

THE EFFECT OF INTERNAL CONTROL, INTERNAL AUDIT EFFECTIVENESS, AND RBIA ON FRAUD PREVENTION IN CONVENTIONAL BANKS LISTED ON THE IDX

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Abstract. Fraud remains a major concern in the banking industry due to its potential to cause financial losses and undermine public trust. Therefore, effective governance mechanisms are required to strengthen fraud prevention. This study aims to examine the effect of internal control, internal audit effectiveness, and risk-based internal auditing on fraud prevention in conventional banks listed on the IDX during the 2020-2024 period. This study employs a quantitative approach using secondary data obtained from annual reports and applies purposive sampling to select the research sample. Data are analyzed using multiple linear regression analysis. The t-test results showed that internal audit effectiveness and RBIA had no significant effect on fraud prevention, whereas internal control had a significant effect on fraud prevention. A determination coefficient value (R^2) of 11.6% indicates that fraud prevention can be explained by the independent variables. These findings emphasize the importance of integrated governance and monitoring mechanisms in strengthening organizational integrity and mitigating fraud risk in the banking sector.

Keywords: *Conventional Banks; Fraud Prevention; Internal Audit Effectiveness; Internal Control; RBIA*

1. INTRODUCTION

Fraud remains a major challenge for the banking industry because it can cause financial losses, reduce public trust, and threaten the stability of the financial system. As financial intermediaries, banks manage large amounts of public funds and conduct complex transactions, making them vulnerable to various forms of fraud. Therefore, strengthening fraud prevention mechanisms is becoming increasingly important for banking institutions.

According to the Association of Certified Fraud Examiners (ACFE), financial statement fraud, corruption, and asset misappropriation continue to generate substantial losses worldwide. Financial statement fraud records the highest losses compared to other fraud categories during the 2020-2024 period, indicating that weakness in internal control and monitoring systems still exist (ACFE, 2024).

Table 1.1 Global Fraud Losses by Fraud Category (2020-2024)

Category	AMOUNT OF LOSS			
	2020	2022	2024	TOTAL
Financial Statement Fraud	\$954,000	\$593,000	\$766,000	\$2,313,000
Corruption	\$200,000	\$150,000	\$200,000	\$550,000
Assets Misappropriation	\$100,000	\$100,000	\$120,000	\$320,000
TOTAL	\$1,254,000	\$843,000	\$1,086,000	\$3,183,000

Source: ACFE Report to The Nations, 2020-2024

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The banking and financial services sector also records the highest number of fraud cases among all industries. This condition demonstrates that fraud risk in the banking sector remains a serious issue that requires effective prevention strategies.

Table 1.2 Fraud Cases by Industry Sector (2020-2024)

No.	SECTOR	NUMBER OF CASES				
		2020	2022	2024	TOTAL	%
1	<i>Banking and Financial Service</i>	364	351	305	1020	22,21%
2	<i>Government and Public Administration</i>	189	198	170	557	12,12%
3	<i>Manufacturing</i>	177	194	175	546	11,89%
4	<i>Health Care</i>	145	130	117	392	8,53%
5	<i>Retail</i>	89	91	78	258	5,61%
6	<i>Others</i>	684	610	525	1819	39,64%
	TOTAL	1648	1574	1370	4592	100%

Source: ACFE Report to The Nations, 2020-2024

In Indonesia, the importance of fraud prevention is further emphasized by the issuance of PJOK No. 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Service Institutions. The regulation requires financial institutions to establish systematic anti-fraud policies, reporting mechanisms, and preventive controls. Nevertheless, fraud cases continue to occur in the banking industry, indicating that regulatory compliance alone is insufficient without effective internal governance mechanisms.

Internal control is recognized as the first line of defense against fraud. The Committee of Sponsoring Organization of the Treadway Commision (COSO, 2013) states that effective internal control helps organizations achieve operational effectiveness, reliable financial reporting, and regulatory compliance. In addition, internal audit plays a strategic role in evaluating internal control effectiveness and detecting potential fraud. The effectiveness of internal audit reflects its ability to provide assurance, monitor risks, and recommend corrective actions. Furthermore, risk-based internal audit (RBIA) emerges as a modern auditing approach that prioritizes high-risk areas, enabling organizations to allocate audit resources more efficiently and enhance fraud prevention efforts.

Despite the theoretical importance of these mechanisms, empirical findings remain inconsistent. Handoyo & Bayunitri (2021) find that internal control significantly influences fraud prevention, whereas Wahyuni & Hayati (2022) report no significant effect. Similarly, Wibowo (2023) concludes that internal audit positively affect fraud prevention, while Selfiati et al. (2024) find otherwise. Research on RBIA also presents mixed results, where Annisa et al. (2021) and Prena & Kusmawan (2020) document positive effects, whereas Aviva (2022) finds no significant relationship.

These inconsistencies indicate a research gap regarding the internal control, internal audit effectiveness, and RBIA in preventing fraud, particularly within Indonesian conventional banks listed on the Indonesian Stock Exchange (IDX). Therefore, this study aims to examine the influence of internal control, internal audit effectiveness, and RBIA on fraud prevention in conventional banks listed on the IDX during the 2020-2024 period. This study contributes to the literature on fraud prevention and provide practical insights for banking institusions in strengthening governance and anti-fraud mechanisms.

2. LITERATURE REVIEW

2.1 Agency Theory

Agency Theory, proposed by Jensen & Meckling (1976), explains the relationship between a company's owner (principal) and management (agent), where the principal delegates company management permission to the agent. This relationship has the potential to create agency

conflicts due to information asymmetry, namely a condition where the agent has more information than the principal, thus opening up opportunities for opportunistic behavior, including fraud. Munteanu et al. (2024) explain that internal control, internal audit, and RBIA are complementary mechanisms in reducing information asymmetry and strengthening the supervisory system. Therefore, Agency Theory is a relevant theoretical basis for explaining that the more effectively internal control, internal audit, and RBIA are implemented, the higher the organization's ability to prevent fraud.

2.2 Internal Control

Internal Control is a process designed to provide reasonable assurance that an organization's objectives are being achieved, particularly regarding the effectiveness and efficiency of operations, the reliability of financial reporting, and compliance with applicable regulations. According to COSO, internal control is influenced by the board of commissioners, management, and all organizational personnel in creating an effective oversight system. Good internal control consists of 5 main components : the control environment, risk assessment, control activities, information and communication, and monitoring (Jolissetiawati et al., 2025). In this research, internal control was measured using the Internal Control Disclosure Index (ICDI) which was developed based on 18 disclosure items regarding the audit committee, internal audit unit, internal control system, and risk management.

$$\text{Whistleblowing System} = \frac{\text{Implemented items}}{\text{Item according to KNKG}} \times 100\%$$

Each item is scored 1 if disclosed in the company's annual report and 0 if not disclosed. A higher index value indicates a higher level of transparency and better quality of internal control (Arisandi et al., 2022). Therefore, internal control is one of the key mechanisms required by organizations, particularly the banking sector, to strengthen oversight and increase the effectiveness of fraud prevention.

2.3 Internal Audit Effectiveness

Internal audit effectiveness reflects the internal audit function's ability to independently and objectively evaluate the adequacy of internal controls, risk management, and governance processes within an organization. According to the Institute of Internal Auditors (IIA), internal audit is an independent and objective assurance and consulting activity designed to add value and improve an organization's operations by evaluating and improving risk management, control, and governance processes (Tuanakotta, 2019). In the banking sector, internal audit plays a critical role in identifying weakness in internal controls, detecting irregularities, and providing recommendations to prevent fraud. An effective internal audit function not only strengthens organizational oversight but also supports management in ensuring regulatory compliance and protecting organizational assets. In this research, internal audit effectiveness was measured using the Internal Audit Ratio, which is calculated by comparing the number of internal auditors to the total number of employees in the organization.

$$\text{Internal Audit Ratio} = \frac{\text{Number of Internal Audit Employees}}{\text{Total Company Employees}}$$

A higher ratio indicates greater audit capacity, broader audit coverage, and stronger monitoring capabilities, which are expected to enhance fraud prevention efforts (Saleh et al., 2022). Therefore, the effectiveness of internal audit is considered an important mechanism to strengthen organizational control and reduce the risk of fraud in the banking industry.

2.4 Risk-Based Internal Audit (RBIA)

RBIA is an audit approach that focuses audit activities on areas with the highest risk exposure to organizational objectives. According to Wollard, as cited in Perwitasari (2023), RBIA is the process of identifying areas vulnerable to material misstatement and determining the most effective audit procedures based on the level of risk. Unlike traditional audits, RBIA prioritizes high-risk areas, enabling auditors to allocate resources more efficiently and increasing the effectiveness of risk mitigation efforts. This approach provides several benefits, including improved audit quality, efficient resource allocation, stronger corporate governance, and enhanced fraud prevention (Riantono, 2024). In the context of fraud prevention, RBIA enables organizations to proactively identify vulnerabilities, evaluate the adequacy of controls, and detect potential fraudulent activity before significant losses occur. In this research, RBIA was measured using the Inherent Risk Assessment Index, which reflects the level or risk exposure reported by banks in their annual reports. Based on the risk assessment framework commonly applied in the Indonesian banking sector, risk levels are categorized on a scale of 1 to 5, ranging from low to high risk (Chantemduang et al., 2024). This indicator represents the extent to which risk assessment serves as a basis for audit planning and resource allocation. Therefore, RBIA is considered an important mechanism for enhancing organizational oversight, increasing the effectiveness fraud prevention in conventional banks.

3. RESEARCH METHODS

This study employed a quantitative research approach, utilizing secondary data obtained from the annual reports of conventional banks listed on the IDX for the 2020-2024 period. The population consisted of all conventional banks listed on the IDX, while the sample was selected using purposive sampling based on predetermined criteria (Sugiyono, 2021), resulting in banks that consistently publish complete annual reports and the disclosure information necessary to measure the research variables. The data collection method in this study employed documentation techniques, namely collecting, recording, and checking, documents to find the required data. The data used were secondary data, derived from company annual reports. These reports were retrieved from the official website of the IDX (www.idx.co.id) and related companies.

The data were analyzed using descriptive statistical tests, which examine information from the research sample. Classical assumption test, including normality tests, and autocorrelation tests, were also conducted. Several linear analysis tests were then conducted to measure and predict how these variables are interrelated. After that, the research hypothesis was tested, the tests included partial tests (t-test), simultaneous tests (f-tests), and coefficient of determination tests (R-Square).

4. RESULTS AND DISCUSSION

4.1 Result

4.1.1 Descriptive Statistical Test Analysis

Descriptive statistics is a method used to process and present research data by accurately describing the characteristics of the data without generalizing (Sugiyono, 2021).

Table 4.1 Descriptive Statistical Test Results
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1_INTERNAL_CONTROL	80	.8333	.9444	.895139	.0249922
X2_INTERNAL_AUDIT_EFFECTIVENESS	80	.0030	.0273	.012399	.0060101
X3_RBIA	80	1	3	2.03	.274
Y_FRAUD_PREVENTION	80	.4706	.8824	.666176	.0989521
Valid N (listwise)	80				

Source : SPSS Data Output 20, 2026

Based on the findings of the descriptive statistical analysis that has been carried out, the distribution of the data obtained is :

- a. Internal Control showed a low value of 0.8333 and a high value of 0.9444. The average value of 0.895139 with a standard deviation of 0.249922
- b. Internal Audit Effectiveness recorded a low value of 0.0030 and a high value of 0.273, and the average value was 0.12399. Meanwhile, the standard deviation value was recorded at 0.0060101
- c. Risk-Based Internal Audit has the lowest value of 1, and the highest value of 3, with an average value of 2.03 while the standard deviation is 0.274
- d. Fraud prevention gets a minimum score of 0.4706 and a maximum of 0.8824. On the other hand, the standard deviation value obtained is 0.989521

4.1.2 Classic Assumption Test

a. Normality Test

According to Ghozali in Prabowo (2022) the normality test is used to determine whether the independent and dependent variables have a normal distribution. If the variables are not normally distributed, the accuracy of the statistical test result may be reduced.

Table 4.2 Normality Test Analysis with Kolmogorov-Smirnov Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	.0E-7
	Std. Deviation	.09305162
Most Extreme Differences	Absolute	.093
	Positive	.093
	Negative	-.072
Kolmogorov-Smirnov Z		.831
Asymp. Sig. (2-tailed)		.495

a. Test distribution is Normal.

b. Calculated from data.

Source : SPSS Data Output 20, 2026

Based on table 4.2, the findings show an Asymp Sig. (2-tailed) value of 0.495 which means 0.495 is greater than 0.05 or the data has a normal distribution.

b. Multicollinearity Test

The multicollinearity test has identified the existence of a perfect linear relationship between two or more independent variabel in a regression model (BINUS University, 2021b).

Table 4.3 Multicollinearity Analysis Tests Results
Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1_INTERNAL_CONTROL	.965	1.036
	X2_INTERNAL_AUDIT_EFFECTIVENESS	.976	1.025
	X3_RBIA	.944	1.060

a. Dependent Variable: Y_FRAUD_PREVENTION

Source : SPSS Data Output 20, 2026

Based on table 4.3, it shows that each independent variables does not have multicollinearity, since the tolerance value is > 0.10 and the Variance Inflation Factor (VIF) value is < 10 . So it can be stated that there is no multicollinearity between independent variables.

c. Heteroscedasticity Tests

Heteroscedasticity test was conducted to determine whether the residual variance in the regression model is constant. The test was conducted by analyzing the distribution pattern on a scatterplot graph between the predicted values (ZPRED) and residuals (SRESID) (University, 2021).

Table 4.4 Heteroscedasticity Tests Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.080	.223		.360	.720
X1_INTERNAL_CONTROL	-.049	.253	-.022	-.192	.848
X2_INTERNAL_AUDIT_EFFECTIVENESS	.305	1.046	.034	.292	.771
X3_RBIA	.017	.023	.086	.731	.467

a. Dependent Variable: ABRESID

Source: SPSS Data Output 20, 2026

Based on table 4.5, the significance value for variable Internal Control (X1) is 0.848, variable Internal Audit Effectiveness (X2) is 0.771, and variable Risk-Based Internal Audit (X3) is 0.467. The three significance values were greater than 0.05 which indicated that there were no symptoms of heteroscedasticity in the analyzed regression model.

d. Autocorrelation Tests

The autocorrelation test has been carried out to determine whether there is a correlation between the residuals of one observation and the residuals of other observations.

Table 4.5 Autocorrelation Tests Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.340	.111	.081	.094870	1.829

a. Predictors: (Constant), X3_RBIA, X2_INTERNAL_AUDIT_EFFECTIVENESS, X1_INTERNAL_CONTROL

b. Dependent Variable: Y_FRAUD_PREVENTION

Source : SPSS Data Output 20, 2026

Based on table 4.4, the Durbin-Watson (DW) figure is recorded at 1.829. On the other hand, the value of dU can be obtained from the DW table, with the number of sample (n) being 80 and the number of variables (k) being 3, the result obtained is $1.7153 < 1.829$, so it can be concluded that this study does not show any autocorrelation.

4.1.3 Multiple Linear Regression Analysis Test

According to Ghozali in (BINUS University, 2021) multiple linear regression analysis is used to determine the influence of two or more independent variables on one dependent variable.

Table 4.6 Multiple Linear Regression Analysis Test Result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.437	.383		-1.141	.257
	X1_INTERNAL_CONTROL	1.306	.435	.330	3.005	.004
	X2_INTERNAL_AUDIT_EFFECTIVENESS	-1.485	1.798	-.090	-.826	.411
	X3_RBIA	-.023	.040	-.064	-.579	.564

a. Dependent Variable: Y_FRAUD_PREVENTION

Source: SPSS Data Output 20, 2026

The regression results show the following similarities:

$$Y = -0.437 + 1.306X1 - 1.485X2 - 0.023X3 + e$$

Interpretation obtained from the regression equation above is as follows:

1. The constant value is -0.437, which means that if the independent variable has a value equal to 0, the dependent variable will increase by -0.437 percent.
2. The Internal Control value of 1.306 indicates a positive relationship direction. This means that if Internal Control increases, assuming other variables remain constant, Fraud Prevention will increase by 1.306 percent.
3. The Internal Audit Effectiveness value of -1.485 indicates a negative relationship direction, meaning that if The Internal Audit Effectiveness increases by another constant variable, Fraud Prevention will decrease by -1.485 percent.
4. The Risk-Based Internal Audit value of -0.023 indicates a negative relationship direction, meaning that RBIA increases by another constant variable, Fraud Prevention will decrease by -0.023.

4.1.4 Hypothesis Tests

a. T-Test

The t-test (partial test) is used to determine the effect of each independent variable on the dependent variable. The test is performed by comparing the calculated t-value with the t-table or based on the significance value at the $\alpha = 5\%$ atau 0.05.

Table 4.7 T Test Analysis Results

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	-.437	.383		.257
	X1_INTERNAL_CONTROL	1.306	.435	.330	.004
	X2_INTERNAL_AUDIT_EFFECTIVENESS	-1.485	1.798	-.090	.411

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X3_RBIA	-.023	.040	-.064	-.579	.564
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a. Dependent Variable: Y_FRAUD_PREVENTION

Source : SPSS Data Output 20, 2026

Looking at table 4.8, it can be assumed :

1. The calculation value for X1 Internal Control shows that the Internal Control has a calculation of 3.005 with a significance level of $0.004 < 0.05$. This means that the tcount is $3.005 > t_{table} 1.992$, then H1 is accepted. So it can be concluded that Internal Control has an effect and is significant on Fraud Prevention.
2. The calculation value for X2 Internal Audit Effectiveness shows that Internal Audit Effectiveness has a calculation of -0.826 with a significance level of $0.411 > 0.05$. This means that the tcount is $-0.826 < t_{table} 1.992$, then H2 is rejected. So it can be concluded that Internal Audit Effectiveness has no effect on Fraud Prevention.
3. The calculation value for X3 RBIA shows that the RBIA has a calculation of -0.579 with a significance level of $0.564 > 0.05$. This means that the tcount is $-0.579 < t_{table} 1.992$, then H3 is rejected. So it can be concluded that RBIA has no effect on Fraud Prevention.

b. Test F

The F test in research is used to determine the influence or impact of the independent variable (X) on the dependent variable (Y) simultaneously (Sudariana & Yoedani, 2021).

Table 4.9 Test F Results
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	.089	3	.030	3.315	.024 ^b
Residual	.684	76	.009		
Total	.774	79			

a. Dependent Variable: Y_FRAUD_PREVENTION

b. Predictors: (Constant), X3_RBIA, X2_INTERNAL_AUDIT_EFFECTIVENESS, X1_INTERNAL_CONTROL

Source : SPSS Data Output 20, 2026

Referring to table 4.9, it is known that the calculated f-value of 3.315 exceeds the f-value of the table which is 2.725, with a significance level of 0.024 lower than 0.05. These findings indicate that H4 accepted, it can be concluded Internal Control, The Internal Audit Effectiveness and RBIA have a simultaneous influence on Fraud Prevention.

c. Coefficient of Determination Test (R^2)

The coefficient of determination (R^2) is used to measure the ability of the independent variable to explain the variation of the dependent variable, where a value closer to 1 indicates a higher explanatory ability (Sudariana & Yoedani, 2021).

Table 4.10 Coefficient of Determination Test Results
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.340 ^a	.116	.081	.0948704	1.829

a. Predictors: (Constant), X3_RBIA, X2_INTERNAL_AUDIT_EFFECTIVENESS, X1_INTERNAL_CONTROL

b. Dependent Variable: Y_FRAUD_PREVENTION

Source : SPSS Data Output 20, 2026

Based on Table 4.10, the coefficient of determination (R Square) has a value of 0.116 or equivalent to 11,6%. This means that 11.6% of the variation in the dependent variable, namely Fraud Prevention, can be explained by the independent variables in this model. The remaining 88.4% is influenced by other factors not discussed in this study.

4.2 Discussion

a. The Impact of Internal Control on Fraud Prevention

The result of this study indicate that Internal Control has a positive and significant impact on Fraud Prevention in conventional banks listed on the IDX for the 2020-2024 period. This finding indicates that an Internal Control system can minimize the opportunity for fraud and support the creation of a sound control environment. These result align with research by Yesi Kumalasari (2023) and Billa & Indriani (2023), which states that strong Internal Control can improve oversight and reduce the opportunity for fraud.

b. The Impact of Internal Audit Effectiveness on Fraud Prevention

The result of the study indicate that Internal Audit Effectiveness does not significantly influence Fraud Prevention. This finding indicates that the internal audit function, which focuses more on evaluation and supervision, has not been able to directly impact fraud prevention efforts, and is therefore still influenced by other factors such as organizational culture and management commitment. These results align with those of Yesi Kumalasari (2023) and Selfiati et al. (2024), who found that the existence of internal audit is not necessarily effective in preventing fraud if it is not supported by adequate control and governance mechanisms.

c. The Impact of Risk-Based Internal Audit on Fraud Prevention

The result of the study indicate that RBIA has no significant effect on Fraud Prevention. This suggests that the effectiveness of RBIA is highly dependent on the quality of implementation, auditor competence, and management's follow-up on audit recommendations. This finding differs from research by Susi Astuti (2025), which found that the implementation of RBIA has a positive effect on Fraud Prevention, indicating that the impact of RBIA can vary across organizations.

d. The Impact of Internal Control, Internal Audit Effectiveness, and Risk-Based Internal Audit on Fraud Prevention

The results of the study indicate that Internal Control, Internal Audit Effectiveness, and RBIA simultaneously have a significant effect on Fraud Prevention in conventional banks listed on the IDX for the 2020-2024 period. Although only Internal Control is partially significant, the three variables together are able to support Fraud Prevention efforts. This finding indicates that the effectiveness of Fraud Prevention is determined more by the strength of the internal control system than by evaluative oversight mechanisms.

CONCLUSION

This study reveals that internal control has a significant positive effect on fraud prevention in conventional banks listed on the IDX during the 2020-2024 period, indicating that stronger control mechanisms contribute to reducing opportunities for fraudulent activities. In contrast, internal audit effectiveness and risk-based internal auditing do not have a significant effect on fraud prevention, suggesting that the existence of internal audit functions and the implementation of risk-based audit approaches alone are insufficient to enhance fraud prevention without adequate quality, independence, and effective execution. Nevertheless, the findings indicate that internal control, internal audit effectiveness, and risk-based internal

auditing jointly contribute to fraud prevention, highlighting the importance of an integrated monitoring and governance system in strengthening organizational integrity and reducing fraud risk in conventional banking companies.

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