

ABSTRACT

The weak handling of fraud cases in Indonesia encourages the need for increasingly high fraud prevention efforts. This study aims to analyze the influence of individual factors, namely religiosity, machiavellian personality, and altruism personality on fraud prevention moderated by organizational factors, namely ethical leadership and whistleblowing systems. The GONE theory (greed, opportunity, need, exposure), fraud triangle, iceberg, religious values are used as the theoretical basis for this study. This study uses a census method to the entire population of officials related to financial accounting in the BPS-Statistics work units throughout North Sumatra Province. The data collection method uses an online questionnaire via Google Form which successfully collected 240 respondents. This study applies the Structural Equation Modeling Partial Least Square (SEM-PLS) method in analyzing data. The conclusion of this study is that the variables of religiosity and altruism personality have a positive effect on fraud prevention, while machiavellian personality has a negative effect on fraud prevention. An interesting finding is that ethical leadership can weaken the influence of religiosity and strengthen the influence of machiavellian on fraud prevention, while the whistleblowing system can weaken the influence of altruism on fraud prevention. This study contributes to the government in establishing policies related to fraud prevention efforts that not only encourage individual factors, but also control organizational factors will play a role in fraud prevention.

Keywords: *fraud prevention, religiosity, machiavellian, altruism, ethical leadership, whistleblowing system, GONE theory.*

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