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DETERMINANTS OF FRAUD IN HIGHER EDUCATION

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Abstract

Internal audit is an essential element for good corporate governance. The integration of effective internal audits and fraud prevention systems, such as those implemented by universities, can help minimize corruption in the field of higher education through measures like whistle-blowing. The purpose of this study is to determine the effect of internal audit on the achievement of fraud prevention in tertiary institutions. The population in this study included employees from the one of State Higher Education Institutions of Incorporated Legal Entity (PTNBH) in Central Java, Indonesia. Sampling was carried out based on convenience sampling techniques. The data analysis technique used in this study is descriptive statistical analysis and path analysis using the PLS 4.0 program. The results of this study indicate that the work environment, risk assessment, and control have no effect on the risk of fraud. However, monitoring has a significant and positive effect on the risk of fraud. Hence, this study also proves that SDG 16 Peace, Justice, and Strong Institutions is important. The limitation of this research is that it only focuses on one university. Therefore, further research can use respondents from more than one university. In addition, subsequent research can focus on other variables such as individual employees and financial pressure.

Keywords: Monitoring. Fraud, Work Environment, Risk Assessment, Indonesia

INTRODUCTION

In terms of organizational risk management, there are two important components, namely internal audit and fraud prevention. Internal audit functions as a tool to assess and increase the effectiveness of internal control (Sarita et al., 2023). Whereas Fraud Prevention focuses on how to identify and minimize the risk of fraud that occurs in an organization. According to the Association of Certified Fraud Examiners (ACFE), in 2020, it states that organizations that implement comprehensive fraud prevention programs can reduce losses due to fraud by 50%. The integration between internal audits and fraud prevention is able to create a more transparent and accountable culture.

However, this integration is not easy. There are various challenges in the integration of these two components. One of these challenges is the difference in perspective between the internal audit team and the management as the risk manager(Karo, 2015).The functions of internal audit and risk management should be separate and not intermingled within a single department or division. These two divisions must interact effectively. This interaction can only be achieved if communication between them runs smoothly and without interruption. Globally, organizations that have implemented effective coordination between these two divisions

demonstrate strong performance and minimize fraud within the organization (Andari & Ismatullah, 2019; Handoko & Amelia, 2021; Safitri et al., 2022).

Internal audit plays a significant role in fraud prevention. The COSO-mandated evaluation system has made internal audit a three-line defense, safeguarding organizations from fraudulent practices. The Enron case, for example, is clear evidence that a weak internal audit can lead to devastating consequences in the form of fraudulent financial reporting. An internal audit should be able to detect financial reporting anomalies early on. This weak internal audit role can be caused by many factors.

The causes of weak internal audit include a lack of support from relevant institutions for the role and duties of the internal audit team, weak coordination within the internal audit body, an unsupportive organizational culture, low internal audit team capabilities, and weak leadership commitment to promoting internal audit's role in every organizational meeting agenda.(Aviva, 2022; Christine & Apriwandi, 2022; Nisak & Rochayatun, 2023; Onoja Emmanuel & Usman, 2015; Sudirman et al., 2021).

Furthermore, internal audit actually has a very dynamic role if organizations are willing to utilize it. Internal audit serves as an educator for employees on the importance of compliance. Training programs provided by internal audit can improve employee understanding of compliance. Furthermore, internal audit can also make a significant contribution to the design and revision of policies. The analysis and review conducted by internal audit can open up opportunities for changes to policies and procedures that must be in line with current developments. Internal audit is also able to detect developments and participate in recommending the use of new technology to facilitate organizational work. Internal audit helps organizations protect assets and create a transparent and accountable reporting environment. Hence, the role of an internal auditor is important for the company's goal achievement (Faza' et al., 2024; Yuldasheva & Shayakubov, 2025).

The integration of internal audit and fraud prevention requires a strategic and holistic approach. Collaboration across departments such as internal audit, risk management, planning, and legal is necessary. These teams must be able to work together to identify specific potential frauds and develop relevant mitigation plans. Effective cross-divisional collaboration can accelerate fraud responses by 40% compared to organizations without cross-divisional collaboration.

Furthermore, universities with whistleblower channels are able to effectively detect fraud early (Castellani & Nuralisa, 2022). This whistleblowing system policy must be socialized regularly and not just a mere formality. The use of technology can also help integrate internal audits and fraud prevention. The adoption of sophisticated technology can reduce the incidence

of fraud(Putra et al., 2022). Finally, employee training is needed to understand ethics and recognize red flags as early as possible. This training can increase employee awareness and skills to be able to report fraud and be able to avoid it.

Higher education institutions, which are the cornerstone of education in Indonesia, are certainly not immune to fraud by irresponsible individuals. Some frauds happen in universities. Hence, this situation pushes the management to create the best performance to solve any problems, including fraud. There are several frauds in universities, such as asset embezzlement, procurement of job tenders, and financial statement manipulation.

The universities need a sustainable evaluation and fraud prevention. Hence, the audit plays a significant role in achieving good university governance. This study examines how the integration of internal audit and fraud prevention is implemented at Universitas Negeri Semarang.

According to previous research, a combination of internal audit and fraud prevention gives huge advantages for universities, but there are numerous obstacles to achieving the advantages (Glenardy et al., 2022; Saud et al., 2020; Witari & Putra, 2023). The majority of top management ignores the function of the internal audit process. Moreover, internal audit is seen as merely a symbol of the fulfillment of government regulation. Conversely, many divisions fear internal audit and are reluctant to involve it in organizational activities. These conditions make the role of internal audit unclear and useless(Mubin et al., 2019). Furthermore, whistleblowing channels created by organizations tend to be mere formalities, thus failing to fulfill their essential purpose (Castellani & Nuralisa, 2022; Handoko & Amelia, 2021; Melinda et al., 2023; Putra et al., 2022).

The complexity of the business world and increasingly advanced technology also contribute to this. Internal audit and fraud prevention within institutions must be able to keep up with and adapt to the dynamics of today's business environment. However, weak management support in various aspects has prevented internal audit from playing its full role (Billa & Indriani, 2023; Kurniasih & Sari, 2024; Monica et al., 2023; Nurlaela et al., 2021). Furthermore, the limited number of internal audit personnel and the capabilities of internal audit members are also significant.

Therefore, it is crucial for organizations to develop a comprehensive and relevant framework to ensure that internal controls are capable of sustainably performing their fraud prevention function. This study examines how internal controls can detect fraudulent behavior among employees early. It is hoped that the results of this study will enable internal auditors to determine effective preventive measures, including the addition of audit aspects to annual routine audits, as recommended by this study.

The explanation above demonstrates the novelty of this study, namely the use of current phenomena within the higher education sector. Furthermore, this study also examines how internal controls contribute to fraud prevention within a higher education institution. The existence of internal audits within a legal entity provides all parties with a sense of security regarding effective controls. However, the implementation of internal controls for fraud prevention requires the participation of all parties. Therefore, this study examines how components within a higher education institution contribute to the fraud prevention process.

METHOD

This research employs a quantitative approach, with the analysis of numerical data that has undergone statistical processing as the primary focus. The study employed descriptive statistics and inferential statistical analysis, using descriptive analysis methods. The sampling technique employed a comprehensive sampling technique. This study focuses on the implementation of internal audits at a State Higher Education Institution of Incorporated Legal Entity (PTNBH). The dependent variable is fraud risk. The independent variables are the work environment and regulations, risk assessment, procedures and documentation, monitoring, and review. This study employed convenience sampling, utilizing available respondent data. The questionnaire was completed via Google Forms. The questionnaires were distributed to 75 employees of Universitas Negeri Semarang responsible for financial management. However, only 60 completed questionnaires. This research used a questionnaire which was adapted from Intan (2025). The data were analyzed using Partial Least Squares (PLS) structural equation modeling, which is appropriate for testing the proposed relationship among variables.

RESULTS AND DISCUSSION

This research was conducted at a state-owned university. The results showed a total of 60 employees with various characteristics. The respondent characteristics are as follows:

Table 1. Respondents' Age

No	Age	Amount	Percentage
1.	25-32 years	2	3,33%
2.	33-40 years	22	36,67%
3.	41- 48 years	18	30%
4.	49-56 years	13	21,67%
5.	>57 years	5	8,33%
Total		**60**	**100%**

Based on the respondent characteristics table above, it can be concluded that the respondents aged between 25-32 years were 2 people or around 3.33%, the respondents aged 33-40 years were 22 people or around 36.67%, the respondents aged 41-48 years were 18 people or around 30%, the respondents aged 49-56 years were 13 people or around 21.67%, and those aged >57 years were 5 people or around 8.33%.

Table 2. Respondents' Gender

No	Gender	Total	Percentage
1.	Male	19	31,67%
2.	Female	41	68,33%
	Total	**60**	**100%**

Based on the respondent characteristics table above, it can be concluded that the number of male respondents is 19 people or around 31.67% and the number of female respondents is 41 people or around 68.33%.

Table 3. Working Time

No	Age	Total	Percentage
1.	0-5 years	3	5%
2.	6-10 years	1	1,67%
3.	11-15 years	13	21,67
4.	>15 years	43	71,66%

Based on the respondent characteristics table above, it can be concluded that the length of service of respondents between 0-5 years is 3 people or around 5%, the length of service of 6-10 years is 1 person or around 1.67%, the length of service of 11-15 years is 13 people or around 21.67%, the length of service >15 years is 43 people or around 71.66%..

Outer Model

The outer model is used to determine the validity and reliability of the indicators that form a variable. To determine the validity and reliability, SmartPLS uses outer loadings, cross loadings, and Average Variance Extracted (AVE), as well as reliability and Cronbach's Alpha tests to test the reliability of a construct.

Convergent validity

This test is used to measure the positive correlation between a measure and alternative measures within the same construct, as assessed through factor loadings. In the initial stage of developing the measurement scale, the factor loading value was set at 0.7. After this determination, data analysis was performed using SmartPLS, with the following results.

Table 4. Outer Loading Results

Variable	Instrument	Outer Loading	Information
Work Environment and Regulations	LK_1	0.969	Valid
	LK_2	0.972	Valid
	LK_3	0.97	Valid
Risk Assessment	PR_1	0.871	Valid
	PR_2	0.918	Valid
	PR_3	0.927	Valid
Procedures and Documentation	PD_1	0.976	Valid
	PD_2	0.984	Valid
	PD_3	0.992	Valid
Monitoring and Review	PT_1	0.988	Valid
	PT_2	0.989	Valid
Fraud Risk	RK_1	0.987	Valid
	RK_2	0.987	Valid

Based on the outer loading table above, several indicators meet the 7% significance requirement and have factor loadings above 0.7. Thus, the construct is declared valid and meets the validity criteria. The next step is to assess convergent validity using the AVE value. According to the literature, models with an AVE value > 0.6 are categorized as having high convergent validity.

Table 5. AVE Value

Variable	AVE Value	Information
Work Environment and Rules (X1)	0.942	Valid
Risk Assessment (X2)	0.978	Valid
Procedures and Documentation (X3)	0.820	Valid
Monitoring and Review (X4)	0.968	Valid
Fraud Risk (Y)	0.975	Valid

Based on the table, the AVE value for each construct is above 0.6, indicating that the research data meets the requirements for convergent validity. The results of the outer loading and AVE tests confirm that the data is convergently valid and suitable for further analysis.

Discriminant Validity

Discriminant validity measures the extent to which the loading values between aspects are greater than the loading values of other aspects. The cross-loading value for each variable must be >0.70 to ensure discriminant validity. Another method uses the square root of the AVE, which must be greater than the correlation between latent constructs. An indicator is considered valid if the loading value of one variable is higher than that of the other variables.

Table 6. Discriminant Validity

Indicator	Work Environment and Rules	Risk Assessment	Procedures and Documentation	Monitoring and Review	Fraud Risk
LK_1	0.969	0.85	0.836	0.803	0.826
LK_2	0.972	0.826	0.843	0.808	0.796
LK_3	0.97	0.901	0.887	0.888	0.875
PR_1	0.863	0.733	0.871	0.754	0.717
PR_2	0.702	0.77	0.918	0.741	0.743
PR_3	0.831	0.842	0.927	0.862	0.874
PD_1	0.82	0.881	0.849	0.976	0.858
PD_2	0.862	0.941	0.851	0.984	0.892
PD_3	0.855	0.944	0.871	0.992	0.902
PT_1	0.863	0.988	0.838	0.891	0.906
PT_2	0.89	0.989	0.874	0.962	0.932
RK_1	0.852	0.919	0.868	0.891	0.987
RK_2	0.845	0.917	0.839	0.884	0.987

Based on Table 6, it can be concluded that the latent structure in this block is superior to the other blocks, with variable cross-loading values >0.50, indicating no problems in the cross-loading analysis.

Reability Test

In PLS-SEM, the reliability of reflective constructs is assessed through composite reliability, where a value >0.70 indicates good reliability. Furthermore, Cronbach's alpha is used to support the reliability test, with a value >0.60 considered to meet the reliability criteria.

Table 7. Cronbach's Alpha Value

Variable	Composite Reliability	Cronbach's Alpha	Remarks
Work Environment (X1)	0.971	0.969	Reliable
Risk Assessment (X2)	0.978	0.977	Reliable
Procedures (X3)	0.902	0.891	Reliable
Monitoring (X4)	0.984	0.983	Reliable
Fraud Risk (Y)	0.974	0.974	Reliable

The data show the composite reliability value for each construct was above 0.70. This condition indicates the answer from respondent is consistent. Furthermore, the Cronbach's alpha value for all constructs was above 0.60, it show good variable reliability.

Structural Model (Inner Model)

This research estimating is a structural model using SmartPLS. Firstly, calculate the R-Square value of the dependent variable. This value shows how well the model is able to explain or predict the outcome. Generally, an R-Square of 0.25 is (weak), 0.50 for moderate, and 0.75 indicates strong. The R-Square result shows the proportion of variance explained by the model.

Table 8. R-Square

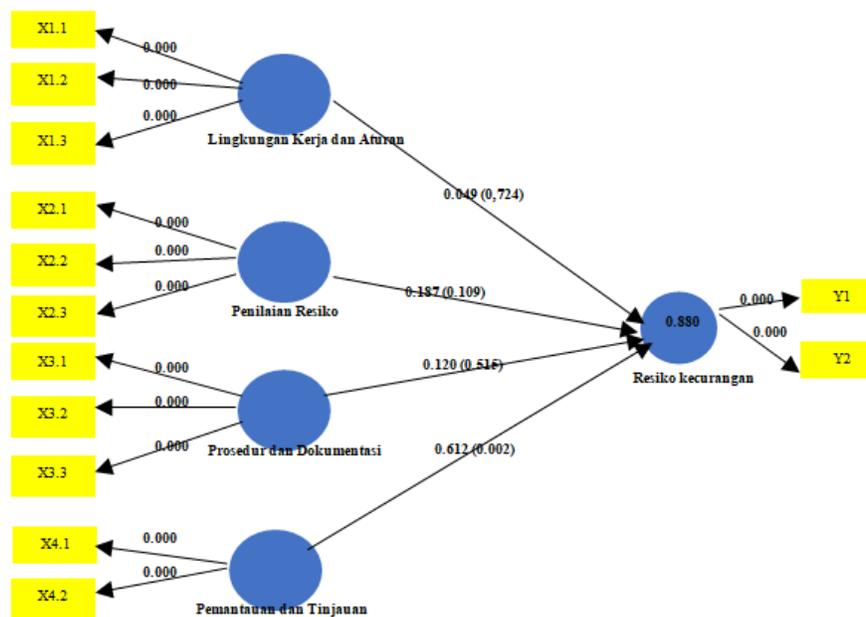| Variable	R-Square (R^2)
Fraud Risk	0.88

Figure 2. Path Analysis

The structural relationship were assessed through path analysis using the bootstrapping procedure. Hypotehsis testing relied on the inner model, where path coefficients and p-values were examined to evaluate the effect of the independent varables on the dependent variable. The analysis was conducted with SmartPLS 4.0 appliying a significance level p< 0.05. The bootstrapping outcomes and the structural model are reported in the following table.

Table 9. Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistic (IO/STDEVI)	Sign. P values
Work Environment and Regulations → Fraud Risk	0.049	0.068	0.138	0.353	0.724
Risk Assessment → Fraud Risk	0.187	0.207	0.117	1.602	0.109
Procedures and Documentation→ Fraud Risk	0.120	0.078	0.184	0.651	0.515
Monitoring and Review→ Fraud Risk	0.612	0.608	0.193	3.169	0.002

Based on the results of the significance test, the relationship between the variables can be explained as follows:

1. The first hypothesis (H1) obtained a path coefficient of 0.049 with a p-value of 0.724 > 0.05. These results indicate that the work environment and regulations do not significantly influence the fraud risk. Thus, H1 is rejected.

2. The second hypothesis (H2) produced a path coefficient of 0.187 with a p-value of 0.109 > 0.05. This demonstrates that risk assessment has no significant effect on fraud risk. Therefore, H2 is rejected.

3. The third hypothesis (H3) shows a path coefficient of 0.120 with a p-value of 0.515 > 0.05. This indicates that procedures and documentation do not significantly affect fraud risk. Therefore, H3 is rejected.

4. The fourth hypothesis (H4) shows a positive path coefficient of 0.612 with a p-value of 0.002 < 0.05. This condition confirms that monitoring and review have a significant positive effect on fraud risk. Hence, H4 is accepted.

Table 10. Summary of Hypothesis Testing Results

	Hypothesis	Remarks
H1	The work environment and rules have a significant and positive influence on fraud risk.	Rejected
H2	Risk assessment has a significant and positive influence on fraud risk.	Rejected
H3	Procedures and documentation have a significant and positive influence on fraud risk.	Rejected
H4	Monitoring and review have a significant and positive influence on fraud risk.	Accepted

The results show the work environment and regulations have no significant effect on fraud risk, as indicated by a p-value of $0.724 > 0.05$. Hence, H1 is rejected. Similarly, the second hypothesis (H2) shows a path coefficient of 0.187 with a p-value of $0.109 > 0.05$, suggesting that risk assessment does not significantly influence fraud risk. Thus, H2 is rejected.

The third hypothesis (H3) shows a path coefficient of 0.120 with a p-value of $0.515 > 0.05$, which also indicates no significant effect of procedures and documentation on fraud risk. Therefore, it leads to rejection of H3.

In contrast, hypothesis (H4) shows a positive and significant effect coefficient of 0.612 with a p-value of $0.002 < 0.05$. These confirm that monitoring and review play an important role in reducing fraud risk. Hence, H4 is accepted.

Research results show that the work environment has no effect on the risk of fraud. Formal regulations are incapable of preventing fraud and are merely formative (Goel). The quality of the work environment is not directly related to fraud if the monitoring system is not operational (Du et al, 2023). This suggests that even a good work environment, if individuals have poor character, cannot suppress fraud.

Risk assessment has no impact on fraud risk. This is because risk assessment is not a priority at the university level. Furthermore, market segmentation focuses more on academic services, thus deemphasizing the role of risk management. Furthermore, control procedures are also unable to mitigate the risk of fraud. This is because existing controls are only formative and involve administrative documentation.

However, monitoring significantly impacts fraud risk. This means that the better the monitoring, the lower the risk of fraud. This suggests that monitoring by relevant parties plays a more significant role in mitigating fraud risk. The feeling of being monitored and monitored actually helps mitigate the risk of fraud. Employees tend to fear oversight (Faisal et al., 2023).

CONCLUSION

The results prove that elements of the work environment, risk assessment, and control do not influence fraud. However, monitoring does influence risk. Therefore, universities are expected to implement risk management processes comprehensively and consistently. Furthermore, monitoring should be improved through routine internal audits and periodic evaluations of technology use. A limitation of this study is its focus on a single university. Therefore, future research could use respondents from more than one university to generalize the results more broadly. Furthermore, further research could focus on other variables such as individual employee factors and financial pressure.

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