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Fraud Prevention Mechanism Factors in Indonesian Insurance Companies

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ABSTRACT

²⁴ This study aims to determine fraud prevention from the perspective of religiosity, whistleblower protection, and Whistleblowing Intention. This research was conducted on PT Asuransi Prudential Life employees with a sam¹³g technique of census (saturated sample) totalling 37 people. Data collection in this study was carried out by di⁴istributing questionnaires to respondents and testing the research hypothesis using multiple linear regression analysis. The results of the study s³¹ that religiosity and whistleblowing protection does not affect fraud prevention. The results of this study indicate that the religious values of employees are not internalized in attitudes and behaviour to prevent fraud, namely by working well and professionally and reporting fraudulent acts in the company. In addition, the findings of this research also indicate that the protection for whistleblowers in the company does not encourage (attract) employees to prevent fraud by reportin⁵g fraud because of the negative impact it will receive. The results also show that whistleblowing intention has a significant and positive effect on fraud prevention, indicating that employees have the intention and desire to report fraudulent actions to prevent fraud that can harm the company.

ABSTRAK

⁴³ Penelitian ini bertujuan untuk mengetahui pencegahan kecurangan dari perspektif religiusitas, perlindungan whistleblower, dan Whistleblowing Intention. Penelitian ini dilakukan pada karyawan PT Asuransi Prudential ³³ dengan teknik sampling adalah sensus (sampel jenuh) yang berjumlah 37 orang. Pengumpulan data penelit²³ ini dilakukan dengan penyebaran kuesioner kepada reponden dan pengujian hipotesis penelitian dilakukan dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa religiusitas dan proteksi whistleblowing tidak berpengaruh terhadap pencegahan kecurangan. Hasil penelitian ini mengindikasikan bahwa nilai-nilai religuitas karyawan tidak diinternalisasikan dalam sikap dan perilaku untuk mencegah fraud yakni dengan bekerja secara baik dan profesional serta bersikap melaporkan adanya tindakan kecurangan pada perusahaan. Selain itu, temuan riset ini juga mengindikasikan bahwa perlindungan kepada wishleblower yang ada pada perusahaan tidak mendorong (menarik) karyawan untuk mencegah terjadinya fraud dengan²² melaporkan adanya kecurangan karena dampak negatif yang akan diterimanya. Hasil penelitian juga menunjukkan bahwa whistleblowing intention berpengaruh signifikan dan positif terhadap pencegahan fraud yang mengindikasikan bahwa karyawan memiliki niat dan keinginan melaporkan tindakan kecurangan untuk tujuan mencegah terjadinya fraud yang dapat merugikan perusahaan.

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1. INTRODUCTION

Statistical data from the Financial Services Authority-OJK regarding insurance claims in Indonesia per year rose 21.2% to Rp. 275.61 trillion compared to 2016 of Rp. 227.35 trillion OJK-Financial Services Authority (2017). However, there is no valid data put forward by the ACFE Indonesia Chapter (2016). In addition, several developments in the news have been loaded with CNN Indonesia (2017), which revealed that 130,000 insurance claims signalled fraud (Nababan, 2017). The dynamics of alleged insurance claims to have caused fraud will significantly impact economic growth (Yusuf & Babalola, 2009). Therefore, the insurance industry needs to prevent, detect, and practice investigations into insurance fraud that occur. In this context, the insurance industry is progressively seeking solutions to fraud prevention.

Companies that provide insurance services are a challenge in the business world that has already entered the multi-national corporation era (Mangkunegara & Waris, 2015). Nevertheless, the challenges of fraud in the organizational environment and modern society development hit the insurance industry companies (Viaene & Dedene, 2004; Crocker & Tennyson, 2002; and Boyle et al., 2015). Some previous researches investigated insurance companies' fraud (Yusuf & Babalola, 2009; Yusuf, 2010; Yusuf & Ajemunigbohun, 2015; and Abdallah et al., 2016). Those studies reveal the prevention of fraudulent insurance claims made by employees from the competency variable training, investigative skills, and effective and efficient claims handling. This research refers to previous research related to alleged fraudulent practices in the company.

Research fraud (Yusuf & Babalola, 2009; Yusuf, 2010; Yusuf & Ajemunigbohun, 2015; and Abdallah et al., 2016) explore findings related to fraud in insurance companies, but with different research objects and focuses. Yusuf & Babalola (2009) research on insurance companies with a qualitative design and collecting data with interviews found that policy-making authorities and insurance companies are not severe in overcoming problems; there are no sanctions for violators and law enforcement mechanisms. Yusuf, 2010) research on insurance companies with a qualitative approach and data collection with semi-structured interviews with executive brokers obtained research evidence that brokers engage in opportunistic behaviour when customers file loss claims. Yusuf & Ajemunigbohun (2015) research on insurance companies with a quantitative approach, collecting data with surveys and distributing questionnaires and testing data with a one-simple test recommends that the government harmonize resources to ensure that there is no fraud in insurance claims. While research by Abdallah et al., (2016) on five companies that utilize E-commerce systems, including insurance with a quantitative descriptive research design, data collection using surveys, found that fraud is carried out carefully, and there is a need for a sophisticated fraud prevention system.

Based on some of the research above, it can be concluded that the importance of fraud prevention efforts and mechanisms to reduce opportunistic behaviour and the possibility of employee fraud. Even though the company has used E-commerce, the opportunistic behaviour of employees to commit fraud still occurs and is carried out systematically and carefully. For this reason, this study tries to explore fraud prevention from the aspect of values owned by employees, namely the religiosity and intensity of employee whistleblowing. In addition, this study also explores the company's commitment to protecting whistleblowing. In summary, this research will explore fraud prevention mechanisms in insurance companies by using case studies, collecting questionnaire data and testing hypotheses.

The fraud prevention mechanism in this research can be explained by the Theory of Planned Behavior (TPB) because of the value of religiosity whistleblowing protection and whistleblowing intensity related to individual employee perceptions. The Theory of Planned Behavior emerged as developing the Theory of reasoned action, which explains that an individual's intention to act is caused by attitudes toward subjective behaviour and norms (Fishbein & Ajzen, 1975). The Theory of Planned Behavior emerges as a form of solution to the failure of attitudes in estimating individuals' actual actions and behaviour (Ajzen, 1991). About fraud prevention, the value of religiosity, whistleblowing protection and the intensity of whistleblowing is strongly influenced by the attitudes, actions and behaviour of individual employees.

Employees are an essential factor in human resources for the success and development of insurance companies in the future (Mangkunegara & Waris, 2015). For this reason, competent and professional employees are needed to work based on religious values. Employees who have high religiosity are less likely to commit fraud. This statement is in line with the research findings of environment Stack & Kposowa (2006); Koerber & Neck (2016) and Said et al. (2018) that religiosity has nothing to do with all forms of fraudulent behaviour in the organizational environment. Research by Urumsah, Wicaksono, & Pratama (2016) found that individual religiosity will prevent fraudulent intentions. Said et al. (2018) also proves that employees who instil a religious attitude at work can be used as an antifraud mechanism. According to Kennedy & Lawton (1998), religiosity can avoid unethical behaviour and not commit fraud based on their

beliefs. This opinion is in line with the research findings of Weaver & Agle (2002) and (Purnamasari & Amaliah, 2015) that the internalization of religious values can affect ethical behaviour or the values of individual attitudes and behaviour. This statement indicates that employees who have religious values will think and be careful in acting, behaving and behaving ethically and preventing unethical actions (fraud) in their organization. Purnamasari & Amaliah (2015) research by distributing questionnaires to BPK auditors and analyzing multiple regression data found evidence of a positive influence of religiosity on fraud prevention. This study will explore religiosity as a fraud prevention mechanism in insurance companies, with respondents being employees. The selection of insurance company employees as respondents in the study because the work they do tends to be very vulnerable and has the opportunity to commit fraud.

One way to reduce fraud is through an individual's emotional approach with religious understanding (Purnamasari & Amaliah, 2015). A good understanding of religion can have implications for good individual attitudes and behaviour (Weaver & Agle, 2002 and Amaliah et al., 2013); In addition, a good understanding of religion, directly or indirectly, will prevent individuals from committing fraud (Istifadah & Senjani, 2020). The statement above is in line with research Pamungkas (2014) and Maifizar et al. (2020), which show that religiosity has a negative effect on fraud. This research finding means that religiosity can be a filter and prevent individuals from committing fraud. Research by Hayati & Amalia (2021), (Ananda et al., 2016), and (Purnamasari & Amaliah, 2015) shows that religiosity has a positive effect on fraud prevention.

Whistleblowing develops and innovates the development of mechanisms for internal change in government and other organizations (Near & Miceli, 1995), and these mechanisms require organizations to ethically and legally support whistleblowing (Near et al., 1993). ACFE survey data (ACFE Indonesia Chapter, 2016) shows that reporting whistleblowers to organizations can uncover fraud cases, and this system is the most effective in uncovering fraud. The whistleblowing mechanism is considered adequate to prevent whistleblowing because internal parties are more aware of the patterns and motives of fraud in the company. Therefore, company management must support (Alleyne & Amaria, 2013) by providing an easy fraud reporting system and media to protect whistleblowers.

WBS is still considered an effective system to prevent fraud. The problem is that many employees are afraid to report fraud because of the negative impact. For this reason, it is essential to protect whistleblowers so that employees consciously report fraud. With a literature study, Nurhidayat & Kusumasari (2018) found that an effective and systematic Whistleblowing system must ensure adequate protection with several aspects such as human culture and ethics; Policy, legal protection; organizational structure; and appropriate procedures and processes. Pratiwi et al. (2019) research on Pertamina companies, survey methods, distributing questionnaires, and qualitative descriptive analysis found that employees agree with the whistleblowing system as an effort to prevent fraud. Tripermata et al. (2021) also said that employees expect protection from whistleblowers. The two studies above and most of the research on the relationship between whistleblowing protection and fraud prevention use qualitative methods. This study uses a quantitative approach, distributing questionnaires and multiple regression analysis to prove the relationship between whistleblowing protection and fraud prevention. The argument is that guaranteed protection for whistleblowers will encourage employees to voluntarily and not be afraid to report fraud so that fraud prevention will be more effective.

Research by Akbar et al. (2019) proves that whistleblowing intention affects fraud prevention. This al-Akbar research (2019) was carried out by census and multiple regression analysis questionnaires to village officials. Another study was conducted by Tripermata et al. (2021), proving that whistleblowing intention has a significant and positive effect on fraud prevention. This research was conducted in five Regional Finance and Planning Boards in five provinces in Sumatra by distributing questionnaires and analyzing data with Structure Equation Modeling (SEM). Saputra et al. (2020) research using survey methods, distributing questionnaires to village heads and multiple regression analysis proves that whistleblowing intention has a significant and positive effect on fraud prevention. The three studies above were conducted on private organizations, while this research was on insurance companies.

2. LITERATURE REVIEW

Fraud is a complex and challenging to understand a concept that encompasses legal behaviour and aspects (Hazzi & Maldaon, 2012). ACFE Indonesia Chapter (2016) describe fraud as unlawful acts to obtain personal or group benefits, whether directly or indirectly harming other parties. Tuanakotta, (2015) describes fraud as people's intention in a management team (supervisors, employees, or third parties) to ob-

tain against the law benefits. Many factors occur to cause the fraud attitude, and it needs a particular approach to reduce it.

According to Dzomira, (2015) fraud prevention needs a system of policies and procedures in the aggregate to minimize and reduce the possibility of fraudulent activities. Fraud prevention aims to carry the company run without a hitch and make a positive image because of increasing public trust. COSO-Committee of Sponsoring Organizations of the Treadway Commission (2019), states that the purpose of fraud prevention is operational efficiency and effectiveness, financial report credibility, and compliance with applicable laws and regulations. In addition, Tunggal (2012) explained that the purpose of fraud prevention is to create an honest culture climate, openness, and mutual assistance, natural recruitment process, fraud awareness training, positive work scope, and made ethical code. This program also assists employees who has difficulties. The reward and mechanism employ is this fraud prevention.

The Theory of Planned Behavior (TPB) was first put forward by Ajzen (1991), which is a development of the planned reasoned theory that the intention to act is caused by attitude towards behaviour and subjective norms (Fishbein & Ajzen, 1975) by adding perceived behavioural control. Individuals' perceptions of behavioural control are based on their control beliefs (Nur & Hamid, 2018) and are related to moral intensity. Employees will take action by the morals inherent in themselves to a condition or environment. Individual employees will determine the goodness or badness of an action to be taken based on their perception of self-control. Perceptions of good or bad action can be influenced by religious values, culture, knowledge and experience. Attitude towards action is also following whether the action and its impact are beneficial or not for themselves and others. Internal and external factors of employees can influence the fraud prevention mechanism according to their perceptions.

According to Glock & Stark (1965), religiosity refers to a comprehensive directing system in defining sacred human values, beliefs, traits, activity, ritual, and way of life. Thus, *religiosity* is defined as an integrated system of beliefs, lifestyle, ritual activities and institutions. Assumptions about the difficulty of measuring religiosity began to diminish due to the development of religiosity measurements in psychology, theology, and sociology. Moreover, Glock & Stark (1965) identified religiosity in three dimensions: (1) cognition dimension involving religious knowledge and religious belief; (2) affect dimension, which refers to emotional attachment and religious feelings; (3) behaviour dimension, forming in the presence and places of worship affiliation, attendance, reading the scriptures and praying.

Some operations of religiosity are available, including intrinsic and extrinsic religiousness. Glock & Stark (1965) religiosity defined as a spiritual commitment mainly associated with a particular religion or sure faith. This religiosity is manifested through behavioural activities such as carrying out traditional rituals and prayers. Glock & Stark (1965) classify religiosity measurement in five dimensions: ritualistic, ideological, intellectual, experiential, and consequential. The ritualistic dimension refers to someone who adheres to the degree of ritual obligations in religion, such as prayer, zakat, fasting, and other acts of worship. Ideological dimension or religious belief defines as a person dogmatic acceptance of the religious teachings (belief about the existence of God, angels, scripture, and prophet). The intellectual dimension, also known as religious knowledge, shape the person insight into his religious teachings. The experiential dimension consists of religious feelings and religious experiences (feelings of closeness to God, avoiding sins, and feelings of prayer answered). Finally, the dimension of the religious effect is a dimension that measures the degree of a person's behaviour that is influenced by his religious teachings.

Glock & Stark (1965) propose religiosity as one's conception level and commitment to religion. Thus, religiosity conception refers to religious knowledge degree, while the religious commitment appoints a more comprehensive understanding. Hence, there there are individual's diverse ways to become religious. In this research, religiosity measure with five dimensions: ideological or beliefs dimensions, ritualistic dimensions or religious practices, experience or appreciation dimensions, intellectual or knowledge dimensions, and consequences or practice dimensions.

The explanation above can be concluded that religiosity will lead to thoughts, attitudes and individual self-control. This statement means that by believing and carrying out religious teachings well, employees tend to be good because religion teaches its people about obligations and prohibitions that direct someone to act well. By holding religious values, individual employees can judge whether their actions are good or bad. Employees who believe in and practice their religion well tend to be good in their lives, including work. If there is fraud in the company, employees who have good religion will report the fraud through the media and systems provided by the company. Reporting fraud is carried out because employees believe

that fraud is an act that is not good and harms individuals and companies. With many employees who believe in and practice their religion well, this can be a fraud prevention mechanism for themselves and the company. Employees who understand and practice religion well tend to act and work well to improve company performance. In addition, employees will also have the courage to report fraudulent actions that are considered wrong actions.

H1: Religiosity has a positive effect on fraud prevention.

According to ACFE-Association of Certified Fraud Examiners (2012), the most critical dimension in a whistleblowing program is whistleblower support. This mechanism could enhance the people's whistleblowers willingness. Gokce (2013) found the relation of work guarantee with the whistleblower preferences. In Indonesia, several regulations are used to protect whistleblowers, such as Law No. 13 of 2006 on protecting witnesses and victims. According to UU No 13/2006, LPSK is the authorized institution to protect witnesses. However, this law does not explicitly state the definition of a whistleblower and does not explicitly state that this law also protects whistleblowers.

The implementation of whistleblowing aims to prevent and reduce fraud in the organization. The statement above aligns with research findings that whistleblowing is a critical system to prevent and avoid fraudulent behaviour in organizations (Ahmad et al., 2014). The Indonesian government has regulated laws and policies regarding whistleblower protection systems in SOEs and private institutions. However, these regulations have not made a significant contribution to protecting whistleblowers from disclosing fraudulent practices. Various arguments exist to eliminate the spirit of whistleblowers from both an individual and institutional perspective. Lack of organizational commitment, legal certainty and justice are examples of cases that cause whistleblowers not to report fraudulent acts in their organization. Whistleblower protection is essential because it is the last line of defence to protect the interests and assets of public and private organizations. Whistleblowers should receive protection, appreciation and appreciation from their organization to safeguard the organization's assets. If protection for whistleblowers is non-existent or minimal, then employees tend not to be interested in reporting fraud and fraud prevention cannot be done. The statement above means that if the protection of whistleblowers is carried out correctly, many employees will become whistleblowers and will ultimately contribute to fraud prevention. This condition is because people who commit fraud feel supervised by other employees to be more minor deficiencies.

H2: Whistleblowing protection has a positive effect on fraud prevention

Near & Miceli (1995), Miceli et al. (1991), and Hwang et al. (2008) state that whistleblowing is an organization highlighting and preventing fraud from an internal entity perspective. Moreover, Brief & Motowidlo (1986) reveals that whistleblowing could contribute to organizational business problems. This also gives advantages for various stakeholders to make organization fraud to be terminated. Whistleblowing is sometimes considered a hero and prosocial since the whistleblower considered a hero its also judge as an unloyal employee for some organization.

In the Indonesian context, whistleblowing refers to someone behaviour intending to report the indicate organized criminal acts of corruption in the workplace. This activity also requires adequate information access to indicate corruption. Whistleblowing not merely about corruption report but also concerning another scandal such as the law violation and act cause harm or threat to the community.

According to Ajzen (1991) in Theory of Reasoned Action that the main factor of individual attitude is one's intention to the behaviour. This theory states that the intention to perform a behaviour is influenced by attitudes, subjective norms and perceptions of control over behaviour (Ajzen, 1991). As one of the stakeholders, employees have the responsibility to maintain and manage the assets owned by the company. If there is fraud that can harm the company or individuals, employees will report fraud through the system and media provided by the company. The actions of employees reporting fraud are based on the intention to act based on attitudes, beliefs and self-control. For this reason, it is essential to instil the values of responsibility in employees so that every employee commits to maintain and manage company assets properly. The number of employees who have the intention to act to protect and manage assets to report fraudulent actions in the company is one of the mechanisms in fraud prevention.

H3: Whistleblowing intention has a positive effect on fraud prevention.

3. RESEARCH METHOD

This study uses a quantitative approach. This method provides an advantage in providing an adequate research design and collecting data using a survey with a questionnaire instrument. The data collection aims to explain and summarize several conditions, diver situations, or variables in the research object. The population of this study were 37 insurance employees at PT. Prudential Life Assurance (Prudential Indonesia). The sampling used saturated samples of the census, which treat all population members as a sample. The research data is primary data obtained by distributing questionnaires to respondents (employees). Answers to the questionnaire in the research questionnaire used a Likert scale 1-5. The research data used for analysis and testing the research hypothesis is a questionnaire with complete answers.

The operationalization of variables in this study is described based on researchers' empirical findings, theory, and rationality. Fraud prevention is a system and procedure aimed explicitly at and implemented for the primary purpose, if not the sole purpose, of preventing and deterring fraud. Fraud Prevention measures refer to the opinion of Amrizal (2004), which includes: building a sound internal control structure, effectiveness of control activities, improve organizational culture, and practical internal audit function.

Religiosity is related to the individual's belief in God and his commitment to following the rules set by God (Mcdaniel & Burnett, 1990). According to Glock & Stark (1965), religiosity is a religious commitment owned by individuals related to their religion and beliefs. It can be seen from the behaviour of these individuals in carrying out their religious rituals. Furthermore, (Glock & Stark, 1965) divide religiosity into five dimensions: the intellectual dimension, the ideological dimension, the ritualistic dimension, the feeling dimension, and the consequential dimension. The five dimensions look at religiosity from the perspective of psychology and sociology, which refers to thoughts, rituals, feelings/experiences and perceptions.

Whistleblowing protection in this study is defined by Ratley (Association of Certified Fraud Examiners (ACFE), 2016) as support for whistleblowers both from the legal and administrative side and protection from threats/retaliation. Hence, this mechanism hired as an essential aspect in protecting the whistleblower in fraud prevention processes. According to the KNKG, a sound fraud reporting system provides facilities and protection or whistleblower protection which includes reporting media, protection of the confidentiality of the reporter's identity, protection against retaliation from fraud perpetrators, and information on follow-up implementation.

Intensity (intention) is the motivation that will affect a person's behaviour (Ajzen, 1991). Intentions are influenced by how hard a person tries or how much effort is put into a behaviour. About whistleblowing, Chiu (2003) said that Whistleblowing Intentions lead to the possibility of someone wanting to participate in whistleblowing actions. The decision to do whistleblowing is also about whether to report wrong actions or not and is influenced by the benefits received from whistleblowing (Graham, 1986). According to Dozier & Miceli (1985), motivation underlies the intention to report organizational actions or decisions that deviate from the rules and laws carried out by employees (members) organization. The intention to take whistleblowing actions is based on efforts to prevent whistleblowing actions (Ajzen, 1991). The measurement of the Whistleblowing Intention variable was modified from the research of Ajzen (1991) and Heungsik & Blenkinsopp (2009), which consisted of the intention to do whistleblowing, the desire to try to do whistleblowing, the plan to do whistleblowing, internal and external whistleblowing actions. The relationship between variables in this study can be seen in figure 1.

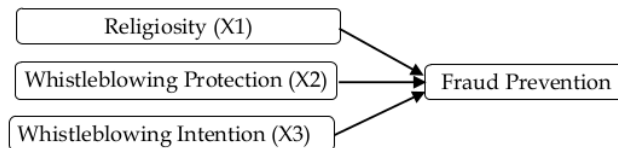


Figure 1. Research Model

Source: References Synthesized, 2019

This study used classic assumption to verify the data. Furthermore, multiple linear regression analysis performed for hypothesis testing. Since the data verification and hypothesis testing conducted, this research equation model generates as shown below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y: Fraud Prevention, α : A constant, X_1 : Religiosity, X_2 : Whistleblowing protection, X_3 : Whistleblowing Intention, e : Error

4. RESULT AND DISCUSSION

The validity test in this research uses the Pearson formula to determine the correlation between the statement scores of each item. Therefore, the statement item is declared valid if the correlation item between the score of each statement item and the total score has a significant level below 0.05, and the main points in the previous statement are otherwise (Ghozali, nd). The research variable instrument is declared valid if the probability value is <0.05 ($\alpha = 5\%$). Based on table 5, it can be seen that each indicator used as an independent variable (religiosity, whistleblowing protection, whistleblowing intention) and the dependent variable (Fraud Prevention) have a significance value of r count less than 0.05 and r count higher than r table (0.433). These results indicate that all indicators in this study are valid and can be used as research data.

Table 1 Validity Test Results

Variable	Amount of Item	Description
Religiosity (X1)	7 Item	
Whistleblowing Protection (X2)	9 Item	Valid $\alpha > 0,05$
Whistleblowing Intention (X3)	8 Item	
Fraud Prevention (Y)	7 Item	

Source: SPSS output processed 2019

A reliable questionnaire refers to a person's consistently or stable statement across trajectory time. This research uses alpha Cronbach's to measure the questionnaire reliability. Moreover, this technique could ensure the data has high reliability. As the alpha Cronbach's score above 0.60, the questionnaire consistently results from multiple times (Ghozali, 2018).

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Description
Religiosity (X1)	0,681	
Whistleblower Protection (X2)	0,875	Reliabel $\alpha > 0,60$
Whistleblowing Intention (X3)	0,683	
Fraud Prevention (Y)	0,864	

Source: SPSS output processed 2019

Based on table 2, it can be concluded that overall the reliability test conducted in this study has shown satisfactory results. The test results show that the Cronbach alpha value is greater than the upper limit value of Cronbach alpha of 0.60. The results of this test indicate that all statements relating to the variables of Religiosity, Whistleblower Protection, Whistleblowing Intention against fraud prevention are reliable. This research uses a normality test to examine whether a residual follows or approaches a normal distribution. Furthermore, the normality test aims to determine the confounding or residual variables in the regression model with a normal distribution (Ghozali, 2018). Normal data is data whose distribution is around the normal line, does not deviate from left and right, and the pattern follows the direction of the normal curve. In this study, the Kolmogorov Smirnov statistical test was used to determine whether residuals are normally distributed. Normal residuals that have a significant value > 0.05 . The results of the One-Sample Kolmogorov-Smirnov Test in this study indicate that the residual probability value (p-value) in this study has a value greater than 0.05, which is 0.655, which means that the residual data is normally distributed.

To determine whether there is multicollinearity, it can be done by calculating the tolerance value (a) or calculating the variance inflation factor (VIF) value. Multicollinearity calculations can be done with the SPSS program. The calculation results can be seen as follows: Multicollinearity test is done by comparing the tolerance value and the variance of the inflation factor (VIF). If the tolerance value is more significant than 0.1 and the VIF value is less than 10, multicollinearity does not occur. Based on the table 3, the tolerance value for each variable is greater than 0.1 and the VIF value is smaller than 10 so that it can be stated

that there is no multicollinearity problem in this research model.

Table 3. Multicollinearity Test

Variables	Collinearity Statistics	
	Tolerance	VIF
Religiosity (X1)	0,588	1,701
Whistleblowing Protection (X2)	0,821	1,218
Whistleblowing Intention (X3)	0,533	1,875

Source: SPSS output processed 2019

This research could not elude the possible presence of heteroscedasticity. Hence, the Glejser test had been used to detect this indication. According to Ghozali (2018), if the sig value reaches ≥ 0.05 , the symptoms do not occur and be the ideal conducted research. The Glejser test from this research shows an insignificant influence from independent variables to the absolute value of a dependent variable (AbsUt). The confidence level arrives above 5% means the regression model hired in this research un present heteroscedasticity. The Adjusted R Square value is 0.561, which shows that 56,1% of fraud prevention is influenced by religiosity, whistleblowing protection and whistleblowing protection. While other factors can explain the remaining 56,1 outside of this study.

The F test can be used to see the regression model used is significant or not, provided that if p-value $< (\alpha) = 0.05$ and $f_{count} > f_{table}$, the model is significant and can be used to test the hypothesis. The level of trust for hypothesis testing is 95% or $(\alpha) = 5\%$ (0.05). From the results of data analysis obtained regarding Religiosity, Protection Whistleblower, Intention Whistleblowing on the dependent variable, namely prevention of fraud, can be tested the proposed hypothesis. The statistical analysis of regression analysis show the value of $F = 10,024$, which is significant at the level of 0,000. So $F_{count} > F_{table}$ is $10,024 > 2.03$ with a significance value of 0,000 < 0.05 . Because the significance value is far smaller than 0.05, the regression model used is correct so that it can be used to predict research variables. From the test results, it can also be concluded that Religiosity, Whistleblower Protection, Intention Whistleblowing together or simultaneously have a significant effect on fraud prevention. The partial test results can be seen in Table 4.

Table 4. Hypothesis

Variables	Regression Model			Result
	Coefisien	T	Sig	
Religiosity	-1.590	-0.310	0.130	Rejected
Whistleblowing protection	0.158	1,420	0,174	Rejected
Whistleblowing Intention	0.831	4,194	0,010	Accepted

Source: SPSS output processed 2019

The t-test aims to test the partial effect of the independent variables on non-independent variables with other variables considered constant, with the assumption that if the value of t count can be seen from the regression analysis shows a small of $\alpha = 5\%$, means that the independent variable affects the dependent variable. Based on the analysis, the religiosity coefficient is negative -1.590, and the significant level is 0.130, so it can be concluded that the religiosity variable does not affect fraud prevention (hypothesis 1, rejected). The regression coefficient for whistleblowing protection is positive 1.420 and a significant level of 0.174, so it can be concluded that whistleblowing protection does not affect fraud prevention (hypothesis 1, rejected). While the regression coefficient for whistleblowing protection is positive 4.194 and a significant level of 0.01, so it can be concluded that whistleblowing intention affects fraud prevention (hypothesis 3, accepted).

This study has a regression equation that is the influence between Religiosity (X1), Whistleblowing Protection (X2), Intention Whistleblowing (X3) on the dependent variable, namely prevention of fraud (Y). The multiple regression equation can be distributed into the estimation model, namely: $Y = 6.858 - 0.310X_1 + 0.158X_2 + 0.831X_3 + e$. Based on the equation model above, it can be seen that religiosity harms fraud prevention, while whistleblowing protection and whistleblowing protection has a positive effect on fraud prevention. The above equation means that every increase in employee religiosity will reduce fraud prevention by 0.310; every increase in one whistleblowing protection will increase fraud prevention by 0.158, and every increase in one whistleblowing intention will increase fraud prevention 0.831.

This study results provide evidence that religiosity does not affect fraud prevention. Thus, even though an individual employee has a high level of religiosity, there is still a possibility to commit fraud. The level of religion refers to worship diligent and committed to obeying the rules. Religiosity is an integrated system of beliefs, lifestyles, and ritual activities that lead people to good or high values (Glock & Stark, 1965). Hence, the religious employee will continue to perform fraud with various arguments (opportunity, pressure, rationality). In line with the findings of previous research by Lenz & Graycar (2016) and Mangoting et al. (2017) that fraud is caused by compulsion, intentional, unwillingness, and aggressiveness officer

The results of this study can be concluded that religiosity has no significant and negative effect on fraud prevention. Based on the research response, the religiosity variable level is high (0.83), which means that the respondent has a good level of religiosity. The better the employee's religiosity, the better their attitudes and behaviour will be. However, based on the results of hypothesis testing, it is known that religiosity has no significant and negative effect on fraud prevention. These results indicate that other factors are more dominant in employees reporting fraud. Following the TPB theory, Ajzen (1991) that attitudes toward behaviour are determined by behavioural beliefs factors related to subjective assessments of the surrounding world, self-understanding and the environment. The absence of religiosity on fraud prevention is suspected to be subjective norm factors, and other factors tend to be more dominant than religiosity factors. Regarding subjective norms, employees' attitude regarding not reporting fraud in the organization can be due to individual (subjective) beliefs and the expectations of the people around them so that the employee's actions can hinder fraud prevention efforts. Employees' actions not to report fraud are based on considering the benefits (profits) and risks (impacts) both for themselves and others. The statement above is following Ajzen (1991) opinion that beliefs and costs or benefits determine attitudes.

Urumsah et al. (2018) argue that individual employee gains public sympathy and build an image in the community through religiosity wrapping. The previous statement signals that an individual's religious values and teachings are not implemented in good life behaviour, including in the work environment. Hence, religion has not been internalized as a self-controlling mechanism in an individual employee's professional life. According to Reza (2013), religiosity should represent the existence of religion. Religion could promote an individual's thinking, behaving, and self-controlling. Hwang et al. (2008) put religious knowledge and understanding forward as part of moral education. Thus, individual action in commits fraud is suspected to be due to other factors. The religiosity internalization has no contribution to this context. As a religious country, Indonesian people obligate a solid religious foundation and present religiosity through good behaviour. Therefore, the religious society should avoid fraudulent behaviour because it can create discord among religious, ethical, and moral values. Recently, the phenomena of some fraud cases that occurred in Indonesia indicate the community morale's degradation. Moreover, some previous researches show that indications: corruptions are very vulnerable in developing countries (Button et al., 2015); the culture and environmental change could trigger the individual moral standards (Javed et al., 2014).

Furthermore, Frey (2009) put the time advancement such as knowledge of science and technology can also have positive and negative impacts on the development of morals, culture and environment. Likewise, the technology development could influence the shifting society characters to become individualistic, ultimately impacting morale hold. The technology development also reproduces the community culture and values such as cooperation, courtesy and tolerance. This condition cannot be denied causing moral degradation of society, which will cause many behaviour changes. The research occurs with obtaining different findings from some previous studies. Purnamasari (2013), Pamungkas (2015), and Ahmad & Omar (2015) proves that the level of religiosity has a negative effect on fraud behavior, as well as Purnamasari & Amaliah (2015) and Urumsah et al. (2018) establish the negative spirituality influence for fraud behavior.

Whistleblowers play an essential role in uncovering fraudulent practices in both the private and public sectors. Usually, Whistleblowers are people in the organization (employees) and report information about fraudulent acts to the competent authorities or the public (Sagara, 2013). Moreover, whistleblowers can report incidents of fraud through the existing formal system to legal authorities (Elias, 2008), while according to Heungsik & Blenkinsopp (2009), fraud reporting is carried out formally informally, anonymously, and identified. Therefore, whistleblowing protection is an integral part of efforts to eradicate and prevent fraud in organizational entities to realize good corporate governance, improve integrity and detect violations. On the other hand, employees are aware of fraud in their organization but did not dare to say (disclose) because of fear and concern about the consequences (retaliation), lack of confidence, conflict with

organizational culture and various other factors (OECD-Organisation for Economic Co-operation and Development, 2016).

The results of this research indicate that whistleblowing protection does not affect fraud prevention in organizational entities. The results of this study indicate that there is no protection for whistleblowers as a system to prevent fraud. The condition is suspected to be due to many factors that influence an employee to become a whistleblower, such as facing physical threats and psychological, legal and administrative threats (ICJR-Institute for Criminal Justice Reform, 2017). Another opinion was expressed by Devine & Maassarani (2011) that a whistleblower can harm his future, career and family. Although there is protection against whistleblowers, other factors tend to be dominant as the cause of employee reluctance and the absence of fraud. This condition can cause the whistleblowing system not to run optimally, and fraud prevention efforts are not realized. The ineffectiveness of whistleblowing protection on fraud prevention shows that the whistleblowing mechanism has not functioned optimally. The implementation of whistleblowing is not optimal because many other factors ensure that whistleblowing protection is not adequate. The opinion above is in line with research findings Nurhidayat & Kusumasari (2018) that the effectiveness of whistleblowing for prevention requires many elements such as culture and ethics, policies, legal protection, organizational structure and procedures and processes that are following organizational characteristics.

According to the G20 Anti-Corruption Action Plan Protection of Whistleblower (2012), whistleblowing protection is essential to encourage reporting violations, fraud and corruption. Whistleblowers play an essential role in uncovering fraudulent practices. Although whistleblowers have been given protection in uncovering fraudulent practices, their existence cannot prevent fraud from occurring. These results indicate that there are still many weaknesses in the whistleblowing protection system. Whistleblowers should be given appreciation for reporting fraud, but in reality, whistleblowers face problems and threats in their personal, family and work lives. These problems make the eradication and prevention of fraud challenging to realize. Although the Government of Indonesia has regulated laws and policies regarding the whistleblowing protection system, the implementation has not been optimal. This condition is thought to be caused by a lack of leadership commitment, integrity, organizational culture regarding anti-fraud, law enforcement and justice, and rewards and rewards. Whistleblower protection is the last line of defence to protect the interests and assets of public and private organizations. Whistleblower protection requires the support of a culture of accountability and integrity of all stakeholders to encourage reporting of violations, fraud, and corruption. Whistleblower protection contributes to trust, tolerance and improves organizational performance. However, much remains to be done to develop a climate of openness and integrity that enables adequate protection of whistleblowers.

The study results indicate that the intention of whistleblowing has a significant and positive effect on fraud prevention. The results of this study indicate that the more employees who have the intention to report fraudulent acts to the organization, the more fraud prevention will be. Thus, the incidence of fraud in the organization can be significantly reduced in line with many employees who have the intention, awareness and commitment to reporting fraud. The existence of employees as reporting fraud acts is related to principles of good corporate governance, namely the principles of transparency and accountability. ACFE-Association of Certified Fraud Examiners (2008) found that the application of whistleblowers within the entity can serve as an early effort to detect fraud.

The results showed that the intention of whistleblowing affected fraud prevention. The results obtained that the higher individual employee intention to become a whistleblower could influence better fraud prevention. Thus, fraud occurrence could be reduced significantly. The whistleblower's existence is dealing with sound corporate governance principles. Fraud prevention could represent organizational transparency and accountability principles. ACFE-Association of Certified Fraud Examiners (2008) found that entities utilizing whistleblowers could work as practical early fraud detection efforts.

The National Committee on Governance Policy (KNKG-Komite Nasional Kebijakan Governance, 2008) has published guidelines on the Reporting and Violation System (SPP) or whistleblowing system (WBS) to encourage public and private entities to implement a whistleblowing system. It also regulates the whistleblowing system (WBS) guidelines. The regulation work to encourage whistleblowing system implementation in public and private organizations. Some organizations have applied and required employees all internal company elements to become whistleblowers. Several law enforcement organizations and institutions such as the Corruption Eradication Commission (KPK), Indonesian Financial Transaction Reports and Analysis Center (PPATK), Ombudsman, the National Human Rights Commission (Komnas

HAM), Judicial Commission, The National Police Commission (Kopolnas), and the Prosecutors', SOEs, and private companies have built an embedded whistleblowing system.

The entities' urge to become whistleblower correlates with individual intention. According to Jogiyanto (2007), intention refers to the individual's goal to take single or various actions. Fishbein & Ajzen (1981) mention that almost all individuals' behaviour is related to social actions under the control of a person's will. Consequently, individual every action carried out is based on an intention. The intention of someone to do a behaviour can be explained through psychology theories and behavioural information systems such as Theory of Planned Behavior (TPB) and Theory of Reasoned Action (TRA). TPB theory states that an individual's intention to act is influenced by various factors such as attitudes, subjective norms, and behavioural control perceptions. The TRA follows with attitudes and subjective norms. TPB and TRA relate to attitudes, norms, and subjective aspects as intention determinants influencing individual action. Following the above study results, the fraud prevention system required organizational commitment. The management could encourage employees' intention to become whistleblowers by giving rewards, commitments, and law advocacy support. According to Gokce (2013), the determinant intention encourages in conducting whistleblowing is ethical awareness intensity.

Intensity is a function of two determinants: personality traits (called attitude) and social influence (called subjective norms). Attitudes are related to someone's judgment, both positive and negative, in carrying out an act of behaviour. Subjective norms are interpreted as a person's perception of social pressure and feel to do (or not do) certain behaviours. For example, being a whistleblower is a risky act, including losing a position or job, accepting safety threats, or being shunned by co-workers. For some entities, an act of being a whistleblower is considered a traitor and put an institution reputation in danger.

Among whistleblowers, the intention and reason put toward the decision to contribute in whistleblowing system are to rid an unwanted feeling, memory, or condition, typically giving a sense of cathartic release for previous mistakes. The whistleblowers also benefited from the actions and could motivate the internal and external entities to speak louder. The whistleblowers' good purpose and intention could contribute to fraud occurrence reduction and prevention.

The whistleblowing system is compiled and implemented to prevent fraud and crime in the internal company (Semendawai et al., 2011). Hence, the company should encourage and provide employees protection to reporting occurred fraud. Awareness and intention to prevent fraud are indeed considered quite crucial to prevent and minimize the impact of fraud risk efforts. Furthermore, the findings of whistleblower intention influences prove that the existence of this whistleblower is significant to fraud prevention. Thus, the more employees become whistleblowers, the occurrence of fraud in institutions will be reduced. For this reason, the wish of whistleblowing is realized in action. It is necessary to support the system, certainty of reward, legal certainty, security, safety, and other instruments that motivate an individual employee as a whistleblower. In addition, the Whistleblowing system is essential for continuous control and improvement so that efforts to prevent and detect fraud practices in the company can run optimally.

3 5. CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

Based on the results of testing and analysis concluded that Religiosity does not affect fraud prevention. Religion has not been internalized in attitudes, behaviour, life, and religion has only become self-wrapping so that its image is good. In addition, the pressure on an individual will cause fraud. Protection Whistleblowers does not affect fraud prevention. The existence of intimidation and various other individual reasons will cause an individual to be reluctant to become a whistleblower and the lack of justice for the whistleblower. Other than that, Intention Whistleblowing Affects the prevention of fraud. Attitudes and subjective norms influence human behaviour. The whistleblowing action of a person is also based on the intention of preventing fraud. This research has implications for several things, namely academic studies, company management and policy.

This research has implications for several things, namely academic studies, company management and policy. The implication of this research on academic studies is the enrichment of literature related to the prevention of fraud and the need for further observations regarding the prevention of fraud. In terms of managerial implications, this research has the effect of evaluating corporate governance, specifically for insurance companies – management evaluation, especially in fraud prevention and detection mechanisms. In addition, the results of this research also impact policy evaluations for related regulators, for example, the Insurance Company and the Financial Services Authority (OJK), in terms of internal supervision standards for fraud prevention.

This research place several specified limitations such as variables and sample characteristic. This research had filled to establishing the significant variables from some literature. However, neither personal nor situational variables still left unexamined as predictors. The samples numbers only occurring in small representation, the enhanced for further research can be done. Hence, this research could engage as a considerable capacity for the following research to gain accurate correlation for more diverse variables

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