

WHISTLEBLOWING SYSTEM

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THE EFFECTIVENESS OF THE INTERNAL WHISTLEBLOWING SYSTEM IN FRAUD DETECTION AND PREVENTION

(Empirical Study at PT Asuransi Jiwasraya (Persero))

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ABSTRACT

This research mainly aims to test and analyze the effectiveness of the Internal Whistleblowing System in Fraud Prevention. The population in this study are all employees who work in the Division of Finance & Accounting, Internal Audit PT. Asuransi Jiwasraya (Persero). While the sample used the purposive sampling method, amounting to 50 respondents. The independent/independent variables of the study are the influence of the Internal Auditor, Internal Control System, Whistleblowing System, Whistleblower Protection, Organizational Commitment. The dependent/dependent variable is Fraud Prevention. The research methodology uses Structural Equation Modeling (SEM) using smartPLS 3.2.7 software. The tests carried out are the Outer model, Inner model, indirect effect test, and hypothesis testing. The test results show the influence and significance of the internal control system on the prevention of fraud, the influence and significance of the internal auditor on the prevention of fraud, the influence and significance of the audit committee on the prevention of fraud, there is a significant effect of the independent commissioner on the prevention of fraud and there is a significant effect on the protection of the whistleblower on preventing fraud, there is a significant effect of the whistleblowing system on fraud prevention, there is a significant influence on the internal control system, internal auditors, audit committees, independent commissioners through the protection of whistleblowers against fraud prevention, and there is a significant influence on internal control, internal auditors, audit committees,

Keywords: Whistleblowing System, Whistleblower Protection, Fraud Prevention, Internal Auditor, Internal Control System, Audit Committee, Independent Commissioner

INTRODUCTION

To date, fraud in Indonesia has not decreased in intensity and tends to increase with new modes of operation. This is indicated by law enforcement officers' increasing number of corruption cases in Indonesia from 2015 to 2018. Efforts to take action by law enforcement officers have not provided a deterrent effect to the perpetrators.

Fraud often happens because the perpetrators aim to profit, either for themselves or a group. Fraud in the company is a sign that there are functions within the company that is not carried out obediently and consistently, which is unhealthy corporate governance.

Some cases that can catch the problem, as mentioned above, include PT. Kimia Farma Tbk who was involved in a fraud case in 2009 where their financial statements were found to have been manipulated. Kimia Farma, in their official Financial Report from the year 2009, reported a net profit of 132 billion Rupiah. This number was far from the actual net profit figure of 99.56 billion Rupiah. Another well-known fraud case involved a big company called Enron who also manipulated their financial statements by hiding their liabilities and incurred losses. This was done in order to show a higher profit in their income statement so that their share

prices could rise. This case was considered a major scandal even until today.

This phenomenon also occurs in PT Asuransi Jiwasraya as a large state-owned insurance company with a large number of customers, where there has been a replacement of leaders in a relatively short time, namely the replacement of the president and board of directors in a relatively short time, as a commitment of the leadership in improving corporate governance, prevent and detect fraud.

PT Asuransi Jiwasraya (Persero) has values that they implement in order to accomplish their vision and mission according to global standards by also conducting good corporate governance. The values of PT Asuransi Jiwasraya (Persero) are called PASTI, consisting of professional, accurate, excellent service, reliability, integrity, and innovation, which all employees must know and follow. PT Asuransi Jiwasraya (Persero) establishes corporate values that guide all employees in carrying out daily activities.

Schlechtendahl et al. (2015) stated that the world has come to an era that emphasizes on the availability and the speed of information, which, in the context of industrial environment, means that every business entities are in instant and constant connection with each other and could readily exchange data and information among them. Therefore, by using the website, email, and electronic database, employees of PT Asuransi Jiwasraya, have the convenience of reporting the occurrence of fraud, bribery, gratuities, conflicts of interest, theft, violations of code of conduct as well as ethics, including the declaration of PT Asuransi Jiwasraya (Persero) personnel who are free from fraud. Moreover, it is not involved in a conflict of interest and has followed the existing code of conduct.

PT Asuransi Jiwasraya is a company that has built and implemented a Whistleblowing system as a form of mechanism to control corruption, fraud, unlawful acts, violations of the code of conduct, conflicts of interest, activities that imperil occupational health and safety, or endanger company security and increase discipline. The whistleblower or whistleblower reports an action that is considered illegal to the authorized party for follow-up. Disclosure is not always based on the good faith of the reporter, but the aim is to uncover crimes or irregularities that he knows (Semendawai, 2011). The whistleblower in reporting on this information cannot be separated from the risks that will affect the reporter; hence, there is a need for a clever and strategic way to protect whistleblower's fraud disclosure from having a negative impact on his future, career, and family (Davine and Maassarani, 2011). The protection of whistleblowers in Indonesia is in the form of fulfilling rights and providing assistance to provide a sense of security to Witnesses and Victims that LPSK or other institutions must carry out by the provisions of this Law.

Whistleblower is a crucial duty to uncover unethical and fraudulent act in government or organization in order to be more accountable and transparent (Jeon, 2017). According to Sweeney (2008), whistleblowing could be applied more effectively in a combat fraud setting rather than in audit or control system.

Currently, the whistleblowing system has not been proven effective because the whistleblower has a high risk or can become a prisoner, such as the case of Commissioner-General Susno Duadji, who reported the existence of a case broker in the National Police, using his initials. Commissioner General Susno Duadji was even sued for defamation and sent to prison based on this information. The case of Asian Agri is a palm oil plantation company under the umbrella of the Raja Garuda Mas Group belonging to tycoon Sukanto Tanoto, where

Vincentius Amin Sutanto (Vincent) reported to the Corruption Eradication Commission regarding tax evasion committed by Asian Agri who had dozens of gigabytes and a suitcase of documents about tax manipulation practices. Asian Agri many years.

The technique of dismantling this case is also unique. Khairiansyah and the Corruption Eradication Commission (KPK) trapped a member of the KPU, Mulyana W. Kusumah, in a hotel room equipped with audio-visual recording devices. From the recording, it was revealed that Mulyana tried to bribe Khairiansyah, who was then Chairman of the BPK Ballot Check Sub Team, in the amount of Rp. 150 million. Starting from Mulyana, this case then dragged the chairman of the KPU Nazaruddin Sjamsuddin. The Witness and Victim Protection Agency stated that there are some criterias that need to be fulfilled for an organization to have an effective whistleblowing system, namely:

1. The reporting system needs to be understood by and regularized to the entire company personnel
2. There needs to be a clarity on which authority the report is going, whether it is the Board of Commissioners or an independent audit team formed by the Board of Commissioners
3. There is an assurance for the employees that the reports they submit are strictly confidential and can be followed up
4. There is a protection from threats and intimidation for workers who act as whistleblowers

As stated by Waluyo in his research titled "Factors that affect the effectiveness of the internal whistle-blowing system and its impact on fraud and hierarchical organizational control systems," one of the determinants affecting the effectiveness of internal whistleblowing system is, among others, support from corporate management which could be a protection system for whistleblowers.

According to a study entitled In a Breaking the Silence: The Efficacy of Whistleblowing in Improving Transparency by Rehg et al., the main obstacle to whistleblowing is a lack of support. This lack of support is because the whistleblower feels isolated and is reluctant to report. A study by Ogungbamila, entitled Whistleblowing, and Anti-Corruption Crusade: Evidence from Nigeria, found that the majority of respondents were reluctant to report because they felt the report would not bring about the changes they wanted, fear of being ostracized, and the stress they felt associated with witnessing abuses and so on. Based on the above description of the research background, The author hopes that this research can provide more specific knowledge about several factors and tools that can improve company performance and prevent fraud in companies. Therefore, the author is interested in discussing the topic "Effectiveness of the Internal Whistleblowing System in Fraud Prevention and Detection (Empirical Study at PT Asuransi Jiwasraya (Persero)).

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LITERATURE REVIEW

Agency Theory

Jensen and Meckling (1976) defined agency theory as a relationship which arise when principals hire agents for the purpose of providing a certain service or conducting a certain task, in which afterwards principals delegate authority for decision-making to the agents. In other words, the agents deal with the performing of the tasks while the principals deal with the rewards for the agents (Hendriksen and Michael, 2000). The analogy is between the owner of the company and the company's management. The company is seen as a contract between company managers and shareholders. The principal or owner of the company submits the company's management to the management. The agency theory principle explains the

relationship between company management (agents) and company owners (principals). A principal who gives orders to agents to carry out all activities on behalf of the principal. An agency relationship is a form contract where principals assign agents to conduct a task or service on behalf of the principals and give permissions to agents to make any decisions according to what they think to be the best for the principals (Ichsan, 2013). Therefore, the principal generally requires to be aware of all necessary information and data on the company's projects and activities This includes management activities with regards to managing the funds invested in the company. Bergman and Lane (1990) state that the principal-agent relationship framework is important for analyzing firm policy commitments. The imbalance of information and problems between principals and agents can encourage agents to display information that is not by reality to the principal. (Wulandari, 2014).

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Ethical Climate Work Theory.

The *ethical climate work theory* was first developed by Victor and Cullen in 1988. This theory has two dimensions, namely, an ethical approach dimension and an unethical referent dimension. The first dimension of ethical climate work theory consists of three approaches: (1) Organization with *egoism* characteristics would approach ethical dilemmas with high consideration on personal gain. (2) Organizations with benevolence types would prioritize and consider the welfare of others. (3) Organizations with principal types would consider first the applied regulations and laws.

In organizations with ethical climate benevolence, organizational members will respond to an event by paying attention to the welfare of others. They will reject an unethical condition by paying attention to other people, organizations, and issues that violate the provisions of the organization. Lavena's research (2016) shows that the willingness to do whistleblowing is closely related to the employee's norms and motives at work. Whistleblowing will be seen to save other people, organizations, and values within the organization itself. In organizations with strong benevolence, organizational members will tend to carry out whistleblowing actions.

Fraud

6 *Fraud* consists of three aspects, namely deception, dishonesty, and intent. Fraud According to Black's Law Dictionary, fraud is: "Embracing all multifarious means which human ingenuity can devise, and which are resorted to by one individual to get an advantage over another by false suggestions or suppression of truth, and includes all surprise, trick, cunning, or dissembling, and any unfair way by which another is cheated."

Cheating, in general, includes various methods of human guile that are planned, carried out by individuals to gain an advantage over others suddenly, cunning (deception), cunning, and improper/reasonable ways to deceive others.

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In its standard, the Institute of Internal Auditors (IIA) describes Fraud as: "Fraud includes an array of irregularities and illegal acts characterized by intentional deception. It can be perpetuated for the benefit of or to the detriment of the organization and by persons outside as well as inside the organization".

Albrecht (2012) in Khairunnisa (2017) states that fraud is a fraud carried out intentionally by a person or group, without any element of coercion. Davia et al. (2000) "Fraud is a deception deliberately practiced in order to secure unfair or unlawful gain," namely fraud is a fraud that is intentionally carried out in order to secure an illegal or unreasonable gain.

⁸ O'Gara (2004), "Fraud includes an array of irregularities and illegal acts characterized by intentional deception. It can be perpetrated for the benefit of or to the detriment of the organization and by persons outside as well as inside the organization".

According to this definition, fraud includes an irregular and unlawful act characterized by intentional deception. This is done to gain advantage or to the organization's detriment and is carried out by people outside or inside the organization.

Internal control

According to Wahyudi (2018:12) stated, Internal Control is "a method that contains a set of policies and regulations to direct, supervise, and protect organizational/company resources in order to avoid all forms of acts of abuse and misappropriation."

In the concept of the fraud triangle, the causes of fraud are pressure, opportunity and rationalization. Pressure refers to financial needs or problems that become the motivation for acts of fraud. Opportunity refers to a favorable circumstance that comes from the ineffectiveness of internal control. Rationalization refers to the attitude of just being carried out by the perpetrator by rationalizing that fraudulent actions are something natural (Tuannakotta, 2007:107-111).

Definition of Internal Auditor

According to Tugiman (2006:11), internal audit is an independent assessment function that exists within an organization to test and evaluate activities organizational activities carried out.

⁷ According to the IIA (Institute of Internal Auditor), the definition of internal audit is "Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes". IIA (Institute of Internal Auditor) defines Internal audit as an independent activity, which provides assurance and consultation designed to provide added value and improve the organization's operations.

Audit Committee

An audit committee is a group formed by the Board of Commissioners to supervise the management of the company, as well as improve the effectiveness and efficiency of the company's performance, especially related to financial reporting.

The audit committee's role is to supervise managers to hinder earnings management practices and prevent the increase in management fraud and negligence with the aim of the audit committee being able to improve and maintain the quality of the company's financial statements for the benefit of stakeholders.

¹ Function and responsibility of the audit committee, According to FA Alijiyo (2003:3), are assisting the board of commissioners maintaining the quality of financial reports, conducting company discipline, prevent and decrease opportunities for irregularities, and to improve internal functions in order for the audit, both internally and externally, to be more effective especially by pointing out the different aspects that need more attention and supervisions from the board of commissioners.

Independent commissioner

According to Drs. AgusSubrata, MM, AAAIK, QRGP, ANZIIF, Independent Commissioner are members of the Board of Commissioners who are not affiliated with the Board of Directors, other members of the Board of Commissioners and controlling shareholders, and are free from business or other connection that could influence and jeopardize their ability to act and make decisions independently. Independent commissioners are part of the company's organization and are directly elected through the General Meeting of Shareholders (GMS).

¹³ The existence of independent commissioners will encourage and create a more independent climate, objective and improve equality (fairness) as one of the main principles in paying attention to the interests of minority shareholders and other stakeholders. The supervision carried out by the board of commissioners is general and specific by the articles of association.

Whistleblowing System Perspective

Malik (2010) uses two aspects of whistleblowing: the views on the perception of whistleblowing and whistleblowing intention. Robbins (2003: 97) describes perception as a process taken by an individual to organize and interpret the impressions captured by the senses to give meaning to their environment so that the perception of whistleblowing is defined as a process to determine whether whistleblowing will have a good impact. or bad for the individual himself or the environment.

The whistleblowing system is a set of policies, regulations, procedures, applications, facilities, and infrastructure provided and organized by the organization so that whistleblowing information from employees can be processed in an accountable and transparent manner to carry out early detection and handling of fraud incidents. (BPKP Year 2018). The whistleblowing system is part of internal control. The optimal implementation of internal control can detect indications of fraudulent practices early (Coram et al. 2008; Protiviti, 2009). Although this whistleblowing system policy is still newly implemented in Indonesia, awareness of the importance of implementing a whistleblowing system policy in companies and government organizations continues to increase. Therefore, the whistleblowing system as part of internal control affects fraud prevention.

Whistleblowing

Whistleblowers someone who first reveals or reports a criminal act or action that is considered illegal in the place where he works based on good faith (not a personal complaint against a certain company policy (grievance) or based on bad will/slander) the reporting person, namely to uncover known crimes or fraud. Floriano C. Roa states, "A whistleblower is someone in an organization who witnesses behavior by members that is either Contrary to the mission of the organization, or threatening to the public interest, and who decides to speak out publicly about it."

Darjoko and Nahartyo (2016) explain that internal whistleblowing is an act of reporting suspected unethical and illegal practices by parties within the organization to parties who are deemed to have the power to take action. Meanwhile, Elias (2008) defines external whistleblowing as reporting made by members of the organization to independent parties outside the organization or law enforcement for fraud that occurs. The existence of whistleblowing in revealing fraud or financial scandals has been widely proven in the early decades of the twenty-first century (Dyck et al., 2010).

Kaplan (2012), in his research, found that whistleblowers tend to choose anonymous channels, one of which is for security reasons. This is in line with the guidelines issued by the National Committee on Governance Policy (KNKG) (2008), which states that whistleblowing actions are generally carried out in secret (confidential) and must be carried out in good faith and not as a personal complaint against a particular company policy or based on bad intentions. Or slander.

Whistleblowing System

A *whistle-blowing system* is a useful application for reporting violations. Near and Miceli (1995) state that, Whistleblowing system is defined as a disclosure made by members of the organization (both those who have left and those who are still working in the company for illegal, immoral, or illegal acts under the supervision of the employer, to people or organizations who can follow up on these actions.

Yunus (2011) explains that the whistleblowing system is one method to encourage the enforcement of corporate ethics and encourage the ethical behavior of employees, or as a means of preventing unethical actions and fraudulent behavior that have a detrimental impact on the company.

According to KNKG, 2008, a whistleblowing system is a system for disclosing violations, unethical, immoral acts, or other actions that can harm the organization or stakeholders, which employees or organizational leaders carry out. Therefore, implementing an effective whistleblowing system needs to be encouraged in every organization, both in the private and public sectors (KNKG, 2008). The Whistle-blowing system in the government sector is an application provided by the Ministry of Finance for someone who has information and wants to report an act indicating a violation within the Ministry of Finance of the Republic of Indonesia. Meanwhile, the whistleblowing system in the corporate sector is described in the Guidelines for Reporting System Violations of the National Committee on Governance (KNKG) in 2008. Based on the theory described above, it can be concluded that the whistleblowing system is a mechanism or system for reporting violations that are structured to prevent or fight practices that deviate from the organization's goals. Therefore, the whistleblowing system is very important to be implemented by the entity or organization in order to realize good corporate governance. The ACFE (Association of Certified Fraud Examiners) survey proves that whistleblowing is needed because the whistleblowing system affects preventing and detecting fraud. Therefore, the whistleblowing system is very important to be implemented by the entity or organization in order to realize good corporate governance. The ACFE (Association of Certified Fraud Examiners) survey proves that whistleblowing is needed because the whistleblowing system affects preventing and detecting fraud. Therefore, the whistleblowing system is very important to be implemented by the entity or organization in order to realize good corporate governance. The ACFE (Association of Certified Fraud Examiners) survey proves that whistleblowing is needed because the whistleblowing system affects preventing and detecting fraud.

Whistleblower

Some experts match the term whistleblower as a "whistleblower" there are also those who mention reporting witnesses or even revealing facts. Priantara (2013) stated that in the United States, the whistleblower hotline is required by SOX. Various surveys show anonymous complaints to be the most important tool to prevent and detect fraud.

Whistleblowers a reporter who seeks to reveal fraud or irregularity within an

organization. All kinds of fraud can happen in an organization or company. If there is no good enough internal control in an organization, fraud may run rampant.

According to Komariah E. Sapardjaja, the role of the whistleblower is very important and needed in the context of eradicating criminal acts of corruption; therefore, what the whistleblower says is supported by concrete facts, not just anonymous letters or rumors.

According to Tuanakotta (2006), a Whistleblower is a person who informs the authorities about violations committed by their superiors and can harm the state. Whistleblowers are employees of the organization (internal parties), but it is not closed that there are whistleblowers from external parties (customers, suppliers, communities). Whistleblowers are at least required to provide evidence, information, or clear indications of the occurrence of the reported violation so that it can be traced or followed up.

Jeon (2017) reveals that Whistleblowers play an important role in uncovering unethical behavior and making the government more transparent and accountable to the public. Furthermore, Sweeney (2008) stated that whistleblowing is more effectively applied to combat fraud than an internal audit, external audit, and internal controlling system.

Corruption Prevention

According to the BPKP Pusdiklatwas (2008), fraud prevention is an integrated effort that can suppress the occurrence of factors causing fraud. *Association of Certified Fraud Examiners* (in Karyono, 2013:3) suggests that *fraud* related to lying, such as presenting something that does not match the original situation, is done intentionally for the sake of making a profit. Like deceit, cunning, and dishonesty that makes others lose." The Association of Certified Fraud Examiners divides fraud:

1. Fraudulent Financial Statements.
Financial statement fraud can be interpreted as fraud committed by management which results in losses for investors and creditors and is usually in a material misstatement of financial statements.
2. Misappropriation of Assets (Asset Misappropriation)
Asset Misappropriation or "taking" of assets illegally or called stealing. Misappropriation of assets can be grouped into Cash Fraud and Fraudulent Inventory and Other Assets, as well as fraudulent disbursement.
3. Corruption
Corruption is divided into a conflict of interest, bribery, illegal gifts, and economic extortion.
4. Causes of Corruption
According to Cressey (Fraud Examiner Manual, 2006) in Tuanakotta (2000:105), the Fraud Triangle is a condition that creates opportunities for fraud, namely:
 - a. Pressure (Pressure)
The existence of motivation in a person to carry out fraud is called pressure. Pressure to commit fraud could come from various factors, such as monetary pressure, character flaw, environmental pressures, and others which could even stem from their spouses' demand for luxury lifestyle.
 - b. Opportunity
That is a condition of a person who gives the possibility to cover up dishonest acts. Opportunities arise due to favorable circumstances that come from the ineffectiveness of internal control in fraud prevention and detection. Additionally, it could also arise due to weak sanctions and low quality performance assessment.

- c. Rationalization (Rationalization)
Perpetrators of fraud seek justification when they think that their fraudulent action is normal/natural to be done by other people as well, the perpetrator feels a great service to the organization, and he feels entitled to receive more than what he actually does. They believe that their aim and intention is good, namely to solve the problem and later will return.

Hypothesis Thinking Framework

The framework of thought in this research is:

- a. Relationship between Internal Audit and Fraud Prevention
The important duty of internal auditor in preventing fraud could be done by working to minimize or even eliminate any causes for fraud (desire/need, greed/greed, and opportunity/opportunity); therefore, fraud prevention is needed.
- b. Relationship between Internal Control and Fraud Prevention
Internal control had been considered to be one of the most effective way to minimize the opportunity aspect from the three factors that cause fraud (Tuanakotta, 2007:159). This is similarly stated by Amrizal (2004) that an effective and well supervised internal control system could be beneficial in preventing fraud. Management must create a good internal control system to assess and enforce internal control components in fraud prevention.
- c. Relationship between the Audit Committee and Fraud Prevention
The task of audit committee involves giving assistance to the board of commissioners which include (i) creating a disciplined environment to prevent any opportunity for management irregularities within the company (ii) increasing internal functions in order for the audit, both internally and externally, to be more effective, (iii) pointing out the different aspects that need more attention and supervisions from the board of commissioners (F. A Alijiyo, 2003: 3).
- d. Independent Commissioner's Relationship with Fraud Prevention
More independent commissioners improve supervisory activities and create effective supervision hence could better prevent any chance for fraud within the company.
- e. Relationship between Whistleblowing System and Fraud Prevention
Whistleblowing Systems are information disclosure both from a private individual or a public company or organization which is aimed to expose serious cases of fraud or corruption to the general public (Kumar and Santoro, 2017).
- f. Relationship between Whistleblower Protection and Fraud Prevention
Top management support in fraud prevention is a must because fraud harms the company. With this support, the whistleblower/whistleblower can submit reports through existing channels within the organization/company to be followed up.
- g. Relationship of Internal Audit, Internal Control, Audit Committee, Independent Commissioner, and Protection of Whistleblowers with Fraud Prevention. Fraud prevention is the establishments of systems, procedures, and policies to guarantee that the important steps have been made by the management, board of commissioners, and other employees inside the company or organization to give satisfactory assurance in accomplishing company objectives, which are: operational efficiency and effectiveness as well as financial reports reliability.

According to Barra (2010), an effective internal control practice is the clear segregation of duties and the imposition of sanctions or penalties on fraud perpetrators who are proven to reduce the occurrence of fraud (Barra, 2010). In addition, whistleblower protection is also needed, making it an important point for fraud prevention and good internal control.

Hypothesis

This research analyzes internal control, internal auditors, audit committees, independent commissioners through the whistleblowing system, and the protection of whistleblowers against corruption prevention with a case study at PT Asuransi JS (Persero). The research was conducted at PT Asuransi JS (Persero) because the company implements good corporate governance, where WBS is part of good corporate governance (GCG) so that resource persons/employees are familiar with the whistleblowing system in their organization/company.

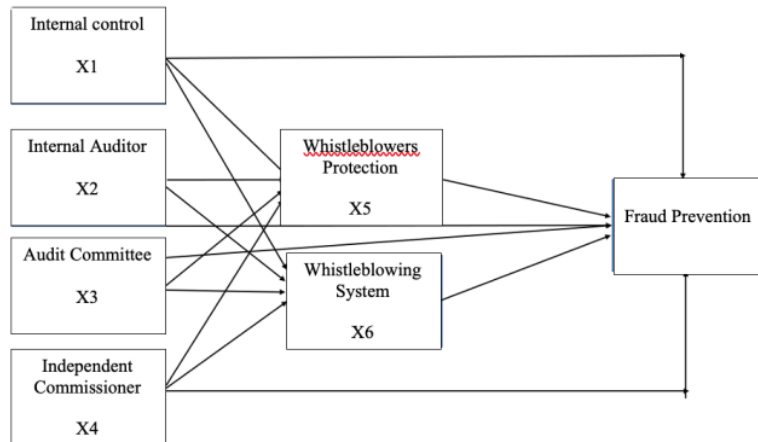


Figure 1. Framework

Description :

Y	: Prevention <i>Fraud</i>
X1	: ControllInternal
X2	: audit Internal
X3	: Committee audit
X4	: Independent Commissioner
X5	: <i>Whistleblowing</i> System
X6	: Protection Whistleblower

Research hypothesis

- H1 : There is a significant effect of internal control on Fraud prevention
- H2 : There is a significant effect of internal audit on prevention *Fraud*
- H3 : There is a significant effect of the audit committee on prevention *Fraud*
- H4 : There is a significant effect of the independent commissioner on Fraud prevention
- H5 : There is a significant effect on internal control, internal audit, audit committee, an independent commissioner on fraud prevention
- H6 : There is a significant effect on internal control through Whistleblower Protection on prevention *Fraud*
- H7 : There is a significant effect of the internal audit through Whistleblower Protection on prevention *Fraud*
- H8 : There is a significant influence on the audit committee through

- H9 : Whistleblower Protection on prevention *Fraud*
: There is a significant and independent influence of the independent commissioner through the Protection of the Whistleblower on prevention *Fraud*
- H10 : There is a significant influence on internal control, internal audit, audit committee, and independent commissioners through Whistleblower Protection on prevention *Fraud*
- H11 : There is significant Internal Control through the Whistleblowing System for Fraud prevention
- H12 : There is a significant internal audit through the *Whistleblowing System* against fraud prevention
- H13 : There is a significant audit committee through *whistleblowing System* against fraud prevention
- H14 : There is a significant independent commissioner through the Whistleblowing System for Fraud prevention
- H15 : There is a significant influence on internal control, internal audit, audit committee, and independent commissioners through *whistleblowing System* against fraud prevention

RESEARCH METHODS

The type of data used in this research is quantitative data. The purpose of using primary data is data obtained by researchers directly (from first-hand). The researcher used a field study to obtain primary data by distributing questionnaires. The questionnaire was addressed to employees familiar with WBS at PT Asuransi JS (Persero). This study uses a survey method, namely data collected from questionnaires distributed or through tests or interviews. This type of research is Causal Associative Research. The purpose of using the method is to determine the causal effect of independent variables, namely Internal Control (X1), Internal Audit (X2), Audit Committee (X3), Independent Commissioner (X4), Whistleblowing System (X5), and Whistleblower Protection (X6), with the dependent variable, namely Fraud Prevention (Y) either directly or indirectly. The population of this research is PT Asuransi Jiwasraya.

The sampling technique of this research is probability sampling. The variables of this study are the independent variable (X), the intervening variable (Z), and the dependent variable (Y). Data collection techniques in this study by giving questionnaires directly to respondents. The types of questions in the questionnaire distributed are closed questions. The aim is to easily answer the questionnaire and help researchers carry out data analysis on all collected questionnaires. The questionnaire was prepared in the form of a statement regarding the effectiveness of the Internal Whistleblowing System in Fraud Prevention and Detection. The scale used in the preparation of the questionnaire is the Linkert scale. The data obtained from the distribution of questionnaires will be processed and analyzed using the Structural Equation Modeling method using smartPLS 3.2.7 software. Structural Equation Modeling (SEM).

RESULTS AND DISCUSSION

The results of the model test and significant test

Inner model construct

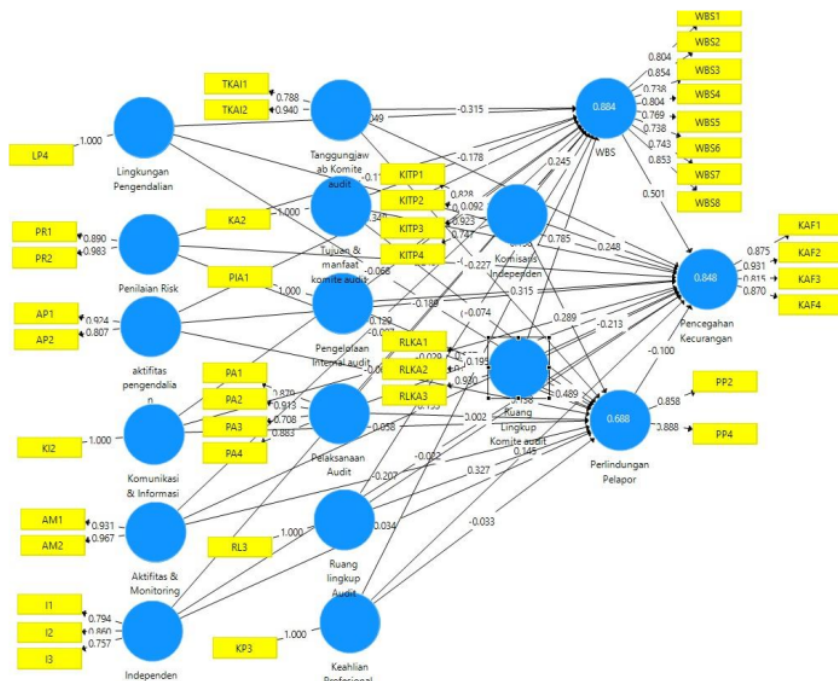


Figure 1 inner model construct

The image of the inner model construct test results shows that the dimensions have a significant effect on the variables.

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Testing the significance of the dimensions of the variable

Table 1. Testing the significance of the dimensions of the variable

Dimension	Original Sample (O)	T Statistics (O/STDEV)	P Values
Risk Assessment (X1-2)	0.890	6,265	0.000
Control Activities (X1-3)	0.924	6,975	0.000
Control Activities (X1-4)	0.807	3,318	0.001
Monitoring Activities (X1-6)	0.931	7,693	0.000
Monitoring Activities (X1-7)	0.967	10,526	0.000
Independent (X2-1)	0.794	3,151	0.002
Independent (X2-2)	0.860	3,573	0.000
Independent (X2-3)	0.757	2,693	0.007
Risk Assessment (X1-3)	0.983	7,272	0.000
Audit Implementation (X2-6)	0.879	6,760	0.000
Audit Implementation (X2-7)	0.913	7,890	0.000
Audit Implementation (X2-8)	0.708	4,089	0.000
Audit Implementation (X2-9)	0.883	7,615	0.000
Responsibilities of the Audit Committee (X3-2)	0.788	5,747	0.000
Responsibilities of the Audit Committee (X3-4)	0.940	27,528	0.000

Scope of Audit Committee (X3-5)	0.857	18,230	0.000
Scope of Audit Committee (X3-6)	0.883	20,360	0.000
Scope of Audit Committee (X3-7)	0.930	31,868	0.000
Whistleblower Protection (X4-1)	0.858	11,446	0.000
Whistleblower Protection (X4-2)	0.888	25,386	0.000
Independent Commissioner (X5-1)	0.828	12,065	0.000
Independent Commissioner (X5-2)	0.905	26,386	0.000
Independent Commissioner (X5-3)	0.923	48,798	0.000
Independent Commissioner (X5-4)	0.747	7,220	0.000
Whistleblowing System(X6-1)	0.804	11,205	0.000
Whistleblowing System(X6-2)	0.854	16,134	0.000
Whistleblowing System(X6-3)	0.738	8,887	0.000
Whistleblowing System(X6-4)	0.804	12,024	0.000
Whistleblowing System(X6-5)	0.769	9,291	0.000
Whistleblowing System(X6-6)	0.738	8,278	0.000
Whistleblowing System(X6-7)	0.743	7,877	0.000
Whistleblowing System(X6-8)	0.853	16,604	0.000

Based on the table above, all dimensions produce a T value > 1.96 with a P value of less than 0.05, meaning that each dimension can measure the latent variable. The largest dimension measuring the variable is seen in the monitoring activity dimension (X1-7), the largest measuring the internal control variable, the audit implementation dimension (X2-7) measuring the internal audit variable the most, the audit committee scope dimension (X3-7) being the largest measuring the audit committee variable, the dimension of the whistleblower protection (X4-2)/company commitment to protect and follow up on the reporting of violations and fraud is the largest measuring the whistleblower protection variable, the independent commissioner dimension (X5-3)/ main duties and active supervision of the independent commissioner is the largest measuring independent commissioner variable, and the dimensions of the whistleblowing system (X6-8)/commitment of employees and companies are the largest measuring the whistleblowing system variable. This can be seen from the other dimensions, which measure smaller than the other variables.

Hypothesis testing results

Table 2. Hypothesis Results

dementia	Original Sample (O)	T Statistics (O/STDEV)	P Values
Internal Control (X1) → Fraud Prevention	-0.006	0.737	0.493
Internal Auditor (X2) → Fraud Prevention	0.108	0.563	0.598
Audit Committee (X3) → Fraud Prevention	-0.027	0.384	0.706
Whistleblower Protection (X4) → Fraud Prevention	-0.100	0.429	0.668
Independent Commissioner (X5) → Fraud Prevention	0.248	0.920	0.358
Whistleblowing System (X6) → Fraud Prevention	0.501	1.178	0.239
Internal Control (X1) → Whistleblowing System	0.018	0.683	0.517
Internal Auditor (X2) → Whistleblowing System	0.063	0.856	0.487
Audit Committee (X3) → Whistleblowing System	0.097	1,692	0.193
Independent Commissioner (X5) → Whistleblowing System	0.245	1,206	0.228

Internal Control (X1) → Whistleblowing System → Fraud Prevention	0.260	0.931	0.378
Internal Auditor (X2) → Whistleblowing System → Prevention Cheating/Fraud	0.282	1.017	0.363
Audit Committee (X3) → Whistleblowing System → Fraud Prevention	0.299	1,435	0.216
Independent Commissioner (X5) → Whistleblowing System → Prevention Cheating/Fraud	0.373	1,192	0.234
Internal Control (X1) → Whistleblower Protection	0.006	0.329	0.749
Internal Auditor (X2) → Whistleblower Protection	0.091	0.457	0.696
Audit Committee (X3) → Whistleblower Protection	0.063	0.669	0.527
Independent Commissioner (X5) → Whistleblower Protection	0.289	0.899	0.369
Internal Control (X1) → Whistleblower Protection → Fraud Prevention	-0.047	0.379	0.708
Internal Auditor (X2) → Whistleblower Protection → Prevention Cheating/Fraud	-0.005	0.443	0.682
Audit Committee (X3) → Whistleblower Protection → Fraud Prevention	-0.019	0.549	0.598
Independent Commissioner (X5) → Whistleblower Protection → Prevention Cheating/Fraud	0.094	0.664	0.519
Whistleblower Protection -> Fraud Prevention	-0.100	0.429	0.668
WBS -> Cheating Prevention	0.501	1.178	0.239

Test results specifically indirect effect

Table 3. Specific indirect effects

Variable	Dimension	Specific Indirect Effects
Internal control	Activities & Monitoring -> Whistleblower Protection -> Fraud Prevention	0.021
Internal control	control activities_ -> Whistleblower Protection -> Fraud Prevention	-0.010
Internal control	Communication & Information -> Whistleblower Protection -> Fraud Prevention	-0.006
Internal control	Control Environment_ -> Whistleblower Protection -> Fraud Prevention	-0.008
Internal control	Risk Assessment -> Whistleblower Protection -> Fraud Prevention	0.001
Internal control	Activities & Monitoring -> WBS -> Fraud Prevention	-0.065
Internal control	control activities_ -> WBS -> Fraud Prevention	0.175
Internal control	Communication & Information -> WBS -> Fraud Prevention	-0.034
Internal control	Control Environment_ -> WBS -> Fraud Prevention	0.025
Internal control	Risk Assessment -> WBS -> Fraud Prevention	-0.055
Internal Auditor	Independent -> Whistleblower Protection -> Fraud Prevention	0.003
Internal Auditor	Professional Skills -> Whistleblower Protection -> Fraud Prevention	0.003
Internal Auditor	Audit Execution -> Whistleblower Protection -> Fraud Prevention	0.000
Internal Auditor	Internal audit Management -> Whistleblower Protection -> Fraud Prevention	-0.020
Internal Auditor	Audit Scope -> Whistleblower Protection -> Fraud Prevention	-0.033
Internal Auditor	Independent -> WBS -> Cheating Prevention	-0.031
Internal Auditor	Professional Skills -> WBS -> Cheating Prevention	0.041
Internal Auditor	Audit Execution -> WBS -> Fraud Prevention	-0.036
Internal Auditor	Internal audit Management -> WBS -> Fraud Prevention	0.046
Internal Auditor	Audit Scope -> WBS -> Fraud Prevention	0.138

Audit Committee	Scope of Audit Committee -> Whistleblower Protection -> Fraud Prevention	-0.049
Audit Committee	Responsibilities of the Audit Committee -> Whistleblower Protection -> Fraud Prevention	0.023
Audit Committee	Audit committee objectives & benefits -> Whistleblower Protection -> Fraud Prevention	0.007
Audit Committee	Scope of Audit Committee -> WBS -> Fraud Prevention	0.393
Audit Committee	Responsibilities of Audit Committee -> WBS -> Fraud Prevention	-0.158
Audit Committee	Purpose & benefits of audit committee -> WBS -> Fraud Prevention	-0.089
Independent Commissioner	Independent Commissioner -> Whistleblower Protection -> Fraud Prevention	-0.029
Independent Commissioner	Independent Commissioner -> WBS -> Fraud Prevention	0.123

Hypothesis 1 the effect of internal control on fraud prevention.

The test results above show the statistical value of the t-test of 34.778, which is greater than 1.96. This value means internal control significantly affects fraud prevention. The magnitude of the influence is 34,778, which shows a positive influence so that hypothesis 1 is fulfilled.

Hypothesis 2 the effect of internal audit on fraud prevention.

The test results above show the t-test statistic value of 43.044, greater than 1.96. This value means internal audits significantly affects fraud prevention. The magnitude of the influence is 43,044, which shows a positive influence so that hypothesis 2 is fulfilled.

Hypothesis 3 the effect of the audit committee on fraud prevention.

The test results above show the t-test statistic value of 103.733, greater than 1.96. This value means that the audit committee significantly affects fraud prevention. The magnitude of the influence is 103.733, which shows a positive influence so that hypothesis 3 is fulfilled.

Hypothesis 4 the effect of independent commissioners on fraud prevention.

The test results above show the t-test statistic value of 94,469, greater than 1.96, which means that the independent commissioner significantly influence the prevention of fraud. The magnitude of the influence is 94,469, which shows a positive influence so that hypothesis 4 is fulfilled.

Hypothesis 5 the effect of whistleblower protection on fraud prevention

The test results above show the t-test statistic value of 36.831, which is greater than 1.96. This value means a significant effect of the whistleblower's protection on the prevention of fraud. The magnitude of the influence is 36,831, which shows a positive influence so that hypothesis 5 is fulfilled.

Hypothesis 6 the influence of the whistleblowing system on fraud prevention

The test results above show the t-test statistic value of 90.301, which is greater than 1.96. This value means that whistleblowing system significantly affects preventing fraud. The magnitude of the influence is 90.301, which shows a positive influence so that hypothesis 6 is fulfilled.

Hypothesis 7 the effect of internal control, internal audit, audit committee, an independent commissioner on fraud prevention.

The test results above show that the statistical value of the t-test on internal control, internal audit, audit committee, independent commissioners is overall positive and greater than

1.96. This value means a significant effect of internal control, internal audit, audit committee, an independent commissioner on fraud prevention so that hypothesis 7 is fulfilled.

Hypothesis 8 the effect of internal control through the protection of whistleblowers against fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on internal control through the protection of the whistleblower against fraud prevention has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a significant positive impact on internal control through the protection of the whistleblower against fraud prevention so that hypothesis 8 is fulfilled.

Hypothesis 9 the effect of the internal audit through the protection of whistleblowers on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on internal audit through the protection of whistleblowers against fraud prevention has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a significant positive impact on internal audit through the protection of the whistleblower against fraud prevention so that hypothesis 9 is fulfilled.

Hypothesis 10 the effect of audit committee through the protection of whistleblowers on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on the audit committee through the protection of the whistleblower against fraud prevention as a whole has a significant positive effect with a t-test value greater than 1.96 with a probability value (P Value) below 0, 05. This value means a significant positive impact on the audit committee through the protection of the whistleblower against fraud prevention so that hypothesis 10 is fulfilled.

Hypothesis 11 the effect of independent commissioners through the protection of whistleblowers on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on the independent commissioner through the protection of the whistleblower against fraud prevention as a whole has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a positive and significant influence on the commissioner.

Independent through the reporter's protection against fraud prevention so that hypothesis 11 is fulfilled.

Hypothesis 12 the effect of internal control, internal audit, audit committee, and independent commissioner through the protection of whistleblowers against fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on internal control, internal audit, audit committees, and independent commissioners through the protection of whistleblowers against fraud prevention as a whole has a positive and significant effect with a t-test value greater than 1.96 with probability value (P Value) below 0.05. This value means a significant positive impact on internal control, internal audit, audit committee, and independent commissioners by protecting the whistleblower against fraud prevention so that hypothesis 12 is fulfilled.

Hypothesis 13 the effect of internal control through the whistleblowing system on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on internal control through the whistleblowing system on the prevention of fraud/fraud as a whole has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a positive and significant influence on internal control through the whistleblowing system on the prevention of fraud so that hypothesis 13 is fulfilled.

Hypothesis 14 the effect of the internal audit through the whistleblowing system on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on internal audit through the whistleblowing system on fraud prevention has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a positive and significant influence on internal audit through the whistleblowing system on the prevention of fraud so that hypothesis 14 is fulfilled.

Hypothesis 15 the effect of audit committee through the whistleblowing system on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on the audit committee through the whistleblowing system on the prevention of fraud/fraud as a whole has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means a positive and significant influence on the audit committee through the whistleblowing system on fraud prevention so that hypothesis 15 is fulfilled.

Hypothesis 16 the effect of independent commissioners through the whistleblowing system on fraud prevention.

The test results above show the statistical value of the t-test and the specific indirect effect on independent commissioners through the whistleblowing system on the prevention of fraud/fraud as a whole has a positive and significant effect with a t-test value greater than 1.96 with a probability value (P Value) below 0,05. This value means that there is a positive and significant effect of the independent commissioner through the whistleblowing system on fraud prevention so that hypothesis 16 is fulfilled.

Hypothesis 17 the effect of internal control, internal audit, audit committee, and independent commissioners through the Whistleblowing System on fraud prevention

The test results above show the statistical value of the t-test and the specific indirect effect on internal control, internal audit, audit committees, and independent commissioners through the whistleblowing system on the prevention of fraud/fraud as a whole has a positive and significant effect with a t-test value greater than 1.96 with probability value (P Value) below 0.05. This value means a positive and significant influence on internal control, internal audit, audit committee, and independent commissioners through the whistleblowing system on fraud prevention so that hypothesis 17 is fulfilled.

CONCLUSIONS AND SUGGESTIONS

Conclusion

From the results of empirical testing on the influence of internal control, internal

auditors, audit committees, independent commissioners, protection of whistleblowers, whistleblower system against fraud prevention, the influence of internal control, internal auditors, audit committees, independent commissioners through the protection of whistleblowers against fraud prevention. Moreover, the influence of internal control, internal auditors, audit committees, independent commissioners through the whistleblower system on fraud prevention can be concluded as follows:

1. There is a significant and significant influence on internal control to prevent fraud/fraud by the theory according to Tuanakotta, 2010: 159 (in festi et al., 2014), one of the efforts that can be made to prevent fraud/fraud is the implementation of an effective internal control system. Expected to support the prevention and eradication of fraud.
2. According to, there is a significant effect of internal audit on fraud prevention. According to Nurdin (2012), the theory is that internal auditors are responsible for assisting fraud prevention by conducting tests on the adequacy and effectiveness of the internal control system by evaluating how far the potential risks are. Risks) have been identified.
3. There is a significant influence of the audit committee on fraud prevention by the theory according to FA Alijiyo (2003:3): Audit committee has a role of assisting the board of commissioners maintaining the quality of financial reports, conducting company discipline, prevent and decrease opportunities for irregularities, and to improve internal functions in order for the audit, both internally and externally, to be more effective especially by pointing out the different aspects that need more attention and supervisions from the board of commissioners.
4. There is a significant and independent influence on the prevention of fraud/fraud by the theory according to Eng and Mak, (2003), with a large proportion of independent members in the structure of the board of commissioners, will provide a better supervisory effect and can limit the opportunities for managerial fraud.
5. There is a significant and significant influence on the protection of the whistleblower against the prevention of fraud/fraud by the theory according to Alam (2014) if an employee sees fraud committed by a colleague, the employee can report it to the party who has the authority so that efforts to prevent and detect fraudulent practices within the company can run optimally.
6. There is a significant and significant effect of the whistleblowing system on the prevention of fraud/fraud by the theory, according to Olander (2004), that companies are required to make a whistleblowing system policy. This system is structured to prevent fraud and crime within the company (Semendawai, 2011).
7. There is a significant and significant influence on internal control, internal audit, audit committee, and independent commissioners through the protection of whistleblowers against fraud/fraud prevention by 77% while 23% is influenced by other factors outside this research, by the theory according to Tuanakotta, 2010: 159 (in festi et al., 2014), Wahyudi (2018 12), Eng and Mak, (2003), FA Alijiyo (2003:3), FA Alijiyo (2003:3), Nurdin (2012) and Alam (2014)
8. There is a significant and significant effect of internal control, internal audit, audit committee, and independent commissioners through the Whistleblowing System on the prevention of fraud/fraud by 77% while 23% is influenced by other factors outside this research, by the theory according to Tuanakotta, 2010: 159 (in festi et al., 2014), Wahyudi (2018 12), Eng and Mak, (2003), FA Alijiyo (2003:3), FA Alijiyo (2003:3), Nurdin (2012), Olander (2004) and Semendawai, 2011.

Suggestion

From the researchers' conclusions above, the author realizes that there are still many limitations and errors that exist, but with this research, it is hoped that it can make a useful

contribution. The suggestions that can be given are:

1. It is hoped that it will be used as a source of data and a reference for research in the future, and further research will be carried out based on more complete and broader information.
2. Tested more variables and adapted to the issues at hand.
3. Expected to be able to test the variables that are newer and by the existing issues.

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