

ABSTRACT

Along with the development of an increasingly complex world economy, the practice of crime in the form of fraud has also developed. Each country has different fraud practices because it is influenced by the legal conditions of each country. Fraud is the practice of utilizing an individual's position to benefit a certain party in an illegal and deliberate manner. The banking sector is one of the sectors where many fraudulent practices occur. This is because overall economic activities carried out by the community cannot be separated from the banking world. One of the fraudulent actions that attracts enough attention is fictitious credit. There are several things that may be possible to reduce fraudulent practices including the whistleblowing system and internal control.

This study will analyze the effect of whistleblowing systems and internal control on fraud prevention at PT Bank Tabungan Negara, Bumi Serpong Damai Branch, South Tangerang.

This study uses quantitative research methods with descriptive research objectives. The implementation time of this research is cross sectional. The type of data used in this study is primary data. The population and research samples were sourced from employees of the Bank Tabungan Negara Tbk office, Bumi Serpong Damai Branch Office, South Tangerang. The sampling method used in this study is nonprobability sampling. This study uses descriptive statistical data analysis techniques, classical assumption tests, and multiple regression analysis.

Based on the test results that have been carried out in this study, it shows that the whistleblowing system and internal control have a positive effect on fraud prevention. From the results of this study, companies need to maintain a whistleblowing system and internal control of the company to prevent fraud in the company.

Keywords: Whistleblowing System; Internal Control; Fraud