



Determinants of fraud prevention in SMEs: The role of ethical leadership, whistleblowing system, and owner integrity

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Article Info	ABSTRACT
<p>Article history:</p> <p>Received Dec 5, 2025 Revised Dec 20, 2025 Accepted Dec 30, 2025</p> <hr/> <p>Keywords:</p> <p>Ethical Leadership; Fraud Prevention; Owner Integrity; Whistleblowing System.</p>	<p>Fraud remained a major threat to the sustainability of small and medium enterprises (SMEs), particularly due to informal control structures and limited supervision resources. This study examined the effects of ethical leadership, whistleblowing system effectiveness, and owner integrity on fraud prevention in Indonesian SMEs. A quantitative cross-sectional design was employed, and data were collected from 147 SME respondents using a structured questionnaire. The proposed model was tested using multiple linear regression in SPSS. The results showed that ethical leadership, whistleblowing system, and owner integrity had positive and statistically significant effects on fraud prevention. Among the predictors, owner integrity demonstrated the strongest influence, indicating that integrity at the top played a central role in strengthening anti-fraud practices in SMEs. The findings suggest that SMEs can enhance fraud prevention by reinforcing ethical leadership behavior, institutionalizing safe reporting mechanisms, and maintaining high integrity standards in owner decision-making. This study provided practical implications for SME governance and anti-fraud strategy development in emerging market contexts.</p>
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1. INTRODUCTION

Fraud remains one of the most persistent threats to organizational sustainability, particularly in micro, small, and medium enterprises (SMEs), where managerial control structures are often informal and resources for supervision are limited. Unlike large organizations that typically possess formalized compliance units, multi-layered governance systems, and structured internal audit functions, SMEs tend to rely heavily on the owner's personal judgment and trust-based relationships. This condition increases vulnerability to occupational fraud, such as asset misappropriation, manipulation of records, and unethical transactions, which may remain undetected for long periods and directly damage business performance, reputation, and continuity. Recent auditing literature emphasizes that fraud prevention is not merely a technical accounting issue but a broader governance and behavioral challenge that requires ethical leadership, strong integrity at the top, and effective reporting systems (Onesti & Palumbo, 2023).

In Indonesia and many emerging markets, SMEs serve as the backbone of economic growth, employment, and local value chains (Bongso & Hartoyo, 2022). However, this dominance is also accompanied by operational fragility especially in financial governance and internal discipline. SMEs commonly experience weak segregation of duties, limited documentation, and minimal control environment, making them susceptible to internal fraud and opportunistic behavior. Prior research highlights that strengthening internal governance and ethical culture is crucial for fraud prevention, as many anti-fraud strategies fail not due to lack of procedures, but because the organization lacks ethical tone, accountability, and transparency (Amrullah & Sari, 2025). Furthermore, bibliometric evidence shows a growing trend of fraud research shifting toward behavioral and governance determinants, including leadership ethics and integrity-based control environments, rather than solely focusing on forensic detection mechanisms (Winarto, 2025).

Ethical leadership is an essential determinant in strengthening fraud prevention because it shapes ethical norms, reinforces moral discipline, and guides employee behavior through “role modeling” and consistent ethical enforcement. In SMEs, fraud risks are relatively higher due to weak formal governance structures and high centralization of authority; therefore, leadership becomes the primary driver of ethical culture and control compliance. Ethical leaders promote fairness, accountability, and transparency which reduce tolerance toward unethical practices. Auditing and governance literature confirms that leadership integrity and ethical leadership significantly support anti-fraud strategies by strengthening trust and ethical behavior in organizations (Carolina & Wulandari, 2024). In addition, empirical evidence demonstrates that ethical leadership and governance practices play a meaningful role in preventing accounting fraud and improving organizational financial integrity (Khalaf & Hussein, 2024). Furthermore, qualitative leadership-based fraud research shows that leadership influences preventive behavior and fraud handling through the control environment and organizational culture (Suryani & Setiany, 2025). Therefore, ethical leadership is expected to enhance fraud prevention capability in SMEs by strengthening ethical climate and discouraging unethical acts. H1: Ethical leadership has a positive effect on fraud prevention in SMEs.

A whistleblowing system functions as a preventive governance mechanism that increases transparency, supports early fraud detection, and discourages fraud through deterrence effects. In SMEs, fraud often occurs because employees fear reporting wrongdoing, the owner lacks formal supervision channels, and control documentation is limited. A whistleblowing system provides reporting channels, confidentiality, and procedural mechanisms for follow-up, thereby increasing the likelihood that fraud is discovered. A systematic literature review highlights that whistleblowing system effectiveness is significantly shaped by trust, protection, and procedural clarity, and it has a direct contribution to fraud prevention (Lubis & Fachrudin, 2025). Additional empirical evidence also indicates that internal audit and whistleblowing mechanisms work together to strengthen fraud detection and prevention outcomes (Lubis & Mayasari, 2025). Moreover, studies on whistleblowing confirm that the mechanism significantly strengthens fraud prevention outcomes, because it increases reporting likelihood and reduces tolerance of misconduct (Setiawan & Soewarno, 2025). In broader audit governance discussion, whistleblowing effectiveness is repeatedly emphasized as an institutional control that reduces fraud opportunities by increasing exposure risk. Hence, whistleblowing system implementation is expected to positively influence fraud prevention in SMEs. H2: Whistleblowing system has a positive effect on fraud prevention in SMEs.

Owner integrity is a key anti-fraud determinant in SMEs because the owner typically acts as the highest authority, control designer, and cultural leader. SMEs frequently operate with informal procedures, weak segregation of duties, and high dependence on trust; thus, integrity at the top becomes the main driver of compliance, fairness, and ethical standards. Integrity reflects honesty, responsibility, consistency, and refusal to tolerate unethical behavior, which strengthens the “tone at the top” and discourages fraud normalization. Evidence supports that integrity and ethical environment are central dimensions shaping fraud prevention behavior through ethical culture formation (Amrullah & Sari, 2025). Additionally, the auditing perspective emphasizes that SME fraud

risk reduction requires the owner/manager to set a strong tone at the top and create a culture of honesty and ethical behavior, because this becomes the foundation of effective fraud prevention (FEE, 2005). Empirical studies also show that leader integrity, ethical leadership, and trust significantly support anti-fraud strategy, reinforcing that integrity-driven governance discourages fraudulent behavior (Carolina & Wulandari, 2024). Therefore, owner integrity is expected to improve fraud prevention in SMEs through stronger ethical tone and stricter behavioral discipline. H3: Owner integrity has a positive effect on fraud prevention in SMEs.

Building on the preceding discussion, this study responds to the continuing challenge of fraud risk in SMEs by emphasizing that effective fraud prevention cannot rely solely on procedural controls or technical accounting mechanisms. Instead, fraud prevention in SMEs requires stronger attention to organizational governance and human behavioral factors, particularly because SMEs tend to operate with limited formal supervision, minimal documentation, and high centralization of authority. Therefore, this research proposes and empirically tests a conceptual model that examines the influence of ethical leadership, whistleblowing system effectiveness, and owner integrity on fraud prevention in SMEs. By integrating these three determinants into one framework, this study offers a more holistic explanation of how fraud prevention capability can be strengthened through ethical tone at the top, credible and protective reporting channels, and integrity-based leadership practices. The expected contribution of this research is twofold: theoretically, it extends auditing and SME governance literature by highlighting fraud prevention as a behavioral-governance capability in emerging market SMEs; practically, it provides evidence-based guidance for SME owners, managers, and policymakers to design more effective anti-fraud strategies through leadership development, integrity reinforcement, and the institutionalization of safe whistleblowing mechanisms to support sustainable business operations and long-term organizational resilience.

2. RESEARCH METHOD

This study employed a quantitative and cross-sectional survey design to examine the effects of Ethical Leadership (X_1), Whistleblowing System (X_2), and Owner Integrity (X_3) on Fraud Prevention (Y) in Indonesian SMEs. The research model was tested using multiple linear regression with SPSS. The research procedure is reported chronologically (including design, data acquisition, and statistical testing) and is presented in an algorithm/pseudocode form to support replicability, consistent with recommendations to describe research workflows explicitly.

The population of this study consisted of individuals working in or managing SMEs (UMKM) in Indonesia. Data were collected from 147 respondents, which is sufficient for multiple regression analysis with three predictors and supports stable estimation of coefficients. Respondents were selected using non-probability sampling (purposive based on accessibility and eligibility criteria). Primary data were obtained using a structured questionnaire distributed hybrid (online & offline). All items were measured using a Likert scale (1 = strongly disagree to 5 = strongly agree). The following is a table of measurement variables for this research.

Table 1. Measurement variable

Variable (Code)	Items	References
Ethical Leadership (EL)	EL1 Leader/owner demonstrates ethical behavior as an example for employees.	Brown et al. (2005)
	EL2 Leader/owner makes decisions fairly and transparently.	
	EL3 Leader/owner consistently enforces ethical rules even when it is difficult.	
Whistleblowing System (WBS)	WBS1 Our SME provides a clear channel to report violations/fraud. WBS2 Reports are treated confidentially and followed up properly.	Hamilah et al. (2022)
	WBS3 Reporters are protected from threats/intimidation or retaliation.	
	OI1 The owner acts honestly and keeps commitments in business decisions.	
Owner Integrity (OI)	OI2 The owner is consistent between words and actions.	Mayer & Davis (1999)
	OI3 The owner does not tolerate unethical behavior, even if it benefits the business.	
	FP1 Transaction records and documentation are secured to reduce manipulation risk.	
Fraud Prevention (FP)	FP2 The SME actively monitors operational activities to reduce internal loss/fraud.	Rinendy (2019)

Variable (Code)	Items	References
	FP ₃ The SME uses practical tools/technology (e.g., POS/CCTV/logs) to help prevent fraud.	

3. RESULTS AND DISCUSSIONS

This study involved 147 respondents who were actively engaged in SME operations in Indonesia, either as business owners, managers, and supervisors. In terms of gender, the sample was relatively balanced, consisting of 80 male respondents (54.4%) and 67 female respondents (45.6%). The age distribution indicates that most respondents were in their productive working age, where 20-30 years accounted for 47 respondents (32.0%), followed by 31-40 years with 55 respondents (37.4%), 41-50 years with 31 respondents (21.1%), and above 50 years with 14 respondents (9.5%). Regarding respondents' roles in SMEs, the majority were owners/entrepreneurs (52 respondents; 35.4%), followed by managers/supervisors (43 respondents; 29.3%), and administration/finance staff (52 respondents; 35.4%). In addition, most SMEs represented in this study were dominated by the food and beverage sector (53 respondents; 36.1%) and fashion (58 respondents; 39.5%), while the remaining respondents came from other sectors such as manufacturing and creative industries (36 respondents; 24.5%). Overall, the demographic profile reflects a relevant representation of SME stakeholders who are directly involved in daily business controls and governance practices, making them appropriate respondents for assessing ethical leadership, whistleblowing mechanisms, owner integrity, and fraud prevention capacity in SMEs. The following are the results of processing the validity and reliability of this research.

Table 2. Validity & reliability results

Variabel	Item	Corrected Item-Total Correlation	Cronbach's Alpha
Ethical Leadership (EL)	ELo1	0.594	0.777
	ELo2	0.685	
	ELo3	0.567	
Whistleblowing System (WBS)	WBSo1	0.591	0.853
	WBSo2	0.816	
	WBSo3	0.813	
Owner Integrity (OI)	OIo1	0.758	0.851
	OIo2	0.738	
	OIo3	0.672	
Fraud Prevention (FP)	FPo1	0.744	0.839
	FPo2	0.788	
	FPo3	0.625	

The validity test was assessed using the Corrected Item-Total Correlation. The results indicate that all measurement items across the four constructs meet the validity requirement because every correlation value exceeds the commonly accepted threshold of 0.30. For Ethical Leadership (EL), the three items (ELo1-ELo3) show consistent correlations ranging from 0.567 to 0.685, suggesting that each statement appropriately represents the construct. Similarly, the Whistleblowing System (WBS) construct demonstrates strong validity, particularly for items WBSo2 (0.816) and WBSo3 (0.813), which implies that these indicators capture the whistleblowing system concept effectively within the SME context. The same pattern is also found in Owner Integrity (OI) and Fraud Prevention (FP), where all items present satisfactory correlations (0.625-0.788). Overall, the findings confirm that the instrument items are well-aligned with the constructs being measured and can be retained for further analysis.

Reliability was evaluated using Cronbach's Alpha to confirm internal consistency among items within each variable. The output shows that all constructs achieve Cronbach's Alpha values above 0.70, indicating good reliability: EL = 0.777, WBS = 0.853, OI = 0.851, and FP = 0.839. This means that respondents' answers are stable and consistent across statements measuring the same construct, reflecting dependable measurement quality. The questionnaire has strong internal coherence and that the indicators work together in measuring ethical leadership, whistleblowing

system, owner integrity, and fraud prevention. Therefore, the research instrument satisfies both validity and reliability criteria and is appropriate for proceeding to classical assumption testing and multiple regression analysis.

Table 3. Regression analysis

Model	Unstandardized Coefficients ^a		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	-0.959	0.298		-3.213	0.002
EL	0.464	0.094	0.323	4.918	0.000
WBS	0.288	0.050	0.312	5.790	0.000
OI	0.459	0.084	0.365	5.447	0.000

a. Dependent Variable: FP

Referring to Table 3, the regression findings indicate that Ethical Leadership (EL), Whistleblowing System (WBS), and Owner Integrity (OI) each have a positive and statistically significant relationship with Fraud Prevention (FP) in SMEs. This is supported by the significance values for all predictors ($p = 0.000$), which are clearly below the 0.05 threshold. Ethical leadership shows a meaningful contribution to fraud prevention ($\beta = 0.323$; $t = 4.918$; $p = 0.000$), suggesting that leaders who consistently model ethical behavior and enforce fair practices tend to strengthen preventive efforts against fraud. The whistleblowing system also emerges as an important factor ($\beta = 0.312$; $t = 5.790$; $p = 0.000$), indicating that accessible reporting channels, confidentiality, and follow-up procedures help SMEs reduce fraud risk by encouraging early disclosure of wrongdoing. Among the three predictors, owner integrity has the largest standardized coefficient ($\beta = 0.365$; $t = 5.447$; $p = 0.000$), highlighting that integrity at the top reflected in honesty, consistency, and strong commitment to ethical standards plays the most influential role in shaping an anti-fraud environment. Taken together, the results confirm that fraud prevention in SMEs is strengthened not only by systems and mechanisms but also by ethical leadership and the integrity of the business owner.

Overall, the findings of this study strengthen the view that fraud prevention in SMEs is not only influenced by formal control procedures but is also highly dependent on ethical and behavioral governance factors. As shown in Table 3, Ethical Leadership, Whistleblowing System, and Owner Integrity significantly contribute to Fraud Prevention, indicating that SMEs can reduce fraud exposure by strengthening the ethical tone of leadership, providing safe reporting mechanisms, and ensuring integrity at the top. This pattern is particularly relevant for SMEs, where operational controls are often informal, documentation is limited, and authority is centralized around owners and small management teams. In such conditions, prevention is more likely to be effective when ethical norms are clearly demonstrated and enforced rather than relying solely on sophisticated audit tools or complex compliance systems.

The results support H₁, confirming that ethical leadership has a positive and significant effect on fraud prevention. This finding is logical because ethical leadership functions as a “behavioral control mechanism” in SMEs. Leaders who consistently demonstrate fairness, accountability, and ethical discipline tend to shape employees’ perceptions of what behaviors are acceptable within the organization. In practice, this reduces moral ambiguity and discourages employees from exploiting weak controls or informal procedures two common vulnerabilities in SMEs. This result is consistent with the ethical leadership framework, which explains that ethical leaders act as role models whose behavior is imitated by subordinates through social learning processes, thereby encouraging ethical conduct and discouraging misconduct (Brown et al., 2005). In addition, auditing literature highlights that ethical tone and leadership conduct influence the organization’s ethical climate, which in turn affects the likelihood of unethical behaviors, including fraud-related actions (Wang & Fargher, 2017). The current findings also align with broader governance studies suggesting that leadership plays a central role in preventing unethical behavior because leaders influence discipline, enforcement, and the internal control environment even in

small organizational structures (Amore & Hall, 2022). Taken together, the evidence implies that ethical leadership contributes to fraud prevention by strengthening ethical culture, reinforcing accountability, and reducing tolerance toward opportunistic behavior in SMEs.

The study also supports H2, indicating that the whistleblowing system has a positive and significant effect on fraud prevention. This result is meaningful because whistleblowing is not merely a reporting channel; it is part of a deterrence mechanism that increases the perceived probability of detection. SMEs often operate with limited monitoring and minimal segregation of duties, meaning fraud may occur and remain hidden unless employees can safely report wrongdoing. When SMEs provide accessible reporting mechanisms and ensure confidentiality, potential fraud perpetrators face higher exposure risk, which discourages misconduct. Prior studies confirm that whistleblowing systems play a critical role in strengthening fraud prevention, especially when aligned with audit and governance mechanisms (Haryanto & Ardillah, 2021). Evidence also shows that whistleblowing and internal audit can jointly strengthen anti-fraud controls by improving early detection and enabling corrective responses (Maiviza & Kusumah, 2025). Moreover, research examining whistleblowing system implementation demonstrates that reporting mechanisms significantly contribute to fraud prevention outcomes because they encourage disclosure and reduce tolerance for unethical behavior (Solihatunnisa & Hastuti, 2023). Therefore, the current findings suggest that SMEs should institutionalize whistleblowing systems with clear follow-up procedures and protection, since this mechanism not only detects fraud but also strengthens preventive governance culture.

Finally, the findings support H3, showing that owner integrity has the strongest positive effect on fraud prevention among the predictors. This is highly reasonable within the SME context because the owner commonly represents the highest authority, decision-maker, and cultural leader of the business. SMEs often lack formal governance layers, so integrity at the top becomes the most influential factor shaping day-to-day ethical standards. If the owner consistently demonstrates honesty, keeps commitments, and rejects unethical shortcuts, employees perceive that fraud is unacceptable and carries consequences. This finding is consistent with the concept of trustworthiness, which argues that perceptions of integrity form the foundation of trust and ethical compliance within organizations (Mayer et al., 1995). Furthermore, SME fraud guidance strongly emphasizes that fraud risk reduction begins with “tone at the top,” meaning the owner or manager must actively create and maintain an ethical culture to prevent misconduct (FEE, 2005). Empirical evidence also supports the importance of “tone from the top,” suggesting that management support and ethical tone shape organizational culture during fraud risk assessment and prevention processes (Rubasundram, 2015). Hence, the strong impact of owner integrity found in this research reinforces the argument that for SMEs, fraud prevention is heavily driven by the owner’s ethical standards and daily consistency, rather than relying solely on formal procedures.

4. CONCLUSION

SMEs often operate with informal control structures, limited supervision capacity, and strong reliance on trust-based relationships, which makes them more vulnerable to occupational fraud. Therefore, this research expected that strengthening ethical leadership, providing a credible whistleblowing mechanism, and reinforcing integrity at the top would enhance fraud prevention capability in SMEs beyond technical or procedural controls alone.

Ethical leadership, whistleblowing system, and owner integrity all have positive and statistically significant effects on fraud prevention in SMEs. Ethical leadership contributes by shaping ethical norms, strengthening accountability, and reducing tolerance toward unethical practices. The whistleblowing system improves fraud prevention by increasing transparency and enabling early reporting, which discourages misconduct and enhances deterrence. Notably, owner integrity emerged as the strongest predictor, indicating that integrity at the top plays a dominant role in building an anti-fraud culture and ensuring ethical discipline in SME operations. Fraud prevention in SMEs is closely linked to leadership ethics, reporting mechanisms, and integrity-based governance.

This study implies that SMEs can enhance fraud prevention by investing in ethical leadership practices, implementing simple but protective whistleblowing channels, and ensuring consistent

integrity-driven decision making at the owner level. These measures are practical and realistic for SMEs, even with limited resources. For future research, the model can be developed further by adding variables such as ethical climate, internal control effectiveness, employee trust, or organizational culture as mediators or moderators to explain deeper mechanisms. Future studies may also expand the sample size, compare SME sectors, or employ mixed methods to capture more comprehensive behavioral insights. In the long run, the findings of this study can be used as a foundation to design an SME-focused governance toolkit or anti-fraud framework that integrates leadership ethics, whistleblowing procedures, and owner integrity into measurable fraud prevention practices. Data access statement: Bongso, G., Silitonga, V. D., & Salim, N. (2026). Research on Fraud Prevention in SMEs Based on Ethical Leadership, Whistleblowing System, and Owner Integrity [Data set]. Zenodo. <https://doi.org/10.5281/zenodo.18300836>. Authors contributions: All authors contribute equally to the writing of this manuscript.

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