate estimates in accordance with estimates as made by the company in the journal so that financial statements are declared reasonably.

5) All transactions are recorded at the right time. Transactions are recorded accordingly on the date of occurrence. Any transaction records either before or after the time of occurrence increase the likelihood of recording or recording them in inappropriate amounts, which may result in misstatements in the financial statements.

Control includes organizational structure, methods and measures that are coordinated to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies, (Mulyadi, Accounting System, 2013) (Jermias, 2016). Whereas according to Valery, (2011) in (Mustofa, 2020), internal control is a way to direct, supervise, and measure the resources of an organization. It plays an important role in preventing and detecting fraud and protecting organizational resources whether tangible or not (such as reputation or intellectual property rights such as trademarks).

Based on the various understandings above, a conclusion can be drawn on the importance and influence of internal control on the protection of company assets and on detection to prevent fraud. Good internal control allows management to be prepared for rapid economic changes, shifting competition for fraud, fraud, and restructuring for future progress (Prasetio & Efendi, 2022). The strength and weakness of the company's internal control can be a big benchmark for the possibility of errors and fraud, if the company's internal control is strong, the possibility of fraud and errors can be minimized, but if the internal control is weak, the possibility of fraud and errors is very large. As well as being an early detection of fraud and immediately early prevention can be carried out. As a financial service provider agency where fraud is very vulnerable, an understanding of internal control by management and all employees is needed. Internal control is a representation of all activities in the organization that must be carried out, where the processes carried out by the board of commissioners are aimed at providing adequate confidence in the achievement of the objectives of effective and efficient operational control, reliability of financial statements, and compliance with applicable laws and regulations (Hiro, 2004) (Paranoan, Tandungan, & Sipi, 2018).

d. Good Corporate Governance

According to (Cadbury, 1997) in (Sudarmanto dkk., 2021), Good Corporate Governance is the principle of directing and controlling a company in order to achieve a balance between the company's strength and authority in providing its accountability to shareholders in particular, and stakeholders in general. According to (IICG, 2008) Good Corporate Governance as a process and structure applied in running a company with the main objective of increasing shareholder value in the long term, while still paying attention to the interests of other stockholders (Hamdani, 2016). Whereas according to Aldridge & Siswanto (2005) in (Faiqoh, 2019), The Australian Stock Exchange (ASX) defines corporate governanance as the system by which companies are directed and managed. It influences how the objectives of the company set and achieved, how risk is monitored and assessed, and how performance is optimized. According to this definition, ASX defines corporate governance as a system intended to direct and manage company activities, has a considerable influence including influence in achieving optimal business performance and in the analysis and control of business risks that the company faces at any tim According to Sutedi, (2006) in (Hamdani, 2016), corporate governance can be defined as a set of regulations that regulate the relationship between shareholders, company administrators, creditors, governments, employees and other internal and external stakeholders related to their rights and obligations or in other words a system that regulates and controls the company. With corporate governance, each element in the company can know and understand what are personal rights and responsibilities, as well as what things are joint responsibility for the achievement of business goals in the company. According to (Korah, Karamoy, & Kalangi, 2016) in general, the term Good Corporate Governance is a system of control and regulation of the company which can be seen from the mechanism of relationship between various parties who take care of the company (hard definition), as well as in terms of the "values" contained in the management mechanism itself (soft definition). Good corporate governance is needed for governance in the company to be better in achieving business goals.

GCG principles according to the National Committee for Governance Policy (KNKG, 2012) in (Kelvianto, 2018), GCG principles are: Transparency, Accountability, Responsibility, Independence, and Fairness.

1) Transparency. In carrying out objectivity and sportsmanship in doing business, companies need to provide relevant information so that interested parties can easily access and understand. The company also takes the initiative in disclosing reports about the company, not only financial statements but all aspects that need to be reported so that they can be considered by management in making decisions. The indicators used in assessing company transparency are information and policies within the company.
2) Accountability. Accounting for its performance transparently and reasonably. Accountability is necessary to achieve sustainability. The indicators used in assessing accountability are the basis of work and audit.
3) Responsibility. The Company complies with applicable laws and carries out responsibilities to all company customers, the community, and the surrounding environment. The indicator used to assess responsibility is the company's responsibility (concern) towards employees.
4) Independence. The management of the company must be controlled independently so that each organ of the company does not dominate each other and cannot be intervened by other parties. The indicators used to assess independence are internal influences and external influences.
5) Fairness and Equality. The company must always pay attention to the importance of everyone involved in the company.

e. Fraud Prevention

Fraud is generally an act of fraud that harms related agencies. According to (Karyono, 2013) fraud can be termed as fraud which contains the meaning of a deviation and illegal act, which is carried out deliberately for certain purposes, such as deceiving or giving a false picture (mislead) to other parties, which is carried out by people both from inside and outside the organization. Cheating is designed to take advantage of opportunities dishonestly, which directly or indirectly harm others. While (Albrecht, 2003) defines fraud as a representation of material facts that are false and intentional or careless so that they are believed and acted upon by the victim and the victim's damage. The Association of Certified Fraud Examiners (ACFET. A., 2012) (Rahmida & Urumsah, 2020), fraud is unlawful acts committed intentionally for a specific purpose (manipulation or giving false reports against other parties) carried out by people from inside or outside the organization to obtain personal or group benefits directly or indirectly harming other parties.

The classification of fraud according to ACFE in (Abidin, 2018) divides fraud into three types or typologies based on actions, namely

1) Financial Statement Fraud

Fraud in the form of financial statements is defined as fraud committed by management in the form of material misstatements of Financial Statements that harm investors and creditors. Fraud can be financial or non-financial.

2) Asset Misappropriation
Asset irregularities include misuse of assets, theft of assets or assets of the company or other parties. This is the easiest form of fraud to detect because it is tangible or measurable.

3) Corruption
Corruption is the most difficult type of fraud to detect because it involves cooperation with other parties such as bribery and corruption, which is the type that occurs most in developing countries where law enforcement is weak and there is still a lack of awareness of good governance so that the integrity factor is still questionable. This type of fraud often cannot be detected because the parties cooperate in enjoying benefits (symbiosis mutualism). This includes abuse of authority or conflict of interest and economic extortion.

Prevention of fraud according to Widjaja (2010) in (Larasati & Surtikanti, 2019) is an integrated effort that can suppress the occurrence of factors that cause fraud, namely:

1) Reduce the chance of cheating.
2) Reduce pressure on employees to be able to meet their needs.
3) Eliminate the reasons for justifying or rationalizing the fraud committed.

The triggers for fraud are very diverse, possibly due to the encouragement of other things and supported by the opportunity to commit fraud actions and disappointment with the expectations created by the perpetrator so as to justify him committing the fraud act. According to Tuanakotta (2010) in (Zamzam, Mahdi, & Ansar, 2017), in committing fraud, a person certainly has different foundations or motivations. Fraud is due to several motivations known as the fraud triangle, namely pressure, opportunity, and retionalization. Pressure can occur if at a time there is an urgent matter experienced by the fraud perpetrator so that he takes advantage of the opportunity to commit fraud, if there is an opportunity or opportunity, of course the situation can facilitate his plan.

If without regulations that manage how rights and obligations are carried out in an agency, of course, the prospective fraud perpetrator can think that what he does is a justification because he may feel that what has been done to the company is so large and feels that the reciprocity of the company is not comparable to what has been done for the company, then fraud actions can be justification for him. To prevent things that are the motivation and encouragement to carry out fraud, companies need to have good corporate governance so that all elements of the company know their rights and obligations, as well as have a view of how the company will run and Internal Control as a systematic structure and supervision of actions so that regulations and policies and goals that have been set can be carried out properly according to applicable rules.

METHOD

Types of Research

In this study, researchers used a type of library research, namely research with a series of activities related to the method of collecting library data, reading and recording and processing research materials. Library research is research whose object is sought after with various library information such as books, scientific journals, magazines, newspapers, and documents

(Ramdhani, Darmiyanti, & Saprialman, 2022). This study is different from other studies that require observations or interviews in data acquisition.

In this study, the object of data sought by the researcher was to find literature that was in accordance with the problem raised. Researchers look for data in answering the problems raised by reading various appropriate references. Literature research is a review of library data that can provide solutions or answers related to the problem under study. Through literature research can provide results from what is sought through the data sources used.

Data sources

This research uses qualitative research methods with a library research model, so it is taken from several sources as follows:

1. Primary data sources
   To find data from this study, the author uses primary data sources, namely data that is the main source of literature research by looking for various literature related to the title of this thesis.
2. Secondary data source
   That is supporting data after the main sources obtained from various sources that contain various information related to the title of this study. The secondary data from this study are as follows:
   •Scientific journals
   •Scientific books (general)

Data Collection Techniques

In carrying out data collection techniques, there are many ways that can be done, such as interviews, observations, and documentation. In this study, it uses qualitative research methods with a library research model. Thus, in the data collection technique, the author uses the documentation method, namely studying and looking for data in the form of notes, documents, transkip, books, magazines, and so on. This method is used to obtain the data needed to answer a question that is sought.

Documentation is a record of past events. Documents take the form of various kinds, such as writings, drawings, monumental works of a person. Documents in the form of writing such as written works, books, diaries, life histories, biographies, and so on. While documents are in the form of works, such as artworks that can be in the form of patunng, drawings, artworks and so on (DS & Wusko, 2020).

Data Analysis Techniques

This analytical technique can be used by the author to analyze content related to what is being studied. The content in question is in the form of literature or reading materials from various sources of information, in the form of books, magazines, newspapers, scientific journals and so on. Mirshad stated that in library research, it is possible to use miles and Huberman's model data analysis in data analysis techniques (Sari & Asmendri, 2020). There are 2 stages in this data analysis model, as follows:

1. Analysis at the time of data collection, this is aimed at obtaining more information or the core of the research focus to be carried out through the sources that have been collected.
2. After collecting the required data, then analyze the data from all the data that has been collected. This analysis is carried out to examine data related to what is being studied and can answer the problems studied in the study.

Data Validity Techniques

The technique of data validity in qualitative research is four things, namely credibility test, transferability test, dependability test, and confirmability test. (Mekarisce & Jambi, n.d.). In qualitative research with a library research model, researchers use credibility tests in testing the validity of data in this study. The credibility test is a method used in data validity techniques by looking at a data that can be said to be credible if there are similarities between what is conveyed by the researcher and what happens to the object under study.

This credibility test in qualitative research data consists of extending observations, improving persistence, triangulation, negative case analysis, using reference materials and member checks. In this central study study, researchers used a way to increase perseverance, where researchers increased perseverance by re-checking whether the data obtained was correct or not (Mekarisce, 2020). Done by reading various reference sources and related documents. This is done so that the researcher's insights are wider and sharper and can also find the validity of the data from looking at one source to another whether it has similarities in answering the problems studied.

In addition to how to increase perseverance, researchers also use triangulation techniques. Triangulation is said to be a way of checking a data through source triangulation, engineering triangulation, and time triangulation. In this study, researchers used source triangulation in checking the data obtained. In source triangulation, researchers check the data that has been obtained with various sources. The source in question is a data source in the form of primary data and secondary data. Researchers check by reviewing these sources (Mekarisce, 2020).

RESULTS AND DISCUSSION

Effect of Accounting Information System on Fraud Prevention

(Syah Pahlevi & Pertiwi, 2021), who stated that the application of the accounting information system had a significant positive effect on the prevention of fraudulent financial reporting with an influence given of 42.3%. With an information system, anyone can monitor movements and transactions in the company. In relation to the fraud triangle theory, the existence of an accounting information system can minimize the chance of managing accounting negligence (Dewi dkk., 2021). So that based on a literature review from previous research, it can be concluded that the internal control system affects efforts to prevent fraud.

This is in line with the research conducted by (Sudirman, 2016), the results of his research show that the accounting information system has a positive effect on fraud prevention efforts (Fraud), The existence of an accounting information system is expected to be structured, namely information that can be accounted for its truth and quality so that the company becomes easier in carrying out the process of controlling and making decisions and improving performance effective between periods as an effort to control and supervise company assets, one of which is income The use of information technology including accounting information systems in a company is very supportive in fraud prevention efforts.

Effect of Internal Control System on Fraud Prevention

(Kuncara, 2022), where the results of his research show that the whistleblowing system and internal controls have an effect on fraud prevention. The total influence of internal control 352 The Influence of Accounting Information Systems, Internal Control Systems and the Implementation of Good Corporate Governance in Efforts to Prevent Fraud (Rivito & Mulyani, 2019) in contributing to fraud prevention is 66.2%. So that based on a literature review from previous research, it can be concluded that the internal control system affects efforts to prevent fraud.

This is in line with the research conducted by (Dewi dkk., 2021), Internal control is a process and procedure to protect the company's assets or wealth from all forms of abuse, theft and to provide accurate and adequate accounting information, as well as ensure the observance of management policies and legal provisions by all employees in the company (Palupi & Santoso, 2017) The results of his research show that internal control and anti-fraud awareness have a significant influence on fraud prevention. This shows that fraud actions can be prevented by building good internal control and increasing anti-fraud awareness to all parties in the organizational company environment.

Effect of Good Corporate Governance Implementation on Fraud Prevention.

According to the Forum for Corporate Governance in Indonesia (FCGI) in (Putu dkk., 2015), Good Governance is a set of regulations that establish the relationship between shareholders, administrators, creditors, governments, employees and other internal and external stakeholders in relation to their rights and obligations, or can be said to be a system that directs and controls the company. (Jannah, 2016), The results of his research show that the application of the principles of Good Corporate Governance has a positive effect on fraud prevention. The principles of good corporate governance that have been well implemented by agencies or companies have proven to be able to maintain existence and make the company able to compete with other companies that are larger in size. This is in line with research conducted by (Napitupulu & Ramadhita, 2022) Good Corporate Governance affects Fraud Prevention both partially and simultaneously. (Ariastuti & Yuliantari, 2020), Good corporate governance is a proposed concept to improve organizational performance by monitoring or monitoring management performance and ensuring management accountability to authorities under the regulatory framework. So that based on a literature review from previous research, it can be concluded that the application of good corporate governance affects efforts to prevent fraud.

CONCLUSION

Based on the results of data analysis andthe h ipotesis test , it can be concluded that:

Accounting Information System and Internal control system have a positive effect on fraud prevention, this can be caused because the internal control system in the financial institution is good and employees also follow, besides that the internal control system can be a factor to prevent fraud, so that fraud prevention is good.

As for the variable good corporate governance, it does not have a positive effect on fraud prevention, even though from the results of the respondents' answers, good corporate governance is good. This means that the variables of good corporate governance itself have not been able to interfere or have not been able to become a factor to prevent fraud.

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