ABSTRAK

Penelitian ini dilatarbelakangi oleh pentingnya upaya pencegahan *fraud* dalam industri perbankan, mengingat bank merupakan lembaga keuangan yang memiliki risiko penyimpangan operasional yang tinggi. *Fraud* dapat menimbulkan kerugian finansial, menurunkan kepercayaan nasabah, serta mengganggu stabilitas organisasi. Oleh karena itu, diperlukan sistem pengendalian internal yang efektif serta penerapan *Good Corporate Governance* (GCG) yang baik untuk mendukung pencegahan fraud pada perusahaan perbankan konvensional. Penelitian ini bertujuan untuk menganalisis pengaruh sistem pengendalian internal terhadap pencegahan fraud, pengaruh *Good Corporate Governance* terhadap pencegahan *fraud*, serta peran *Good Corporate Governance* sebagai variabel moderasi dalam hubungan antara sistem pengendalian internal dan pencegahan *fraud* pada perusahaan perbankan konvensional di Kabupaten Jember. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Responden penelitian adalah pegawai pada bank-bank konvensional yang menjadi objek penelitian. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan metode *Moderated Regression Analysis* (MRA). Hasil penelitian menunjukkan bahwa sistem pengendalian internal berpengaruh signifikan terhadap pencegahan fraud. *Good Corporate Governance* juga berpengaruh signifikan terhadap pencegahan fraud. Namun, *Good Corporate Governance* tidak mampu memoderasi pengaruh sistem pengendalian internal terhadap pencegahan fraud. Temuan ini menunjukkan bahwa efektivitas pencegahan *fraud* lebih banyak ditentukan oleh penerapan pengendalian internal dan tata kelola perusahaan secara langsung, sedangkan peran moderasi GCG belum terbukti memperkuat hubungan tersebut secara signifikan. Berdasarkan hasil tersebut, dapat disimpulkan bahwa penguatan sistem pengendalian internal dan penerapan *Good Corporate Governance* yang konsisten tetap menjadi aspek penting dalam mencegah fraud pada sektor perbankan. Penelitian ini diharapkan dapat menjadi referensi bagi pihak manajemen bank dalam meningkatkan kualitas pengawasan dan tata kelola organisasi.

Kata kunci: sistem pengendalian internal, *Good Corporate Governance*, pencegahan *fraud*, perbankan konvensional, Kabupaten Jember

ABSTRACT

This research is motivated by the importance of fraud prevention efforts in the banking industry, considering that banks are financial institutions that have a high risk of operational irregularities. Fraud can cause financial losses, reduce customer trust, and disrupt organizational stability. Therefore, an effective internal control system and the implementation of Good Corporate Governance (GCG) are needed to support fraud prevention in conventional banking companies. This study aims to analyze the influence of internal control systems on fraud prevention, the influence of Good Corporate Governance on fraud prevention, and the role of Good Corporate Governance as a moderation variable in the relationship between internal control systems and fraud prevention in conventional banking companies in Jember Regency. This study uses a quantitative approach with a survey method. The respondents of the study were employees of conventional banks that were the object of the study. Data were collected through questionnaires and analyzed using the Moderated Regression Analysis (MRA) method. The results of the study show that the internal control system has a significant effect on fraud prevention. Good Corporate Governance also has a significant effect on fraud prevention. However, Good Corporate Governance is not able to moderate the influence of the internal control system on fraud prevention. These findings suggest that the effectiveness of fraud prevention is largely determined by the direct implementation of internal controls and corporate governance, while the role of GCG moderation has not been shown to significantly strengthen these relationships. Based on these results, it can be concluded that strengthening the internal control system and implementing consistent Good Corporate Governance remain important aspects in preventing fraud in the banking sector. This research is expected to be a reference for bank management in improving the quality of supervision and organizational governance.

Keywords: internal control system, Good Corporate Governance, fraud prevention, conventional banking, Jember Regency