

**PENGARUH MORALITAS INDIVIDU, SISTEM PENGENDALIAN
INTERNAL, DAN *WHISTLEBLOWING SYSTEM* TERHADAP
PENCEGAHAN *FRAUD* DALAM PENGELOLAAN DANA BOS
(STUDI EMPIRIS PADA SEKOLAH DASAR DI KABUPATEN
BULELENG)**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh moralitas individu, sistem pengendalian internal dan *whistleblowing system* terhadap pencegahan *fraud* dalam pengelolaan dana BOS. Jenis penelitian ini termasuk dalam penelitian kuantitatif dengan pendekatan kausal. Populasi pada penelitian ini adalah Sekolah Dasar di Kabupaten Buleleng yang berjumlah 465 Sekolah Dasar. Sampel penelitian ini ditentukan menggunakan *purposive sampling* dan didapatkan sampel sebanyak 23 Sekolah Dasar dengan instrumen penelitian menggunakan kuesioner. Teknik analisis data yang digunakan yaitu analisis regresi linier berganda dengan menggunakan program *IBM SPSS Statistics 25*. Hasil dari penelitian ini menunjukkan bahwa (1) moralitas individu berpengaruh positif dan tidak signifikan terhadap pencegahan *fraud* dalam pengelolaan dana BOS, (2) sistem pengendalian internal berpengaruh positif dan signifikan terhadap pencegahan *fraud* dalam pengelolaan dana BOS, (3) *whistleblowing system* berpengaruh positif dan signifikan terhadap pencegahan *fraud* dalam pengelolaan dana BOS, dan (4) moralitas individu, sistem pengendalian internal, dan *whistleblowing system* secara simultan berpengaruh positif terhadap pencegahan *fraud* dalam pengelolaan dana BOS.

Kata Kunci: moralitas individu, sistem pengendalian internal, *whistleblowing system*, pencegahan *fraud*, dana BOS.

THE EFFECT OF INDIVIDUAL MORALITY, INTERNAL CONTROL SYSTEM, AND WHISTLEBLOWING SYSTEM TOWARD THE PREVENTION OF FRAUD IN MANAGING THE SCHOOL OPERATING FUND (THE EMPIRICAL STUDY IN ELEMENTARY SCHOOLS IN BULELENG REGENCY)

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ABSTRACT

This study aims to examine the effect of individual morality, internal control system and whistleblowing system on fraud prevention in the management of BOS funds. This type of research is included in quantitative research with a causal approach. The population in this study were elementary schools in Buleleng Regency totaling 465 elementary schools. The sample of this study was determined using purposive sampling and obtained a sample of 23 elementary schools with a research instrument using a questionnaire. The data analysis technique used was multiple linear regression analysis using the IBM SPSS Statistics 25. The results of this study indicate that (1) individual morality has a positive and insignificant effect on fraud prevention in the management of BOS funds, (2) internal control system has a positive and significant effect on fraud prevention in the management of BOS funds, (3) whistleblowing system has a positive and significant effect on fraud prevention in the management of BOS funds, and (4) individual morality, internal control system, and whistleblowing system simultaneously have a positive effect on fraud prevention in the management of BOS funds.

Keyword: *individual morality, internal control system, whistleblowing system, prevention of fraud, the school operating fund.*