

**PENGARUH PENGENDALIAN INTERNAL, MORALITAS INDIVIDU,
DAN *WHISTLEBLOWING SYSTEM* TERHADAP PENCEGAHAN *FRAUD*
PADA BUMDES SE-KECAMATAN BANJAR**

Oleh

Kadek Devi Arianti, NIM 2017051110

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh pengendalian internal, moralitas individu, dan *whistleblowing system* terhadap pencegahan kecurangan yang terjadi pada Badan Usaha Milik Desa (BUMDes) Di Kecamatan Banjar. Penelitian ini merupakan penelitian kuantitatif dengan sumber data primer yang diperoleh dari penyebaran kuesioner secara langsung kepada responden. Sampel penelitian ini berjumlah 17 BUMDes yang dipilih menggunakan teknik sampling jenuh. Responden disetiap BUMDes terdiri dari 3 orang yaitu Ketua, Sekretaris, dan Bendahara. Sehingga jumlah responden penelitian yang digunakan sebanyak 51 orang. Data diolah menggunakan SPSS versi 25 dengan analisis statistik deskriptif, uji kualitas data, uji asumsi klasik, dan analisis linier berganda. Hasil uji hipotesis menunjukkan bahwa variabel pengendalian internal berpengaruh positif dan signifikan terhadap pencegahan kecurangan, variabel moralitas individu tidak berpengaruh terhadap kecurangan, dan variabel *whistleblowing system* berpengaruh positif terhadap kecurangan.

Kata Kunci: pengendalian internal, moralitas individu, *whistleblowing system*, pencegahan kecurangan

***THE INFLUENCE OF INTERNAL CONTROL, INDIVIDUAL MORALITY,
AND WHISTLEBLOWING SYSTEM ON FRAUD PREVENTION ON
BUMDES IN BANJAR SUB-DISTRICTS***

By

Kadek Devi Arianti, NIM 2017051110

Department of Economics and Accounting

ABSTRACT

This research aims to examine the influence of internal control, individual morality, and the whistleblowing system on preventing fraud that occurs in Village-Owned Enterprises (BUMDes) in Banjar Sub-District. This research is quantitative research with primary data sources obtained from direct distribution questionnaires to respondents. The sample for this research consisted of 17 BUMDes selected using saturated sampling techniques. Respondents in each BUMDes consisted of 3 people, namely the Chairman, Secretary and Treasurer. So that the number of research respondents used was 51 people. The data was processed using SPSS version 25 with descriptive statistical analysis, data quality tests, classical assumption tests, and multiple linear analysis. The results of the hypothesis test showed that the internal control variable has a positive and significant effect on fraud prevention, the individual morality variable has no effect on fraud prevention, and the whistleblowing system variable has a positive effect on fraud prevention.

Keywords: *internal control, individual morality, whistleblowing system, fraud prevention*