

ABSTRACT

Luthfiah Fatin, NIM. 7193520009, The Influence of Internal Audit and Good Corporate Governance on Fraud Prevention in Commercial Banks in Medan City. Thesis, Department of Accounting, Accounting Study Program, Faculty of Economics, State University of Medan 2024.

The problem in this research is based on data from the Survei Fraud Indonesia (SFI) by the Association of Certified Fraud Examiners (ACFE) Indonesian Chapter in 2019, which states that the industry that suffers the most losses due to fraud is the financial and banking industry with a percentage of 41.4%. Based on this data, fraud prevention in the banking industry has not been implemented optimally. Based on several incidents, there are also banks that have not been optimal in implementing good corporate governance and have not been effective in carrying out internal audits, which are an important part of the organization. This research aims to determine the influence of internal audit and good corporate governance on fraud prevention in banks.

The population in this study was all 51 commercial banks in Medan City, using convenience sampling and obtaining 30 research samples. The data used is primary data obtained by distributing questionnaires directly to respondents. The data analysis technique used is multiple linear regression analysis with hypothesis testing (T Test and F Test) using the IBM SPSS Statistics 29 application.

The research results show that the internal audit variable produces a sig value of $0.001 < 0.05$, which indicates that there is a significant influence on fraud prevention. The good corporate governance variable produces a sig value of $0.095 > 0.05$, which indicates that it has no significant effect on fraud prevention. Testing internal audit and good corporate governance together produces a sig value of $0.001 < 0.05$, indicating that there is a significant influence on fraud prevention.

The conclusion in this research is that internal audit partially influences fraud prevention. Good corporate governance has no effect on fraud prevention. Internal audit and good corporate governance together influence fraud prevention.

Keywords: Internal Audit, Good Corporate Governance, and Fraud Prevention.

ABSTRAK

Luthfiah Fatin, NIM. 7193520009, Pengaruh Audit Internal dan *Good Corporate Governance* Terhadap Pencegahan *Fraud* pada Bank Umum di Kota Medan. Skripsi, Jurusan Akuntansi, Program Studi Akuntansi, Fakultas Ekonomi, Universitas Negeri Medan 2024.

Permasalahan dalam penelitian ini didasarkan pada data Survei *Fraud* Indonesia (SFI) oleh *Association of Certified Fraud Examiners* (ACFE) Chapter Indonesia tahun 2019 bahwa industri yang paling banyak dirugikan karena *fraud* adalah industri keuangan dan perbankan dengan persentase 41,4%. Berdasarkan data tersebut pencegahan *fraud* pada industri perbankan belum optimal dilakukan. Bersumber dari beberapa peristiwa juga terdapat bank yang belum optimal dalam mengimplementasikan *good corporate governance* dan belum efektif dalam melaksanakan audit internal yang merupakan bagian penting dalam organisasi. Penelitian ini bertujuan untuk mengetahui pengaruh audit internal dan *good corporate governance* terhadap pencegahan *fraud* pada bank.

Populasi pada penelitian ini adalah seluruh bank umum di Kota Medan yang berjumlah 51 bank, dengan menggunakan *convenience sampling* dan diperoleh 30 sampel penelitian. Data yang digunakan adalah data primer melalui penyebaran kuesioner secara langsung kepada responden. Teknik analisis data yang digunakan adalah analisis regresi linear berganda dengan uji hipotesis (Uji T dan Uji F) menggunakan aplikasi IBM SPSS *Statistics* 29.

Hasil penelitian menunjukkan variabel audit internal menghasilkan nilai $\text{sig } 0,001 < 0,05$ yang menandakan terdapat pengaruh signifikan terhadap pencegahan *fraud*. Variabel *good corporate governance* menghasilkan nilai $\text{sig } 0,095 > 0,05$ yang menandakan tidak berpengaruh signifikan terhadap pencegahan *fraud*. Pengujian audit internal dan *good corporate governance* secara bersama-sama menghasilkan nilai $\text{sig } 0,001 < 0,05$ sehingga menandakan terdapat pengaruh signifikan terhadap pencegahan *fraud*.

Kesimpulan dalam penelitian ini adalah audit internal secara parsial berpengaruh terhadap pencegahan *fraud*. *Good corporate governance* tidak berpengaruh terhadap pencegahan *fraud*. Audit internal dan *good corporate governance* secara bersama-sama berpengaruh terhadap pencegahan *fraud*.

Kata Kunci: *Audit Internal, Good Corporate Governance, dan Pencegahan Fraud.*