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The Influence of Audit Committee, Good Corporate Governance, and Internal Control System on Fraud Prevention in Banking Sub-Sector Companies Listed on the Indonesia Stock Exchange, 2021–2024

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Abstract
This study aims to analyze the effect of the Audit Committee, Good Corporate Governance, and Internal Control System on Fraud Prevention in banking sub-sector companies listed on the Indonesia Stock Exchange during the 2021–2024 period. The research employed a quantitative method with an associative approach. The population consisted of 14 banking companies, of which 12 companies met the sampling criteria selected through *purposive sampling*, yielding 48 firm-year observations. The study used secondary data obtained from the companies' annual reports and Good Corporate Governance implementation reports, analyzed using logistic regression. The results indicate that, partially, the Audit Committee has no significant effect on Fraud Prevention (significance = 0.139), Good Corporate Governance has a significant effect on Fraud Prevention (significance = 0.017), and the Internal Control System has no significant effect on Fraud Prevention (significance = 0.116). Simultaneously, the Audit Committee, Good Corporate Governance, and Internal Control System have a significant effect on Fraud Prevention, with an omnibus test significance value of 0.041, and a Nagelkerke R Square of 0.101, indicating the three variables jointly explain 10.1% of the variance in Fraud Prevention. These findings suggest that, in the banking sector, the consistent implementation of Good Corporate Governance principles plays a more decisive individual role in fraud prevention than the Audit Committee or Internal Control System alone, while all three mechanisms function as complementary layers within a broader governance system.

Introduction

The banking sector functions as a financial intermediary, collecting funds from the public in the form of deposits and channeling them back in the form of credit or financing, making public trust and sector stability critical to safeguarding national economic stability. Amid this vital role, the banking industry continues to face persistent challenges from fraud — a problem that, despite its long history, remains highly relevant, exemplified nationally by the Bank Century scandal, regarded as one of the largest banking scandals since Indonesia's reform era, and by an ongoing corruption investigation into liability-fund management at Bank Indonesia and the Financial Services Authority (OJK), which Indonesia Corruption Watch (ICW) has criticized as proceeding slowly despite having reached the investigation stage since August 2024.

National monitoring data show that law enforcement uncovered 65 corruption cases within the financial services industry in 2023, nearly double the 35 cases recorded in 2022, spanning three principal sub-sectors: state-owned banks, regional government-owned banks, and other financial institutions such as pawnshops and rural credit banks. The most common pattern by modus operandi is credit misuse or fictitious lending that harms the lending institution — a matter of particular concern given that the financial services industry is a highly regulated sector already under close supervision by OJK, underscoring the continued national priority of implementing Anti-

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Bribery Management Systems (SMAP/ISO 37001) across both state-owned and private financial institutions.

Fraud prevention is not merely a domestic challenge but a global one, requiring strengthened corporate governance, robust internal control systems, and effective audit committee oversight. Several mechanisms are commonly employed to address fraud in the banking sector: the Audit Committee plays a central role in overseeing financial reporting processes, regulatory compliance, and the effectiveness of internal controls, with independent and competent audit committees better positioned to identify irregularities at an early stage through financial statement review and coordination with internal and external auditors, while routine meeting frequency and transparent reporting further strengthen early detection of fraud indications. Good Corporate Governance provides the foundation for a culture of integrity within banking organizations, with the principles of transparency, accountability, responsibility, independence, and fairness guiding management in a manner that reduces the likelihood of data manipulation, authority abuse, or internal procedural violations. The Internal Control System, in turn, ensures that operational activities proceed in accordance with established policies and procedures through periodic internal audits, financial information system evaluation, and strict anti-fraud policy implementation, providing layered oversight that helps constrain administrative, operational, and financial irregularities.

These three mechanisms do not operate in isolation but are systematically interrelated: the Audit Committee oversees the effectiveness of the Internal Control System while ensuring Good Corporate Governance principles are consistently applied by management; Good Corporate Governance in turn provides the moral and regulatory foundation that enables the Audit Committee and internal control function to operate objectively and independently; and the Internal Control System serves as the operational tool for detecting and preventing irregularities — together forming a continuous oversight cycle, or layered defense system, against fraud risk in the banking sector.

Prior studies on this relationship have produced mixed findings: some find the Audit Committee has no significant effect on fraud prevention because its oversight function has not operated optimally or remains oriented mainly toward regulatory compliance, while others find it does have a significant effect through enhanced transparency and audit quality; similarly, some studies find the Internal Control System has no significant effect on fraud prevention due to incomplete implementation, while Good Corporate Governance has more consistently been found to significantly affect fraud prevention through improved transparency and accountability. Given this inconsistency in prior findings, and the practical significance of understanding these mechanisms within Indonesia's banking sector specifically, this study examines the effect of the Audit Committee, Good Corporate Governance, and Internal Control System on Fraud Prevention in banking sub-sector companies listed on the Indonesia Stock Exchange during the 2021–2024 period, both partially and simultaneously.

Literature Review and Hypotheses Development.

Agency Theory

Agency Theory, as articulated by Jensen and Meckling (1976) and Scott (2000), describes an agency relationship in which one or more individuals (principals) engage another party (the agent) to perform certain tasks on their behalf, granting the agent authority to make decisions in the principal's interest. As firms grow into large business entities, conflicts of interest frequently emerge between shareholders (principals) and the management representing them (agents), creating the need for an independent party — the auditor — capable of mediating such conflicts (Sibalahi et al., 2020). Within this framework, agents are expected to provide information to principals in accordance with Good Corporate Governance principles to ensure that information is relevant and trustworthy, while principals exercise oversight of agent performance to safeguard company interests (Olivia & Lastanti, 2022).

Fraud

The Association of Certified Fraud Examiners (ACFE, 2019) defines fraud as an unlawful act characterized by dishonest behavior, encompassing embezzlement or breach of trust, undertaken by individuals or organizations to obtain money, property, or services through avoidance of payment, causing loss, or securing improper business or personal advantage. The Institute of Internal Auditors (IIA) similarly defines fraud as an intentional illegal act characterized by deception, while the American Institute of Certified Public Accountants (AICPA) frames it as a deliberate, unlawful act rather than the result of unintentional error. The Association of Certified Fraud Examiners classifies fraud into three categories (Irianto & Novianti, 2019): financial statement fraud (manipulation of financial reports, often motivated by management bonus targets or tax minimization), asset misappropriation (misuse of company assets, including cash misuse and unauthorized use of inventory), and corruption (abuse of entrusted power by officials, politicians, or civil servants for personal gain).

Audit Committee

The Audit Committee is a group of board members tasked with assisting the board of commissioners in maintaining independence from management, playing a vital role in the establishment of sound governance mechanisms, including review of accounting policies, evaluation of internal controls, and review of external reporting systems and regulatory compliance. Its responsibilities include reviewing audit results and cultivating close working relationships with external and independent auditors (Rivandi & Gea, 2010), while Maisaroh and Nurhidayati (2021) frame the Audit Committee as a critical element of internal governance, working in coordination with the board of directors, board of commissioners, management, and the internal control function. When the Audit Committee performs its oversight function effectively, this supervisory and control activity helps prevent fraud within the company (Rita Anugerah, 2014, in Mardani et al., 2020).

Good Corporate Governance

Good Corporate Governance, as defined by the World Bank, refers to the set of laws, regulations, and norms that must be adhered to so that resources can be managed efficiently and generate sustainable long-term economic value for shareholders — a term introduced through the 1992 Cadbury Report, and understood by Sunirat and Ilham (2021) as the collection of rules governing relationships among all parties with an interest in the company in an accountable, transparent, structured, and systematic manner. Samuel Sugita and Khomsiyah (2023) frame Good Corporate Governance as a system of checks and balances applying to both internal and external stakeholders, designed to ensure the company is accountable to all stakeholders, operates with integrity, and honors its contractual commitments without harming any party. In banking specifically, adherence to Good Corporate Governance principles serves as a tool for improving sector discipline, avoiding fraudulent practices, and strengthening budgetary discipline, transparency, and efficiency (Arasyto, 2013).

Internal Control System

Internal control refers to the set of methods designed to safeguard every part of a company's organizational structure, functioning to optimize resource use in a manner balanced against cost-benefit principles (Mahendra et al., 2021). Mulyadi (2017) defines the internal control system as encompassing organizational structure, methods, and coordinated measures aimed at safeguarding organizational assets, verifying the accuracy and reliability of accounting data, promoting efficiency, and ensuring adherence to management policy. The COSO (Committee of Sponsoring Organizations) framework similarly frames internal control as a process shaped by the board of directors, management, and employees, collectively designed to provide reasonable assurance regarding operational efficiency, financial reporting reliability, and regulatory compliance. An effectively implemented internal control system helps safeguard assets, ensure accurate information for decision-making, promote regulatory compliance, and reduce the potential for loss, deviation, and fraud.

Previous Research

Table 1. Summary of Previous Research

Researcher (Year)	Research Object	Main Findings
Trijayanti (2021)	Trading sub-sector companies, IDX	Audit committee, internal audit, and whistleblowing system each have a positive effect on fraud prevention.
Puspita (2021)	Food and beverage manufacturing companies, IDX, 2016–2019	Audit committee has a significant partial effect on fraud disclosure.
Pratopo & Muryani (2023)	Whistleblowing systems and internal control	Whistleblowing reporting systems positively affect fraud prevention; internal control system has no significant effect.
Rahmawati (2021)	Audit committee and fraud prevention	Audit committee has no significant effect on fraud prevention, as the oversight function has not operated optimally.
Suryani & Prasetyo (2022)	Audit committee and fraud prevention	Audit committee has no significant effect on fraud prevention, being oriented more toward regulatory compliance.
Putri & Lestari (2021)	Good Corporate Governance and fraud prevention	Good Corporate Governance has a positive and significant effect on fraud prevention through greater transparency and accountability.
Sari & Nugroho (2023)	Good Corporate Governance and fraud prevention	Companies with better governance quality have more effective oversight systems for preventing fraud.
Putri & Kurniawan (2021)	Internal control system and fraud prevention	Internal control system has no significant effect on fraud prevention due to incomplete implementation.
Prasetyo & Rahmawati (2021)	Corporate governance mechanisms and fraud prevention	Audit committee, Good Corporate Governance, and internal control system jointly have a significant effect on fraud prevention.
Sari & Nugroho (2022)	Corporate governance and internal control	Good governance combined with adequate control and oversight systems improves fraud-prevention effectiveness.

Conceptual Framework

Based on the theoretical review above, the conceptual framework of this study describes the relationship between the Audit Committee (X1), Good Corporate Governance (X2), and Internal Control System (X3) as independent variables, and Fraud Prevention (Y) as the dependent variable, as presented in Figure 1.

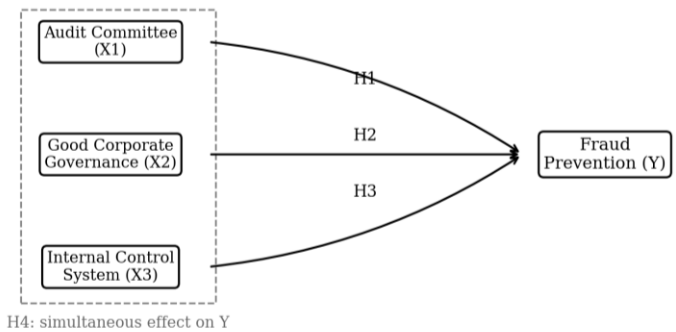

Figure 1. Conceptual Framework of the Study

Hypotheses Development

An effective Audit Committee is theorized to strengthen the monitoring function within an organization, enabling early identification of irregularities through diligent financial statement review, meeting frequency, and coordination with internal and external auditors, and thereby suppressing the opportunity for fraud to occur. This is supported by Trijayanti (2021) and Puspita (2021), who found the audit committee to have a positive and significant effect on fraud prevention and fraud disclosure. Based on this, the following hypothesis is proposed:

H1: The Audit Committee has a significant effect on Fraud Prevention in banking companies listed on the Indonesia Stock Exchange.

Good Corporate Governance is theorized to reduce the potential for authority abuse and fraud by embedding the principles of transparency, accountability, responsibility, independence, and fairness throughout company management, thereby strengthening internal oversight mechanisms and constraining opportunistic managerial behavior. This is supported by Putri and Lestari (2021) and Sari and Nugroho (2023), who found Good Corporate Governance to have a positive and significant effect on fraud prevention through improved transparency and more effective oversight systems. Based on this, the following hypothesis is proposed:

H2: Good Corporate Governance has a significant effect on Fraud Prevention in banking companies listed on the Indonesia Stock Exchange.

An effective Internal Control System is theorized to reduce fraud vulnerability through segregation of duties, authorization procedures, monitoring, and transaction documentation, enabling early detection of potential fraud so that corrective action can be taken before larger losses occur. This is supported by Pratopo and Muryani (2023), who examined the internal control system's role in fraud prevention. Based on this, the following hypothesis is proposed:

H3: The Internal Control System has a significant effect on Fraud Prevention in banking companies listed on the Indonesia Stock Exchange.

The Audit Committee, Good Corporate Governance, and Internal Control System are theorized to jointly strengthen a company's oversight and control mechanisms, contributing collectively to comprehensive fraud-prevention efforts, consistent with Prasetyo and Rahmawati (2021) and Sari and Nugroho (2022), who found these governance mechanisms to have a significant simultaneous effect on fraud prevention. Based on this, the following hypothesis is proposed:

H4: The Audit Committee, Good Corporate Governance, and Internal Control System simultaneously have a significant effect on Fraud Prevention in banking companies listed on the Indonesia Stock Exchange.

Research Methods

This study employs a quantitative descriptive approach with an associative design, examining banking companies listed on the Indonesia Stock Exchange (IDX) during the 2021–2024 period, using data obtained from www.idx.co.id. Secondary data were drawn from the companies' annual reports and Good Corporate Governance implementation reports.

The study population comprised all 14 banking companies consistently listed on the IDX and publishing annual reports and Good Corporate Governance implementation reports throughout the observation period. The sample was determined through purposive sampling, applying the criteria of being listed on the IDX during 2021–2024, and reporting complete information on Good Corporate Governance, the audit committee, and the internal control system; applying these criteria yielded 12 companies meeting the requirements, producing 48 firm-year observations across the four-year period.

Table 2. Operational Definitions of Variables

Variable	Operational Definition	Measurement
Audit Committee (X1)	A body formed by the board of commissioners to assist in overseeing management performance, particularly during	Proportion of audit committee members with accounting expertise to total audit committee members.

Variable	Operational Definition	Measurement
	financial statement preparation (Tiapandewi & Suryandari, 2020).	
Good Corporate Governance (X2)	A self-assessment-based composite rating of a bank's governance implementation, following Maisaroh and Nurhidayati (2021).	Ordinal composite rating (1 = very good to 5 = not good), based on the bank's Good Corporate Governance self-assessment (Latifah et al., 2024).
Internal Control System (X3)	A system of policies and procedures designed to safeguard company assets and ensure reliable financial reporting.	Dummy variable: 1 if the company reports all five COSO internal-control-effectiveness aspects (control environment, risk assessment, control activities, information and communication, monitoring) in its annual report; 0 otherwise (Santi & Wafa, 2024).
Fraud Prevention (Y)	Management action in formulating regulations, systems, and procedures to ensure the board, management, and employees take the steps needed to prevent fraud (Santi & Wafa, 2024).	Dummy variable: 1 if the company fully discloses anti-fraud policy through four anti-fraud awareness items (strategy socialization, vulnerability identification, pre-employment screening, and surprise audit/surveillance system); 0 otherwise.

Data were analyzed through descriptive statistics and binary logistic regression, following Ghozali (2020), given that the dependent variable (Fraud Prevention) and the Internal Control System variable are measured as dummy variables; logistic regression does not require normality, heteroscedasticity, or classical assumption testing on the independent variables. The analysis involved four model tests: the overall model fit test (comparing initial and final −2 Log Likelihood values), the Hosmer and Lemeshow goodness-of-fit test, the logistic regression equation Fraud Prevention = $\alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon$, the Wald test (partial significance, $\alpha = 5\%$), the Omnibus Test of Model Coefficients (simultaneous significance, $\alpha = 5\%$), and the Nagelkerke R Square coefficient of determination, using Microsoft Excel and SPSS version 25.

Results and Discussion

Descriptive Statistics

Descriptive analysis of the 48 firm-year observations shows that the Audit Committee variable ranged from 0.20 to 0.80, with a mean of 0.5169 and a standard deviation of 0.17231, indicating relatively homogeneous data across the sample. Good Corporate Governance ranged from 1 to 2 (composite rating scale), with a mean of 1.75 and a standard deviation of 0.438, suggesting that most sampled banks maintained good-to-very-good governance practices. The Internal Control System dummy variable had a mean of 0.33, indicating that only about 33% of observations met the full COSO disclosure criteria used in this study, with a standard deviation (0.476) exceeding the mean, reflecting considerable variation across companies. Fraud Prevention had a mean of 0.67, indicating that approximately 67% of observations reflected companies with complete anti-fraud policy disclosure.

Table 3. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Audit Committee	48	0.20	0.80	0.5169	0.17231
Good Corporate Governance	48	1	2	1.75	0.438
Internal Control System	48	0	1	0.33	0.476
Fraud Prevention	48	0	1	0.67	0.476

Source: Processed data, 2026.

Overall Model Fit and Goodness-of-Fit Tests

The overall model fit test showed a decrease in the −2 Log Likelihood value from 61.113 (Block 0, constant only) to 57.555 (Block 1, with the three independent variables included), indicating that the inclusion of the Audit Committee, Good Corporate Governance, and Internal Control System variables improves the fit of the regression model to the data. The Hosmer and Lemeshow goodness-of-fit test produced a chi-square value of 8.841 (df = 7) with a significance of 0.264 (> 0.05), indicating no significant difference between observed and predicted values, so the model is considered fit and acceptable.

Logistic Regression Analysis and Hypothesis Testing

The logistic regression analysis produced the equation Fraud Prevention = −4.020 + 0.106(Audit Committee) + 36.913(GCG) + 0.964(SPI), as detailed in Table 4. All three regression coefficients were positive, with Good Corporate Governance contributing a markedly larger coefficient than the Audit Committee or Internal Control System.

Table 4. Logistic Regression Results (Variables in the Equation)

Variable	B	Wald	df	Sig.	Description
Audit Committee (X1)	0.106	2.186	1	0.139	Not significant
Good Corporate Governance (X2)	36.913	5.649	1	0.017	Significant
Internal Control System (X3)	0.964	2.473	1	0.116	Not significant
Constant	−4.020	3.199	1	0.074	–

Source: SPSS 25 processed data, 2026.

Table 5. Omnibus Test of Model Coefficients and Nagelkerke R Square

Chi-square (Omnibus Test)	df	Sig.	Nagelkerke R Square
8.274	3	0.041	0.101 (10.1%)

Source: SPSS 25 processed data, 2026.

The Wald test results show that the Audit Committee has a significance value of 0.139 (> 0.05), so H1 is rejected: the Audit Committee has no significant partial effect on Fraud Prevention. This finding is consistent with Rahmawati (2021) and Suryani and Prasetyo (2022), who similarly found no significant partial effect. This may be explained by the observation that audit committees in banking companies tend to focus more on financial-reporting oversight and regulatory compliance than on direct fraud-prevention activity, and that audit committee effectiveness depends not merely on member count or meeting frequency but on the competence, independence, and risk-identification capability of its members — factors not fully captured by the accounting-expertise proportion measure used in this study.

Good Corporate Governance has a significance value of 0.017 (< 0.05), so H2 is accepted: Good Corporate Governance has a significant positive partial effect on Fraud Prevention. This result is consistent with Putri and Lestari (2021) and Sari and Nugroho (2023). The transparency principle increases information openness, making it harder to conceal fraudulent action; accountability clarifies the division of authority and responsibility so that decisions remain traceable; independence reduces conflicts of interest in the oversight process; and responsibility and fairness encourage regulatory compliance and equitable treatment of stakeholders — together forming a stronger control environment that constrains the opportunity for fraud, a particularly important dynamic in banking given its high exposure to operational, compliance, and reputational risk.

The Internal Control System has a significance value of 0.116 (> 0.05), so H3 is rejected: the Internal Control System has no significant partial effect on Fraud Prevention. This finding is consistent with Putri and Kurniawan (2021). A well-designed internal control system does not automatically translate into effective fraud prevention if its implementation in daily operations remains inconsistent; fraud is often carried out by individuals with deep familiarity with existing control systems, capable of identifying gaps to evade oversight, while human factors such as insufficient integrity, weak work ethics, and limited compliance commitment, alongside possible employee collusion, can further erode the effectiveness of even well-designed controls.

The Omnibus Test of Model Coefficients produced a significance value of 0.041 (< 0.05), so H4 is accepted: the Audit Committee, Good Corporate Governance, and Internal Control System simultaneously have a significant effect on Fraud Prevention, consistent with Prasetyo and Rahmawati (2021) and Sari and Nugroho (2022). Notably, although the Audit Committee and Internal Control System were not significant individually, their combination with Good Corporate Governance produced a significant joint effect — indicating that fraud prevention is a complex, multi-mechanism process rather than one attributable to any single governance factor, and that its effectiveness depends on the synergy among oversight, governance, and control mechanisms operating together. The Nagelkerke R Square of 0.101 indicates that the three variables jointly explain only 10.1% of the variance in Fraud Prevention, with the remaining 89.9% explained by factors outside the model — such as organizational culture, internal audit effectiveness, human resource competence, whistleblowing system implementation, management commitment, employee work ethics, and risk management quality — underscoring that fraud remains a complex phenomenon shaped by many organizational factors beyond the three examined here.

Implication and Conclusion

Conclusion

Based on the analysis and discussion, it can be concluded that: (1) the Audit Committee has no significant partial effect on Fraud Prevention in banking companies listed on the Indonesia Stock Exchange (significance = 0.139); (2) Good Corporate Governance has a significant positive partial effect on Fraud Prevention (significance = 0.017); (3) the Internal Control System has no significant partial effect on Fraud Prevention (significance = 0.116); and (4) the Audit Committee, Good Corporate Governance, and Internal Control System simultaneously have a significant effect on Fraud Prevention (omnibus test significance = 0.041), together explaining 10.1% of its variance.

Implications and Recommendations

Banking companies are encouraged to continue strengthening Good Corporate Governance implementation, given its demonstrated significant effect on fraud prevention, through consistent application of the transparency, accountability, responsibility, independence, and fairness principles. Although the Audit Committee showed no significant partial effect, banks are still encouraged to strengthen audit committee effectiveness by improving member competence, independence, and oversight intensity, and by taking a more proactive role in identifying and evaluating fraud risk. Company management is encouraged to strengthen comprehensive and sustained implementation of the internal control system, alongside building a culture of integrity, improving employee compliance, and reinforcing whistleblowing mechanisms. Investors are encouraged to weigh corporate governance quality, particularly Good Corporate Governance implementation, in investment decision-making. Future research is encouraged to incorporate additional variables likely to affect fraud prevention — such as internal audit, whistleblowing systems, organizational culture, risk management, and human resource competence — and to extend the analysis to other industry sectors and longer observation periods for more comprehensive findings.

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