

Fraud Prevention in the Public Sector: The Role of Internal Audit

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Abstract

Fraud seriously impacts public institutions' finances and reputation, so it is essential to identify factors that can minimize the risk of fraud incidents. This research aims to analyze and evaluate the effectiveness of the role of internal audit in preventing fraud in the public sector. This research uses a qualitative approach with descriptive methods. The research results identified several factors that cause fraud in the public sector, including financial pressure, desired lifestyle, gambling problems, pressure from the family environment, dissatisfaction with the company, and arrogance. These factors can create incentives to engage in fraudulent behavior. In addition, the success of risk management in managing fraud risk depends on implementing adequate internal controls, strict monitoring, and an organizational culture that supports integrity. The role of internal auditors is crucial in preventing fraud by identifying potential risks, testing the effectiveness of internal controls, and creating a transparent work environment. Internal auditors also play a role in eliminating the causes of fraud, creating a culture that values honesty, implementing an effective monitoring process, and building a basis for accountability and transparency in local government administration.

Keywords: Prevention, Fraud, Public Sector, Internal Audit, Risk Management, Government

1. INTRODUCTION

The public sector, generally represented by government institutions, plays a central role in the development and administration of the country. Even though government institutions are responsible for achieving state goals, we often witness serious problems such as cheating or fraud (Maria et al., 2019). It is not only limited to the central level but also spreads to the regional level. The presence of fraud in government institutions is a severe challenge, considering that its impact is not only limited to financial losses but also damages the public's reputation and trust in the government (Manossoh, 2016).

In reality, fraud in the context of government institutions is not easy to detect. Fraud perpetrators tend to take preventative steps so that their actions are not detected (Pramudita, 2013). Leaders in government institutions need to maintain vigilance against the potential for fraud. Fraud prevention and detection efforts must be the main focus, involving the role of effective internal audit, careful financial planning, and strict internal controls (Faisal, 2013). Awareness of the risk of fraud needs to be increased, and leaders need to continue to improve their ability to identify and overcome potential fraud that can harm both government institutions and the communities they serve (Apriadi & Fachriyah, 2014).

Rezaee and Riley (2005) identified three key elements essential to preventing fraud in the organizational environment. First, creating and maintaining a culture that values honesty and high ethical values is fundamental. That involves a critical review of laws and regulations, recruitment of appropriate employees with established qualifications, and promotion of policies that support an atmosphere of integrity. Internal auditor training is also essential in creating a strong anti-fraud culture, where improving the quality and understanding of auditors regarding potential fraud risks is the key to carrying out the audit function effectively (Young, 2013).

Second, implementing and evaluating anti-fraud control processes has a crucial role. It involves identifying and measuring the risk of fraud, followed by efforts to reduce the possibility of that risk (Wulandari & Natasari, 2018). Implementing and continuously monitoring internal controls is also an important step to mitigate potential fraud. In this

framework, careful risk assessment and implementation of efficient controls will increase the organization's ability to respond to fraud threats proactively (Handoyo, 2011). Finally, the development of a monitoring process or oversight process is the third pillar Rezaee and Riley emphasize (2005). An appropriate supervisory function involving the evaluation of the effectiveness and efficiency of the anti-fraud control process that has been implemented can strengthen the organization's ability to monitor and prevent potential acts of fraud (Hikmah & Wondabio, 2023).

The existence of internal audit plays a crucial role in preventing fraud in the government sector. Internal audit can be considered an independent and objective internal examination designed to provide adequate confidence to related parties, including the government and society (Sawyer, 1995). The primary function of an internal audit is to significantly contribute to increasing the added value of organizational activities through systematically examining the systems and procedures implemented. With this approach, an internal audit can ensure that policies and procedures are implemented correctly across all organizational work units (Lin et al., 2011).

Internal audit tasks involve in-depth evaluation of the implementation of tasks delegated in each organizational work unit. Through careful observation, research, and examination, internal audits can identify potential fraud risks and help take the necessary preventive steps (Aresteria, 2018). Internal audit also plays an essential role in the comprehensive analysis and evaluation of organizational performance, providing recommendations and constructive suggestions to overcome the problems faced (Kuntadi, 2023). Thus, internal audits act as financial and compliance custodians and strategic partners supporting achieving government goals by providing valuable insights and practical solutions (Fitriani & Hidayat, 2013).

Salsabilla & Prayudiawan (2011) describe that internal audit aims to effectively partner company management in carrying out their responsibilities. In achieving this goal, internal auditors are expected to contribute significantly by providing objective analysis, assessment, suggestions and comments on aspects -aspects examined (Saputra, 2017). Internal auditors are expected to carry out a series of activities that include assessing financial and operational accounting controls, evaluating implementers' compliance with established policies and procedures, as well as carrying out in-depth examinations of aspects such as assets company, accurate bookkeeping, and executive performance (Lupasc & Baragan, 2016).

By detailing the activities carried out, Utami (2024) highlights that an internal audit needs to examine and assess the effectiveness of controls over financial accounting and company operations. In addition, internal auditors must evaluate the relationship of implementers with established policies, plans and procedures and carefully examine company assets to prevent potential losses (Simanjuntak, 2018). The validity of the company's books and data is also the focus of internal auditors, who are needed to ensure that the information produced by the company is reliable. Finally, assessing the performance of implementers in completing their responsibilities is an essential element in internal audit efforts to provide a holistic picture of the effectiveness of company management (Hakim & Suryatimur, 2022). Thus, these activities are preventive measures against potential fraud and provide in-depth insight to support management in making better decisions (Rosidah et al., 2023).

One of the main functions of internal supervision in government internal audit is carried out by the inspectorate. As a supervisory element in regional government administration, the inspectorate has a significant role at the provincial and district/city levels (Masdan et al., 2017). Its functions include planning supervisory programs, formulating policies, facilitating supervision, and involving audit activities, investigation, testing, and assessment of supervisory tasks. Following the provisions of Government Regulation Number 72 of 2019 concerning Regional Apparatus, the Provincial Regional Inspectorate is tasked with assisting the Governor in developing and supervising the implementation of government affairs which fall under regional authority as well as providing assistance to Regional Apparatus (Marlaini et al., 2018).

Facts in Indonesia show that internal supervision still has many irregularities, especially in regional government agencies. Regional governments need a regional supervisory body to implement financial management to minimize irregularities, such as using state finances by certain parties (Effendy, 2013). With the existence of this regional supervisory body, the

government is expected to produce quality audit reports. Quality audit results show that supervision and management of government finances are excellent and responsible. If the audit quality is low, it will provide leeway for government agencies to commit fraud (Akhmad et al., 2017).

2. METHOD

This research uses qualitative methods, in line with the views of Anggito and Setiawan (2018), who emphasize that qualitative research seeks to narratively describe activities and the impact of these actions on the lives of research subjects. The qualitative approach was chosen because researchers wanted to explore the role of internal audits in preventing public sector fraud. Therefore, the literature review method was chosen to provide a comprehensive overview of developments in the role of internal audit and fraud prevention in the public sector. This research uses secondary data sources from research journals, books, theses, and other sources relevant to the research theme, especially previous journals related to the research topic. Data sources were obtained from scientific journal provider sites to remain relevant to the scope of research and the latest developments. The data analysis involves three main stages: data reduction, data presentation, and concluding research results, following the methodology outlined by Miles and Huberman (1994).

3. RESULTS AND DISCUSSION

Factors Causing Fraud in the Public Sector

Even though risk management has been implemented in public sector organizations with risk owners, risk supervisors and examiners, fraud remains a severe threat that can cause significant losses to society. Fraud incidents in government institutions can harm public finances, damage the government's reputation, and reduce public trust in these institutions (Kurniawan & Reskino, 2023). While risk management provides the foundation for identifying, assessing, and managing risks, its success depends on implementing adequate internal controls, close monitoring, and an organizational culture that promotes integrity. The following are several factors that cause fraud in the public sector:

1. There is pressure

Pressure is a critical element in understanding the dynamics of fraud in government institutions or organizations. Stress factors can come from various sources; one common trigger is financial stress. Individuals facing significant debt loads or financial difficulties often feel compelled to seek unethical or fraudulent means to meet their financial needs. In addition, a desired or luxurious lifestyle can be a pressure factor that encourages someone to engage in fraudulent behavior to achieve the desired level of life.

Apart from financial and lifestyle pressures, pressure can also come from personal factors, such as gambling problems or pressure from the family environment. Individuals who engage in uncontrolled gambling behavior often face additional financial stress that can act as a catalyst for fraud. Likewise, pressure from family requiring additional financial support can push someone to commit unethical actions in their work environment.

No less critical is dissatisfaction with the company or organization as a pressure factor. Feelings of dissatisfaction with working conditions, perceived unfair treatment, or disagreement with company policies can create an urge to commit fraud as a form of protest or revenge. Therefore, a deep understanding of these stress factors is essential for designing effective fraud prevention strategies, including managing financial stress, improving employee well-being, and promoting an organizational culture that supports integrity and fairness.

2. There is an Opportunity

Opportunity is essential in understanding and preventing fraud in government institutions or organizations. Opportunities to commit fraud often arise from weaknesses in standard operational procedures (SOP) and position arrangements and a lack of or weak internal controls and supervision. Weaknesses in SOPs can create gaps or ambiguities that fraudsters can exploit to infiltrate and carry out actions that are detrimental to the institution. Inadequate position management or lack of effective separation of duties may allow individuals to take advantage of their position or authority to commit fraudulent acts. For example, excessive involvement in one function or job without cross-checking can provide opportunities for fraud perpetrators to manipulate without being detected.

Lack of internal control and supervision is another factor that increases fraud opportunities. A weak internal control system or minimal supervision can create an environment where fraud can be committed without the risk of detection. Lack of routine monitoring and evaluation allows fraud perpetrators to continue operating without hindrance. It is essential to understand that fraud prevention efforts must focus on reducing opportunities for unethical actions. Strengthening SOPs, clearly separating duties, and increasing internal control and supervision can help close loopholes that fraudsters can exploit. Government agencies or organizations can minimize risks and protect their assets and integrity by improving these opportunity factors.

3. There is Rationalization

Rationalization reflects the efforts of subjects involved in fraudulent acts to justify or rationalize their unethical behavior. When people rationalize, they create excuses or justifications for their fraudulent actions. For example, in the context of salaries that do not match the contributions made to the company, fraud perpetrators may rationalize their actions by feeling that the company should provide higher rewards, so they decide to take unethical steps to "balance" the situation. Another typical example is an alibi, which fraud perpetrators often use to account for their actions. They may feel that the money taken is only a temporary loan and will be returned quickly. Such rationalizations may involve believing they deserve more than they receive or that the action does not harm the company or other individuals.

Rationalization can also involve changing existing workflows or procedures to support fraud. Subjects may try convincing themselves and others that the change is legitimate and justified. By rationalizing, fraud perpetrators create a narrative that justifies their unethical behavior, making it easier for them to continue these actions. Understanding rationalization is essential so that fraud prevention efforts can be more effective. Building an organizational culture that emphasizes integrity, ethics and responsibility can help reduce the possibility of fraud perpetrators rationalizing their behavior. In addition, it is essential to have a robust complaint and monitoring mechanism to detect and respond to rationalizations and acts of fraud early on.

4. Existence of Capacity and Competency

Individual ability or competency can be crucial in understanding and preventing fraud in a company or organizational environment. For example, an auditor or company leader with skills in process engineering has the expertise to add, hide, remove, or obscure reality, reality, or facts in a value design system. With in-depth knowledge of a company's organizational structure and procedures, the individual can carefully devise fraud schemes that are difficult for others to detect.

Understanding the role of ability or competency in the context of fraud shows that identifying and mitigating potential related risks is a necessity. Organizations must implement strict controls, identify individuals with specific capabilities that can be exploited for fraud, and improve internal controls. Proactive steps, such as ethical awareness training, can also mitigate potential risks associated with specific fields. In facing the challenges individual capabilities pose to organizational security and integrity, companies must prioritize a robust ethical culture and transparency in their operations. By building an environment where integrity is upheld, companies can reduce the risk of fraud and protect the interests of the organization and stakeholders' interests.

5. There is an attitude of arrogance.

Arrogance, as an attitude of arrogance, superiority, and greed, can play a crucial role in understanding the behavior of fraud perpetrators in a company or organizational environment. This attitude creates excessive confidence in oneself, where the fraud perpetrator believes he is the most suitable. In the context of fraud, Aprilia (2017) shows that fraud perpetrators often feel that they are not subject to existing sanctions and can violate the rules without significant consequences. They look down on the internal controls implemented by the company, believing that these rules and controls will not be able to override or ensnare them.

Fraud perpetrators who act arrogantly tend to feel outside the reach of the supervision and control system. They feel they have an advantage or privilege that frees them from the risk of arrest or punishment. This attitude of superiority can cause perpetrators to underestimate the potential risks they face, making them more likely to continue carrying out actions that are

detrimental to the company. The importance of understanding the role of arrogance in the context of fraud emphasizes the need to create an organizational culture that opposes arrogance and greed. Organizations must prioritize transparency, accountability and strict supervision to overcome arrogant behavior that can harm the company's integrity and security. Organizations can reduce the risk of fraud and promote a sustainable, ethical culture by creating an environment where everyone, including leaders, understands and complies with internal rules and controls.

The role of Internal Audit in preventing fraud in the public sector

The presence of internal auditors is significant in efforts to prevent fraud in the public or government sector. Internal auditors act as guardians of government institutions' operational integrity and reliability by conducting comprehensive examinations of financial systems, business processes and internal controls. With their skills and knowledge, internal auditors can identify potential fraud risks, test the effectiveness of internal controls, and provide recommendations to strengthen policies and procedures. Through their efforts, internal auditors not only provide confidence in the reliability of financial reports but also play a role in creating a work environment that is more transparent and avoids fraud.

The role of internal auditors in preventing fraud in the public sector involves a series of essential duties and responsibilities. Some of the primary roles of internal auditors in preventing fraud in the public sector are as follows;

1. Eliminate or Eliminate the Causes of the Fraud.

Internal auditors are actively involved in evaluating and improving internal control systems in government agencies. By conducting a thorough examination of financial, operational and compliance procedures, internal auditors can identify gaps or weaknesses that could be the cause of fraud. For example, they can review fund management policies, payment procedures, and regulatory compliance to ensure that there are no loopholes that fraudsters can exploit.

Furthermore, internal auditors also play a role in identifying fraud risks through in-depth analysis of factors affecting system integrity and reliability. With a deep understanding of government agencies' business processes and operations, they can provide recommendations to minimize the risk of fraud, such as establishing additional controls or increasing transparency in financial reporting. Internal auditors also play a role in formulating and compiling effective anti-fraud policies. They can provide input based on the findings of their inspections, as well as contribute to the establishment of reporting and whistleblowing mechanisms that can help detect and prevent acts of fraud. Through this active involvement, internal auditors play a strategic role in eliminating risk factors that can trigger fraud in the public sector, creating a safer, more transparent and accountable environment in the management of public resources.

Understanding that it is easier to prevent fraud than to deal with it after it occurs makes internal audits essential in maintaining the integrity and sustainability of organizational activities. Internal audit is independent and provides adequate confidence in an entity's integrity and operational effectiveness. By conducting routine internal checks, internal auditors can identify potential fraud risks, ensure compliance with applicable policies and procedures, and evaluate the effectiveness of internal controls. By providing this assurance, internal audit provides added value by improving the quality and reliability of financial information, detecting potential fraud early, and helping to design or improve internal controls to prevent fraud. Therefore, an internal audit is not only a detection tool but also a strategic preventive step to maintain the health and integrity of the organization.

2. Create and restore a culture that values honesty and high ethical values.

Creating and restoring a culture that values honesty and high ethical values is a crucial aspect emphasized by internal audit. Internal auditors play a role in pioneering organizational cultural transformation by detailing concrete steps to encourage honesty and high ethics at all levels. That involves an in-depth understanding of the structure of values and norms within the organization and providing recommendations to strengthen the elements that support a culture of integrity. Additionally, internal auditors can advise on training and communications

initiatives to cultivate honesty, including promoting ethical behavior in the workplace and creating safe communication channels for employees to report ethical violations.

Restoring a culture that values honesty and high ethical values also involves reviewing organizational policies, assessing reward and punishment systems, and ensuring that the values held dear by leadership are translated into daily practice. Internal auditors play a role in assessing the implementation of these policies and providing feedback to improve or improve aspects that may not be following the desired ethical values. Thus, through efforts to create and restore a culture of honesty, internal audit plays a strategic role in reducing the risk of fraud and creating a solid foundation for ethical and sustainable business practices.

Becoming a government auditor is challenging, considering the number of challenges and requirements that must be overcome. Apart from having a high formal educational background, a government auditor is also required to undergo a series of intensive training aimed at honing and improving his competence. An auditor's reliability in detecting fraud is based on in-depth knowledge and requires extraordinary skills and high caution in carrying out their duties. A reliable auditor not only masters the technical aspects of his job but also develops a strong intuition gained through experience and consistent application of his skills. Therefore, becoming a government auditor not only involves acquiring knowledge and skills but also requires continually developing the intuition and analytical acumen necessary to carry out one's responsibilities effectively.

3. Implementation and evaluation of anti-fraud control processes

Becoming a government auditor presents several challenges that require meeting strict requirements. Not only is a highly formal educational background required, but also a series of intensive training to improve competence. An auditor's reliability in detecting fraud requires in-depth knowledge, extraordinary skills and high caution. Reliable auditors not only master the technical aspects of their work but also develop strong intuition through experience and consistent application of skills.

In the context of fraud prevention in the public sector, internal auditors focus on implementing and evaluating anti-fraud control processes. Internal auditors play a role in designing and recommending control mechanisms that can identify, prevent and detect potential acts of fraud. Regularly evaluating the anti-fraud control process is a crucial step, where internal auditors monitor control implementation, identify weaknesses, and provide recommendations for improvement. Through this implementation and evaluation cycle, internal auditors proactively ensure security and integrity in public sector operations.

Furthermore, being a government auditor also requires continuous intuition and the development of analytical acumen. A deep understanding of the structure of values and norms within an organization is the key to creating and restoring a culture that values honesty and high ethical values. Internal auditors are guardians of integrity through routine checks and agents of change who facilitate cultural transformation in a direction that supports fraud prevention. Therefore, becoming a government auditor involves mastering technical skills and actively developing an organizational culture that supports integrity and ethics.

4. Development of the supervision process (oversight process)

The development of an oversight process is a central aspect of building responsibility and accountability in regional government administration. Supervision is understood as an obligation to assess objectively and independently and as a process that ensures that all activities carried out follow previously planned plans. Internal auditors play a crucial role in developing and strengthening this oversight process by designing a holistic assessment system and ensuring that all activities in local government can be measured and assessed effectively.

The supervision process also involves continuously monitoring the implementation of established plans and policies. Internal auditors systematically examine organizational performance, identify potential risks, and provide recommendations for improvement. By doing this, internal auditors help ensure local governments operate by their ethical standards, regulations, and strategic goals. Apart from that, the development of the monitoring process also emphasizes the importance of transparency and accountability. By ensuring that oversight processes are effectively integrated, internal auditors help create an environment that allows for clear accountability, giving the public confidence that public resources are managed

efficiently and in line with local government objectives. Thus, developing a monitoring process is not only about evaluating performance but also forms the basis for trust and transparency in local government administration.

4. CONCLUSION

Fraud is very contrary to the spirit of public service because a form of fraud is to gain personal or institutional/organizational benefits incorrectly. Institutional fraud is more complex than fraud committed by individuals. Cheating or Fraud results in significant losses in government; the losses received are not only loss or leakage of state money but also result in a decrease in public trust in the government and, in particular, a decrease in the level of trust in services to stakeholders. Factors causing fraud in the public sector involve pressure, opportunity, rationalization, capacity and arrogance. Financial pressure, lifestyle, personal problems, dissatisfaction with the organization, and rationalizing unethical actions can trigger fraud. Opportunities arise from weaknesses in SOPs, job arrangements, and lack of internal oversight. Rationalization involves the subject's attempts to justify their unethical behavior. Individual abilities or competencies, especially in process engineering, can be utilized to design fraud schemes that are difficult to detect. An attitude of arrogance creates overconfidence in oneself, an underestimation of internal controls, and an underestimation of the risk of arrest or punishment.

Internal auditors' role in preventing public sector fraud is significant. Internal auditors help eliminate the causes of fraud by evaluating and improving the internal control system, identifying potential risks, and providing recommendations to strengthen policies and procedures. They also play a role in creating and restoring a culture that values honesty and high ethical values by spearheading cultural transformation, providing advice on training initiatives, and assessing the implementation of organizational policies. Implementing and evaluating anti-fraud control processes is also the focus of internal auditors, where they design control mechanisms, monitor implementation, and provide recommendations for improvements. A government auditor requires a higher educational background and must undergo intensive training to improve competence, skills and intuition. An auditor's reliability in detecting fraud involves continuous mastery of technical aspects, development of intuition and analytical acumen. Internal auditors also assist in developing oversight processes, ensuring that local government activities comply with pre-planned plans, and emphasizing transparency and accountability.

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