



## Factors Affecting Fraud Prevention in BOS Fund Management

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*Anti-Fraud Awareness; Fraud Prevention; Government Internal Control System; Organizational Culture; Whistleblowing System*

### Abstract

The purpose of this research was to determine the effect and analyze the factors that affect the prevention of fraud in the management of BOS Funds. The method in this research was quantitative method. The sample in this study was schools that received the School Operational Assistance Fund (BOS) in Pekanbaru City, the research respondents were school principals and BOS fund. The sampling technique in this study used a random sampling technique with a total of 74 respondents. The analytical technique used in this study was regression analysis using SPSS version 24. From the results of the partial study, it is known that the SPIP, Organizational Culture, Anti-Fraud Awareness, and Whistleblowing System factors had a positive and significant effect on fraud prevention in the management of BOS Funds.

### How to Cite

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## INTRODUCTION

Fraud prevention is all efforts to ward off potential perpetrators, narrow the space for movement, and identify activities that have a high risk of fraud (Karyono, 2013). The number of fraud phenomena in Indonesia, especially in the education sector, continues to increase from year to year. The education sector should be a place that is completely free from fraud. However, in reality, there are still many acts of corruption in this field. The education sector is ranked in the top four to five as the field with the most corruption cases with the number of cases increasing every year. ICW also conducted searches on objects that were prone to corruption and 17 objects were prone to corruption in the education sector, including one of them is the School Operational Assistance Fund (BOS).

The government has made various efforts to prevent fraud in the management of these funds, one of which is by providing a channel for reporting fraudulent acts called the Kemdikbudristek Whistleblower System. This channel is useful for anyone who wants to report suspected misbehavior/abuse of authority or other problems committed by employees in the educational environment. In addition, the government cooperates with the Financial Audit Agency (BPK) as an independent institution to oversee the implementation of the budget. It is believed that these efforts can minimize the occurrence of fraud.

It can be seen that the education sector is ranked in the top four to five as the field with the most corruption cases with the num-

ber of cases increasing every year. ICW also conducted searches on objects that were prone to corruption and 17 objects were prone to corruption in the education sector, including one of them is the School Operational Assistance Fund (BOS).

The first factor that influences fraud prevention is the government's internal control system or SPIP. In the Pentagon Fraud Theory, there are five elements of indicators that cause fraud, one of which is opportunity. An opportunity is believed to be the cause of fraud caused by a weak internal control system in an organization. To prevent fraud, especially in the government sector such as schools, therefore an effective internal control within the government and public sector is needed, called the Government Internal Control System (SPIP). According to PP Number 60 of 2008, SPIP is an integral process of actions and activities carried out continuously by the leadership and all employees to provide adequate confidence in the achievement of organizational goals through effective and efficient activities, reliability of financial reporting, safeguarding state assets, and compliance with laws and regulations.

The second factor is Organizational Culture. In the Pentagon Fraud Theory, Rationalization can occur due to poor organizational culture, individuals assume that committing petty corruption is not an act of fraud, also supported by the fourth and fifth factors, namely competence and arrogance, where a person feels he has a high position and A high level of selfishness can abuse his position in terms of doing something or making a decision. So here we need a good organizational culture. A good organizational culture will not open up the slightest opportunity for employees to commit fraud.

The third factor is anti-fraud awareness, which is an effort to raise awareness about the importance of fraud prevention efforts by all parties in the organization. Planned Behavior Theory explains that a person's behavior is influenced by the intention to do so. This means that a person's behavior in creating awareness

**Table 1.** Trends in Education Sector Corruption Cases

Year	Rating	Number of Cases
2018	4	12
2019	4	18
2020	5	25

Source: Indonesian Corruption Watch, 2018-2020

for himself and all parties in the organization regarding the importance of fraud prevention efforts in the organizational environment is influenced by the person's intention to do so. Therefore fraud prevention will be created by creating awareness of each individual and organization regarding the importance of fraud prevention efforts or anti-fraud awareness. Effective anti-fraud awareness will strengthen control in hierarchical organizations and reduce fraud in organizations (Zarefar and Arfan, 2017).

The fourth factor is the whistleblowing system, whistleblowing is a report made by members of the organization (active or non-active) regarding violations, illegal acts, or immoral actions to parties inside and outside the organization. Associated with the Pentagon's Fraud Theory, it is explained that one of the causes of fraud is opportunity. A person's opportunity to commit fraud can be minimized by the supervision of each individual in the organization. Therefore, the implementation of a whistleblowing system in an organization is very important to prevent fraud, because every individual in the organization feels supervised by other individuals so they are reluctant to commit fraud. Whistleblowing is an appropriate way to prevent and deter fraud, loss, and abuse (Staley and Lan 2008; Suastawan et al., 2017).

This research is a development of research (Irawan, 2016). From the background that the author has described above, the aut-

hors are interested in conducting research with the title Factors Affecting Fraud Prevention in the Management of BOS Funds.

## METHODS

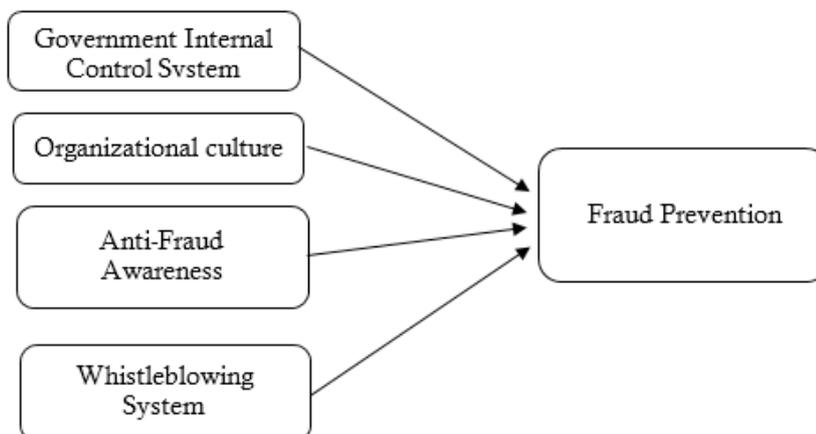
The method that the author used in this research was a quantitative descriptive method. The population in this study were all schools in Pekanbaru City that received the BOS Fund budget. Meanwhile, the research respondents were the principal and treasurer of BOS. The sampling technique in this study used a random sampling technique with a total of 74 respondents.

The research model was designed as shown in Figure 1. Based on the description and framework in Figure 1, the researcher formulated the research hypothesis as follows:

**Table 2.** Schools Recipient of BOS Funds 2020/2021 Pekanbaru City

No	School Level	Number of Schools
1	Primary school	295
2	Junior high school	138
3	Senior High School	58
4	Vocational High School	61
5	Extraordinary school	15
Total		567

Source: Permendagri Number 15/P/2021



**Figure 1.** Research Model

- H1: The Government’s Internal Control System has a positive effect on fraud prevention
- H2: Organizational Culture affects fraud prevention
- H3: Anti-fraud awareness affects fraud prevention
- H4: Whistleblowing System has an effect on fraud prevention

The data analysis used in this study used multiple linear regression, namely to analyze the effect of the independent variables on the dependent variable. Then checking was done by plotting the data to see if there is linear or non-linear data, which was done by using the help of the Statistical Product and Service Solutions (SPSS) version 24 computer program. The data analysis techniques in this study consisted of: Descriptive Statistical Test, Quality Test Instruments and Data (Validity and Reliability Test), Classical Assumption Test (Normality Test, Multicollinearity Test, and Heteroskedastisity Test), Multiple Linear Regression Analysis, Coefficient of Determination Analysis (R<sup>2</sup>), and t-test.

**RESULTS AND DISCUSSION**

Table 3 explains that for the Government Internal Control System variable, the minimum answer for respondents was 30 and the maximum was 50, with an average total answer of 45.74 and a standard deviation of 4.664. Organizational culture variable, the minimum answer of the respondent was 35 and the maximum was 45, with an average total

answer of 39.97 and a standard deviation of 4.037. On the Anti-fraud awareness variable, the respondent’s answer was the minimum of 29 and the maximum of 50, with a total average of 44.69 answers and a standard deviation of 4.466. In the variable whistleblowing system, the respondents’ minimum answer was 16 and the maximum was 40, with an average total answer of 36.39 and a standard deviation of 5,186. While on the fraud prevention variable, the respondent’s minimum answer was 40 and the maximum was 50, with an average total answer of 46.80 and a standard deviation of 5.361.

**Table 4.** Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
Unstandardized Residual	
asymp. Sig. (2-tailed)	.200c,d

Source: Processed Data, 2021

Based on Table 4, Asymp. Sig. (2-tailed) from the Kolmogorov-Smirnov test of 0.200 where the value was greater than the significant value of 0.05, it can be concluded that the data had been normally distributed and passed the data normality test.

Based on Table 5, it can be seen that the tolerance value for each independent variable was more than 0.1 and the VIF value was not greater than 10. Thus, it can be concluded that this regression model did not contain symptoms of multicollinearity between each variables, namely the government’s internal

**Table 3.** Descriptive Statistics Test Results

	N	Minimum	Maximum	mean	Std. Deviation
SPIP	74	30	50	45.74	4.664
Organizational culture	74	35	45	39.97	4.037
Anti-fraud awareness	74	29	50	44.69	4.466
Whistleblowing System	74	16	40	36.39	5.186
Fraud Prevention	74	40	55	46.80	5.361
Valid N (listwise)	74				

Source: Primary data processed, 2021

control system, organizational culture, Anti-fraud awareness, and the whistleblowing system.

Based on Table 6, it can be seen that the significance value of each variable was greater than 0.05. This means that there was no heteroscedasticity and the regression model was feasible to use.

Based on the table above, it can be seen that the constant value (a value) was -5.847 and the government internal control system (b) was 0.312 while organizational culture (b) was 0.395 while anti-frud awareness (b value) was 0.334 and whistleblowing. system (b value) was 0.211 So that the multiple linear regression equation can be obtained in the next page.

**Table 5.** Multicollinearity Test Results

		Coefficients <sup>a</sup>	
Model		Collinearity Statistics	
		Tolerance	VIF
1	spip	.996	1.004
	organizational culture	.951	1.051
	anti-fraud awareness	.946	1.057
	whistleblowing system	.998	1.002

a. Dependent Variable: fraud prevention

Source: Primary data processed, 2021

**Table 6.** Heteroscedasticity Test Results

		Coefficients <sup>a</sup>				
Model		Unstd. Coefficients		Std. Coefficients		
		B	Std. Error	Beta	t	Sig.
	(Constant)	.739	5.004		.148	.883
	spip	.042	.063	.078	.663	.510
1	organizational culture	0.056	.074	0.090	.752	.455
	anti-fraud awareness	-.088	.067	-.158	-1.311	.194
	whistleblowing system	.073	0.056	.151	1.286	.203

a. Dependent Variable: ABRESID

Source: Primary data processed, 2021

**Table 7.** Multiple Linear Regression Analysis Results

		Coefficients <sup>a</sup>				
Model		Unstd. Coefficients		Std. Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.847	9.020		-.648	.519
	spip	.312	.113	.271	2.753	.008
	organizational culture	.395	.134	.298	2.953	.004
	anti-fraud awareness	.334	.121	.278	2.750	.008
	whistleblowing system	.211	.102	.204	2.078	.041

a. Dependent Variable: fraud prevention

Source: Primary data processed, 2021

$$Y = -5.847 + 0.312X1 + 0.395X2 + 0.334X3 + 0.211X4 + e$$

Where:

- X1 = Government Internal Control System
- X2 = Organizational Culture
- X3 = Anti-Fraud Awareness
- X4 = Whistleblowing System
- Y = Fraud Prevention

From the above equation, it can be explained that the constant value of -5.847 indicated the independent variable was zero. then the Fraud Prevention variable (Y) was equal to -5.847. The coefficient value of the X1 variable was positive, namely 0.395. Then the coefficient value of the Government Internal Control System was 0.395, indicating that each increase in the Government Internal Control System by one unit will result in an increase in fraud prevention by 0.395 units.

The coefficient value of the X2 variable was positive, namely 0.312. Then the value of the Organizational Culture coefficient was 0.312, indicating that every one unit increase in Organizational Culture will result in an increase in fraud prevention of 0.312 units. The coefficient value of the X3 variable was positive, namely 0.334.

The coefficient value of the X4 variable was positive, namely 0.211. Then the value of the Whistleblowing System coefficient was 0.211, indicating that every one unit increase in the Whistleblowing System will result in an increase in fraud prevention of 0.211 units. The standard error (e) is a random variable and has a probability distribution that represents all factors that have an influence on Y but are not included in the equation.

Based on Table 8 it can be seen that the value of Adjusted R2 was 0.295. This shows that the dependent variable, namely

**Table 8.** Coefficient of Determination Test Results (R<sup>2</sup>)

Model Summaryb					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.577a	.333	.295	4.502	

a. Predictors: (Constant), whistleblowing system, organizational culture, spip, anti-fraud awareness  
 b. Dependent Variable: fraud prevention

Source: Processed Data, 2021

**Table 9.** T Test Results (Partial)

Coefficientsa					
Model	Unstd. Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-5.847	9.020		-.648	.519
spip	.312	.113	.271	2.753	.008
1 organizational culture	.395	.134	.298	2.953	.004
anti-fraud awareness	.334	.121	.278	2.750	.008
whistleblowing system	.211	.102	.204	2.078	.041

a. Dependent Variable: fraud prevention

Source: Processed Data, 2021

fraud prevention, can be explained by 29.5% by independent variables which include the government's internal control system, organizational culture, anti-fraud awareness and whistleblowing system, while the remaining 70.5% was influenced by other factors not examined.

From the results of the multiple linear regression test which can be seen in Table 9 that the results of the test of the government's internal control system variable had a significance value of 0.008 which was smaller than the predetermined significant value of 0.05. So this shows that H1 was accepted. So it can be concluded that the government's internal control system variable had a positive and significant effect on fraud prevention.

From the results of the multiple linear regression test which can be seen in Table 9 that the results of testing the organizational culture variable had a significance value of 0.004 which was smaller than the predetermined significant value of 0.05. So this shows that H2 was accepted. So it can be concluded that the organizational culture variable had a positive and significant effect on fraud prevention. The results of testing the anti-fraud awareness variable had a significance value of 0.008 which was smaller than the predetermined significant value of 0.05. So this shows that H3 was accepted. So it can be concluded that the Anti-fraud awareness variable had a positive and significant effect on fraud prevention. Testing the whistleblowing system variable had a significance value of 0,041 was smaller than the predetermined significant value of 0.05. So this shows that H4 was accepted. So it can be concluded that the whistleblowing system variable had a positive and significant effect on fraud prevention. Thus, the results of the t-test stated that partially the government's internal control system, organizational culture, anti-fraud awareness and whistleblowing system had a significant effect on fraud prevention.

### **Effect of Government Internal Control System on Fraud Prevention**

Based on the results of hypothesis testing, it can be seen that the test results of the government's internal control system variable had a significance value of 0.008 which was smaller than the predetermined significant value of 0.05. So it can be concluded that the government's internal control system variable had a positive and significant effect on fraud prevention. This positive effect indicated that the higher the government's internal control system, the higher the level of fraud prevention in managing BOS funds in schools in Pekanbaru City. With these results, H1 or the hypothesis which states that the government's internal control system has a positive effect on fraud prevention was accepted.

If the Government's Internal Control System is higher, the level of opportunity for someone to commit fraud will be lower, because the control carried out by the government is very strong, it will increase fraud prevention. Vice versa, if the Government's Internal Control System is lower, the level of opportunity to commit fraud will increase because the level of control carried out by the government is very weak, the level of Fraud Prevention will decrease. This is because internal control is a procedure that has a great effect and plays an important role in preventing fraud. According to Government Regulation No. 60 of 2008 concerning Government Internal Control System Article 2 that SPIP is designed to provide adequate assurance in order to achieve effectiveness and efficiency in the administration of government affairs, reliability of financial reporting, security of state assets, and compliance with laws and regulations. Based on this understanding, it can be seen that internal control is a procedure that has a great effect and plays an important role in preventing fraud. This is also supported by the five components of SPIP, namely the control environment, risk assessment, control

activities, information and communication and monitoring. To achieve a more effective, efficient, transparent and accountable management of state finances, Lawita., et al (2021).

The results of this study were in line with research by Ariastini et al., (2017), Princess (2019), and Ramadhani and Suparno (2020) which showed the results that the government's internal control system had a positive effect on fraud prevention. Where with an effective control system, operational activities can also run effectively and efficiently so that the possibility of irregularities in the agency's operational processes can also be prevented or minimized. One's compliance with SPIP is also very important, because one's obedience in managing a fund will reduce one's intention to commit fraud. Even if someone in the organization has the ability or authority to manage finances. They will not commit fraud as long as they comply with the system.

#### **Effect of Organizational Culture on Fraud Prevention**

Based on the results of hypothesis testing, it can be seen that the test results of the organizational culture variable had a significance value of 0.004 which was smaller than the predetermined significant value of 0.05. So it can be concluded that the organizational culture variable had a positive and significant effect on fraud prevention. This positive effect indicated that the higher the organizational culture, the higher the level of fraud prevention in managing BOS funds in schools in Pekanbaru City. With these results, H2 or the hypothesis that organizational culture has a positive effect on fraud prevention was accepted.

Organizational culture is a system of spreading beliefs and values that develops in an organization and directs the behavior of its members. Thus it can be said that a good organizational culture is very important in preventing fraud. Preventive measures can be implemented through a well-developed work culture, where the culture will produce good

organizational basic values such as upholding the values of honesty and quality of work as well as excellent service and respect for openness and transparency. So if an organization or agency, in this case a school, has a good organizational culture, and the organizational culture is used as a guide in conducting the organization or managing BOS funds, the prevention of fraud in financial management will be higher and the possibility for fraud to occur will be lower. Based on this good organizational culture, an agency such as a school in managing BOS funds is believed to be able to minimize the possibility of fraud to occur in the agency.

The results of this study were in line with research by Suastawan (2017), Widiyarta (2017), and Anandya (2020) which stated that it had a significant positive effect on fraud prevention. This means that a positive and good organizational culture is used as a guide in conducting the organization or managing BOS funds, the prevention of fraud in financial management will be higher and the possibility for fraud to occur will be lower.

#### **Effect of Anti-Fraud Awareness on Fraud Prevention**

Based on the results of hypothesis testing, it can be seen that the test results of the anti-fraud awareness variable had a significance value of 0.008 which was smaller than the predetermined significant value of 0.05. So it can be concluded that the anti-fraud awareness variable had a positive and significant effect on fraud prevention. This positive effect indicated that the higher a person's awareness of the importance of fraud prevention efforts in an organization, the higher the level of fraud prevention in managing BOS funds in schools. With these results, H3 or the hypothesis that anti-fraud awareness had a positive effect on fraud prevention was accepted.

According to Tunakotta (2013) Anti-Fraud Awareness is an effort used to increase anti-fraud awareness by all parties involved in an organizational unit or company. Anti-fraud awareness in an organization is very impor-

tant, because anti-fraud awareness is an effort by an organization to increase awareness about the importance of preventing fraud by all parties in the organization. Although that person has the authority to manage finances in an organization. They will not commit fraud as long as they comply and the organization supports it with adequate training for all members to increase employees' understanding and awareness of the dangers of fraud.

The results of this study were in line with research by Yuniarti (2017), Naulita (2020), and Prena and Kusmawan (2020) which showed the results that Anti-fraud awareness had a positive and significant effect on fraud prevention. This is because anti-fraud awareness is an effort to increase awareness about the importance of fraud prevention by all parties in every organization.

### **Effect of Whistleblowing System on Fraud Prevention**

Based on the results of hypothesis testing, it can be seen that the test results of the whistleblowing system variable had a significance value of 0.041 which was smaller than the predetermined significant value of 0.05. So it can be concluded that the whistleblowing system variable had a positive and significant effect on fraud prevention. This positive effect indicated that the higher the whistleblowing system, the higher the level of fraud prevention in managing BOS funds in schools. With these results, H4 or the hypothesis which states that the whistleblowing system has a positive effect on fraud prevention was accepted.

Fraud prevention can be done if a whistleblowing system is implemented in an organization. This is because, if in a school there are parties who act as whistleblowers and report if it is indicated that in a school receiving BOS funds there have been actions that lead to corruption or other fraud, then the fraudulent act can be prevented and investigated as quickly as possible. Widiyarta et al., (2017) said, one of the efforts that can prevent fraud is to report by members of the organization regarding violations, illegal acts

or immoral acts to parties inside and outside the organization or known as whistleblowing efforts. This system is a place or channel for a whistleblower to uncover and report fraud.

The results of this study were in line with research by Suastawan et al., (2017), Widiyarta et al.,(2017), and Ariastini et al., (2017) which showed the results that the whistleblowing system had a positive effect on fraud prevention. Thus, it can be concluded that whistleblowing is one of the right ways to prevent fraud, loss, and abuse. Through whistleblowing efforts, fraud prevention in the management of BOS funds can be improved.

### **CONCLUSION**

From the results of research and testing of hypotheses that had been carried out, it can be concluded that partially the variables of the Government Internal Control System, Organizational Culture, Anti-Fraud Awareness, and the whistleblowing system had a positive and significant effect on fraud prevention in the management of BOS Funds. Meanwhile, the implications of this research can be useful as a consideration for schools that receive BOS funding assistance in making policies related to BOS funds.

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