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Integrity As A Shield Against Fraud In Activity Management Unit (AMU) Fund Management: Empirical Evidence From Sragen Regency

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ABSTRACT

Purpose – This study seeks to assess and analysis the impact of competence, internal control systems, and anti-fraud awareness on fraud prevention, while also examining the role of integrity as a moderating variable.
Design/methodology/approach – This study employs a quantitative methodology, encompassing a population of 18 AMU in Sragen Regency and a sample of 48 respondents, which includes the chairindividual, secretary, treasurer, verification team, and supervisory board of AMU. This research utilises primary data. The data analysis method employs multiple regression analysis and Moderated Regression Analysis (MRA) utilising the SPSS application.
Finding/Results – The internal control system and anti-fraud awareness impact fraud prevention; however, competence does not affect fraud prevention. Integrity has been demonstrated to enhance the impact of anti-fraud awareness on fraud prevention. Nonetheless, integrity cannot mediate the relationship between competency and the internal control system about fraud prevention. These findings suggest that fraud prevention relies not only on technical measures and organisational controls but also on enhancing the integrity and ethical conduct of individualnel within the company.
Originality/Value – This research's originality is in examining integrity as a moderating variable in fraud prevention at AMU, a local community fund management institution.

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1. Introduction

Fraudulent activities are prevalent throughout various organisations, often arising from the existence of opportunity and circumstances. Fraud is defined as any unlawful activities undertaken for carrying out fraud and hidden information (Lubis & Budiwitjaksono, 2023). (Budiantoro et al., 2022b) state that fraud is an unlawful activity devoid of justification, which can be misleading. Fraud in Indonesia can arise from multiple factors, including inadequate anti-fraud awareness, risk-oriented internal audits, whistleblowing mechanisms, effective governance, human resource proficiency, ethical standards, internal control systems, accounting compliance, and additional elements (Islamiyah, 2020; Pamungkas & Purbasari, 2025; Prena & Kusmawan, 2020; Wulandari & Nuryanto, 2018).

Wulandari & Nuryanto, (2018) argue that the effective deployment of an internal control system can mitigate fraud. Their research elucidates that individuals exhibiting high integrity are identifiable by behaviors such as trustworthiness, truthfulness, sufficient competence, and a strong work ethic. Consequently, an individual's disposition can aid in fraud prevention. Consequently, elevated independence and professionalism are essential to prevent fraud. Moreover, a performance-oriented mindset serves as an obstacle to engaging in fraudulent activities. Simultaneously, anti-fraud awareness cannot avert fraud, as it functions merely as a participation element and prioritizes monitoring. Prena & Kusmawan, (2020) disclosed divergent research findings indicating that anti-fraud awareness, risk-based internal auditing, whistleblowing systems, and effective corporate governance impact the prevention of fraud in Rural Banks. A study by Pamungkas & Purbasari, (2025) indicated that the internal control system and accounting compliance do not mitigate fraud, whereas resource competency does reduce it. The research conducted by Fitriyana & Hidayatulloh, (2024) dan Islamiyah, (2020) posits that responsibility, human resource competence, morality, internal control mechanisms, and whistleblowing significantly impact fraud prevention.

The phenomenon of fraud within the Activity Management Unit (AMU) has persisted for numerous years. The incident pertained to the misappropriation of 6 billion revolving funds since 2022 at AMU Batuwarno in Wonogiri Regency (Lubis & Budiwitjaksono, 2023). In 2018, fraud totaling 75 million was committed in the Special Savings and Loans Program for Women of AMU Kuala Betara in South Sumatra Province. AMU Palungan in Batang Regency also lost 1.6 billion because of fake identities in savings and loans (Alawiyah & Purbasari, 2025). Such events indicate that multiple complex elements influence fraud in the AMU. Consequently, this study necessitates a more extensive theoretical framework.

This study employs the Fraud Hexagon Theory, an advancement of the Fraud Triangle (Machado & Gartner, 2017) and *Fraud Diamond* (Wolfe & Hermanson, 2004). The Fraud Hexagon Theory offers a more thorough understanding of the aspects that determine fraud occurrence within organizations (Vousinas 2019). The Fraud Triangle highlights pressure, opportunity, and rationalization (Cressey, 1953) ; however, the Fraud Diamond incorporates the element of capability (Wolfe & Hermanson, 2004). Subsequently, the Fraud Hexagon enhances the analytical framework by integrating aspects of arrogance and collusion (Wolfe & Hermanson, 2004).

Pressure denotes the internal or external forces encountered by individuals, such as financial obligations, performance expectations, demanding lifestyles, and organizational requirements (Cressey, 1953). Second, opportunity pertains to weaknesses in the internal control system, inadequate supervision, and access to assets and information that enable individuals to perpetrate fraud with minimal detection (Albrecht et al. 2012). Third, rationalization refers to the process by which individuals explain fraudulent behavior, rendering their acts perceived as legitimate or acceptable (Cressey, 1953). Fourth, capability means that people need certain skills, knowledge, and abilities to commit fraud (Wolfe & Hermanson, 2004). Fifth, arrogance reflects an individual's perception of superiority, leading them to believe they are exempt from organizational norms and penalties (Vousinas, 2019). Sixth, collusion highlights the collaboration among individuals or groups within a company to perpetrate and obscure fraudulent activities (Vousinas, 2019). These variables create pressure, opportunities, and rationales for individuals to perpetrate fraud within a firm (Pamungkas & Purbasari, 2025).

The Fraud Hexagon Theory proposed in this study is intricately linked to the variables of competency, internal control systems, anti-fraud knowledge, and integrity. Competence pertains to capability, as individuals possessing significant ability and expertise can assist in fraud prevention; however, they may also utilize their skills to uncover system vulnerabilities in the absence of robust monitoring (Wolfe & Hermanson, 2004). The internal control system pertains to the element of opportunity, since inadequate controls may create avenues for fraud, while robust controls might diminish the likelihood of fraudulent activities (COSO, 2013). Subsequently, anti-fraud knowledge correlates with the aspect of rationalization, as individuals possessing a profound comprehension of the consequences and dangers of fraud are less inclined to rationalize fraudulent behavior (Singleton & Singleton, 2010). Integrity is associated with arrogance and collusion because individuals with high integrity typically respect ethical standards, comply with organizational regulations, and eschew collaboration that results in fraudulent behavior (Huberts, 2018). In this study, integrity is designated as a moderating variable, as it not only directly affects individual behavior but also has the capacity to amplify or diminish the influence of other factors on preventing fraud. This study anticipates that a high degree of integrity will enhance the impact of competency, internal control systems, and anti-fraud knowledge on fraud prevention.

The pressure component of the fraud hexagon is not directly assessed in this study. It is regarded as a factor that contributes to the emergence of fraud risk within firms. Competence, internal control mechanisms, anti-fraud awareness, and integrity are anticipated to mitigate the effects of these pressures, thereby diminishing the likelihood of fraud. The Fraud Hexagon Theory elucidates the interconnections among the study factors, thereby enhancing fraud prevention at AMU.

Fraud, as defined by the ACFE, is a purposeful unlawful conduct executed for a specific objective, such as manipulation or dissemination of false reports to others. These deceptive behaviors may be perpetrated by individuals, both internal and external to the company, for individual benefit. The ACFE delineates fraud using a fraud tree comprising three primary branches: (1) asset misappropriation, (2) financial statement fraud, and (3) corruption.

To mitigate fraud, organizations must consider several variables that enhance fraud prevention, including the proficiency of individuals within the organization. The National Professional Certification Agency (2014) defines competence as an individual's job ability, encompassing knowledge, abilities, and work attitudes that align with the established criteria. Law Number 13 of 2003 on Manpower defines competence as an individual's work aptitude, encompassing knowledge, skills, and work attitudes that conform to the specified criteria.

Regardless of the efficacy of work processes and procedures, their performance will be suboptimal if the individuals implementing them lack the requisite capabilities. Consequently, staff competency is essential for the effective implementation of robust systems and procedures. Consequently, competence can be defined as a synthesis of skills, knowledge, and individual attributes that enhance work efficacy within an organization.

Boulter (1996) identified that an individual's required level of competence encompasses skill, knowledge, social role, self-image, trait, and motive. A skill is the proficiency in executing a task effectively. Knowledge is the information that an individual has about a certain area. A social role encompasses the attitudes and beliefs that an individual holds and manifests within society (display of individual values). Self-image is an individual's perception of themselves, which embodies their identity. A trait is an enduring characteristic of an individual that affects their behavior. The motive is the impetus that compels an individual to act consistently, as such behavior provides a sense of comfort.

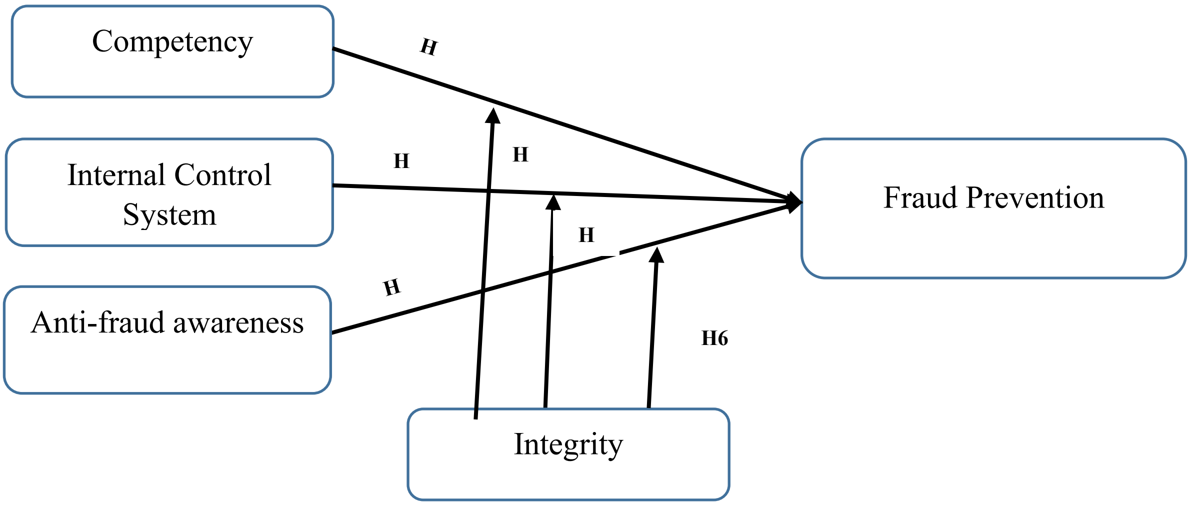
Fraud necessitates not only skill but also the establishment of effective internal control systems. The Internal Control System (ICS) is a fundamental process involving the ongoing actions and activities of both leadership and all workers. The ICS was established to ensure the attainment of organizational objectives through efficient operations, reliable financial reporting, protection of state assets, and adherence to laws and regulations (Ministerial Regulation No. 60 of 2008). Moreover, the objective of the ICS is to avert fraud, mismanagement, and inefficiency. COSO delineates the five essential components of the internal control system: control environment, risk assessment, control activities, information and communication, and monitoring activities (COSO 2013).

Alongside the implementation of ICS, fraud prevention necessitates individual integrity in the execution of organizational roles and obligations. The Corruption Eradication Commission of the Republic of Indonesia defines integrity as the alignment of one's actions with their stated beliefs. Integrity embodies the coherence of mentality, emotions, discourse, and conduct that is congruent with one's conscience and societal standards. An individual possesses integrity when there is alignment between their statements and deeds, rendering them reliable in fulfilling their obligations and responsibilities. An individual of integrity does not exhibit duplicity or modify their conduct according to individual objectives and interests (Sirait, 2020). Tamsah (2018) showed that integrity necessitates an employee exhibiting truthfulness, courage, wisdom, and accountability in fulfilling their obligations and responsibilities. According to the components established by the Corruption Eradication Commission (CEC) concerning the nine integrity principles essential for fraud prevention, these include truthfulness, responsibility, discipline, independence, diligence, simplicity, courage, compassion, and fairness. Integrity is a steadfast commitment by an individual to principles and ethical standards that are consistently manifested in their attitudes and behaviors.

This description indicates that research on fraud prevention in AMU reveals a persistent research gap. Specifically, this study focuses on the role of integrity as a moderating variable in the relationship between competence, internal control systems, and anti-fraud awareness in fraud prevention. Prior studies have concentrated exclusively on a singular AMU, highlighting the dimension of organizational control. This study aims to broaden the focus to encompass all AMUs in Sragen Regency while emphasizing integrity as a crucial element in enhancing the efficacy of anti-fraud knowledge in fraud prevention. This research aims to offer theoretical advancements in the field of fraud prevention studies centered on ethical behavior, alongside practical contributions for AMU in fostering an organizational culture characterized by transparency, accountability, and integrity.

Fraud within organizations does not emerge suddenly; instead, a variety of factors related to individual traits and organizational structure shape it. Consequently, initiatives to prevent fraud must be executed thoroughly by augmenting human resource skills, instituting effective internal control systems, fostering integrity, and bolstering anti-fraud awareness within the firm. In accordance with the preceding description, the researcher has formulated the subsequent research roadmap:

Figure 1. Research *Framework*



Source: Data Prosessed (2026)

2. Literature Review and Hypothesis Development

2.1 Competency and Fraud Prevention

Spencer and Spencer (2008) assert that staff competence must be factored into the fraud prevention system. The proficiency of officials can impact fraud prevention in financial management, particularly in the rationalization of attitudes and behaviors. The research indicates that staff characteristics impact fraud prevention (Widiyarta et al., 2017). Wirakusuma & Setiawan (2019) assert that competency adversely influences the propensity for accounting fraud. This suggests that increased skill correlates with a lower probability of engaging in fraudulent behavior. Based on the findings of the aforementioned studies, the hypothesis of this study is articulated as follows:

H_1: Competence Influences Fraud Prevention

2.2 Internal Control Systen and Fraud Prevention

Muna and Haris (2018) assert that an inadequate internal control system may encourage several fraudulent activities within an organization. The internal control system describes the policies, strategies, and procedures implemented by a company's management to safeguard its assets and ensure that operations within the organization adhere to specified policy requirements (Bagranoff et al., 2010). Scholars have extensively discussed the internal control system as an interdisciplinary concept in the context of managerial supervision (Agbejule & Jokipii, 2009). Zimbelman et al. (2014) assert that an effective control system is the most prevalent method for fraud prevention. An effective internal control system is the paramount instrument for preventing and detecting fraud. This suggests that organizations with effective internal control systems can mitigate fraud incidence. In light of the aforementioned research findings, the hypothesis of this study is as follows:

H_2: The internal control system influences fraud prevention.

2.3 Anti-Fraud Awareness and Fraud Prevention

Fraud prevention entails a collective endeavor by all organisational members to enhance understanding of the significance of mitigating fraud. Fraud awareness is to enhance the understanding and vigilance of all stakeholders on the hazards of fraud and the necessary controls to avert its occurrence. Bank Indonesia (2017) states that fraud prevention involves enhancing awareness among all organisational stakeholders regarding the significance of preventing fraud. Studies conducted by Wulandari & Nuryanto (2018), and Budiantoro et al. (2022) demonstrate that anti-fraud information influences fraud prevention efforts. Based on the findings from previous research, this study proposes the following hypothesis.

H_3: Awareness of anti-fraud measures influences fraud prevention.

2.4 Integrity, Anti-Fraud Awareness, and Fraud Prevention

Integrity is an essential component in fraud prevention, as it pertains to truthfulness and accountability. Research by Wulandari & Nuryanto (2018) found that integrity influences the prevention of fraud. A separate study (Gunawan et al., 2022) indicates that competence and integrity directly affect fraud prevention; however, integrity does not consistently enhance the interaction between other elements within the control or fraud prevention system. Research conducted by Muzakka and Alwiyah (2025) indicated that individualal morality did not influence the correlation between integrity and fraud prevention. This circumstance signifies that integrity necessitates reinforcement from a stable moral context to operate effectively. Based on the findings of the prior research, the hypothesis of this study is articulated as follows.

H_4 : Integrity can mitigate the impact of skill in fraud prevention.

2.5 Integrity, Internal Control System, and Fraud Prevention

The internal control system is a framework intended to ensure that the organisation's operations adhere to defined standards, financial reports are accurately presented, and regulatory compliance is upheld. Research by Isniawati et al. (2022) shows that individual morality does not moderate the impact of the internal control system on the prevention of financial statement fraud. Nadia et al. (2024) discovered that individualal morality does not modify the association between the whistleblowing system and internal control in fraud prevention. The results indicate that the internal control system is a crucial element in mitigating fraud within the firm. The establishment of robust internal controls can diminish the probability of fraud through systematic control measures. Based on the findings from prior research, this study proposes the following hypothesis.

H_5* : *Integrity can mitigate the impact of the internal control system on fraud prevention.

2.6 Integrity, Anti-Fraud Awareness, And Fraud Prevention

Anti-fraud awareness represents the extent of individuals' comprehension of the many types of fraud, the underlying causes of fraudulent activities, and the detrimental effects on organisations. Several research studies illustrate the significance of integrity in enhancing fraud prevention initiatives. Research conducted by Findiowaty et al. (2026) shows that individualal morality moderates the impact of whistleblowing systems on fraud prevention. Ibrahim et al. (2023) discovered that individualal morality influences the connection between anti-fraud awareness and fraud prevention. These data indicate that integrity serves as a significant moderating variable that enhances the relationship between antifraud awareness and fraud prevention. A greater degree of individual integrity inside the organisation enhances the impact of anti-fraud awareness on fraud prevention initiatives. In light of the aforementioned research findings, the hypothesis of this study is articulated as follows.

H_6* : *Integrity can mitigate the impact of anti-fraud awareness on fraud prevention.

3. Methodology

This study employs a quantitative methodology, focusing on a population comprising all 18 AMUs in Sragen Regency. This study used a total sampling method, wherein the entire population constitutes the sample for the investigation. The participants in this study include the chairindividual, secretary, treasurer, verification team, and supervisory board of AMU in Sragen Regency. The study utilised primary data, which it acquired directly by disseminating questionnaires to respondents. The data gathering technique involved the direct distribution of questionnaires to each respondent at every AMU.

This study employs one dependent variable, namely fraud prevention, and three independent variables, namely competence, internal control system, and anti-fraud awareness—and one moderating variable, integrity. The study instrument employs a 1-5 Likert scale with response options from strongly disagree to strongly agree. The competence variable is assessed by measures of knowledge, skill, and attitude, as adopted from Mardani & Putri (2022). The internal control system variable is assessed according to the COSO components, which include the control environment, risk assessment, and control action. The integrity variable is assessed by markers of truthfulness, courage, prudent behavior, and responsibility, as derived from Wulandari & Nuryanto (2018). The anti-fraud awareness variable is assessed by indicators of integrity and ethical culture, appraisal of anti-fraud processes, and sufficient oversight, as derived from Wulandari & Nuryanto (2018). The fraud prevention variable is assessed using indicators of anti-fraud policies, control procedures, control techniques and fraud sensitivity.

The research data completed validity and reliability assessments. The validity assessment was performed by examining the corrected item–total correlation value exceeding 0.30, whereas the reliability evaluation used a Cronbach's alpha value greater than 0.70. The data were subsequently analyzed employing multiple linear regression and moderated regression analysis (MRA) using the following equation:

$$PF = \alpha + \beta 1C + \beta 2ICS + \beta 3AFA + \beta 4I + \beta 5(C.I) + \beta 6(ICS.I) + \beta 7(AFA.I) + e \quad (1)$$

Explanation :

FP : Fraud Prevention

'α : Constanta

C : Competency

ICS : Internal Control System

AFA : Anti-fraud awareness

I : Integrity

β1, β2, β3, β4, β5, β6, β7 : Regression coefficient of each variable

'e : Error

4. Result and Discussion

4.1 Result

Based on the sampling method, the questionnaire was distributed to all respondents, but only 48 of them out of a total of 90 completed and returned it. The questionnaires were then processed to answer the research questions through several data-processing steps. The results of data processing are as follows:

Tabel 1. Descriptive Statistic

		Age	Gender	Competency	Internal Control System	Integrity	Anti-fraud awareness	Fraud Prevention
N	Valid	39	48	48	48	48	48	48
	Missing	9	0	0	0	0	0	0
Mean		41.85		23.9583	24.3333	33.1667	40.4167	44.0833
Std. Error of Mean		1.884		.31645	.32389	.43489	.53828	.61802
Median		41.00		24.0000	24.0000	33.0000	40.0000	44.0000
Mode		41		24.00	24.00	32.00	40.00	44.00
Std. Deviation		11.769		2.19243	2.24398	3.01297	3.72932	4.28174
Variance		138.502		4.807	5.035	9.078	13.908	18.333
Minimum		23		18.00	19.00	27.00	28.00	36.00
Maximum		74		28.00	30.00	39.00	50.00	55.00
Sum		1632		1150.00	1168.00	1592.00	1940.00	2116.00
Percentiles	25	30.00		23.0000	23.0000	31.2500	38.2500	42.0000
	50	41.00		24.0000	24.0000	33.0000	40.0000	44.0000
	75	50.00		25.0000	26.0000	35.7500	42.0000	46.0000

Source: Data Prosessed (2026)

The statistical output presented in Table 1 indicates a total of 48 research data points analysisd. The respondents' average age was 41.85, with a maximum age of 74 and a minimum age of 23. The competency score averaged 23.9583, with a maximum of 28.00 and a minimum of 18.00. The internal control system score averaged 24.3333, with a maximum of 30.00 and a minimum of 19.00. The integrity score averaged 33.1667, with a maximum of 39.00 and a minimum of 27.00. The average anti-fraud awareness score was 40.4167, with a maximum score of 50 and a minimum score of 28. The average fraud prevention score was 44.0833, with a maximum score of 55.00 and a minimum score of 36.00.

Tabel 2. Normality Test

			Unstandardized Residual
N			48
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		3.08245920
Most Extreme Differences	Absolute		.096
	Positive		.096
	Negative		-.083
Test Statistic			.096
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.314
	99% Confidence Interval	Lower Bound	.302
		Upper Bound	.326

Source: Data Prosessed (2026)

Table 2 above indicates that the statistical outcomes of the Kolmogorov-Smirnov test reveal an Asymp Sig value of 0.200, which is greater than 0.05. The findings indicate that the research data followed a normal distribution, permitting further investigation.

Table 3. R-Square Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.694[a]	.482	.391	3.34131

Source: Data Prosessed (2026)

Table 3 above presents an adjusted R-squared value of 0.391. The results demonstrate that the variables of competence, internal control systems, integrity, and anti-fraud awareness collectively account for 39.1% of the variance in fraud prevention. Extraneous factors not included in this study's research model simultaneously influenced 60.9% of the variance in fraud prevention.

Table 4. F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	415.094	7	59.299	5.311	.000b
	Residual	446.573	40	11.164		
	Total	861.667	47			

Source: Data Prosessed (2026)

Table 4 presents the statistical findings indicating that the study model possesses an F value of 5.311, accompanied by a significance value of 0.00, which is less than 0.05. The results demonstrate that the employed regression model has successfully passed the goodness-of-fit test, rendering it appropriate for analyzing the impact of competence, internal control systems, anti-fraud awareness, and integrity on fraud prevention.

Table 5. t Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.816	6.985		1.119	.269		
	Competency	.331	.263	.169	1.256	.216	.761	1.314
	Internal Control System	.616	.261	.323	2.357	.023**	.738	1.355
	Anti-fraud awareness	.331	.170	.288	1.945	.058*	.632	1.583

Source: Data Prosessed (2026)

Table 5 presents the outcomes of the hypothesis test conducted using the t-test. The test findings reveal that the competency variable possesses a coefficient of 0.331 and a significance value of 0.216 (> 0.10), indicating that competency does not significantly influence fraud prevention. The internal control system exhibits a coefficient of 0.616 and a significance value of 0.023 (< 0.10), whereas anti-fraud awareness has a coefficient of 0.331 and a significance value of 0.058 (< 0.10). The internal control system and anti-fraud knowledge substantially affect fraud prevention at the 10% significance level. The findings suggest that enhancing the efficacy of the internal control system and anti-fraud awareness can bolster fraud prevention initiatives within firms.

Table 6. ***Moderated Regression Analysis (MRA)***

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	38.086	78.381		.486	.630
	Competence	2.994	2.957	1.533	1.012	.317
	Internal Control System	3.240	2.822	1.698	1.148	.258
	Anti-Fraud Awareness	-3.860	2.075	-3.362	-1.860	.070
	Integritas	-.616	2.286	-.433	-.269	.789
	Competency*Integrity	-.084	.088	-2.448	-.960	.343
	Internal Control System*Integrity	-.080	.083	-2.391	-.968	.339
	Anti-Fraud Awareness*Integrity	.122	.061	6.063	1.998	.052*

Source: Data Prosessed (2026)

Table 6 presents the findings of the Moderated Regression Analysis (MRA) test. The investigation indicates that integrity does not influence the relationship between competence and internal control systems regarding fraud prevention. Conversely, integrity can enhance the correlation between anti-fraud awareness and fraud prevention, as evidenced by a significance value of 0.052 at the 10% significance level. The results suggest that the impact of anti-fraud awareness on fraud prevention is more pronounced among those with a high level of integrity.

4.2 Discuss

Analysis of the Influence of Competence on Fraud Prevention

The research findings indicate a rejection of hypothesis 1, suggesting that competency does not significantly influence fraud prevention. The findings suggest that elevated levels of knowledge, abilities, and experience among workers may exacerbate fraudulent activities within the organization. In other words, proficiency does not inherently improve fraud prevention initiatives within an organization. The findings demonstrate that individual technical competencies are inadequate to avoid fraud in the absence of a robust oversight framework, strong ethical culture, and efficient accountability measures.

In public organizations, highly competent workers frequently encounter deficiencies in the internal control system, organizational oversight, and implementation of integrity values. This circumstance results in suboptimal utilization of the apparatus's competencies in supporting fraud prevention measures. Individuals possessing advanced skills and expertise can discern deficiencies in the control system, which may enable fraudulent activities if the business fails to continuously enforce oversight and uphold ethical standards. This discovery reinforces the view that fraud prevention is a complex issue that individual competency alone cannot clarify. Organizations must align their individual competencies with a robust internal control system, a culture of integrity, and efficient monitoring and accountability systems. Consequently, competency operates not only as technical proficiency but also facilitates the establishment of transparent and fraud-free organizational governance. This discovery aligns with the Fraud Diamond theory, which posits that capabilities can facilitate fraud when opportunities and rationalization persist within the business.

These findings align with those of Rahmadani et al. (2023) and Kitasha et al. (2024), who concluded that competency does not significantly influence fraud prevention. The findings suggest that expertise is not the only determinant of successful fraud prevention. The knowledge, abilities, and experience of individuals must be underpinned by a robust internal control system, a culture of integrity inside the organization, and sufficient supervision measures to aid in the prevention of fraud. Consequently, the organization prioritizes not only the enhancement of human resource capabilities but also the fortification of overall organizational governance. Consequently, initiatives to thwart fraud can be implemented efficiently and sustainably.

Analysis of The Influence of The Internal Control System on Fraud Prevention

The research findings confirm Hypothesis 2, demonstrating that the internal control system significantly and favorably influences fraud prevention. The findings suggest that a more effective internal control system enhances an organization's capacity to avoid fraud. The internal control system is a framework established by a company to ensure that operations are executed effectively and efficiently, financial reports are presented accurately, and adherence to organizational norms and policies is upheld. The internal control system is essential for fraud prevention, as it mitigates the risk of fraud by enforcing task segregation, proper transaction authorization, efficient supervisory procedures, and ongoing monitoring processes. By implementing robust internal controls, organizations can promptly identify discrepancies, enhance accountability, and reduce the prospects for fraudulent activities.

The internal control system is necessarily connected to the fraud triangle theory, which argues that fraud arises from the interplay of pressure, opportunity, and rationalization. Within this framework, an effective internal control system mitigates the opportunity for fraud by limiting asset access, establishing a robust authorization process, segregating duties, performing thorough internal audits, and ensuring ongoing oversight. Consequently, the efficacy of the internal control system is inversely correlated with the probability of fraudulent activities within the organization.

The findings of this study align with the research conducted by Sulistiyo & Budi (2022), which indicated that the internal control system significantly influences fraud prevention. The findings suggest that establishing effective control mechanisms can mitigate the risk of deviations in operational and financial management within a business. Comparable findings have also been published by Rahayu et al. (2024), Suryadi et al. (2026), and Abas et al. (2023), demonstrating that the internal control system is a crucial element in augmenting the efficacy of fraud prevention.

The findings of this study are also supported by various empirical studies that affirm that the effectiveness of control is not only determined by the existence of formal procedures but also by the quality of implementation and consistency of its application. Rashid (2022) demonstrated that organizations employing effective control and monitoring measures typically exhibit fewer instances of fraud. These findings align with those of Hassan et al. (2025), who indicated that the integration of internal control systems with information technology can improve organizational transparency and accountability, thus diminishing the potential for fraud. Ballo et al. (2023) assert that the efficacy of the internal control system is significantly impacted by the commitment of top management (tone at the top), as leadership characterized by integrity can enhance the effectiveness of the controls established within the firm. The efficacy of the internal control system relies not only on a robust design but also on the organization's dedication to its consistent implementation for fraud prevention.

Analysis Of The Influence Of Anti-Fraud Awareness On Fraud Prevention

The research findings validate hypothesis 3, indicating that anti-fraud awareness significantly and favorably influences fraud prevention. The findings suggest that increased anti-fraud awareness among individuals correlates with the effectiveness of an organization's fraud prevention initiatives. Anti-fraud awareness denotes an individual's comprehension, apprehension, and attentiveness to many types of fraud and their impact on business. Individuals with heightened awareness of anti-fraud measures are often more compliant with organizational protocols, more alert in executing their responsibilities, and more responsive to signs of differences that potentially result in fraud. Moreover, anti-fraud awareness empowers users to report infractions, reducing the likelihood of fraud. Consequently, enhancing anti-fraud knowledge through training, socialization, and fortifying organizational culture is crucial to enhancing fraud prevention efficacy. Consequently, an increase in anti-fraud awareness among organizational members enhances an organization's ability to minimize fraud.

Several studies support the results of this research, including the affirmative correlation between anti-fraud awareness and fraud prevention. Research conducted by Dewi and Ariandi (2017) indicate that anti-fraud awareness positively influences fraud prevention in organizations. An increased comprehension of fraud risks among employees correlates with a diminished probability of fraud in organizational processes. The research findings align with the study conducted by Lubis & Budiwitjaksono (2023). Individuals possessing heightened knowledge of fraud risks and consequences are generally more compliant with organizational protocols, alert to signs of disparities, and inclined to disclose behaviors that might risk the organization. In theory, enhancing knowledge of fraud correlates with initiatives to reduce opportunities for fraudulent activities, as elucidated by the fraud triangle concept. The fraud triangle notion elucidates that fraud transpires as a result of pressure, opportunity, and rationalization. Anti-fraud awareness can mitigate the elements of rationalization and opportunity, since individuals recognize that fraudulent behavior constitutes grave infractions that might put the organization at risk and lead to legal consequences. Consequently, enhancing anti-fraud awareness through ongoing training, socialization, and internalization of ethical norms is essential to bolster fraud prevention efficacy within the business.

The results suggest that enhancing anti-fraud awareness among AMU administrators may be a crucial technique for fraud prevention. An individual's comprehension of the risks, implications, and penalties of fraud correlates positively with adherence to organizational procedures and heightened awareness of deviations. Consequently, AMU must perpetually augment anti-fraud awareness through training, socialization, and the internalization of ethical principles within the company.

Integrity Analysis Moderates the Influence of Competence on Fraud Prevention

The research findings demonstrate that hypothesis 4 is rejected, indicating that integrity does not influence the relationship between competence and fraud prevention. These data suggest that an individual's integrity does not enhance or diminish the impact of competence on fraud prevention initiatives. Competence is directly related to an individual's technical proficiency in executing duties, comprehending work protocols, overseeing control systems, and recognizing the possibility of fraud. Integrity pertains more to moral values, ethical principles, and an individual's dedication to maintaining truthfulness and accountability in their endeavors. Individuals with high competency do not inherently possess the capability to prevent fraud due to their elevated integrity.

These data suggest that competence and integrity operate through distinct processes in facilitating fraud prevention. Competence serves as a technical skill that enables individuals to execute jobs efficiently. Integrity is a moral principle that affects individual conduct within an organization. The impact of competence on fraud prevention is mostly dictated by the efficacy of knowledge and skill application in the workplace rather than the individual's integrity level.

The results of this study align with the research conducted by Gunawan et al. (2022), showing that competence and integrity directly influence fraud prevention. However, integrity does not consistently enhance the interplay among other fraud prevention elements. The findings of the study conducted by Muzakka and Alwiyah (2025) indicate that individual morality does not enhance the correlation between integrity and fraud prevention. This condition signifies that the efficacy of integrity in facilitating fraud prevention may be affected by various circumstances, including the organizational environment, ethical culture, and control mechanisms established. Consequently, the findings of this study underscore that augmenting human resource proficiency is a crucial element in strengthening fraud prevention measures. Consequently, organizations must prioritize the expansion of competencies through training, professional education, and strengthening knowledge regarding internal control systems and fraud prevention procedures. Integrity is a crucial concept that influences ethical conduct. This research did not demonstrate that integrity enhances the correlation between competence and fraud prevention.

The minimal impact of integrity as a moderating factor in the association between competence and fraud prevention can be attributed to the disparity between individual ideals and behaviors demonstrated in the workplace. Hapsari et al. (2021) discovered that individual integrity frequently fails to translate into actual behavior when individuals encounter organizational pressure, performance objectives, or deviant group norms. The research conducted by Firmansyah and Prabowo (2025) indicate that individuals with high integrity may struggle to uphold consistent ethical behavior in organizations characterized by inadequate supervision or an unsupportive work culture. Organizational factors prohibit integrity from inherently enhancing the impact of competence on fraud prevention. As a result, competence and integrity usually function differently. The distinction lies in competence concerning technical proficiency, whereas integrity pertains to individual morals and ethics. Consequently, integrity cannot serve as a variable that enhances the correlation between competence and fraud prevention.

Integrity Analysis Moderates the Influence of Internal Control Systems on Fraud Prevention

The research findings reject hypothesis 5, indicating that integrity does not modify the relationship between the internal control system and fraud prevention. These data suggest that the degree of individual integrity in AMU does not affect the efficacy of the internal control system in mitigating fraud. The efficacy of the internal control system in fraud prevention is primarily influenced by the quality of the design and execution of control procedures, such as task segregation, authorization mechanisms, monitoring activities, and ongoing oversight, rather than by the degree of individual integrity as a moderating variable. These conditions suggest that the internal control system has a formal and structured operational mechanism. Consequently, the effectiveness of the internal control system does not depend on changes in the level of individual integrity within the organization. The efficacy of fraud prevention using the internal control system is mostly influenced by the standards in the implementation of control procedures rather than the correlation between the system and individual integrity.

This finding aligns with the concept of an internal control system that establishes control as a formal organizational mechanism to ensure the attainment of organizational objectives. The SPI is intended to guarantee that an organization's operational activities adhere to defined procedures, financial reports are accurately provided, and compliance with organizational norms and policies is upheld. The COSO framework (Committee of Sponsoring Organizations of the Treadway Commission) states that the efficacy of SPI is contingent upon five principal components: control environment, risk assessment, control actions, information and communication, and monitoring. Effective implementation of these five components can minimise the likelihood of fraud. The efficacy of the SPI in fraud prevention is contingent more upon the quality of the design and implementation of the applied controls than on the degree of individual integrity as a moderating variable.

The results of this study align with the research conducted by Isniawati et al. (2022), which asserts that individual morality does not alter the impact of the internal control system on the prevention of financial statement fraud. Nadia et al. (2024) similarly found that individual morality does not modify the association between whistleblowing systems and internal controls in fraud prevention. The findings suggest that the efficacy of the Internal Control System (SPI) in fraud prevention is primarily influenced by the quality of the design and implementation of the control mechanisms employed by the organization, rather than by individual characteristics as a moderating variable. Consequently, SPI is a crucial element in fraud prevention initiatives because it diminishes the probability of fraud through supervision protocols, work segregation, and systematic control measures. While integrity is a crucial characteristic for fostering an ethical organizational culture, the findings of this study suggest that it does not enhance the correlation between internal control systems and fraud prevention. Consequently, organisations must prioritise the continuous enhancement of the design, implementation, and evaluation of internal control systems as the primary strategy for fraud prevention initiatives. The minimal impact of integrity as a moderating factor in the relationship between internal control systems and fraud prevention can be explained through a system-based control framework, which emphasizes the efficacy of control over the quality of system design and implementation rather than individual character traits. Consequently, the findings of this study suggest that fraud prevention through the internal control system is mainly influenced by the effectiveness of the control mechanisms established by the organization. Integrity is a foundational value that supports ethical conduct.

Integrity Analysis Moderates the Influences of Anti Fraud Awarness on Fraud Prevention

The research findings validate hypothesis 6, indicating that integrity moderates the association between anti-fraud awareness and fraud prevention. These data suggest that individual integrity enhances the impact of anti-fraud awareness on fraud prevention initiatives within the AMU. Individuals possessing a comprehensive awareness of the risks, motives, and consequences of fraud will be more adept at its prevention when strengthened by a strong sense of integrity. Anti-fraud awareness implies an individual's capacity to identify diverse types of fraud, comprehend the resultant consequences, and appreciate the significance of sustaining organizational accountability and transparency. Individuals with heightened awareness of anti-fraud measures exhibit increased sensitivity to signs of irregularities, higher levels of care in executing work protocols, and stronger commitment to compliance with established procedures. Nonetheless, such awareness exerts a more profound influence if supported by robust integrity values, as integrity encourages individuals to behave with truthfulness, accountability, and consistency in the application of ethical principles. Consequently, the combination of anti-fraud awareness and integrity is crucial for enhancing the efficacy of fraud prevention within an organization.

Integrity shows a greater efficacy in enhancing the correlation between anti-fraud awareness and fraud prevention. Anti-fraud awareness pertains to the ethical and behavioral dimensions of individuals' comprehension of the risks, consequences, and significance of thwarting fraudulent activities. Individuals with elevated anti-fraud awareness and robust integrity typically demonstrate greater truthfulness, accountability, and consistency in applying ethical norms to their responsibilities. These activities motivate individuals to comprehend the significance of fraud prevention and to possess a moral obligation to execute fraud prevention measures in practice. Consequently, integrity enhances the impact of anti-fraud awareness on fraud prevention, as both elements are grounded in moral principles, ethical values, and individual conduct within the firm.

The findings of this study align with those of Findiowaty et al. (2026), who demonstrated that individual morality can moderate the impact of whistleblowing systems on fraud prevention. Ibrahim et al. (2023) also discovered that individual morality enhances the correlation between anti-fraud awareness and fraud prevention. Various studies indicate that integrity serves as a significant moderating variable that enhances the correlation between anti-fraud awareness and fraud prevention. A greater degree of individual integrity within the organization enhances the impact of anti-fraud awareness on fraud prevention initiatives. Consequently, organizations must cultivate the principle of integrity by fostering an ethical culture, providing professional ethics training, and instituting a transparent and accountable governance framework as integral components of a comprehensive fraud prevention strategy.

The crucial function of integrity as a moderating variable in the correlation between anti-fraud knowledge and fraud prevention suggests that value variables can enhance the impact of cognitive factors on fraud prevention behavior. Anti-fraud awareness, limited to mere comprehension, does not inherently motivate individuals to adopt preventive measures unless it is internalised as a robust moral obligation. Hidayati et al. (2021) argue individuals with a heightened knowledge of fraud only engage in preventive measures if they possess the requisite integrity to withstand pressure or to perpetrate fraud. Consequently, integrity serves as an internal system that connects knowledge and action in the endeavor to minimise fraud.

Moreover, from an ethical behaviour, the results of this research confirm that integrity possesses both affective and normative dimensions that can enhance the consistency of individual behavior across many organisational contexts. Kurniawan et al. (2025) observed that integrity significantly enhances the efficacy of anti-fraud initiatives, particularly in environments characterized by ethical uncertainty or inadequate supervision. Elisabeth et al. (2023) assert that the combination of anti-fraud awareness and elevated integrity fosters an organisational culture that proactively prevents fraud, rather than simply reacting to infractions that have occurred. Consequently, the findings of this study emphasize the necessity of a value-oriented approach to fraud prevention techniques. The normative ideal of integrity significantly enhances the impact of anti-fraud awareness on fraud prevention in organizational practices.

5. Conclusion and Suggestion

The research findings indicate that the internal control system and anti-fraud awareness influence fraud prevention. In contrast, competence does not influence fraud prevention. Moreover, integrity has demonstrated its capacity to enhance the impact of anti-fraud knowledge on fraud prevention; nevertheless, it does not modify the relationship between competence, the internal control system, and fraud prevention. Consequently, fraud prevention at AMU relies primarily on systemic measures but also necessitates the enhancement of anti-fraud awareness, which is strengthened by individual integrity.

This research supports local public fund management agencies, particularly the AMU, in understanding the determinants that affect fraud prevention. The findings of this study show that fraud prevention is affected not only by technical factors, such as expertise and internal control systems, but also by ethical considerations, including anti-fraud awareness and individual integrity. The findings of this study suggest that integrity enhances the impact of anti-fraud knowledge on fraud prevention, but does not moderate the relationship between competence and internal control systems for fraud prevention. These findings contribute significantly to the study, as enhancing a culture of integrity and ethical awareness is essential for mitigating fraud in local public fund management agencies. Consequently, initiatives to avert fraud must prioritise not just the enhancement of systems and technical competencies but also the cultivation of ethical conduct within the business.

The pragmatic implications of this research are as follows. First, the AMU must enhance the consistent execution of the internal control system by periodically preparing and assessing Standard Operating Procedures (SOPs), ensuring a distinct separation of responsibilities between management and oversight functions, and conducting monitoring and evaluation at least quarterly concerning public fund management. The AMU Supervisory Board must conduct regular fraud risk assessments to identify susceptible areas and establish suitable mitigation measures. Second, AMU must enhance anti-fraud knowledge among all members by implementing training programs and routinely disseminating anti-fraud policies at a minimum frequency of once annually. AMU must create an accessible whistleblowing system, managed by a supervisory body or independent organisation, ensuring whistleblower confidentiality to encourage reporting of fraudulent activities. Third, AMU must cultivate the concept of integrity within its organisational culture by implementing a code of ethics, demonstrating exceptional leadership, and consistently applying incentives and punishments. Regular assessments of the application of integrity values are essential through evaluations of work conduct and compliance with the code of ethics. Consequently, the AMU may establish a public fund management system that is transparent, responsible, and focused on sustainable fraud prevention.

6. Limitations and Future Research

Future studies are anticipated to establish a more comprehensive research model by incorporating additional characteristics that may affect fraud prevention, including organizational culture, ethical leadership, whistleblowing mechanisms, and effective corporate governance.

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Declaration of AI and AI-assisted technologies in the writing process (if author[s] utilize AI)

During the preparation of this work, the author used *AI* as a tool to speed up the process of writing the text, formulate a writing structure, and clarify the academic narrative. After using this tool, the author reviews, reviews, and edits all content as needed and ensures compliance with scientific principles. The author is solely responsible for the content, analyses, and conclusions of this publication.

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