



(REVIEW ARTICLE)



Tri Hita Karana Culture Moderate: Good Corporate Governance and Morality in Fraud Prevention

Ni Komang Novita Sari *, I Gusti Ayu Nyoman Budiasih, Ni Putu Sri Harta Mimba and I Gusti Ayu Made Asri Dwija Putri

Department of Accounting, Faculty of Economics and Business, Udayana University, Bali, Indonesia.

World Journal of Advanced Research and Reviews, 2024, 23(01), 988–996

Publication history: Received on 30 May 2024; revised on 09 July 2024; accepted on 11 July 2024

Article DOI: <https://doi.org/10.30574/wjarr.2024.23.1.2074>

Abstract

The aim of this research is to determine the influence of Good Corporate Governance and Morality on Fraud Prevention in LPDs throughout Sukawati District directly or moderated by the Tri Hita Karana culture. The population in this study was LPDs in Sukawati District, totaling 33 LPDs with respondents for each LPD consisting of Leaders/Chairmen, Treasurers, Financial Administration Staff and Internal Supervisory Bodies. The sampling technique used was a saturated sampling technique where research data was collected through the results of distributing questionnaires and analyzed using the Moderated Regression Analysis (MRA) analysis technique. The research results state that Good Corporate Governance has a positive effect on Fraud Prevention. Morality has a positive effect on Fraud Prevention. Tri Hita Karana Culture is a moderating variable that strengthens the influence of the Good Corporate Governance variable on Fraud Prevention. Tri Hita Karana Culture is a moderating variable that strengthens the influence of the Morality variable on Fraud Prevention. The results of this research can provide practical contributions to interested parties, namely LPD managers and village behavior as LPD owners. LPD can increase awareness and understanding of the importance of good corporate governance and morality in preventing fraud. Training related to Tri Hita Karana cultural values can also be provided to employees to strengthen commitment to ethical and responsible practices.

Keywords: Good Corporate Governance; Morality; Fraud Prevention; Tri Hita Karana Culture

1. Introduction

Fraud cases are on the rise and have increased drastically from previous years, where 3 cases occurred in the same year. The losses incurred are not small, from the cases and phenomena that occur, indicating that acts of fraud are still often carried out, one of which is in Gianyar Regency. The importance of fraud prevention becomes increasingly apparent along with the negative impacts resulting from fraud, such as the potential to cause significant financial losses for companies, government organizations and individuals. Undetected or unanticipated fraud incidents can drain financial resources that should be used for growth and development. Organizations tend to lose public trust when fraud is revealed, which can result in a decrease in revenue, a decrease in share prices, and a negative impact on the company's reputation. Not only does it impact the organization and its direct perpetrators, but fraud can also affect the wider community, such as mass layoffs and negative impacts in a region's economy, therefore the government and financial supervisory bodies are increasingly intensifying regulations related to fraud prevention. Research in this regard helps organizations to understand and comply with these regulations, reduce the risk of breaking the law, and avoid possible sanctions.

Steps to reduce the potential for problems related to this phenomenon are that it is important to implement a governance framework that can push the company in a more appropriate direction (Putri et al., 2017). The Indonesian

* Corresponding author: Ni Komang Novita Sari

Forum for Corporate Governance (FCGI) has put forward the concept of good corporate governance as a guide that explains interactions between the government, employees, creditors and other related parties, both internal and external. The concept of good corporate governance can be defined as an organizational management framework that enables company control and direction towards improving quality (Sutedi, 2011). The hope is that through the implementation of good corporate governance, the company's governance structure can be improved so that it can prevent fraud. The implementation of good governance in financial management can be more compliant with established rules, have clear and accountable procedures (Saraswati & Budiasih, 2019). Several previous studies have investigated the impact of good corporate governance on fraud prevention efforts, such as studies conducted by (Dianita et al., 2021; Halbouni et al., 2016; Jannah, 2016; Natalia & Sujana, 2022; Prena & Kusmawan, 2020) which indicates that the implementation of good corporate governance has an influence on fraud prevention. These research results contradict previous findings reported by (Patriarini, 2018; Saputra et al., 2022) stating that good corporate governance has a negative impact on fraud prevention efforts.

Other factors in fraud prevention must also be strengthened by personal factors such as morality. Morality can be seen when someone takes correct actions not solely to gain profit, but because of awareness of their duties and responsibilities. Morality has a key role in committing individuals in the organizational structure to comply with applicable regulations (Atmadja & Saputra, 2017) therefore the morality factor has great significance in supporting fraud prevention. Several previous studies have concluded that morality has a positive influence on fraud prevention, such as studies conducted by (Arie et al., 2022; Chairi et al., 2022; Gunawan et al., 2020; Laksmi, 2020; Saputra et al., 2020). These research results contradict previous findings reported by (Ade, 2017; Dewi et al., 2017) that morality has no influence on fraud prevention.

The factors that cause fraudulent acts cannot be separated from the fraud triangle concept which is supported by three elements such as rationalization, opportunity, and pressure. Pressure factors refer to incentives to engage in fraudulent behavior, whether they occur within or outside the party concerned, while opportunity factors arise because of weaknesses in fraud prevention. The rationalization factor, which fraudsters seek, involves a process of justification and the view that their actions are normal or not surprising. The Fraud Triangle theory approach is applied in this research because this theory underlines the importance of an institution's efforts to minimize opportunities for fraud, with opportunities that can be reduced through the implementation of good corporate governance. Implementing GCG in companies will be able to minimize the opportunistic nature of management so that it will have an impact on improving company performance (Putri, 2012). There is also a close relationship between rationalization factors and morality variables, considering that individuals with good morality will tend to have little possibility of looking for reasons or justifications in carrying out actions that show fraud and emotional pressure which includes factors such as jealousy, envy, prestige and position. can be minimized through the formation of a healthy organizational culture.

The impact of fraud is not only detrimental to organizational assets, but also has the potential to damage reputation (Dianita et al., 2021), if irregular actions continue, it can endanger the company's health (Dwiyanti et al., 2022), therefore fraud prevention research helps identify fraud risks, developing better prevention strategies, and maintaining trust in business, finance, and society. This is important to reduce economic and social losses caused by fraud, so there is a need for adequate prevention and supervision efforts to maintain the integrity and sustainability of the LPD as an institution that supports economic development and customs in Traditional Villages.

Based on the results of previous research that have been presented, there are inconsistencies in previous findings regarding good corporate governance and morality which may be caused by the existence of other variables that influence the relationship between these factors, so a contingency approach is needed that can accommodate these contradictory results, which functions as moderating factors in research models. The variable that is assumed to act as a mediator in moderating good corporate governance and morality in fraud prevention is the Tri Hita Karana culture. Organizational culture includes harmony with the Tri Hita Karana cultural values held by all members of the agency, from leadership to staff (Dewi et al., 2022). Every individual is able to adapt to the norms and values of the organization in their workplace. Cultural adjustments play an important role in facilitating the implementation of employee duties effectively and efficiently (Prihono et al., 2016). The importance of implementing effective company management within an institution or group, to prevent potential fraud, can be supported by the application of local wisdom principles such as the Tri Hita Karana culture (Dewi et al., 2021). The application of Tri Hita Karana cultural values in the LPD can motivate the LPD supervisory body to work better so that it will improve its performance (Sudiartini & Mimba, 2018).

2. Literature Review and Hypothesis Development

Good corporate governance (GCG) is the practice of corporate or organizational governance that is based on good principles. The implementation of GCG, apart from preventing LPDs from potential fraud, also has the potential to

improve LPDs' financial performance (Latrini & Budiasih, 2023). Fraud prevention can be done by applying the principles of good corporate governance, namely transparency; accountability; responsibility; independence; and fairness and justice (Meiryani, 2019). Applying GCG principles well and sustainably tends to be better in preventing fraud because in GCG principles there is an element of transparency so that customers can know the results of performance (Prena & Kusmawan, 2020). The implementation of this policy is expected to create a good corporate atmosphere and improve the company's internal well and is a mechanism that encourages the relationship between management performance and stakeholder interests (Handoko & Amelia, 2021). Based on the results of research conducted by (Dianita et al., 2021) which shows that good corporate governance has a positive effect on preventing fraud. The results of this research are also supported by research (Halbouni et al., 2016; Jannah, 2016; Kurniawan & Izzaty, 2019; Natalia & Sujana, 2022; Soleman, 2013; Sumitariansi & Adiputra, 2020; Taufik, 2019) which shows that good corporate governance has a positive effect on fraud prevention. Based on previous research, if the implementation of GCG principles can run well, then the entire fraud prevention process will run effectively, so that matters related to fraud prevention will also improve. It was concluded that the more effective the implementation of GCG, the greater the increase in fraud prevention.

H1: Good Corporate Governance has a positive effect on Fraud Prevention

Morality is related to rationalization in the fraud triangle theory. There are so many justifications for wrong actions circulating in society that they tend to encourage fraudulent actions that continue to occur to this day. There is a close relationship between rationalization factors and morality variables, considering that individuals with good morality tend to have little possibility of looking for reasons or justifications in carry out actions that indicate fraud.

Conradie (2006) suggests that morality refers to a lifestyle in which individuals express, implement and carry out their views regarding right and wrong. Generally, individuals tend to associate morality with various types of behavior, such as specific actions or decisions that must be taken when faced with complex moral situations as social creatures. Morality is also a factor that influences fraud prevention. High morality in individuals will increase reducing fraud, increasing individual morality, which can be done by applying correct morals in daily activities, will prevent fraudulent behavior (Basri et al., 2023). Based on the results of research conducted by (Saputra et al., 2020) which shows that morality has a positive influence on fraud prevention. The results of this research are also supported by research (Arie et al., 2022; Chairi et al., 2022; P. C. P. Dewi et al., 2022; Gunawan et al., 2020; Laksmi, 2020; Rahmawati et al., 2020; Wahyudi et al., 2021) which shows that morality has a significant positive effect on fraud prevention.

Based on previous research, where increasing morality can improve well, the entire fraud prevention process runs effectively, so that matters related to fraud prevention also increase, so increasing morality has a positive effect on fraud prevention.

H2: Morality has a positive effect on fraud prevention

LPD's operational activities are closely related to the local culture that develops in Bali, namely Tri Hita Karana. Tri Hita Karana culture is the basis for humans to act and carry out all tasks in society or other social environments. Acts of fraud can be minimized if the Tri Hita Karana cultural teachings are implemented well and are believed to exist as a doctrine that brings happiness to those who implement them, on the grounds that the Tri Hita Karana cultural teachings direct all society to the teachings of karma (Atmadja et al., 2019). Based on research conducted by (Saputra et al., 2022) which shows that the Tri Hita Karana culture has a significant positive effect on fraud prevention. These results are also supported by research (Atmadja et al., 2019; P. P. Dewi et al., 2021; Purnamasari & Amaliah, 2015; Saputra & Sanjaya, 2019) which shows that the Tri Hita Karana culture has a positive effect on fraud prevention and (Adelia et al., 2023) also states that the Tri Hita Karana culture weakens the relationship between individual morality and Fraud tendencies.

Tri Hita Karana culture is a component that complements and provides an understanding that all actions must be balanced. Applying GCG principles, and reinforced by implementing a high THK culture, is able to improve the performance of LPD employees (Ida et al., 2020). The implementation of good governance in an LPD, coupled with the Tri Hita Karana culture which is used as the basis for every business activity carried out by employees, is an approach that can strengthen and align ethical principles in company operations (Mulyawan et al., 2017). The combination of THK's cultural values with the principles of good corporate governance can strengthen fraud prevention efforts in the organization.

H3: *Tri Hita Karana* culture strengthens the effect of good corporate governance on fraud prevention

The role of organizational culture provides an important meaning for the development of an organization so that organizational culture needs to be considered in implementing capabilities as an organizational strategy. A contingency approach, in the context of understanding and adapting to local cultural values such as Tri Hita Karana, is important for designing fraud prevention strategies that are effective and appropriate to the organizational context. One tradition that is quite well known in Balinese society is the concept of Tri Hita Karana Culture. Tri Hita Karana Culture is a concept of totality that includes the universe, where elements of Tri Hita Karana Culture in which the universe (macrocosm) includes the natural physical environment, humans as the driving force, and God who animates the universe. Tri Hita Karana culture can basically be measured by, which emphasizes that prosperity is achieved when a harmonious relationship is realized between human society and God (parahyangan), with fellow humans and the natural environment (Saputra et al., 2022).

Based on Bali Province Regional Regulation No. 4 of 2019 states that LPD is a financial institution belonging to a traditional village whose existence is recognized, formed, regulated and managed based on customary law, so that LPD operational activities are closely related to the local culture that is developing in Bali, namely Tri Hita Karana. The Tri Hita Karana cultural concept is used because it is considered capable of creating a culture of honesty, openness and assistance as well as eliminating opportunities for fraud to occur. Tri Hita Karana culture requires positive management actions and behavior (Suartana & Jati, 2017). By implementing the Tri Hita Karana culture, LPD managers will not take actions that cause harm to the LPD and also to village manners as LPD owners. Based on research conducted by (Saputra et al., 2022) which shows that the Tri Hita Karana culture has a significant positive effect on fraud prevention. These results are also supported by research (Atmadja et al., 2019; Dewi et al., 2021; Purnamasari & Amaliah, 2015; Saputra & Sanjaya, 2019) which shows that the Tri Hita Karana culture has a positive effect on fraud prevention and (Adelia et al., 2023) also states that the Tri Hita Karana culture weakens the relationship between individual morality and Fraud tendencies.

Tri Hita Karana culture is a component that complements and provides an understanding that all actions must be balanced. The Tri Hita Karana culture, with its emphasis on ethics, balance and social awareness, can play an important role in strengthening morality and ethics in fraud prevention efforts. The Tri Hita Karana culture can be a strong basis for creating an organizational culture that values integrity, respects ethical values, and contributes to fraud prevention.

H4: *Tri Hita Karana* culture strengthens the effect of morality on fraud prevention

3. Methods

Population in the context of this research is a generalization of an area that includes objects or subjects that have certain qualities and characteristics that have been determined by researchers for study purposes and will later be used to make conclusions (Sugiyono, 2019: 126). The population in this study was LPDs in Sukawati District, totaling 33 LPDs with respondents for each LPD consisting of 4 people, so in total there were 132 respondents, but because one of the LPDs, namely LPD Griya Kutri, only had 2 administrators, Head and Administration, the total sample consisted of 131 samples. The author chose to use a non-probability sampling technique. The Non-Probability Sampling technique used in sampling in this research was Census/Saturated Sampling. This was done with the hope that the sample could provide significant answers to the research problems, considering the relevant categories, namely consisting of the Chairman/Chairman, Treasurer, Administrative Staff for the finance section of LPDs in the Sukawati District and the internal supervisory board of the LPDs in the District. Sukawati. Taking these respondents as a sample represents the entire population in this study, because these respondents know the preparation of financial reports. The data collection method used in this research is a survey method with a questionnaire. The questionnaire used in this research was in the form of a Google form which was given directly to the research location and given to each respondent.

The data analysis technique used in this research uses Moderated Regression Analysis (MRA). Regression analysis is a tool whose aim is to help estimate or predict the value of a dependent variable from one or several independent variables.

4. Result and Discussion

4.1. Moderated Regression Analysis (MRA) Test Results

Moderated Regression Analysis (MRA) Interaction Test is an application of multiple linear regression where the equation contains elements of interaction (multiplication of two/more independent variables). The results of the Moderated Regression Analysis (MRA) test are in Table 1.

Table 1 MRA Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.896	13.808		1.224	0.223
	Good Corporate Governance	0.345	0.133	0.620	8.195	0.001
	Morality	0.336	0.186	0.569	7.269	0.007
	Tri Hita Karana Culture	0.308	0.263	0.516	7.030	0.006
	X1_M	0.202	0.084	0.488	2.474	0.036
	X2_M	0.209	0.085	0.762	2.598	0.042

Primary Data, 2024

Model persamaan *Moderated Regression Analysis (MRA)*:

$$Y = 16.896 + 0.345X_1 + 0.336X_2 + 0.308X_3 + 0.202X_1X_3 + 0.209X_2X_3$$

From the equation above it can be explained that:

- Based on the regression model, it has a constant of 16.896, this means that if the independent variables Good Corporate Governance, Morality and Tri Hita Karana Culture are assumed to be equal to zero, then Fraud Prevention will increase by 16.896.
- The regression coefficient value for the Good Corporate Governance variable (X1) is 0.345 in this research which means that when the Good Corporate Governance variable (X1) increases by one unit, Fraud Prevention will increase by 0.345.
- The regression coefficient value for the Morality variable (X2) is 0.336 in this study which means that when the Morality variable (X2) increases by one unit, Fraud Prevention will increase by 0.336.
- The regression coefficient value for the Tri Hita Karana Culture variable (X3) is 0.308 in this study which means that when the Tri Hita Karana Culture variable (X3) increases by one unit, Fraud Prevention will increase by 0.308.
- The regression coefficient value of the interaction between Good Corporate Governance and Tri Hita Karana Culture in this study is 0.202, which means that with the interaction between Good Corporate Governance and Tri Hita Karana Culture, Fraud Prevention will experience an increase of 0.202
- The regression coefficient value for the interaction between Morality and Tri Hita Karana Culture in this study is 0.209, which means that with the interaction between Morality and Tri Hita Karana Culture, Fraud Prevention will experience an increase of 0.209.

4.2. Determination Coefficient (R²)

This analysis is used to determine the total contribution of the independent variable to the dependent variable in percentage, using the formula $D = R^2 \times 100\%$. The results of the coefficient of determination can be seen in Table 2.

Table 2 Determination Coefficient (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.772 ^a	0.596	0.580	1.83669

Primary Data, 2024

The results of the coefficient of determination test above show R² (R Square) of 0.596, which means that fraud prevention can be explained by the variables Good Corporate Governance, Morality, Tri Hita Karana Culture, X1_M, and X2_M around 59.6% and the remaining 40.4%. influenced by other variables that have not been examined in this research.

4.3. Model Feasibility Test (F-Test)

The F test or feasibility of this model is basically carried out to find out whether all the independent variables included in the model have a joint influence on the dependent variable. The method used is to look at the magnitude of the significant probability value. According to Ghozali (2016:97) if the significant probability value is <5% then the independent variable or independent variable will have a significant effect together on the dependent variable. The results of the F test in this research can be seen in Table 3.

Table 3 F Test Results

Model		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	F	Sig.
1	Regression	622.947	5	124.589	36.933	0.000 ^b
	Residual	421.679	125	3.373		
	Total	1044.626	130			

Primary Data, 2024

The results of the model feasibility test in Table 5.19 show the calculated F value of 36.933 with a probability of 0.000 which is below the value of 0.05. This means that the variables Good Corporate Governance, Morality, Tri Hita Karana Culture, X1_M and X2_M jointly or simultaneously influence Fraud Prevention.

4.4. t test

Test the hypothesis using the moderation model regression test (MRA) by looking at the t test results. Conclusions can be drawn from the hypothesis based on the probability value of the t test on the independent and moderating variables. This test can be carried out by looking at the results of the regression carried out with the SPSS program, namely by comparing the significance level of each independent variable with $\alpha = 0.05$, if the significance level $t \leq 0.05$ then H is accepted, and Ho is rejected. Conversely, if the significance level $t > 0.05$, then H is rejected, and Ho is accepted. The results of the t test in this study can be seen in Table 5.20.

Table 4 t test results

Model	<i>Unstandardized Coefficients</i>			<i>Standardized Coefficients</i>	t	Sig.
	B		<i>Std. Error</i>	Beta		
1	(Constant)	16.896	13.808		1.224	0.223
	Good Corporate Governance	0.345	0.133	0.620	8.195	0.001
	Morality	0.336	0.186	0.569	7.269	0.007
	Tri Hita Karana Culture	0.308	0.263	0.516	7.030	0.006
	X1_M	0.202	0.084	0.488	2.474	0.036
	X2_M	0.209	0.085	0.762	2.598	0.042

Primary Data, 2024

The Good Corporate Governance variable has a regression value of 0.345 and a significance level of 0.001 which is less than 0.05, so H1 is accepted. This means that Good Corporate Governance has a positive effect on Fraud Prevention.

The Morality variable has a regression value of 0.336 and a significance level of 0.007 which is less than 0.05, so H2 is accepted. This means that Morality has a positive effect on Fraud Prevention.

The moderating variable X1_M has a regression of 0.202 and a significance level of 0.036 which is less than 0.05, then H3 is accepted. This shows that the Tri Hita Karana Culture variable is a moderating variable that strengthens the feect of the Good Corporate Governance variable on Fraud Prevention, therefore the third hypothesis (H3) proposed in this research is proven or accepted.

The moderating variable X2_M has a regression of 0.209 and a significance level of 0.042 which is less than 0.05, then H4 is accepted. This shows that the Tri Hita Karana Culture variable is a moderating variable that strengthens the influence of the Morality variable on Fraud Prevention, therefore the fourth hypothesis (H4) proposed in this research is proven or accepted.

5. Conclusion

Good corporate governance has a positive effect on Fraud Prevention. The results of this research are in accordance with the fraud triangle concept, showing that the occurrence of fraud is influenced by the interaction between pressure, opportunity and rationalization. The concept of pressure in the fraud triangle is related to external and internal conditions that encourage individuals to commit fraud. The implementation of good corporate governance can help reduce external pressures, such as high performance demands or financial difficulties, which trigger individuals to commit fraud.

Morality has a positive effect on Fraud Prevention. Individual morality is also one of the actions that influences the prevention of fraud. Individuals feel that the right thing is what is in the individual's interests, then at a higher level of morality the individual assumes that truth is based on ethical principles, equality of human rights and dignity as living creatures. The morality of each individual will influence how he will behave. Individual morality can be measured by assessing a person's level of discipline, where the element of discipline is formed by the consistency and authority of an organization.

Tri Hita Karana Culture is a moderating variable that strengthens the effect of good corporate governance variables on fraud prevention. Tri Hita Karana culture can also be a factor in reducing internal pressure, because individuals tend to be more careful in acting in accordance with the values they adhere to. Opportunities to commit fraud can occur when there are gaps or weaknesses in the internal control system. Implementing good corporate governance can help reduce opportunities to commit fraud by strengthening internal control and effective supervision.

Tri Hita Karana Culture is a moderating variable that strengthens the effect of the morality variable on fraud prevention. Tri Hita Karana's culture, which encourages balance and harmony in relationships between individuals, organizations and the environment, can also reduce opportunities for committing fraud. Rationalization is a mental process carried out by fraud perpetrators to convince themselves that the actions carried out are legal or acceptable, with moral values applied in the organization can help reduce the possibility of rationalization to commit fraud. The Tri Hita Karana culture which prioritizes the values of honesty and integrity can also form a mental attitude that is more consistent with ethical principles in dealing with challenging situations.

The results of this research can provide practical contributions to interested parties, namely LPD managers and village behavior as LPD owners. LPD can increase awareness and understanding of the importance of good corporate governance and morality in preventing fraud. Training related to Tri Hita Karana cultural values can also be provided to employees to strengthen commitment to ethical and responsible practices. Implementing strict policies and procedures related to the principles of good corporate governance can help prevent opportunities to commit fraud. Involving the community in the decision-making process through participatory mechanisms based on Tri Hita Karana cultural values can increase the sense of ownership and shared responsibility for the LPD, thereby reducing the potential for fraud.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

References

- [1] Ade, A. (2017). Pengaruh Ketaatan Akuntansi, Moralitas Dan Motivasi Terhadap Kecenderungan Kecurangan Akuntansi (Studi Empiris Pada Pemerintah Daerah Kabupaten Tanah Datar). *Jurnal Akuntansi*, 5(2), 1–22.
- [2] Adelia, A. A. M. C., Sujana, E., & Purnamawati, I. G. A. (2023). Determinan Kecenderungan Fraud Di Era Pandemi Covid-19 Yang Dimoderasi Budaya Tri Hita Karana. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha (2023)*, 14(01), 170–182.

- [3] Arie, A. A. P. G. B., Putra, M. D. P., Bagiana, I. K., Cahyani, M. R., & Aristanti, I. A. P. M. P. (2022). Determinan Pencegahan Kecurangan Dalam Alokasi Dana Desa. *Jurnal Reviu Akuntansi Dan Keuangan*, 12(3), 659–671.
- [4] Atmadja, A. T., & Saputra, K. A. K. (2017). Pencegahan fraud dalam pengelolaan Keuangan Desa. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 12(1), 7–16.
- [5] Atmadja, A. T., Saputra, K. A. K., & Manurung, D. T. H. (2019). Proactive fraud audit, whistleblowing and cultural implementation of tri hita karena for fraud prevention. *European Research Studies Journal*, 22(3), 201–214.
- [6] Basri, Y. M., Yasni, H., Nurmayanti, P., & Indrawati, N. (2023). The Effect Of Morality And Machiavellianism On Government Fraud: The Moderating Role. *Management*, 21(3), 100–112.
- [7] Chairi, N., Indriani, M., & DARWANIS, D. (2022). Kompetensi, Moralitas Dan Sistem Whistleblowing Dalam Pencegahan Fraud: Studi Empiris Pada Organisasi Pemerintahan Indonesia. *Media Riset Akuntansi, Auditing & Informasi*, 22(1), 119–142.
- [8] Conradie, E. M. (2006). *Morality as a way of life: A first introduction to ethical theory* (Vol. 10). African Sun Media.
- [9] Dewi, P. C. P., Suartana, I. W., Astika, I. B. P., & Ratnadi, N. M. D. (2022). Beberapa Faktor Yang Mempengaruhi Pencegahan Fraud Di Masa Pandemi Covid-19 Pada Lembaga Perkreditan Desa Se-Kota Denpasar. *E-JURNAL EKONOMI DAN BISNIS UNIVERSITAS UDAYANA*, 11(12), 1502–1511.
- [10] Dewi, P. F. K., Yuniarta, G. A., & Wahyuni, M. A. (2017). Pengaruh moralitas, integritas, komitmen organisasi, dan pengendalian internal kas terhadap pencegahan kecurangan (fraud) dalam pelaksanaan program subsidi beras bagi masyarakat berpendapatan rendah (studi pada desa di kabupaten buleleng). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 8(2).
- [11] Dewi, P. P., Suwantari, N. P. E., & Pradhana, I. P. D. (2021). Faktor-Faktor Pencegahan Fraud pada Lembaga Perbankan. *E-Jurnal Akuntansi*, 31(6), 1592–1603.
- [12] Dianita, M., Hidayat, V. S., Salsabila, R. H., Lesmana, D., & Maulana, A. (2021). The Gcg's Effect Implementation on Prevention of Fraud. *Review of International Geographical Education Online*, 11(5), 2354–2358.
- [13] Dwiyantri, D., Wicaksono, A. P. N., & Ulum, I. (2022). Internal Control System, Whistleblowing System, Organizational Commitment And Fraud Prevention: Individual Morality As A Moderating Variable. *JAK (Jurnal Akuntansi) Kajian Ilmiah Akuntansi*, 9(2), 172–188.
- [14] Ghozali, I. (2016). *Aplikasi analisis multivariete dengan program IBM SPSS 23*. Univ. Diponegoro Press.
- [15] Gunawan, B., Hanjani, A., & Humairoh, N. A. (2020). Meninjau Aspek Pencegahan Fraud: Studi Kasus di KPP Pratama Sukabumi. *Jurnal Akuntansi Terapan Indonesia*, 94–104.
- [16] Halbouni, S. S., Obeid, N., & Garbou, A. (2016). Corporate governance and information technology in fraud prevention and detection: Evidence from the UAE. *Managerial Auditing Journal*, 31(6/7), 589–628.
- [17] Handoko, B. L., & Amelia, R. (2021). Implementation of Good Corporate Governance, Internal Audit, Whistle-Blowing System for Fraud Prevention in State-Owned Enterprise. *Proceedings of the 2021 12th International Conference on E-Business, Management and Economics*, 305–310.
- [18] Ida, Y. P. P., Budiasih, I. G. A. N., Dwi, R. N. M., & Asmara, P. I. N. W. (2020). Tri Hita Karana as a moderating variable of Good Corporate Governance and crossed credits in financial performance of Rural credit institution of Gianyar district, Indonesia. *Russian Journal of Agricultural and Socio-Economic Sciences*, 97(1), 56–65.
- [19] Jannah, S. F. (2016). Pengaruh Good Corporate Governance Terhadap Pencegahan Fraud Di Bank Perkreditan Rakyat (Studi Pada Bank Perkreditan Rakyat Di Surabaya). *AKRUAL: Jurnal Akuntansi*, 7(2), 200–213.
- [20] Kurniawan, P. C., & Izzaty, K. N. (2019). Pengaruh Good Corporate Governance dan Pengendalian Internal Terhadap Pencegahan Fraud. *ECONBANK: Journal of Economics and Banking*, 1(1), 55–60.
- [21] Laksmi, P. S. P. (2020). Whistleblowing System, Competence, Morality, and Internal Control System Against Fraud Prevention on Village Financial Management in Denpasar I Ketut Sujana1 Fakultas Ekonomi dan Bisnis Universitas Udayana, Indonesia. *Jurnal Akuntansi*, 30(11), 2780–2794.
- [22] Latrini, M. Y., & Budiasih, I. G. A. N. (2023). Budaya Tri Hita Karana Memoderasi Good Corporate Governance Pada Kinerja Keuangan Lembaga Perkreditan Desa. *E-Jurnal Akuntansi*, 33(1), 217–227.
- [23] Meiryani., Fitriani, N. A., Habib, M. M. (2019). Can information technology and good corporate governance be used by internal control for fraud prevention. *International Journal of Recent Technology and Engineering*, 8(3), 5556–5567.

- [24] Mulyawan, I. P. A., Wirama, D. G., & Badera, I. D. N. (2017). Budaya Tri Hita Karana Sebagai Pemoderasi Pengaruh Prinsip Good Corporate Governance Pada Kinerja Lembaga Perkreditan Desa Di Kota Denpasar. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 8, 3193.
- [25] Natalia, S. A. P. D., & Sujana, I. K. (2022). Sistem Pelaporan Pelanggaran, Tata Kelola Yang Baik, dan Budaya Organisasi pada Pencegahan Kecurangan Pengelolaan Keuangan Desa. *E-Jurnal Akuntansi*, 32(12), 3552–3566.
- [26] Patriarini, K. T. (2018). *Pengaruh Peran Auditor Internal, Pengendalian Internal, Dan Implementasi Good Corporate Governance Terhadap Pencegahan Kecurangan (Fraud)(Studi Kasus Pada Badan Usaha Milik Daerah Kota Semarang)*. Fakultas Ekonomi UNISSULA.
- [27] Prena, G. Das, & Kusmawan, R. M. (2020). Faktor-faktor Pendukung Pencegahan Fraud pada Bank Perkreditan Rakyat. *JIA (Jurnal Ilmiah Akuntansi)*, 5(1), 84–105.
- [28] Prihono, I., Budiarta, K., & Astika, I. B. P. (2016). Pengaruh motivasi, budaya organisasi dan Spiritualitas pada kinerja pegawai kantor pelayanan Perbendaharaan negara di provinsi bali. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 5(7), 2063–2090.
- [29] Purnamasari, P., & Amaliah, I. (2015). Fraud prevention: relevance to religiosity and spirituality in the workplace. *Procedia-Social and Behavioral Sciences*, 211, 827–835.
- [30] Putri, I. G. A. M. A. D. (2012). Peranan Good Corporate Governance dan Budaya Terhadap Kinerja Organisasi. *Jurnal Akuntansi & Bisnis*, 7(2), 193–204.
- [31] Putri, I. G. A. M. A. D., Ulupui, I. G. K. A., & Wirawati, N. G. P. (2017). Pengaruh Good Corporate Governance dan Budaya Tri Hita Karana Pada Kinerja Bank Perkreditan Rakyat. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 12(1), 17–24.
- [32] Rahmawati, E., Rasidah, R., & Yuliastina, M. (2020). Determinan Fraud Prevention pada Pemerintahan Desa Di Kabupaten Banjar. *Jurnal Akuntansi*, 10(2), 129–152.
- [33] Saputra, K. A. K., Mu'ah, M., Jurana, J., Korompis, C. W. M., & Manurung, D. T. H. (2022). Fraud Prevention Determinants: A Balinese Cultural Overview. *Australasian Accounting, Business and Finance Journal*, 16(3), 167–181.
- [34] Saputra, K. A. K., & Sanjaya, I. K. P. W. (2019). Whistleblowing and tri hita karana to prevent village fund fraud in Bali. *International Journal of Religious and Cultural Studies*, 1(2), 68–73.
- [35] Saputra, K. A. K., Subroto, B., Rahman, A. F., & Saraswati, E. (2020). Issues of morality and whistleblowing in short prevention accounting. *International Journal of Innovation, Creativity and Change*, 12(3), 77–88.
- [36] Saraswati, I. G. A. G., & Budiasih, I. G. A. N. (2019). Pengaruh Good Governance, Kompetensi SDM dan Sistem Pengendalian Intern pada Kualitas Laporan Keuangan. *E-Jurnal Akuntansi*, 27(3), 2268–2292.
- [37] Soleman, R. (2013). Pengaruh pengendalian internal dan good corporate governance terhadap pen cegahan fraud. *Jurnal Akuntansi Dan Auditing Indonesia*, 17(1), 57–74.
- [38] Suartana, I. W., & Jati, I. K. (2017). Risk based internal audit based on culture (Case study at LPD Desa Adat Pecatu in Bali). *Journal of Economics and Sustainable Development*, 8(18), 190–200.
- [39] Sudiartini, N. L. Y., & Mimba, N. P. S. H. (2018). Pengaruh Locus of Control dan Budaya Organisasi Berbasis Tri Hita Karana Pada Kinerja Badan Pengawas. *E-Jurnal Akuntansi*, 22(1), 381–407.
- [40] Sugiyono, P. D. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D (M. Dr. Ir. Sutopo. S. Pd. ALFABETA, cv.*
- [41] Sumitriani, N. K., & Adiputra, I. M. P. (2020). Faktor-faktor Penentu Keberhasilan Pencegahan Fraud Pengelolaan Dana BUMDes. *Ekuitas: Jurnal Pendidikan Ekonomi*, 8(2), 167–175.
- [42] Sutedi, A. (2011). *Good corporate governance*. Sinar Grafika Cet. 1.
- [43] Taufik, T. (2019). The effect of internal control system implementation in realizing good governance and its impact on fraud prevention. *International Journal of Scientific and Technology Research*, 8(9), 2159–2165.
- [44] Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2021). Village apparatus competence, individual morality, internal control system and whistleblowing system on village fund fraud. *WSEAS Transactions on Environment and Developmen*, 17, 672–684.