

The Impact of Fraud Awareness and Religiosity on Internal Control and Sustainable Financial Performance

Nailufar Firdaus, Enggal Sari Maduratna, Eklamsia Sakti*

*Correspondence Author: eklams000@gmail.com

Department of Health Administration, Universitas Noor Huda Mustofa, Indonesia

INDEXING

Keywords:

Sustainable financial performance;
Fraud awareness;
Internal control;
Religiosity

ABSTRACT

Internal control is a crucial practice in ensuring the sustainable financial performance of the Community Health Centers and Regional General Hospitals, especially after becoming a Regional Public Service Agency. This study aims to empirically test the effect of internal control on sustainable financial performance moderated by fraud awareness and religiosity in Regional Public Service Agencies in the health sector in Indonesia. This investigation used a quantitative approach. The distribution of questionnaires served as the main source of data. The study focuses on Indonesia's BLUD health sector, which includes Community Health Centers and Regional General Hospitals. The head of the RSUD, the head of the Puskesmas, the finance department, midwives, nurses, and personnel are among the 160 respondents in the research data. WarpPLS version 7.0 is the statistical tool used in the structural equation model, partial least squares data analysis process. The findings demonstrated that internal control significantly improves BLUD's sustainable financial performance and that internal control's beneficial effects are amplified by fraud awareness and religiosity.

Kata kunci:

Kinerja keuangan berkelanjutan;
Kesadaran penipuan;
Pengendalian internal;
Religiusitas

Pengendalian internal merupakan praktik krusial dalam memastikan kinerja keuangan berkelanjutan Puskesmas dan Rumah Sakit Umum Daerah, terutama setelah menjadi Badan Layanan Umum Daerah. Penelitian ini bertujuan untuk menguji secara empiris pengaruh pengendalian internal terhadap kinerja keuangan berkelanjutan yang dimoderasi oleh kesadaran terhadap kecurangan dan religiusitas pada Badan Layanan Umum Daerah di sektor kesehatan di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif. Distribusi kuesioner berfungsi sebagai sumber data utama. Penelitian ini berfokus pada sektor kesehatan BLUD di Indonesia, yang meliputi Puskesmas dan Rumah Sakit Umum Daerah. Kepala RSUD, kepala Puskesmas, bagian keuangan, bidan, perawat, dan personel termasuk di antara 160 responden dalam data penelitian. WarpPLS versi 7.0 adalah alat statistik yang digunakan dalam proses analisis data model persamaan struktural-kuadrat terkecil parsial. Temuan penelitian ini menunjukkan bahwa pengendalian internal secara signifikan meningkatkan kinerja keuangan berkelanjutan BLUD, dan bahwa manfaat pengendalian internal diperkuat oleh kesadaran terhadap kecurangan dan religiusitas.

Article history: Received 2025-08-27; Revised 2025-10-03; Accepted 2025-11-01

INTRODUCTION

The Technical Implementation Unit of regional agencies uses the Regional Public Service Agency system to enhance public services by implementing sound business practices and allowing for flexibility in financial management (Kemenkes RI, 2022). Regional general hospitals and community health clinics are two instances of the Regional Public Service Agency in the healthcare industry (Khusnah & Peristiwati, 2023). Regional general hospitals and health centers must be independent and free to handle their own finances in accordance with Minister of Home Affairs Regulation No. 79 of 2018 about the Regional Public Service Agency (Hernando & Syofyan, 2022). Because of this, the Regional Public Service Agency needs to increase its sustainable financial performance. As Luca & Tache (2021) clarify, the Regional Public Service Agency's ultimate objective is sustained financial performance in order to give the community the best possible health services. In order to deliver the greatest and most



sustainable health services, the Regional Public Service Agency must therefore seriously consider how to enhance sustainable financial performance.

Fundamentally, the majority of the academic literature supports the view that internal control is a vital and positive element that contributes directly to the sustainable financial performance of the Regional Public Service Agency. Proponents of this theory argue that a strong PI not only helps BLUD achieve its goals but is also an essential tool for effectively managing fraud risk (Dubas-Jakóbczyk et al., 2022; Kalodimos, 2017; Saleeshya & Harikumar, 2023) so that they cumulatively are able to improve financial services and performance (Akinleye et al., 2019; Sukmawati & Susilo, 2023). This normative view places internal controls as a key prerequisite for long-term financial health and effective risk management in the public sector.

However, there are more skeptical views on the theoretical side that limit the effectiveness of internal controls. Some studies predict that internal controls may not be effective enough as a key driver of improved sustainable financial performance (Liu et al., 2024). This criticism is reinforced by findings that separate the functions of internal control, such as the research (Wang et al., 2022) confirming that internal control excels in corruption prevention, but is not necessarily a universal solution for improving overall financial performance. In addition, comparisons with the private sector show an inequality of benefits, where the advantages of internal control may be more pronounced in private hospitals (Harp & Barnes, 2018), thus raising questions about the adaptability and full efficacy of internal control in the context of BLUD autonomy and bureaucracy.

The biggest gap arises when theory is confronted with the reality of implementation in the field. Practical research in Indonesia, especially in health centers and hospitals, has consistently found that internal control is often only at the administrative level. Studies highlight the many flaws in risk assessment systems, the lack of supporting technology, and the adoption of internal controls to meet obligations without any in-depth real practices (Astutik et al., 2022; Sakti et al., 2024a, 2024b). Thus, although theoretically the existence of internal controls promises to improve sustainable financial performance, implementation that is only up to the point of formality hinders the full realization of that potential, and creates a significant gap between what should happen (theory) and what actually happens (practice).

Although the Internal Control system is considered crucial to prevent fraud and support financial performance, the literature indicates that there is a significant unfilled gap, i.e., internal control failures are often rooted in behavioral aspects of the BLUD components, not just systematic weaknesses. Critically, surveys and reports confirm that the unethical and uncondusive actions of leaders and staff in BLUD are the main barriers that actually increase the potential for corruption (ACFE, 2019; Siregar & Tenoyo, 2015; Tarjo et al., 2022). Structurally designed Internal Control will not be effective in the absence of integrity and morality, which indicates the urgent need to strengthen Internal Control through coaching and emphasis on the behavioral dimensions of each component of BLUD.

Given that the failure of Internal Control in BLUD is often rooted in behavioral problems, the literature suggests that religiosity and Fraud Awareness are crucial ethical-behavioral solutions. Several studies have reported that these two factors are effective in addressing behavioral difficulties in local government (Maulidi et al., 2024; Tarjo et al., 2024, 2025). Specifically, fraud awareness is the level of attention to fraudulent behavior, which has

been shown to reduce fraudulent practices (Sihombing et al., 2023; Siregar & Tenoyo, 2015; Xu et al., 2024) and addressing behavioral deficiencies in Internal Control (Atalla et al., 2024; Cederquist et al., 2021) which positively supports sustainable financial performance (Stolt et al., 2018). This effect is amplified by religiosity, which serves as an internal "moral brake" against cheating through the improvement of moral behavior (Said et al., 2018; Wicaksono & Urumsah, 2017) thus contributing to improving financial performance (Hunjra et al., 2021; Obregon et al., 2022). Therefore, scientific rationalization places Religiosity and Awareness of Cheating as essential moderation variables, rather than independent variables. Their role is to modify and strengthen the relationship between the system of Internal Control and Sustainable Financial Performance. The maximum effectiveness of procedural Internal Control can only be achieved if high ethical behavior conditions in the BLUD environment support it.

Researchers identified several gaps in previous research. The first difference is the findings drawn by those who favor internal control's positive correlation with long-term financial performance and those who do not. Secondly, despite surveys like (ACFE, 2019, 2024) warning against neglecting undesirable behavior resulting from fraud and corruption, gaps also develop in the literature when behavioral factors are not addressed in prior studies. Third, there is still a deficiency in the literature regarding fraud awareness, which the health sector rarely tackles. Despite the ACFE (2024) recommendation that fraud awareness be implemented more simply and at a lesser cost, no researchers have demonstrated interest in raising knowledge of fraud in Indonesia's government-managed health sector, despite the great potential for fraud in this area (ICW, 2024). Fourth, deficiencies are also noted in research objects—BLUD, for instance—that have not gotten much attention in Indonesia. Community Health Centers and Regional General Hospitals comprise the Regional Public Service Agency, which is still commonly ignored. It is further reinforced by the Minister of Home Affairs Regulation No. 79 of 2018, which increases the Regional Public Service Agency's independence and creates several prospects for anomalies and collapse-inducing factors.

The novelty of this study is the addition of the moderating variables of fraud awareness and religiosity to complement the gap in internal control. Fraud awareness and religiosity are key to reducing the potential for fraud in the Regional Public Service Agency and promoting good employee behavior, thereby covering up weaknesses in internal control. On the other hand, fraud awareness and religiosity can also improve sustainable financial performance, so both are suitable as moderators for internal control. Furthermore, this study will test the role of fraud awareness as a moderator to cover the research gap in the health sector, which has never been done in Indonesia. Finally, this study uses the Regional Public Service Agency as the object of research. It refers to the existing phenomenon that Regional Public Service Agency independence can lead to potential bankruptcy, and there are still few who try to research sustainable financial performance for them. In addition, the high potential for fraud because they are still part of the government makes the Regional Public Service Agency even more unique and suitable to be research objects. Thus, the purpose of this study is to empirically test the influence of internal control on the sustainable financial performance of Regional Public Service Agencies moderated by fraud awareness and religiosity.

To test the influence and role of the moderation of these variables, this study uses stakeholder theory as a conceptual foundation. It focuses on the widely recognized Internal

Control framework, namely COSO. Internal control is defined as a procedure designed to provide adequate assurance in the achievement of organizational objectives in the realm of operations, reporting, and compliance (COSO, 2013). The internal control framework developed by COSO (2013) consists of five crucial elements. The control environment serves as a basic foundation that emphasizes governance structure and ethical principles (Nagpal, 2016). On this foundation, organizations carry out risk assessment, which is the process of identifying and analyzing threats that can hinder the achievement of goals in the midst of changes in the external environment (Gao & Jia, 2016). These risks are then responded to through control activities, namely the implementation of policies and procedures to manage risks and ensure the effectiveness of operations (Balakrishnan et al., 2019). The effectiveness of internal controls is supported by Information and Communication, which ensures that members of the organization receive relevant and timely data for decision-making (Ghasemi et al., 2022). Finally, ongoing monitoring activities ensure that the internal control system functions as it should and is able to adapt to new threats (Chan et al., 2021). These five elements work in an integrated manner, making internal control a dynamic system, not just a checklist, to protect and advance organizational goals.

The implementation of the COSO Internal Control framework has been proven to significantly improve performance in the healthcare industry, where trust and ethics are of paramount importance. This success is rooted in five COSO components that are integrated. (Mendes de Oliveira et al., 2022) emphasized that a strong control environment, which prioritizes integrity and ethical norms, is the main foundation that underlies the entire Internal Control system in healthcare facilities. On top of that foundation, effective risk assessment (Shen et al., 2024) allows for early identification of potential hazards, which is vital for patient safety. In addition, successful control activities result in better resource management and patient care (Sofyani et al., 2023). This entire process is supported by effective communication and information, ensuring all stakeholders understand their responsibilities (Cheng et al., 2018) and complemented by ongoing monitoring to ensure regulatory compliance and sustainability of operations and service quality (Mendes de Oliveira et al., 2022). Thus, COSO Internal Control is not only an administrative obligation but a holistic framework that directly supports the quality, safety, and operational efficiency in the health sector.

Consistently, the literature confirms that Internal Control plays a very important role in achieving Sustainable Financial Performance in Regional Public Service Agencies (BLUD). Kalodimos (2017) emphasized that strong Internal Controls help BLUDs achieve their financial and operational goals. This support is reinforced by (Saleeshya & Harikumar, 2023) who found a positive relationship between Internal Control and management's commitment to improving financial performance. In addition, Internal Control is considered to provide dual benefits, where procedural efficiency not only improves financial performance but also the quality of health services (Akinleye et al., 2019). Similar results were also expressed by Sukmawati & Susilo (2023) showing how Internal Control helps BLUD in managing risk and preventing fraud. Thus, Internal Control is an important mechanism that significantly promotes BLUD's sustainable financial performance through system improvement, risk management, and service quality improvement.

Based on the explanation above, internal control is specifically designed to ensure the achievement of organizational goals in the areas of operations, reporting, and compliance. The

Regional Public Service Agency, internal control plays an important role in improving sustainable financial performance by helping to manage risks, prevent fraud, and support the improvement of health services. Thus, the ultimate goal of internal control is in line with stakeholder theory, where organizations seek to improve stakeholder welfare by improving their sustainable financial performance. Based on this consideration, the researcher developed the following hypothesis:

H₁: Internal control significantly improves sustainable financial performance.

Fraud awareness plays a central role in ensuring integrity in BLUD, going beyond just system compliance. This awareness is defined as an individual's understanding of the different forms of fraud and their impact on financial well-being (Siregar & Tenoyo, 2015). This is very closely related to moral considerations because ethical factors profoundly influence decision-making (Jensen et al., 2024). It has been experimentally proven that the existence of fraud awareness is able to direct negative behavior of individuals in a positive direction (Prashar et al., 2024). In the health sector, this is especially important (Massi et al., 2020) as awareness guarantees ethical staff behavior and directly reduces cheating rates (Atalla et al., 2024; Cederquist et al., 2021; Sihombing et al., 2023; Xu et al., 2024). Thus, fraud awareness serves as a vital behavior prevention mechanism at the individual level.

Behavioral improvements driven by fraud awareness have a tangible positive impact on organizational performance worldwide. Financially, this increase in awareness has been proven capable of enhancing sustainable financial performance (Stolt et al., 2018). Moreover, fraud awareness possesses a unique function as both a moderator variable and a regulator. Its most crucial role is to govern and strengthen the relationship between internal control (which is procedural) and the outcome of sustainable financial performance (Tarjo et al., 2022). This moderating role is vital because fraud awareness ensures that the benefits of an internal control system can be realized to the maximum extent by effectively addressing the root causes of behavioral problems that often hinder the system. Ultimately, this reinforces the overall performance and financial integrity of institutions globally.

Managers will keep working to enhance the organization's financial performance in order to increase stakeholder welfare, according to stakeholder theory. Managers can accomplish this goal by enhancing internal control through the widely recognized low-cost and simple implementation of fraud awareness. Therefore, managers will not hesitate to implement fraud awareness to strengthen the effectiveness of internal control, which will lead to improved sustainable financial performance, and in turn will improve stakeholder welfare. Thus, the researcher developed the following hypothesis:

H₂: Fraud awareness can strengthen the influence of internal control on sustainable financial performance.

Religiosity is seen as a fundamental aspect that significantly shapes personality and influences human experience (Sham & Yusof, 2015). Religiosity is characterized as a deep belief in God that is measured by an individual's sincerity and commitment to their religious teachings (Said et al., 2018). In the Muslim context, for example, obedience to the Pillars of Faith and the Pillars of Islam creates deep awareness. Understanding religious prohibitions and negative implications in the hereafter (Alam et al., 2015) serves as a strong and effective internal control mechanism. Thus, religiosity substantially prevents individuals from

fraudulent acts, making it an important factor in establishing the integrity and ethics of behavior.

Religiosity is seen as a universal socio-cultural force that significantly shapes an individual's personality and ethics (Sham & Yusof, 2015), making it a crucial informal internal control in institutions. A deep belief in God creates a strong moral fortress, where an understanding of spiritual consequences serves effectively to prevent cheating among public sector employees (Alam et al., 2015; Said et al., 2018). It is what elevates Religiosity as an essential moderation variable. Its main function is to modify and strengthen the relationship between the internal control system of a procedural nature and sustainable financial performance. Since the failure of internal control is often rooted in behavioral factors (Wicaksono & Urumsah, 2017), religiosity overcomes this weakness by guaranteeing a high moral foundation. The maximum effectiveness of internal control can only be achieved when the system is supported by a strong ethical foundation, making religiosity a cross-cultural solution to integrity issues and a catalyst for positive outcomes of internal control in any public body.

Theoretically, religiosity presents a unique and cost-effective mechanism for strengthening institutional governance and financial performance. By fostering deeper religious adherence among staff, both public and private organizations can substantially reinforce the function of internal control. This increase in devotion not only elevates moral standards and lowers the levels of dishonesty, which carries inherent financial benefits for stakeholders. Fundamentally, religiosity acts as an informal internal control that drives ethical behavior from within. Thus, the interaction between religiosity and internal control yields a significant and sustainable positive effect on long-term financial performance. In light of this, the investigator came up with the following theory:

H₃: Religiosity strengthens the influence of internal control on sustainable financial performance.

RESEARCH METHOD

Every Regional Public Service Agency in Indonesia's healthcare system was surveyed for this study. The reason the researchers chose the Regional Public Service Agency in the health sector is that all regional general hospitals and health centers in Indonesia changed their status to the Regional Public Service Agency in 2022 (Kemenkes RI, 2022). Numerous concerns emerge from this early transitional stage, the most important of which is how the Regional Public Service Agency would fare following its separation from its parent (the city government) (Siska et al., 2021). Moreover, many Regional Public Service Agencies ignore internal control because they don't fully understand its importance (Maduratna et al., 2024; Sandria et al., 2020). What drew academics to this topic was the abundance of unanswered research questions and the relative rarity of its investigations.

The study employed an intentional sample technique targeting the following criteria: (1) BLUD head; (2) finance department; (3) midwife; (4) nurse; (5) BLUD staff; and (6) completing all questions. The survey was conducted during the community service program of Noor Huda Mustofa University in Madura Island. The service was only carried out four times during the 2022-2024 period, and the capacity of participants was only 50 people each time. Therefore, the distribution of the questionnaire is limited to participants who attend the event.

The distribution effort yielded 200 surveys; however, during the filtering and tabulation process, 40 incomplete or erroneous questionnaires were discovered and classified as outliers. Consequently, the final sample for the study consisted of 160 respondents. Table 1 presents the demographics of the participants who made up the sample of respondents.

Table 1. Respondent Demographics

Description	Total
Questionnaire distributed	200
Questionnaire incomplete	(40)
Total	160
Demographics	
Gender:	
Male	34
Female	126
Position:	
Head of the Regional General Hospital	22
Head of Community Health Center	22
Finance Section	15
Staff	19
Midwife	43
Nurse	39
Internal Control Knowledge:	
Never heard	11
Heard but do not know	42
Know	71
Understand	24
Familiar	12

Source: Table created by author

This study has one independent moderator and one dependent moderator. The dependent variable is long-term financial performance. Achieving organizational goals, handling financial difficulties, being creative and responsive to financial developments, employee work ethics, and transparency all contribute to sustainable financial performance in the public sector, which places an elevated importance on community welfare (Jatmiko et al., 2022). Scientists have developed five criteria to evaluate sustained financial performance based on this realization.

COSO-based internal control is an independent variable. Standard internal control recommendations are not yet available for BLUD (Maduratna et al., 2024). However, COSO-based internal control is a better internal control benchmark in order to connect internal control with sustainable financial performance (Siska et al., 2021). The five components of COSO internal control include information and communication, risk assessment, control actions, control environment, and monitoring of internal control (COSO, 2013). The questions to gauge internal control are these five parts.

There are two moderating factors: religiosity and fraud awareness. Fraud awareness is the employees' understanding of fraud, which serves as the foundation for fraud incidents (Siregar & Tenoyo, 2015). This study gauges fraud awareness using three questions. Religion, on the other hand, is alluded to by (Said et al., 2018). He used reading the Qur'an, following the Prophet's sunnah, believing that good deeds will be rewarded or punished, practicing sharia,

and believing that all of my activities will be judged in the hereafter as indicators of religiosity. Therefore, there are five questions related to religion.

Note that there are five Likert scales on each topic, ranging from strongly disagree to agree strongly. The selection of this linkert scale refers to suggestions from previous research, such as (Jatmiko et al., 2022; Said et al., 2018; Siregar & Tenoyo, 2015). In addition, the test results also prove that all questions are valid and reliable. It is the reason behind our only using a scale of one to five.

This study used Structural Equation Model-Partial Least Squares (SEM-PLS) as a data analysis technique. The statistical tool to support this analysis technique is WarpPLS version 7.0. This study uses WarpPLS for several main reasons. First, the small size of the data makes it impossible for apps like AMOS to do so. Second, WarpPLS uses more advanced algorithms to model curvilinear relationships, thus providing more accurate results than SmartPLS's standard algorithms. Third, WarpPLS provides a variety of global *Goodness-of-Fit* measures (such as *Tenenhaus GoF*) and Combined Mean Variance Index (AVE) to assess the overall quality of the model, providing a more comprehensive justification for the suitability of the research model, whereas SmartPLS could not do so. On this basis, we chose WarpPLS as a statistical tool because it is the most suitable tool for testing research models.

The testing stages that must be passed to answer the hypothesis begin with the outer model test and then proceed to the inner model. In general, the outer model consists of convergent validity testing, discriminant validity, composite reliability, and Cronbach's Alpha. Meanwhile, the inner model consists of goodness-of-fit model testing, q-square, r-square, and path coefficient. The following is the research model developed (see Figure 1).

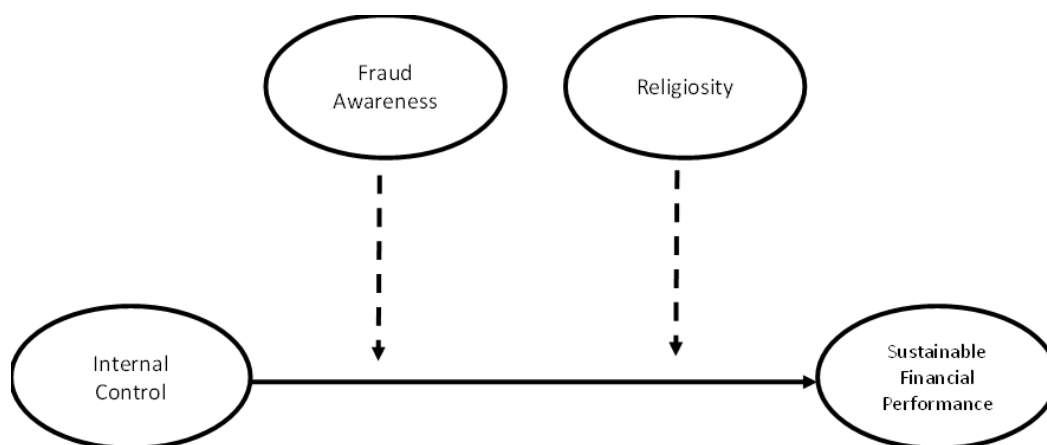


Figure 1. Research Model

Source: Table created by author

RESULTS AND DISCUSSION

SEM-PLS has two stages of testing: the outer model and the inner model. The first part, the outer model test, is the initial step of SEM-PLS testing with WarpPLS. The outer model test comprises four tests: Cronbach's alpha, composite reliability test, convergent validity using the loading factor value and AVE value, and discriminant validity using the AVE square root value compared between its constructs. The prerequisites for the four tests have been established by (Kock, 2020). Initially, the loading factor in the convergent validity test has a

value greater than 0.4 (Chin, 2009), and the AVE is greater than 0.5 (Kock, 2020). With a loading factor value above 0.4 and an AVE value above 0.5, all of the question components in the test in Table 2 have satisfied the convergent validity test requirements. Table 2 appears as follows.

Table 2. Convergent Validity Test, Composite Reliability, and Cronbach's Alpha

Question	Loading Factor	AVE	CA	CR
<i>Sustainable financial performance</i>				
SFP1	(0.868)			
SFP2	(0.894)			
SFP3	(0.899)	0.764	0.922	0.942
SFP4	(0.913)			
SFP5	(0.791)			
<i>Internal Control</i>				
IC1	(0.911)			
IC2	(0.731)			
IC3	(0.702)	0.542	0.781	0.853
IC4	(0.704)			
IC5	(0.598)			
<i>Religiosity</i>				
R1	(0.770)			
R2	(0.883)			
R3	(0.862)	0.696	0.890	0.919
R4	(0.859)			
R5	(0.792)			
<i>Fraud Awareness</i>				
FA1	(0.870)			
FA2	(0.863)	0.762	0.844	0.906
FA3	(0.886)			

Description: AVE is Average Variance Extracted; CA is Cronbach's Alpha; CR is Composite Reliability

Source: Table created by author

Discriminant validity test can refer to the comparative value between constructs. If the AVE square root value is higher than the value between constructs, then the discriminant validity test is suitable (Kock, 2020). Table 3 tells us the results of the discriminant validity test, where all AVE square root values of each variable are greater than those between constructs. Furthermore, Table 2 also presents the results of the composite reliability and Cronbach's alpha tests. Kock (2020) stated that the requirements for composite reliability and Cronbach's alpha values are >0.7 . The test results in Table 2 prove that all variables meet the requirements for composite reliability and Cronbach's alpha testing because they are >0.7 .

Table 3. Discriminant Validity

	SFP	IC	R	FA
SFP	(0.874)	0.308	-0.043	-0.182
IC	0.308	(0.736)	-0.131	-0.026
R	-0.043	-0.131	(0.834)	0.167
FA	-0.182	-0.026	0.167	(0.873)

Description: "(0)" is the square root value of AVE

Source: Table created by author

Kock (2020) provides a list of four potential tests for the inner model. The goodness-of-fit model test is the first step in evaluating the model's fit. The goodness-of-fit model requires a passing score on each of the ten tests. According to Table 4's perfect and fit goodness-of-fit model test findings, the model is appropriate for answering the research issue. Second, the R-squared value is 0.198, which helps to explain how the independent variable affected the dependent variable (see Table 4). Third, the q-square value indicates that the model's accuracy of 0.203 is quite good.

Based on the results of R-square and Q-square, both are in the moderate category, which is in the range of 0.10 to 0.25 (Hair et al., 2022; Kock, 2020). Therefore, the R-square of 0.198 is still acceptable and empirically relevant, especially given the complexity of the phenomenon of sustainable financial performance influenced by many external factors that are not included in the model (such as local government regulations, macroeconomic conditions, or health market dynamics). However, this low predictability actually reinforces the main focus of our research on behavioral disparities. This study only focused on internal control and behavioral factors (religiosity and cheating awareness) as moderators, thus causing a low Q-square. On the other hand, these findings explain that religiosity and awareness of cheating can be moderators, as well as provide future research opportunities to make more use of variables related to ethics or employee behavior.

Table 4. Goodness-of-fit model, R-square, and Q-square

Test	Index	Score	Decision
APC	P<0.05	0.191, P=0.003	Fit
ARS	P<0.05	0.198, P=0.002	Fit
AARS	P<0.05	0.182, P=0.004	Fit
AVIF	Acceptable if ≤5, ideally ≤3.3	1.290	Ideal
AFVIF	Acceptable if ≤5, ideally ≤3.3	1.160	Ideal
GoF	Small ≥0.1, Medium ≥0.25, Large ≥0.36	0.396	Large
SPR	Acceptable if ≥0.7, ideally =1	1	Ideal
RSCR	Acceptable if ≥0.9, ideally = 1	1	Ideal
SSR	Acceptable if ≥0.7	1	Acceptable
NLBCCR	Acceptable if ≥0.7	1	Acceptable
R-square		0.198	
Q-square		0.203	

Source: Table created by author

The inner model's fourth test yields the path coefficient, or the answer to the hypothesis. The results of the hypothesis test are displayed in Table 5. Since IC considerably increases SFP, the test results are consistent with the first explanation. This determination is based on the test in Table 5, which produced a p-value of 0.023, a t-count of 2.007, and a coefficient of 0.153. The interaction between IC and R on SFP shows a significant positive correlation (p-value <0.001 with t-count of 3.603 and coefficient of 0.269), supporting the second hypothesis. The p-value for the IC*FA interaction is 0.026, t-count 1.963, and coefficient 0.150, which suggests that FA can enhance the impact of IC on SFP. These results support the third hypothesis. Table 5 will be shown as follows:



Table 5. Path Analysis

Path	Coefficient	p-value	t-value	SE	CI	
					Lower	Upper
IC	0.153	0.023	2.007	0.076	0.004	0.303
IC*R	0.269	<0.001	3.603	0.075	0.123	0.415
IC*FA	0.150	0.026	1.963	0.077	0.000	0.300

Source: Table created by author

Based on the path analysis in Table 5, implementing internal controls significantly improves the sustainable financial performance of the Regional Public Service Agency, according to the study's preliminary findings. The results of the study are used in this argument, showing that the t-count and the significant value with a positive coefficient are both below the alpha level. There is additional proof of a favorable link when survey findings indicate that most respondents "agree and strongly agree" for both variables. On the other hand, these findings also confirm that the influence of internal controls on sustainable financial performance has a low relationship. It follows that improving the Regional Public Service Agency's internal control will eventually improve its financial performance. Thus, the first hypothesis is accepted.

The international literature strongly supports these findings (Akinleye et al., 2019; Dubas-Jakóbczyk et al., 2022; Saleeshya & Harikumar, 2023) consistently confirmed that effective internal controls improve financial performance, risk management, and management commitment in different types of organizations. Kalodimos (2017) also explicitly explains that internal control facilitates organizations to achieve goals and ensure their survival. These findings highlight internal controls as a universal governance mechanism that improves internal efficiency.

On the contrary, although the statistical results of this study found a positive relationship, the reality of implementation in Indonesia shows a limiting contradiction. Findings from Sukmawati & Susilo (2023), focusing on Regional Public Service Agencies (BLUD), as well as research by Sakti, Maduratna, & Firdaus, (2024a, 2024b) observed that internal control is often applied only to administrative requirements. It explains why, although statistically significant, the impact of internal controls in Indonesia is often not very large on the total predictability of the model. This contradiction critically suggests that the quality of implementation limits the value of internal control in Indonesia; It serves as a mandatory prerequisite, but its full contribution to financial performance is overshadowed by behavioral and formal compliance issues in the field.

Theoretically, internally controlled sustainable financial performance is preferred by stakeholders. The rationale is that by implementing the five COSO internal control components, the Regional Public Service Agency may enhance its performance and manage risks that could otherwise negatively impact the business. The study's conclusions demonstrate that the Regional Public Service Agency in Indonesia has started implementing internal control, albeit not perfectly yet. However, the Regional Public Service Agency can benefit greatly from internal control. Improved environmental control, suitable risk assessment standards, efficient control measures, information and communication that facilitates technology-based financial management, and increased overall monitoring are some of these benefits. These benefits enable the achievement of Regional Public Service Agency targets,

which in turn foster sustainable financial performance and ultimately enhance stakeholder welfare.

The initial findings of this study have implications that are both local and global. The main implications of this study suggest the need for global critical reflection on the effectiveness of internal controls on sustainable financial performance. Although internal controls are universally recognized as a mandatory prerequisite for good governance, the contradictory findings that point to their limited predictive impact suggest weaknesses in the implementation of internal controls on the ground. Therefore, in order for internal controls to make a full contribution to sustainable financial performance, organizations around the world must go beyond mere administrative compliance. The focus should be directed at improving the substantive quality of internal controls, ensuring that the system functions effectively and not just in documents.

Furthermore, we found that the integration of internal controls and fraud awareness resulted in improvements in long-term sustainable financial performance. These findings support the hypothesis that the relationship between internal control moderated by cheating awareness has a positive t-value and coefficient, with a p-value less than alpha. Although statistical significance was achieved, the coefficient value for the moderation effect of fraud awareness was found to be quite small. This issue can happen because fraud awareness tends to generate uniform responses (e.g., the dominant "agree" answer in data tabulation). Fraud awareness plays more of a role as an external cognitive control. At the same time, it is important and contributes to the relationship between internal controls and sustainable financial performance; its impact is not as strong as factors that affect intrinsic cognitive control, such as religiosity. Therefore, fraud awareness still contributes positively, but the effect appears to be small because the differences between other variables that have a positive correlation are considered to be larger. Thus, the second hypothesis is accepted.

The second finding is also supported by national and international literature. Globally, there is a strong academic consensus, as shown by Atalla et al. (2024) and Cederquist et al. (2021) that cheating awareness is a crucial cognitive mechanism to reinforce behavioral aspects in internal controls and effectively improve sustainable financial performance (Stolt et al., 2018). This international consensus is strengthened by the domestic context, where Indonesian studies also confirm that fraud awareness significantly contributes to the effectiveness of internal controls and is able to reduce the level of fraud in the public sector (Maulidi et al., 2024; Sakti et al., 2024a; Sihombing et al., 2023). Overall, these findings universally confirm that fraud awareness serves as a vital reinforcement of the relationship between internal controls and sustainable financial performance, both as a theory of universal governance and in local implementation practice. Theoretically, increasing knowledge of fraud can lead to several low-cost benefits, including a reduction in fraud and an enhancement of long-term financial performance, which should satisfy all parties involved. Naturally, internal control efficacy will rise quickly when fraud knowledge plays a moderating role, enhancing long-term financial success. Certain respondents marked their response as "doubtful" since BLUD still views fraud knowledge as foreign in real-world situations. Ultimately, though, the respondents believe that fraud awareness is a useful tool that can be used in the Regional Public Service Agency to hide internal control shortcomings. Thus, Regional Public Service integration of

fraud awareness can enhance the efficacy of internal controls and boost long-term financial success.

The primary implication of the second finding is the need to shift the focus of risk management from mere procedural compliance to cognitive and behavioral investments. Organizations, from local public service agencies (BLUD) to global institutions, should view fraud awareness education and training programs as a cost-effective risk management strategy. This strategy ensures that internal controls are not only formally adhered to but also internalized through an understanding of the consequences, thus achieving maximum efficacy in ensuring integrity and sustainable financial performance.

The final findings confirmed that both religiosity and fraud awareness significantly strengthen the relationship between internal control and sustainable financial performance. However, the coefficient analysis reveals that religiosity has a stronger moderating effect. This phenomenon has a clear theoretical basis: fraud awareness operates as an external cognitive control driven by knowledge and the threat of formal sanctions. In contrast, religiosity functions as an intrinsic internal control driven by conscience, faith, and the fear of transcendental punishment. This faith-based control creates genuine integrity that is capable of closing behavioral gaps within internal control more fundamentally and comprehensively, making religiosity a statistically and theoretically superior moderating factor in ensuring the effectiveness of internal control.

The results of this study have confirmed previous research, both international literature (Hunjra et al., 2021; Obregon et al., 2022) and Indonesia's domestic context (Tarjo et al., 2024; Wicaksono & Urumsah, 2017) consistently support the crucial role of religiosity as a superior governance force. This global consensus highlights how religiosity serves as an intrinsic internal control that effectively reduces the chances of cheating (Said et al., 2018) and improves staff member behavior. In other words, religiosity has been shown to be able to strengthen behaviorally weak internal controls, making it a vital mechanism for improving long-term sustainable financial performance, both as a theory of management ethics and in the practice of public organizations such as the Regional Public Service Agency (BLUD).

Stakeholder theory validates the results, indicating that the Regional Public Service Agency would persist in its efforts to enhance stakeholder welfare. Here, the Regional Public Service Agency can heighten employee religiosity in order to instill positive behavior that will enhance internal control while camouflaging its shortcomings. Religiosity-based internal control will strengthen sustainable financial performance, which takes stakeholder welfare into account. According to the study results, Regional Public Service Agency personnel practice a pretty high level of religiosity. This healthy religiosity will enhance staff morale and prevent behaviors that could endanger the Regional Public Service Agency. In the context of internal control, high levels of religiosity among Regional Public Service Agency employees can enhance the efficacy of internal control, which will positively impact sustainable financial performance.

Findings that universally confirm the superiority of religiosity as a reinforcer of internal control have significant implications both at the local and global levels. The main implication is the need for organizational managers to include spiritual capital as a core component in governance and risk management strategies, beyond mere procedural compliance. Both the Regional Public Service Agency (BLUD) and international organizations must view religiosity as the most cost-effective intrinsic internal control. This faith-based control ensures that

internal control is exercised with a commitment to true morality and integrity, not because of external threats. By prioritizing the development of staff ethics and spiritual values, organizations can fundamentally improve behavior and improve long-term sustainable financial performance, in accordance with global and domestic literature consensus.

CONCLUSION

The purpose of this study is to investigate how internal control and sustainable financial performance are influenced by fraud awareness and religion. This research surveyed all Regional Public Service Agencies in Indonesia, specifically the Regional General Hospital and Public Health Center. This study effectively addressed each of the research hypotheses based on the test findings from 160 respondents. Overall, the findings suggest that, although internal control is directly significant, the impact is highly dependent on behavioral factors. Both moderation hypotheses are accepted, confirming that religiosity and cheating awareness significantly strengthen the relationship between internal control and sustainable financial performance, with religiosity showing statistically and theoretically superior effects. Theoretically, this research makes a significant contribution by enriching Stakeholder Theory in the context of public sector governance. This theory emphasizes that the survival and performance of organizations—especially sustainable financial performance—can only be achieved through relationship management and the fulfillment of the interests of all parties (public, government, employees). This study empirically shows that to meet the interests of stakeholders, internal controls of a procedural nature must be strengthened with a managerial ethical dimension. The integration of internal controls with religiosity and fraud awareness confirms that maintaining the integrity of employee behavior is a vital mechanism for aligning internal actions with stakeholder expectations and trust.

This result has profound policy implications, especially for public institutions such as the Regional Public Service Agency (BLUD). Due to the impact of low internal controls on the model's total predictability, management must shift its focus from internal control administrative compliance to behavioral investment. It is recommended that public institutions prioritize strengthening a work culture based on religious ethics to leverage stronger internal controls and enhance fraud awareness education programs as a cost-effective risk management strategy. This dual strategy ensures that internal controls are not only in the documents but are executed with integrity and morality, thereby maximizing their impact on sustainable financial performance.

This research has several methodological limitations that need to be acknowledged. First, the use of *intentional sampling* techniques focused on a specific area (Madura Island) limits the generalization of findings. Second, data were collected through *self-reported* surveys, which are susceptible to *self-reported bias*, especially on sensitive variables such as religiosity and awareness of cheating. Third, despite the hypothetical relationship, the R-square value of the model was found to be relatively low (0.198), indicating that only a small fraction of the variability of sustainable financial performance can be explained by this model. It confirms that external factors (macroeconomics, regulation) that are not modeled have a substantial influence. Based on the above limitations, future research is recommended to: (a) Use panel or *longitudinal* data to test the stability of variable relationships over time, providing stronger evidence of causality; (b) Using more objective measurement methods for fraud awareness (e.g., case study tests, not

just surveys) to reduce *self-reported* bias; and (c) Expanding the model by integrating external factors (such as political pressure or budget transparency) to improve predictability (R-square) and provide a more comprehensive understanding of sustainable financial performance.

REFERENCES

- ACFE. (2019). Survei Fraud Indonesia 2019. In *Association of Certified Fraud Examiners Indonesia Chapter*. <https://doi.org/10.1017/CBO9781107415324.004>
- ACFE. (2024). OCCUPATIONAL FRAUD 2024: 2 FOREWORD Occupational Fraud 2024: A Report to the Nations. *Association of Certified Fraud Examiners*, 1–106.
- Akinleye, D. D., McNutt, L. A., Lazariu, V., & McLaughlin, C. C. (2019). Correlation between hospital finances and quality and safety of patient care. *PLoS ONE*, *14*(8), 1–19. <https://doi.org/10.1371/journal.pone.0219124>
- Alam, Md. M., Hassan, S., & Said, J. (2015). Performance of Islamic microcredit in perspective of Maqasid Al-Shariah. *Humanomics*, *31*(4), 374–384. <https://doi.org/10.1108/H-12-2014-0072>
- Astutik, Hadiyanti, E., & Umi, M. (2022). Analisis Kebijakan Pengendalian Internal Persediaan Obat di Instalasi Farmasi RSUD Waluyo Jati Kraksaan. *Jurnal Ilmiah Multidisiplin*, *1*(10), 3628–3641.
- Atalla, A. D. G., El-Ashry, A. M., & Mohamed Sobhi Mohamed, S. (2024). The moderating role of ethical awareness in the relationship between nurses' artificial intelligence perceptions, attitudes, and innovative work behavior: a cross-sectional study. *BMC Nursing*, *23*(1), 1–11. <https://doi.org/10.1186/s12912-024-02143-0>
- Balakrishnan, R., Matsumura, E. M., & Ramamoorti, S. (2019). Finding Common Ground: COSO's Control Frameworks and the Levers of Control. *Journal of Management Accounting Research*, *31*(1), 63–83. <https://doi.org/10.2308/jmar-51891>
- Cederquist, L., LaBuzetta, J. N., Cachay, E., Friedman, L., Yi, C., Dibsie, L., & Zhang, Y. (2021). Identifying disincentives to ethics consultation requests among physicians, advance practice providers, and nurses: a quality improvement all staff survey at a tertiary academic medical center. *BMC Medical Ethics*, *22*(1), 1–8. <https://doi.org/10.1186/s12910-021-00613-7>
- Chan, K. C., Chen, Y., & Liu, B. (2021). The Linear and Non-Linear Effects of Internal Control and Its Five Components on Corporate Innovation: Evidence from Chinese Firms Using the COSO Framework. *European Accounting Review*, *30*(4), 733–765. <https://doi.org/10.1080/09638180.2020.1776626>
- Cheng, Q., Goh, B. W., & Kim, J. B. (2018). Internal Control and Operational Efficiency. *Contemporary Accounting Research*, *35*(2), 1102–1139. <https://doi.org/10.1111/1911-3846.12409>
- Chin, W. W. (2009). How to Write Up and Report PLS Analyses. In *Handbook of partial least squares: Concepts, methods and applications* (pp. 655–690). Berlin, Heidelberg: Springer Berlin Heidelberg. https://doi.org/10.1007/978-3-540-32827-8_29
- COSO. (2013). *Internal control - integrated framework: executive summary* (Issue May).
- Dubas-Jakóbczyk, K., Kocot, E., Tambor, M., Szetela, P., Kostrzevska, O., Siegrist, R. B., & Quentin, W. (2022). The Association Between Hospital Financial Performance and the



- Quality of Care - A Scoping Literature Review. *International Journal of Health Policy and Management*, 11(12), 2816–2828. <https://doi.org/10.34172/ijhpm.2022.6957>
- Gao, X., & Jia, Y. (2016). Internal Control over Financial Reporting and the Safeguarding of Corporate Resources: Evidence from the Value of Cash Holdings. *Contemporary Accounting Research*, 33(2), 783–814. <https://doi.org/10.1111/1911-3846.12164>
- Ghasemi, M., Ngegah Marie, A. M., & Rokni, L. (2022). The Necessity of Governance Thorough Internal Control and Accountability in NGOs: A Case of Buea Sub-Division Cameroon. *Sustainability (Switzerland)*, 14(18). <https://doi.org/10.3390/su141811264>
- Hair, J. F., Hult, G. T. M., & Ringle, C. M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) (Third)*. SAGE Publications. <https://doi.org/10.1007/978-3-030-80519-7>
- Harp, N. L., & Barnes, B. G. (2018). Internal Control Weaknesses and Acquisition Performance. *The Accounting Review*, 93(1), 235–258. <https://doi.org/10.2308/accr-51780>
- Hernando, R., & Syofyan, E. (2022). Performance Improvement of Blud Puskesmas Employees Based on the Reliance on Multiple Performance Measure Through Levers of Control. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(4), 429–444. <https://doi.org/10.24034/j25485024.y2021.v5.i4.5051>
- Hunjra, A. I., Boubaker, S., Arunachalam, M., & Mehmood, A. (2021). How does CSR mediate the relationship between culture, religiosity and firm performance? *Finance Research Letters*, 39, 101587. <https://doi.org/10.1016/j.frl.2020.101587>
- ICW. (2024). *LAPORAN HASIL PEMANTAUAN TREN KORUPSI TAHUN 2023 Divisi Hukum dan Monitoring Peradilan ICW*.
- Jatmiko, B., Haya, B. S., & Utami, T. P. (2022). Enhancing Value for Money Government Organizations: *Jurnal Reviu Akuntansi Dan Keuangan*, 12(2), 245–259. <https://doi.org/10.22219/jrak.v12i1.22143>
- Jensen, R. I. T., Gerlings, J., & Ferwerda, J. (2024). Do Awareness Campaigns Reduce Financial Fraud? *European Journal on Criminal Policy and Research*. <https://doi.org/10.1007/s10610-024-09573-1>
- Kalodimos, J. (2017). Internal governance and performance: Evidence from when external discipline is weak. *Journal of Corporate Finance*, 43, 193–216. <https://doi.org/https://doi.org/10.1016/j.jcorpfin.2017.01.005>
- Kemenkes RI. (2022). *Buku Saku Badan Layanan Umum Daerah (BLUD) Puskesmas. In Kementerian Kesehatan Republik Indonesia*.
- Khusnah, M., & Peristiwati, Y. (2023). Evaluasi Implementasi Kebijakan Badan Layanan Umum Daerah (BLUD) Puskesmas di Kabupaten Gresik. *Jurnal Keperawatan*, 15(1), 165–172.
- Kock, N. (2020). *WarpPLS User Manual: Version 7.0*. In *ScriptWarp Systems*. ScriptWarp Systems.
- Liu, X., Pan, H., Lin, W., Wang, M., & Zhang, Q. (2024). Sustainable Practices and Performance of Resource-Based Companies: The Role of Internal Control. *Sustainability (Switzerland)*, 16(4), 1–14. <https://doi.org/10.3390/su16041399>

- Luca, M. P., & Tache, I. (2021). Sustainability of public finance through the lens of transfer prices and their associated risks: An empirical research. *Sustainability (Switzerland)*, 13(12). <https://doi.org/10.3390/su13126837>
- Maduratna, E. S., Sakti, E., & Firdaus, N. (2024). INTEGRASI PENGENDALIAN INTERNAL PADA BADAN LAYANAN UMUM DAERAH (BLUD) PUSKESMAS. *JURNAL PARADIGMA (Pemberdayaan & Pengabdian Kepada Masyarakat)*, 6(April), 61–68. <https://doi.org/10.36089/pgm.v6i1.1785>
- Massi, M. C., Ieva, F., & Lettieri, E. (2020). Data mining application to healthcare fraud detection: A two-step unsupervised clustering method for outlier detection with administrative databases. *BMC Medical Informatics and Decision Making*, 20(1), 1–11. <https://doi.org/10.1186/s12911-020-01143-9>
- Maulidi, A., Girindratama, M. W., Putra, A. R., Sari, R. P., & Nuswantara, D. A. (2024). Qualitatively beyond the ledger: unravelling the interplay of organisational control, whistleblowing systems, fraud awareness, and religiosity. *Cogent Social Sciences*, 10(1). <https://doi.org/10.1080/23311886.2024.2320743>
- Mendes de Oliveira, D. K., Imoniana, J. O., Slomski, V., Reginato, L., & Slomski, V. G. (2022). How do Internal Control Environments Connect to Sustainable Development to Curb Fraud in Brazil? *Sustainability*, 14(9), 5593. <https://doi.org/10.3390/su14095593>
- Nagpal, A. (2016). Original Internal Control Framework for ERP systems in accordance with SOx 404 compliance and XBRL. *International Journal of Advanced Research*, 4(7), 1460–1469. <https://doi.org/10.21474/IJAR01/1039>
- Obregon, S. L., Lopes, L. F. D., Kaczam, F., da Veiga, C. P., & da Silva, W. V. (2022). Religiosity, Spirituality and Work: A Systematic Literature Review and Research Directions. *Journal of Business Ethics*, 179(2), 573–595. <https://doi.org/10.1007/s10551-021-04856-7>
- Prashar, A., Gupta, P., & Dwivedi, Y. K. (2024). Plagiarism awareness efforts, students' ethical judgment and behaviors: a longitudinal experiment study on ethical nuances of plagiarism in higher education. *Studies in Higher Education*, 49(6), 929–955. <https://doi.org/10.1080/03075079.2023.2253835>
- Said, J., Alam, M. M., Karim, Z. A., & Johari, R. J. (2018). Integrating religiosity into fraud triangle theory: findings on Malaysian police officers. *Journal of Criminological Research, Policy and Practice*, 4(2), 111–123. <https://doi.org/10.1108/JCRPP-09-2017-0027>
- Sakti, E., Maduratna, E. S., & Firdaus, N. (2024a). Integrasi Pengendalian Internal Pada Badan Layanan Umum Daerah (BLUD) Puskesmas. *Jurnal Medical*, 4(1), 5–14. <https://doi.org/10.36089/jm.v4i1.2287>
- Sakti, E., Maduratna, E. S., & Firdaus, N. (2024b). Problematika Badan Layanan Umum Daerah Pusat Kesehatan Masyarakat. *JURNAL ILMIAH OBSGIN: Jurnal Ilmiah Ilmu Kebidanan & Kandungan P-ISSN: 1979-3340 e-ISSN: 2685-7987*, 16(2), 598–609. <https://doi.org/10.36089/job.v16i2.2162>
- Saleeshya, P. G., & Harikumar, P. (2023). An empirical investigation of performance assessment of Indian healthcare industry. *International Journal of Productivity and Performance Management*, 72(7), 2022–2045. <https://doi.org/10.1108/IJPPM-05-2021-0263>

- Sandria, M., Agusti, R., & Putra, A. A. (2020). Determinan Efektivitas Pengelolaan Keuangan Badan Layanan Umum Daerah (BLUD): Dimoderasi Sistem Pengendalian Intern Pemerintah. *Jurnal Kajian Akuntansi Dan Bisnis Terkini*, 3(1), 438–457. <https://doi.org/10.31258/jc.1.2.266-286>
- Sham, F. M., & Yusof, S. (2015). Religiosity of Muslim adolescents from single parent families living in government-subsidised settlement. *Global Journal Al-Thaqafah*, 5(2), 31–42. <https://doi.org/10.7187/gjat882015.05.02>
- Shen, H., Cheng, X., Sun, Q., Wang, X., & Zhao, J. (2024). Does internal control affect firms' use of derivatives? Evidence from China. *Pacific-Basin Finance Journal*, 85, 102381. <https://doi.org/10.1016/j.pacfin.2024.102381>
- Sihombing, R. P., Soewarno, N., & Agustia, D. (2023). The mediating effect of fraud awareness on the relationship between risk management and integrity system. *Journal of Financial Crime*, 30(3), 618–634. <https://doi.org/10.1108/JFC-02-2022-0058>
- Siregar, S. V., & Tenoyo, B. (2015). Fraud awareness survey of private sector in Indonesia. *Journal of Financial Crime*, 22(3), 329–346. <https://doi.org/10.1108/JFC-03-2014-0016>
- Siska, M., Sari, R. N., & Basri, Y. M. (2021). Determinan Kinerja Sektor Publik: Dimoderasi Sistem Pengendalian Interen pada Puskesmas BLUD di Kota Pekanbaru. *Jurnal Akuntansi Indonesia*, 10(1), 81. <https://doi.org/10.30659/jai.10.1.81-95>
- Sofyani, H., Abu Hasan, H., & Saleh, Z. (2023). Does internal control contribute to quality management in higher education institutions? Indonesia's adoption experience of the COSO integrated framework. *The TQM Journal*, 35(8), 2162–2180. <https://doi.org/10.1108/TQM-06-2022-0201>
- Stolt, M., Leino-Kilpi, H., Ruokonen, M., Repo, H., & Suhonen, R. (2018). Ethics interventions for healthcare professionals and students: A systematic review. *Nursing Ethics*, 25(2), 133–152. <https://doi.org/10.1177/0969733017700237>
- Sukmawati, N. D., & Susilo, D. E. (2023). Pengaruh Sistem Pengendalian Manajemen Dan Pengendalian Internal Terhadap Kinerja Keuangan Pada Rumah Sakit Jombang. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(3), 589–602. <https://doi.org/10.31955/mea.v7i3.3416>
- Tarjo, T., Anggono, A., Alim, M. N., Said, J., & Mohd-Sanusi, Z. (2024). Religiosity, ethical leadership and local wisdom in moderating the effect of fraud risk management on asset misappropriation: evidence from local government in Indonesia. *Journal of Islamic Accounting and Business Research*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/JIABR-09-2022-0227>
- Tarjo, T., Anggono, A., Haryadi, B., Mahya, L., Sakti, E., & Said, J. (2025). Fraud awareness, information accountability and sustainable competitive advantage: governance moderation and capacity for accessing financing mediation. *Journal of Financial Crime*, 32(2), 337–353. <https://doi.org/10.1108/JFC-04-2024-0121>
- Tarjo, T., Vidyantaha, H. V., Anggono, A., Yuliana, R., & Musyarofah, S. (2022). The effect of enterprise risk management on prevention and detection fraud in Indonesia's local government. *Cogent Economics and Finance*, 10(1). <https://doi.org/10.1080/23322039.2022.2101222>

- Wang, B., Li, Y., Xuan, W., & Wang, Y. (2022). Internal Control, Political Connection, and Executive Corruption. *Emerging Markets Finance and Trade*, 58(2), 311–328. <https://doi.org/10.1080/1540496X.2021.1952069>
- Wicaksono, A. P., & Urumsah, D. (2017). Factors Influencing Employees To Commit Fraud in Workplace Empirical Study in Indonesian Hospitals. *Asia Pacific Fraud Journal*, 1(1), 1. <https://doi.org/10.21532/apfj.001.16.01.01.01>
- Xu, J., Zhang, T., Zhang, H., Deng, F., Shi, Q., Liu, J., Chen, F., He, J., Wu, Q., Kang, Z., & Tian, G. (2024). What influences the public's willingness to report health insurance fraud in familiar or unfamiliar healthcare settings? a cross-sectional study of the young and middle-aged people in China. *BMC Public Health*, 24(1), 1–11. <https://doi.org/10.1186/s12889-023-17581-9>