The Effect Of Good Corporate Governance, Internal Control And Competence Of Human Resource On The Prevention Of Fraud (Case Study At Pt Britania Akademi Indonesia)

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ABSTRACT

The present research investigates the influence of Good Corporate Governance, Internal Control, and Human Resource Competence on fraud prevention within PT Britania Akademi Indonesia. Applying a quantitative framework that draws upon data collected firsthand, research engaged 33 teachers and administrative personnel selected through a saturated sampling method. The analytical procedures comprised validity and reliability testing, classical assumption testing, descriptive statistical analysis, multiple linear regression, as well as partial (t-test), simultaneous (F-test), and coefficient of determination analyses. Evidence from the study suggests that, when examined individually, Good Corporate Governance does not exhibit a positive and significant effect on fraud prevention, as reflected by a t-value of –2.502, which is lower than a t-table value of 2.048. Internal Control demonstrates a positive and significant influence, corroborated by a t-statistic of 3.430 exceeding the critical threshold. Human Resource Competence also shows a considerable and statistically significant effect, evidenced by a t-value of 8.368. When assessed collectively, the three variables are positively and significantly associated with fraud prevention, as corroborated by an F-value of 83.000 surpassing F-table value of 3.34, with a determination coefficient of 88.5%.

Keywords: Competence of Human Resource, Good Corporate Governance, Internal Control, Population, Prevention of Fraud.

INTRODUCTION

However, few studies have examined how Good Corporate Governance, Internal Control, and Human Resource Competence collectively influence fraud prevention in the educational services sector, particularly at PT Britania Akademi Indonesia. Fraud is an illegal act committed for personal gain, and as financial and business systems grow more complex, fraud cases continue to increase. PwC's Global Economic Crime and Fraud Survey (2022) reports 51% of enterprises in 53 countries experienced fraud, reaching a two-decade peak and remaining a major global concern.

In Indonesia, including North Sumatra, similar patterns appear. Between January and June 2025, the Financial Services Authority (OJK) recorded 1,003 consumer complaints, mostly in banking (466 cases) and fintech P2P lending (235 cases). Cases such as the Rp5.96 billion village fund corruption in Padangsidimpuan and the Rp1.2 billion fraud involving two university students show that fraud occurs in both public and private sectors.

The rising cases show that Good Corporate Governance, internal control, and employee competence are still ineffective. Strengthening GCG, improving internal control, and enhancing human resource competence are needed to reduce risks. Good Corporate

Governance outlines stakeholder responsibilities to ensure transparency, accountability, and integrity, supported by strong internal control. COSO states that internal control provides reasonable assurance of achieving operational, compliance objectives and reporting. Its effectiveness depends on human resource competence, making competent employees essential for supporting governance and preventing fraud.

LITERATURE REVIEW

Fraud Triangle Theory

According to (Saut et al., 2025), the Fraud Triangle Theory is an analytical framework that explains the reasons why individuals commit fraudulent acts, such as corruption. The theory emphasizes fraud generally arises from three principal elements: rationalization, opportunity, and pressure.

The Prevention of Fraud

The prevention of Fraud is an organizational strategy to minimise the potential for fraud, within governmental and corporate spheres. This effort encompasses several indicators, including risk analysis, implementation, sanctions, and evaluation. According to (Rosari et al., 2021), The Prevention of Fraud involves implementing specific policies designed to stop or minimize the risk of fraud.

Good Corporate Governance

Good Corporate Governance (GCG) is a framework of principles which help companies operate in a transparent, responsible, fair way, accountable, and independent, with goal of generating additional values for all stakeholders. According to (Mandika & Nangoi, 2021), GCG is a structured process for regulating and directing business activities to increase company value while ensuring business sustainability.

Internal Control

Internal control is a mechanism that ensures organizational objectives are achieved effectively, efficiently, and in line with regulations. It helps prevent and detect irregularities, including fraud, through elements such as the control environment, information and communication, control activities, monitoring and risk assessment. According to (Nababan & Muktiadji, 2022), internal control involves management plans, methods, procedures, and policies that support operational effectiveness, reliable financial reporting, asset protection, and regulatory compliance.

Human Resources Competence

Human resource competency is an essential factor in organizational effectiveness. It includes technical skills as well as quantity, accuracy, loyalty, initiative, and the ability to work together to achieve organizational goals. According to (Fairus & Fadli, 2023), human resource competency refers to an individual's abilities and characteristics, including the knowledge, skills, and behavioral attitudes needed to perform tasks according to their position.

Based on aforementioned explanation and findings from prior study, the variables used in this research are illustrated in the research framework below:
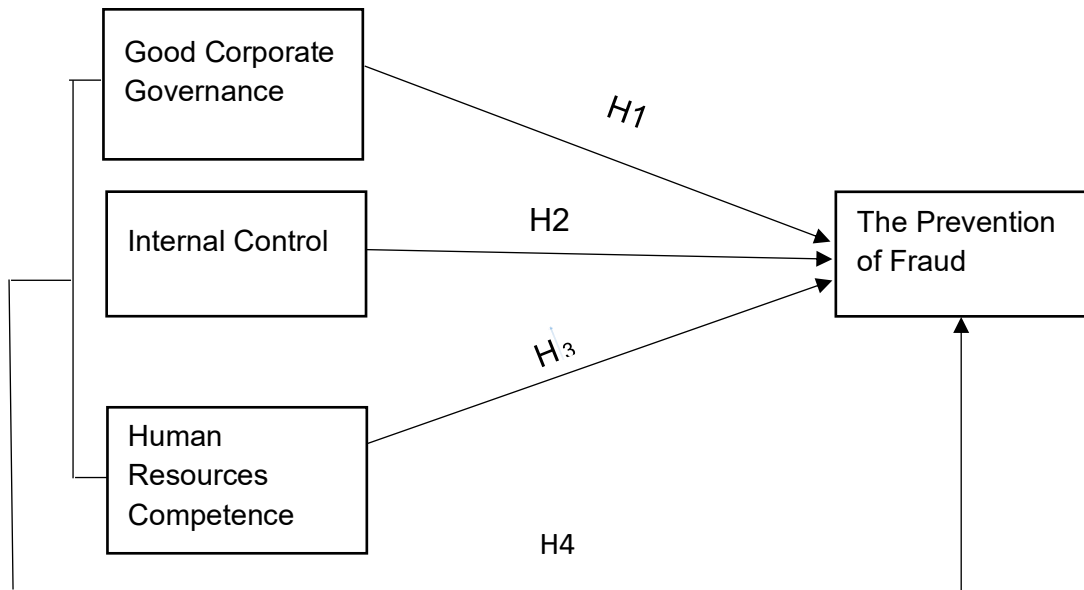

Figure 1. Framework

The hypotheses of this study are:

H1 :   Good Corporate Governance significantly influences Prevention of Fraud

H2 :   Internal Control significantly influences Prevention of Fraud

H3 :   Competence of Human Resource influences significantly Prevention of Fraud

H4 :   Good Corporate Governance, internal control, and competence human resources together have positive impacts toward Prevention of fraud.

RESEARCH METHOD

A quantitative method using primary data was adopted for the present research. Data were obtained via a structured questionnaire distributed to 33 respondents, drawn from teachers and administrative staff. A structured Likert-scale questionnaire was used to measure the study variables. The study employed an exhaustive sampling method, where all members of the population were included in the research. The gathered data were examined through statistical methods aligned with the study objectives, assisted by SPSS version 27. Multiple linear regression analysis was applied because the study includes three independent variables, allowing examination of their individual and simultaneous effects on the dependent variable.

(Sugiyono, 2020) said that population is an generalisation which comprises of objects or subjects with definite quantities and qualiities decided by the researchers to be further studied or maded conclusion.

Both data analysis and data testing include:

1. Validity Test
2. Reliability Test
3. Descriptive Statistics
4. Test of Classical Assumption:

a. Normality Test
b. Heteroscedasticity Test
c. Multicollinearity Test
5. Analysis of Multiple Linear Regression
6. Testing of Hypothesis
a. T-test
b. F test
c. Determination Coefficient Test (R^2)

RESULTS

Validity Test

(Nilda Miftahul Janna, 2000) mention that, validity testing is conducted to determine whether a research instrument can be assumed.

Table 1. Validity Test Results

No	R count	R table	Results
X1.S1	0.730	0.3440	Valid
X1.S2	0.824	0.3440	Valid
X1.S3	0.734	0.3440	Valid
X1.S4	0.510	0.3440	Valid
X1.S5	0.622	0.3440	Valid
X1.S6	0.750	0.3440	Valid
X1.S7	0.813	0.3440	Valid
X1.S8	0.859	0.3440	Valid
X1.S9	0.879	0.3440	Valid
X1.S10	0.789	0.3440	Valid
X1.S11	0.634	0.3440	Valid
X1.S12	0.596	0.3440	Valid
X1.S13	0.801	0.3440	Valid
X1.S14	0.875	0.3440	Valid
X1.S15	0.487	0.3440	Valid
X1.S16	0.699	0.3440	Valid
X1.S17	0.919	0.3440	Valid
X1.S18	0.926	0.3440	Valid
X1.S19	0.656	0.3440	Valid
X1.S20	0.846	0.3440	Valid
X1.S21	0.789	0.3440	Valid
X1.S22	0.804	0.3440	Valid
X1.S23	0.571	0.3440	Valid
X1.S24	0.776	0.3440	Valid
X1.S25	0.671	0.3440	Valid
X2.S1	0.598	0.3440	Valid
X2.S2	0.864	0.3440	Valid
X2.S3	0.812	0.3440	Valid
X2.S4	0.856	0.3440	Valid
X2.S5	0.768	0.3440	Valid
X2.S6	0.852	0.3440	Valid
X2.S7	0.879	0.3440	Valid
X2.S8	0.850	0.3440	Valid
X2.S9	0.665	0.3440	Valid
X2.S10	0.808	0.3440	Valid
X2.S11	0.792	0.3440	Valid

X2.S12	0.748	0.3440	Valid
X2.S13	0.698	0.3440	Valid
X2.S14	0.741	0.3440	Valid
X2.S15	0.840	0.3440	Valid
X2.S16	0.905	0.3440	Valid
X2.S17	0.685	0.3440	Valid
X2.S18	0.515	0.3440	Valid
X2.S19	0.768	0.3440	Valid
X2.S20	0.818	0.3440	Valid
X2.S21	0.874	0.3440	Valid
X2.S22	0.752	0.3440	Valid
X2.S23	0.864	0.3440	Valid
X2.S24	0.759	0.3440	Valid
X2.S25	0.886	0.3440	Valid
X3.S1	0.515	0.3440	Valid
X3.S2	0.586	0.3440	Valid
X3.S3	0.824	0.3440	Valid
X3.S4	0.783	0.3440	Valid
X3.S5	0.864	0.3440	Valid
X3.S6	0.705	0.3440	Valid
X3.S7	0.843	0.3440	Valid
X3.S8	0.733	0.3440	Valid
X3.S9	0.479	0.3440	Valid
X3.S10	0.464	0.3440	Valid
X3.S11	0.665	0.3440	Valid
X3.S12	0.642	0.3440	Valid
X3.S13	0.815	0.3440	Valid
X3.S14	0.573	0.3440	Valid
X3.S15	0.783	0.3440	Valid
X3.S16	0.729	0.3440	Valid
X3.S17	0.718	0.3440	Valid
X3.S18	0.820	0.3440	Valid
X3.S19	0.748	0.3440	Valid
X3.S20	0.688	0.3440	Valid
X3.S21	0.660	0.3440	Valid
X3.S22	0.722	0.3440	Valid
X3.S23	0.709	0.3440	Valid
X3.S24	0.737	0.3440	Valid
X3.S25	0.737	0.3440	Valid
X3.S26	0.759	0.3440	Valid
X3.S27	0.656	0.3440	Valid
X3.S28	0.817	0.3440	Valid
X3.S29	0.691	0.3440	Valid
X3.S30	0.663	0.3440	Valid
Y.S1	0.796	0.3440	Valid
Y.S2	0.509	0.3440	Valid
Y.S3	0.867	0.3440	Valid
Y.S4	0.883	0.3440	Valid
Y.S5	0.884	0.3440	Valid
Y.S6	0.800	0.3440	Valid
Y.S7	0.675	0.3440	Valid
Y.S8	0.795	0.3440	Valid

Y.S9	0.718	0.3440	Valid
Y.S10	0.647	0.3440	Valid
Y.S11	0.638	0.3440	Valid
Y.S12	0.576	0.3440	Valid
Y.S13	0.774	0.3440	Valid
Y.S14	0.551	0.3440	Valid
Y.S15	0.605	0.3440	Valid
Y.S16	0.801	0.3440	Valid
Y.S17	0.554	0.3440	Valid
Y.S18	0.683	0.3440	Valid
Y.S19	0.787	0.3440	Valid
Y.S20	0.580	0.3440	Valid

Source: Data Processing Results, 2025

Results indicate that the validity coefficient values for each questionnaire item range from 0.464 to 0.919. At the 0.05 significance level with 33 respondents, the r-table value is 0.3440. Findings also indicate that all validity coefficients exceed the r-table value, meaning every questionnaire item meets the required validity criteria.

Reliability Test

(Junarso et al., 2019) states Reliability refers to the level of consistency or stability of measurement results when the test is repeated at different times.

Table 2. The Results of Reliability Test

Variables	*Cronbach's Alpha*	Results
Good Corporate Governance	0.600	0.966
Internal Control	0.600	0.973
Human Resources Competence	0.600	0.959
The Prevention of Fraud	0.600	0.940

Source: Data Processing Results, 2025

The results demonstrate that Cronbach's Alpha values for both independent and dependent variables exceeded 0.6. These findings verify that all instruments employed in the study are highly reliable and suitable for use as data collection tools.

Descriptive Statistical Test

(Rosdiani & Hidayat, 2020) explains that descriptive statistics is a data analysis method that presents a description of the data using the lowest, highest, average, and standard deviation values.

Table 3. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Standard Deviation
Good Corporate Governance	33	71	125	109.52	14,946
Internal Control	33	75	125	108.70	14,632
Human Resources Competence	33	104	150	133.33	13,660
Prevention of Fraud	33	70	100	88.55	9,351
Valid N (listwise)	33				

Source: Data Processing Results, 2025

The study involved 33 respondents. The Good Corporate Governance (GCG) variable (X1) had the lowest score 71 and the highest 125 (average = 109.52; standard deviation = 14.946). The variable of Internal Control (X2) had the lowest score 75 and the highest 125, with an (average of 108.70 ; standard deviation = 14.632). Competence of Human Resource variable (X3) showed the lowest value of 104 and the highest of 150,(average = 133.33: standard deviation = 13.660). The variable of Prevention of the Fraud (Y) obtained the lowest of 70 and the highest 100, with an (average = 88.55; standard deviation = 9.351).

Normality Test

(Gunawan, 2020) stated that the data normality testing was performed to ascertain if the data follow a normal distribution within the population.

Table 4. Result of Kolmogorov-Smirnov's Normality Test

Unstandardized

Residual

N		33
Normal Parameters a,b	Mean	.0000000
	Standard Deviation	3.02022680
Most Extreme	Absolute	.126
Differences	Positive	.064
	Negative	-.126
Test Statistics		.126
Asymo. Sig. (2-tailed)c		.200

Source: Data Processing Results, 2025

In line with the findings of the normality test following the Kolmogorov–Smirnov method, the Asymp. Sig. (2-tailed) value was 0.200. This indicates that model of regression is distributed, as the Asymp. Sig. value exceeds the alpha level 0.05.
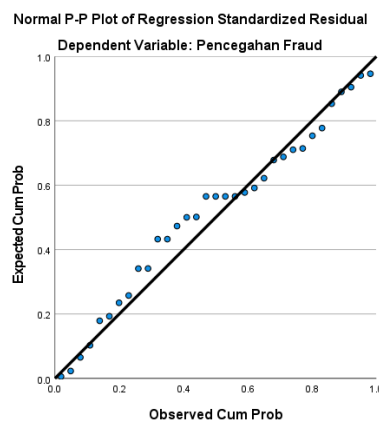

Figure 2. Normal Probability Plot of Regression

Source: Data Processing Results, 2025

In line with Figure 2, the distribution of the data points follows the orientation of the diagonal line, indicating that indicates the data conform to a normal distribution.
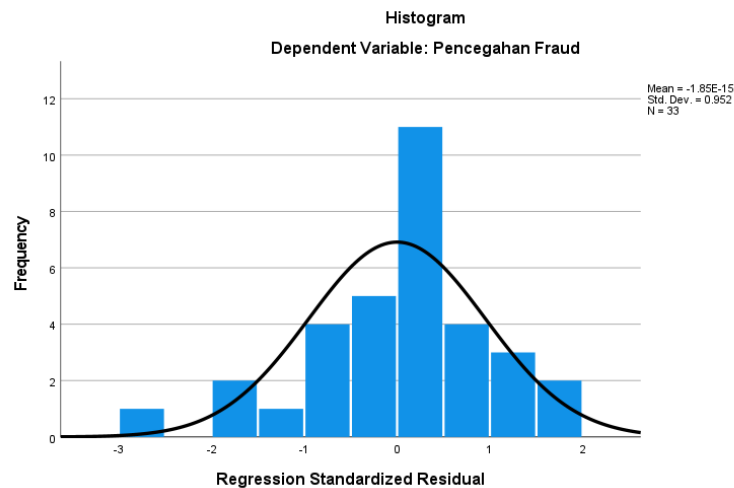
Histogram

Dependent Variable: Pencegahan Fraud

Mean = -1.85E-15
Std. Dev. = 0.952
N = 33

Figure 3. Histogram

Source: Data Processing Results, 2025

In line with Figure 3, histogram displays that the data form a relatively symmetrical curve without noticeable skewness to the right or left, indicating that the data are normally distributed.

Heteroscedasticity Test

(Loindong et al., 2023) explains that heteroscedasticity test is conducted to decide if differences exist in the variance of residual among observation in regression model.
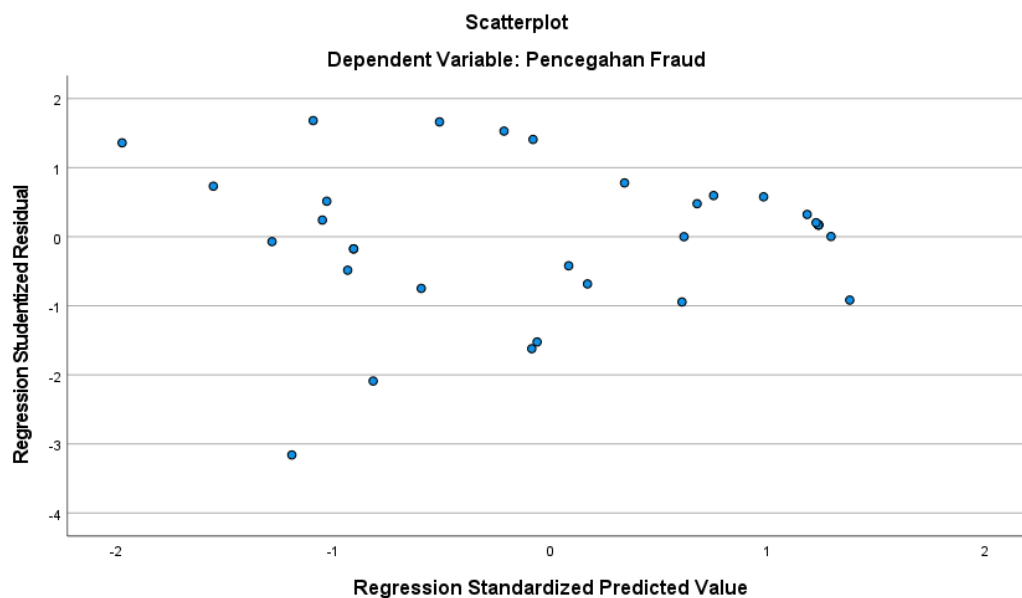
Scatterplot

Dependent Variable: Pencegahan Fraud

Figure 4. Scatterplot

Source: Data Processing Results, 2025

In line with the figure 4, The scatterplot displays that the points of the data are distributed in a random manner above and under the zero line on the Y axis, with no formed pattern. This indicates an absence of heteroscedasticity in the model.

Multicollinearity Test

(Nafiudin et al., 2021) states that the multicollinearity test aims to decide if a strong correlation exists among the independent variable in a multiple linear regression model.

Table 5. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Good Corporate Governance	0.196	5,104
	Internal Control	0.180	5,568
	Human Resources Competence	0.391	2,558

Dependent Variable: The Prevention of Fraud

Source: Data Processing Results, 2025

In accordance with Table 5, Good Corporate Governance (X1) has tolerance value 0.196 (> 0.10) and VIF 5.104 (< 10). Internal Control (X2) has tolerance value 0.180 (> 0.10) and VIF 5.568 (< 10), while Competence of Human Resource (X3) has tolerance value 0.391 (> 0.10) and VIF 2.558 (< 10). These values indicate the absence of multicollinearity in the regression model.

Multiple Linear Regression Analysis

According to (juliandi et al, 2023), analysis of multiple linear regression an method used to process data involving more than two variables, namely several controlled variables and one response variable.

The formula of regression regarding three predictors :

$$Y = a + b1X1 + b2X2 + B3X3 + e$$

Table 6. Result of Multiple Linear Regression

Model		Unstandardised Coefficients	
		B	Std. Error
1	(Constant)	4,780	5,505
	Good Corporate Governance	-0.212	0.085
	Internal Control	0.310	0.090
	Human Resources Competence	0.550	0.066

Dependent Variable: The Prevention of Fraud

Source: Data Processing Results, 2025

The Prevention of Fraud = 4.780 – 0.212 Good Corporate Governance + 0.310 Internal Control + 0.550 Source Competence Human Resources + e

In line with, it leads to a conclusion that:

1. The constant value of 4.780 indicates that even if Good Corporate Governance, Internal Control, and Competence of Human Resource are all zero, the Prevention of Fraud score would still be 4.780. This means other factors also contribute to fraud prevention even when these three variables are absent.
2. The regression coefficient for Good Corporate Governance is –0.212, indicating that every one-unit increase in Good Corporate Governance decreases Fraud Prevention by 0.212, assuming the other variables remain constant. This reflects

a negative relationship between Good Corporate Governance and fraud prevention, Meaning that the application of Good Corporate Governance principles in this study does not contribute to improving fraud prevention and is not sufficiently strong to yield a statistically meaningful impact on fraud prevention.

3. The regression coefficient for Internal Control is +0.310, indicating that each one-point increase in Internal Control leads to a 0.310 rise in prevention of fraud, assuming other factors remain unchanged. This means better internal control contributes to stronger the Prevention of fraud.

4. The regression coefficient for Competence of Human Resource is +0.550, meaning each one-point increase in HR competence leads to a 0.550 increase in Prevention of fraud, holding other variables constant. This indicates that higher employee competence significantly strengthens Prevention of fraud efforts.

Test of Partial Significance (T-Test)

(Alamri et al., 2024) states that The t-test is used to decide if each controlled variable has significant effects on the dependent variable. In other words, it shows how much each variable individually influences the outcome.

Table 7. Result of T-Test

Model		t	Sig
1	(Constant)	0.868	0.392
	Good Corporate Governance	-2,502	0.018
	Internal Control	3,430	0.002
	Human Resources Competence	8,368	0.001

In line with Table 7, the result of partial test (t-test) explains :

1. Good Corporate Governance (X1) has a t-value of –2.502, which is lower than the t-table value of 2.04841 at a significance level below 0.05. This indicates that the calculated t-value is smaller than the t-table value, showing that Good Corporate Governance appears not to exert an influence on fraud prevention. The associated significance value of 0.018, being below the 0.05 threshold, demonstrates that Good Corporate Governance does not produce a statistically significant effect on fraud prevention. The negative regression coefficient shows that Good Corporate Governance has a negative and insignificant effect on fraud prevention, meaning that stricter enforcement of Good Corporate Governance is associated with a decrease in the level of fraud prevention.

2. Internal Control Variable (X2), t value of 3.430 is larger than the t table 2.04841, with significance level below 0.05. This suggests that Internal control carries significance effects regarding the Prevention of Fraud.

3. For the Human Resources Competence variable (X3), the calculated t value of 8.368 higher than t-table value 2.04841, and significance level below 0.05. it means that human resource competence brings meaningful and considerable impacts on the prevention of fraud.

Simultaneous Significance Test (F Test)

(WidayaT & Sally, 2020) mention that The F-test is applied to assess if regression model is appropriate for explaining how all independent variables together influence dependent variables.

Table 8. The Results of F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2506,285	3	835,428	83,000	0.001
	Residual	291,897	29	10,065		
	Total	2798,182	32			

Dependent Variable: The Prevention of Fraud

Source: Data Processing Results, 2025

As shown in Table 8, the calculated F value (83.000) > F table (3.34), with level of significance of 0.001 < 0.05. This means that Good Corporate Governance, Internal Control, and Human Resource Competence simultaneously bring significance effects on the Prevention of Fraud.

Coefficient of Determination Test (R2)

The determination coefficient (R^2) suggests to which the controlled variables can explain the changes in the dependent variable. The value ranges from 0 to 1, where a value close to 1 reflects a higher proportion of the dependent variable's variance being explained by the independent variables (Adrea, 2022).

Table 9. Determination Coefficient (R2) Test

Model	R	R Square	Adjusted R Square	Standard Error in Estimation
1	0.946	0.896	0.885	3,173

a) Predictors: (Constant), Competence of Human Resource, Good Corporate Governance, Internal Control
b) Dependent Variable: The Prevention of Fraud

In line with Table 9, the Adjusted R Square value 0.885 ilustrates that 88.5% from the variation in the Prevention of Fraud can be described by Good Corporate Governance, Internal Control, and Competence of Human Resource. The remaining 11.5% is influenced by some variables not discussed in this study.

DISCUSSION

***Good Corporate Governance* towards The Prevention of Fraud**

Based on the results of the partial test, the t-value of –2.502 < t-table 2.048 and the significance level of 0.018 < 0.050 indicate that Good Corporate Governance has no negative and insignificant effect on Fraud Prevention, resulting in the rejection of hypothesis 1 (H1). This finding is consistent with the study by (Nurfahira et al., 2023), which states that Good Corporate Governance does not have a positive and significant influence on fraud prevention at PT. Barru Barakah Properti. These results do not align with normative expectations, where Good Corporate Governance should ideally have a positive effect on fraud prevention.

A review was conducted to confirm these research findings, and the negative effect of Good Corporate Governance on fraud prevention at PT Britania Akademi Indonesia was found to be due to the company's use of the PDCA (Plan-Do-Check-Act) system as the

foundation for achieving operational performance. This focus leads the implementation of Good Corporate Governance to be directed more toward maintaining the quality of work processes rather than toward fraud prevention efforts. As a result, Good Corporate Governance tends to function merely as part of fulfilling operational standards, which is then documented in the form of monthly performance reports.

Internal Control regarding Prevention of Fraud

Based on the partial test results, the t-value 3.430 > t-table 2.048 and significance level 0.002 < 0.050 show that Internal Control has positive, significant effects, so hypothesis 2 (H2) is accepted. This aligns with the study by (Debora Kartini Miseri Lubis & Gideon Setyo Budiwitjaksono, 2023), titled "*Analysis of Internal Control, Fraud Knowledge and Anti-Fraud Awareness on the Prevention of Fraud*", which also found that internal control influences the Prevention of Fraud at the Surabaya Pahlawan branch office of Bank Rakyat Indonesia (BRI).

Human Resources Competence in The Prevention of Fraud

Following the partial test results, the t-value of 8.368 > t-table value 2.048 and significance level 0.001 < 0.050 indicated that Competence of Human Resource has positive, significant effects on Prevention of Fraud. Thus, hypothesis 3 (H3) is accepted. This is consistent with the findings of (Agung et al., 2024) in "*The Influence of Competence of Human Resource, Whistleblowing Intention, and Internal Control on the Prevention of Fraud*," which also concluded that Competence of Human Resource significantly affects Prevention of Fraud.

Good Corporate Governance, Internal Control and Competence of Human Resource regarding Prevention of Fraud

Following simultaneous test result, F-value of 83.000 > F-table value 3.34 with significance level 0.001 < 0.05 specified that Good Corporate Governance, Internal Control, and Competence of Human Resource together bring significant effects regarding Prevention of Fraud. Therefore, hypothesis 4 (H4) is acceptable.

This outcomes align with several prior studies. Research by (Lubis et al., 2024) titled *"Effect of Internal Audit, Internal Control and Audit Quality on the Prevention of Fraud: Evidence from the Public Sector in Indonesia"* found that Internal Control have a favourable and considerable impact regarding Prevention of Fraud. Similarly, a study by Stella Anandalika Putri Pitaloka and James Tumewu (2025) titled *"The Influence of Whistleblowing System, Individual Morality, Technology Utilization, and Competence of Human Resource regarding Prevention of Fraud (Empirical Study on Accounting Students)"* concluded that Competence of Human Resource positively influences the Prevention of Fraud. In addition, research by Harry Budiantoro, Nanda Dwi Aprilliva, and Kanaya Lapae (2022) titled *"The Influence of the Implementation of Good Corporate Governance, Anti-Fraud Awareness, and Employee Integrity on The Prevention of Fraud"* also found that Good Corporate Governance have positive effects Prevention of Fraud.

CONCLUSION

The outcomes of this study reveal that Good Corporate Governance, Internal Control, and Competence of Human Resource each have, as well as collectively, a significant impact on the Prevention of Fraud. Meanwhile, Adjusted R Square value 0.885 shows that 88.5% of the variations in the Prevention of Fraud can be described by the three variables, while remaining 11.5% is affected by some relevant factors not examined in this study.

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