

ABSTRACT

The purpose of this study aims to examine the variables implementation of good corporate governance, internal auditor competence and the effectiveness of internal control has an effect on fraudulent banking practices with the whistleblowing system as a moderating variable. The population in this study consist of employees at the manager, officer, and supervisor level at PT Bank Mandiri (Persero) Tbk, South Pluit Area, North Jakarta. In this research, the total of sample is 83 respondent. Type of data used was primary data. Smart Partial Least Square (SmartPLS) path modeling method used to be analysis method. The results of this study indicate that the competence of internal auditors and the effectiveness of internal controls have a significant effect on fraudulent banking practices. the implementation of good corporate governance has no significant effect on fraudulent banking practices. Meanwhile, the whistleblowing system can moderate the influence of the competence of internal auditors and the effectiveness of internal controls on fraudulent banking practices. However, the whistleblowing system has not been able to moderate the effect of implementing good corporate governance on fraudulent banking practices.

Keywords: Implementation of good corporate governance, competence of internal auditors, effectiveness of internal control, fraudulent banking practices, and whistleblowing system

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ABSTRAK

Penelitian ini bertujuan untuk menguji apakah implementasi *good corporate governance*, kompetensi auditor internal dan efektivitas pengendalian internal berpengaruh terhadap kecurangan praktik perbankan dengan *whistleblowing system* sebagai variabel moderasi. Populasi dalam penelitian ini terdiri dari pegawai pelaksana pada level manager, officer, dan supervisor pada PT Bank Mandiri (Persero) Tbk, Area Pluit Selatan Jakarta Utara. Tipe data yang digunakan adalah data primer. *Smart Partial Square (SmartPLS) path modeling method* digunakan sebagai metode analisis. Hasil dari penelitian ini menunjukkan bahwa kompetensi auditor internal dan efektivitas pengendalian internal berpengaruh signifikan terhadap kecurangan praktik perbankan. Sedangkan implementasi *good corporate governance* tidak berpengaruh signifikan terhadap kecurangan praktik perbankan. Kemudian hasil penelitian ini menunjukkan bahwa *whistleblowing system* dapat memoderasi pengaruh kompetensi auditor internal dan efektivitas pengendalian internal terhadap kecurangan praktik perbankan. Namun *whistleblowing system* belum bisa memoderasi pengaruh implementasi *good corporate governance* terhadap kecurangan praktik perbankan.

Kata kunci: Implementasi *good corporate governance*, kompetensi auditor internal, efektivitas pengendalian internal, kecurangan praktik perbankan, dan *whistleblowing system*



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