

THE EFFECT OF INTERNAL CONTROL ON FRAUD PREVENTION WITH TRANSPARENCY AND ACCOUNTABILITY AS INTERVENING VARIABLES (A CASE STUDY AT ONG ASSOSIASAUN SENTRU ESTUDU BA PAZ NO DEMOKRASIA - ASEPD & ONG ACTION FOR CHANGE FOUNDATION - ACF).

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ABSTRACT

The main objective of this study is to examine and analyze the effect of internal control on fraud prevention with transparency and accountability as intervening variables, using a case study at ONG Assosiasaun Sentru Estudu ba Paz no Demokrasia (ASEPD) and ONG Action For Change Foundation (ACF). The study collected data from 38 respondents. The data used in this research are primary data obtained through questionnaires. Data analysis was conducted using Structural Equation Modeling (SEM) with Partial Least Squares (PLS). The results of the study indicate that internal control has a positive and significant effect on fraud prevention, as well as a significant effect on transparency and accountability. In addition, fraud prevention is found to have a significant effect on transparency but not significant on accountability. In the mediation test, the findings show that transparency serves as a significant intervening variable in the relationship between internal control and fraud prevention. On the other hand, accountability is not proven to be a significant mediating variable in this relationship.

KEYWORDS: Internal Control, Fraud Prevention, Transparency, Accountability.

I. INTRODUCTION

Non-Governmental Organizations (NGOs) have a vital role in promoting social, humanitarian, and environmental development, particularly in areas not fully addressed by government programs. ASEPD (Assosiasaun Sentru Estudu ba Paz no Demokrasia) was established in 2022 to strengthen peace, democracy, and youth capacity in Timor-Leste. Similarly, Action for Change Foundation (ACF) implements programs in education, agriculture, climate change adaptation, and community development.

To support these programs, ASEPD and ACF rely on national and international donor funding, which requires rigorous financial management, accountability, and transparency. However, in practice, limited financial resources and insufficient professional staff have created challenges in implementing effective internal controls, leaving organizations vulnerable to fraud.

Internal control is widely recognized as a mechanism that prevents, detects, and mitigates fraud. However, the effectiveness of internal control depends on how well the organization implements

transparency and accountability. Transparency ensures that financial information and organizational activities are openly communicated to stakeholders, while accountability emphasizes the responsibility of staff to adhere to rules, ethical principles, and reporting mechanisms.

Despite the importance of these variables, limited academic studies in Timor-Leste and surrounding regions have explored how transparency and accountability act as intervening variables between internal control and fraud prevention, especially within NGOs. Therefore, this study aims to fill this gap by analyzing the role of internal control in fraud prevention with transparency and accountability as mediating variables, using ASEPD and ACF as case studies.

II. LITERATURE REVIEW

A. INTERNAL CONTROL

Internal control in non-governmental organizations (NGOs) is a process implemented by management and all organizational members to provide reasonable assurance regarding the achievement of organizational objectives, particularly in accountability and transparency in managing grants and donations. Saputra & Rosharlianti (2025) describe internal control as a system of policies and procedures designed to prevent misuse of funds and enhance the reliability of financial reporting. Maharani & Wibowo (2023) emphasize its role in protecting organizational assets from potential fraud and ensuring that funds are used according to planned program objectives. Internal control also functions to improve operational efficiency (Maryono & Retnani, 2020) and helps identify and mitigate risks through internal audits (Wibowo, 2023; Primagama *et al.*, 2018).

The main objective of internal control in NGOs is to ensure the effective and efficient use of funds in accordance with organizational policies and donor regulations. It aims to build stakeholder confidence through transparent and reliable financial reporting (Saputra & Rosharlianti, 2025). Moreover, internal control minimizes the risk of fraud, which may hinder social objectives (Maharani & Wibowo, 2023), and supports sustainable organizational operations through efficient cost management (Maryono & Retnani, 2020). Internal supervision is optimized to detect potential fraud at an early stage (Wibowo, 2023).

Internal control functions include supervising fund utilization, segregation of duties to prevent fraud, and conducting internal audits for continuous evaluation. These mechanisms ensure proper fund management and procedural compliance (Maharani & Wibowo, 2023). Internal control also strengthens organizational governance (Saputra & Rosharlianti, 2025), guarantees operational efficiency (Maryono & Retnani, 2020), and prevents deviations through systematic procedures (Primagama *et al.*, 2018).

Common elements of internal control in NGOs include:

1. Control Environment - organizational culture supporting integrity;

2. Risk Assessment - identifying risks related to fund management;
3. Control Activities - policies and procedures to address identified risks, such as approvals and segregation of duties;
4. Information and Communication - systems ensuring timely and accurate reporting;
5. Monitoring - periodic evaluation and audit (Saputra & Rosharlianti, 2025; Primagama *et al.*, 2018).

Components include organizational policies and procedures, segregation of duties, supervision and internal audit, proper documentation of transactions, and follow-up actions based on monitoring and audit results (Maryono & Retnani, 2020; Primagama *et al.*, 2018). These components work synergistically to enhance accountability and prevent fraud.

B. Fraud Prevention

Fraud prevention refers to a series of proactive efforts and mechanisms implemented by organizations to minimize the risk of fraud in financial management through effective controls, policies, and audits (Aresteria, 2018; Ramdhona & Nugrahanti, 2024). Fraud is defined as dishonest practices or manipulation of data, information, or organizational procedures, usually due to weak internal control systems (Dimitrijevic *et al.*, 2015; Shanikat, 2014).

The primary goal of fraud prevention is to maintain the integrity and reliability of financial reporting and organizational management, preventing actions that may harm the organization (Juniardi *et al.*, 2024; Sulkiah, 2020). It also strengthens oversight effectiveness through combined internal, external, and forensic audits (Nisa & Kuntadi, 2024).

Common mechanisms include:

1. Routine internal audits (Aresteria, 2018);
2. Strict and consistent internal control implementation (Ramdhona & Nugrahanti, 2024);
3. Clear and robust accounting policies (Juniardi *et al.*, 2024);
4. Increased transparency and supervision by internal and external stakeholders (Sulkiah, 2020);
5. Forensic audits in case of suspected fraud (Nisa & Kuntadi, 2024).

C. Transparency

Transparency refers to the openness of financial and operational information to stakeholders as a form of accountability. Information should be presented honestly, clearly, and accessibly (Sabili *et al.*, 2023). Transparency prevents misuse of funds by ensuring relevant information is available to the public (Rosidah *et al.*, 2023; Utama & Sitawati, 2022).

Transparency aims to build public trust through accurate and timely information disclosure. It enhances the quality of financial oversight and serves as a key mechanism in fraud prevention (Rahayu & Dewi, 2022; Utama & Sitawati, 2022).

Transparency acts as a social control mechanism and encourages leaders to comply with good governance principles. By providing open information, potential fraud can be minimized because stakeholders and donors can monitor organizational performance (Rosidah *et al.*, 2023).

Key dimensions include:

1. Disclosure of financial information;
2. Clarity of reporting;
3. Availability of supporting documents;
4. Stakeholder participation (Utama & Sitawati, 2022).

Studies confirm a significant relationship between transparency and fraud prevention. Transparency strengthens the link between internal control and fraud prevention and reduces the likelihood of financial misconduct (Utama & Sitawati, 2022; Rahayu & Ekasari, 2021; Rosidah *et al.*, 2023).

D. Accountability

Accountability is the obligation of an entity to account for resource management transparently to stakeholders. It encompasses moral and legal responsibility and underpins organizational integrity (Judijanto *et al.*, 2024; Husain *et al.*, 2025).

Key indicators include compliance with regulations, transparent reporting, effective internal and external supervision, stakeholder participation, and ethical responsibility in financial management (Sabili *et al.*, 2023; Aulia *et al.*, 2023).

Accountability enhances managers' moral sensitivity, reducing intentions and opportunities for fraud (Aulia *et al.*, 2023). Strong transparency and accountability limit manipulation of financial reports and misappropriation of funds (Setiawan & Anjelina, 2023).

III. METHODOLOGY

E. Research Model

The hypotheses formulated in this study are designed to produce a conceptual research model as follows:

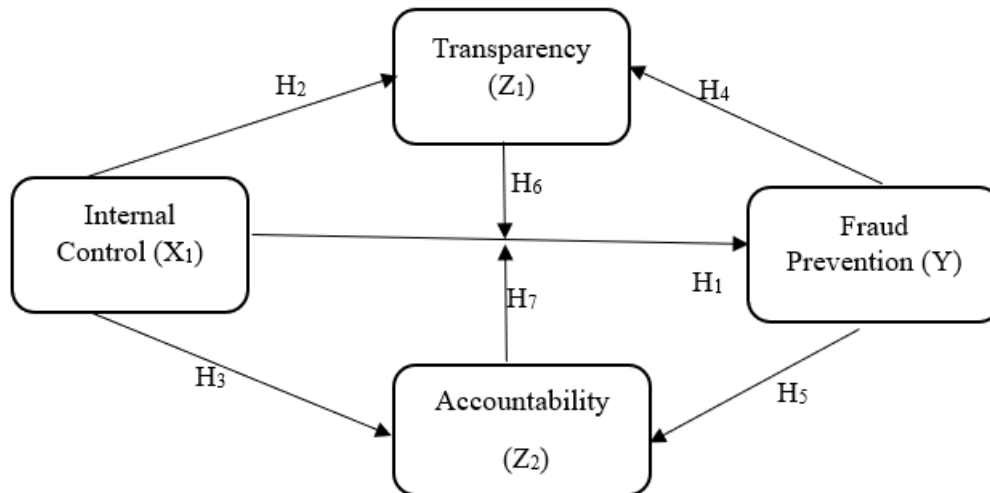


Figure 1. Conceptual Framework (source: Risma et al., 2024)

Where:

1. **H₁**: Internal control has a positive effect on fraud prevention.
2. **H₂**: Internal control has a positive effect on transparency.
3. **H₃**: Internal control has a positive effect on accountability.
4. **H₄**: Fraud prevention has a positive effect on transparency.
5. **H₅**: Fraud prevention has a positive effect on accountability.
6. **H₆**: Internal control affects fraud prevention with transparency as an intervening variable.
7. **H₇**: Internal control affects fraud prevention with accountability as an intervening variable.

F. Hypothesis Development

1) Effect of Internal Control on Fraud Prevention

Internal control provides a structured environment to minimize potential fraud through risk assessment, control activities, and effective monitoring (Rashid, 2022; Habibullah et al., 2024). Employee training and the use of information technology further strengthen control systems (Maharani & Wibowo, 2023). Accordingly, the first hypothesis is formulated as:

H₁: Internal control has a positive and significant effect on fraud prevention in organizations.

2) Effect of Internal Control on Transparency

Effective internal control ensures well-documented processes, facilitates access to information, and encourages organizational transparency (Yuliani, 2017; Sari et al., 2017). Structured and monitored systems allow stakeholders and the public to access information easily, supporting accountability.

H₂: Internal control has a positive and significant effect on transparency in organizations.

3) Effect of Internal Control on Accountability

Internal control strengthens accountability by organizing financial and operational management, ensuring compliance with regulations, and minimizing misuse of resources (Husain *et al.*, 2023; Widyatama *et al.*, 2017; Puspa & Prasetyo, 2020).

H₃: Internal control has a positive and significant effect on accountability in organizations.

4) Effect of Fraud Prevention on Transparency

Fraud prevention mechanisms create disciplined and well-documented operational processes, which enhance transparency (Grahita, 2024; Rahmawan & Akbar, 2024; Devi *et al.*, 2025). By implementing anti-fraud strategies, organizations can reduce irregularities and foster public trust.

H₄: Fraud prevention has a positive and significant effect on transparency in organizations.

5) Effect of Fraud Prevention on Accountability

Effective fraud prevention strengthens organizational responsibility and financial accountability (Rahman & Yulian, 2021; Rahayu & Dewi, 2022). However, some studies indicate that fraud prevention alone may not guarantee accountability without supporting factors such as internal control, transparency, and human resource competence (Rani *et al.*, 2021).

H₅: Fraud prevention has a positive and significant effect on accountability in organizations.

6) Effect of Internal Control on Fraud Prevention with Transparency as Intervening Variable

Strong internal control increases transparency, which in turn enhances fraud prevention (Utama & Setiawati, 2022; Febriarty *et al.*, 2022; Risma *et al.*, 2024). Transparency acts as a mediating factor that facilitates monitoring and reduces the likelihood of fraudulent activities.

H₆: Internal control has a positive and significant effect on fraud prevention, with transparency as an intervening variable.

7) Effect of Internal Control on Fraud Prevention with Accountability as Intervening Variable

Internal control indirectly influences fraud prevention through increased accountability. Accountability ensures responsibility for financial reporting and proper fund utilization, strengthening the impact of internal control on preventing fraud (Aprilia & Himawan, 2024; Purwantini & Khikmah, 2014). Nevertheless, some studies find this mediating effect to be non-significant, suggesting the need for supporting factors such as transparency and monitoring systems (Ayem & Kusumasari, 2020).

H₇: Internal control has a positive and significant effect on fraud prevention, with accountability as an intervening variable.

This study employs a quantitative approach with hypothesis testing, aimed at examining the effect of internal control and transparency on fraud prevention. The research was conducted at the Assosiasaun

Sentru Estudu ba Paz no Demokrasia (ASEPD) and the Action for Change Foundation (ACF). The population includes all employees and board members of both organizations, totaling 38 individuals, and the entire population was used as the sample.

Data were collected using a quantitative questionnaire with a 5-point Likert scale to measure respondents' perceptions regarding internal control, fraud prevention, transparency, and accountability. The validity and reliability of the instrument were tested to ensure trustworthy data.

Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with WarpPLS. The outer model was used to assess indicator validity and reliability, while the inner model examined relationships between latent variables and tested the research hypotheses. Model evaluation used R^2 and Q^2 to assess the strength of relationships and predictive relevance.

Hypotheses were tested using bootstrap resampling, with a t-statistic ≥ 1.96 or p-value ≤ 0.05 considered significant. Mediation testing followed Baron & Kenny (1986) criteria to determine complete, partial, or no mediation based on path significance.

IV. RESULTS

G. Effect of Internal Control on Fraud Prevention

Based on the analysis results, the first hypothesis (H1) is supported, indicating that internal control (X) has a positive and significant effect on fraud prevention (Y). These results suggest that the implementation of effective internal control in an organization reduces the likelihood of fraud. This finding aligns with Rashid (2022), who emphasized the role of internal control in detecting and preventing fraud through effective monitoring systems, segregation of duties, and internal audits. Strong internal controls create an organizational environment that minimizes opportunities for irregularities, as all financial activities are monitored through transparent and well-documented procedures. Similarly, Habibullah et al., (2024) confirm that internal control significantly influences fraud prevention in local government financial reporting. In this context, internal control ensures the reliability of financial reporting, regulatory compliance, and operational efficiency. Components such as risk assessment and fiscal control activities are key factors in reducing the potential for manipulation or misappropriation of financial data. Maharani and Wibowo (2023) also found that well-implemented internal control systems can significantly reduce fraud risk, supported by standardized procedures, authorization systems, and internal audits that detect potential deviations early.

H. Effect of Internal Control on Transparency

The results support the second hypothesis (H2), showing that internal control (X) positively and significantly affects transparency (Z1). This indicates that stronger internal control implementation

improves the transparency of financial and operational information. These findings are consistent with Yuliani (2017), who reported that internal control significantly influences transparency in local government financial reporting. Effective internal control ensures the reliability and accuracy of information presented to the public. Sari (2012) also supports this result, noting that a structured control system produces orderly and transparent financial reporting processes, with systematic recording of transactions and audits. Nugraha (2011) further emphasizes that internal control positively affects transparency and accountability in local government asset management by making information accessible and verifiable to stakeholders.

I. Effect of Internal Control on Accountability

Based on the results, hypothesis H3 is supported, indicating that internal control (X) positively and significantly affects accountability (Z2). This shows that effective internal control implementation increases accountability in financial management and operational activities. Husain et al., (2023) demonstrated that internal control positively influences accountability in local village fund management. Effective internal control ensures staff responsibility, transparency, and compliance with regulations, thereby enhancing public trust in government performance. Widyatama et al., (2017) also found that internal control, combined with staff competency, influences accountability in the management of village funds or allocations. Puspa and Prasetyo (2020) further highlight that structured internal control, transparent reporting, regular internal audits, and continuous monitoring ensure the efficient and responsible use of organizational resources.

J. Effect of Fraud Prevention on Transparency

The results confirm that the fourth hypothesis (H4) is supported, showing that fraud prevention (Y) positively and significantly affects transparency (Z1). This indicates that higher transparency within the organization enhances its ability to prevent fraud. Grahita et al., (2024) emphasized the critical role of transparency in fraud prevention within cooperatives. Transparency fosters public trust and reduces opportunities for individuals to manipulate data or commit financial irregularities by making all information accessible to stakeholders. Rahmawan and Akbar (2024) also found that increased transparency significantly contributes to fraud control in local village fund management, encouraging openness and accountability. Devi et al., (2025) confirmed that transparency and accountability create an organizational culture that effectively supports anti-fraud strategies.

K. Effect of Fraud Prevention on Accountability

The results indicate that the fifth hypothesis (H5) is supported, showing that fraud prevention (Y) has a positive but not significant effect on accountability (Z2). This suggests that anti-fraud efforts alone do not directly improve financial accountability or performance reporting. These results align with Rani et al., (2021), who found that fraud prevention efforts do not always directly impact accountability, which

requires additional supporting factors such as leadership commitment, organizational transparency, and objective performance evaluation systems. However, studies by Rahman & Yulian (2021) and Rahayu & Ekasari (2021) report a significant positive relationship, indicating that well-implemented fraud prevention can enhance organizational financial accountability.

L. Effect of Internal Control on Fraud Prevention with Transparency as Intervening Variable

The result shows that hypothesis H6 is supported, demonstrating that internal control (X) positively and significantly affects fraud prevention (Y) with transparency (Z1) as an intervening variable. These findings suggest that transparency mediates the relationship between internal control and fraud prevention. Effective internal control improves transparency, which in turn strengthens the organization's efforts to prevent fraudulent activities. Utama & Sitawati (2022) highlight transparency as a key mechanism linking internal control to fraud prevention. Febriarty et al., (2022) further emphasize that transparency enhances the effectiveness of internal control in village fund management, supporting ethical behavior and compliance in financial reporting. Risma et al., (2024) confirm that transparency as an intervening variable increases the positive effect of internal control on fraud prevention in the Bireuen municipality, as transparent reporting and clear information systems reduce the likelihood of fraud.

M. Effect of Internal Control on Fraud Prevention with Accountability as Intervening Variable

The results in hypothesis H7 is supported in a positive but non-significant manner, showing that internal control (X) affects fraud prevention (Y) through accountability (Z2). In practice, internal control alone has not optimally improved accountability, weakening its effect on fraud prevention. Ayem & Kusumasari (2020) found that accountability as a mediating variable does not significantly strengthen the relationship between internal control and fraud prevention if reporting and monitoring mechanisms are inconsistently implemented. Consequently, anti-fraud efforts have no significant impact on organizational responsibility. Nonetheless, Aprilia & Himawan (2024) and Purwantini & Khikmah (2014) argue that well-structured internal control, coupled with public accountability, can reduce misuse of resources and enhance the effectiveness of fraud prevention measures.

V. CONCLUSION, RECOMMENDATIONS, AND IMPLICATIONS

N. Conclusion

This study examined the effect of internal control on fraud prevention, with transparency and accountability as intervening variables, in two NGOs: ASEPD and ACF. Data were collected from 38 respondents, including council members and staff.

The results indicate that internal control positively and significantly influences fraud prevention, transparency, and accountability. Well-implemented internal control mechanisms reduce fraud risk,

ensure the reliability of financial reporting, and strengthen organizational accountability. Fraud prevention strategies positively affect transparency but do not consistently have a significant impact on accountability. Transparency serves as an effective intervening variable, enhancing the relationship between internal control and fraud prevention, while accountability does not significantly mediate this relationship.

O. Research Limitations

The study's limited sample size and the focus on only two NGOs restrict the generalizability of the findings. Future research should involve more organizations and respondents to provide stronger empirical evidence and broader theoretical contributions.

P. Recommendations

For Future Research

1. Include a larger number of organizations and respondents to obtain more representative results and better capture the conditions within NGOs.
2. Further examine the non-significant relationships (fraud prevention and accountability) to explore more effective internal control and accountability mechanisms.

Theoretical Implications

1. The study contributes to the theoretical understanding of internal control, transparency, accountability, and fraud prevention, confirming that robust internal control strengthens transparency and accountability while reducing fraud risk.
2. The non-significant findings highlight the need for additional investigation with larger samples to validate and strengthen theoretical insights.

Practical Implications

1. NGO Management (ASEPD & ACF): Maintain clear financial procedures, regular internal audits, and continuous monitoring to ensure compliance and minimize opportunities for fraud.
2. Leadership: Commit to transparency and accountability in all operations and reporting. Leaders should model ethical behavior and enforce responsible practices.
3. Oversight Bodies: Provide guidance, supervision, and periodic evaluation of internal control systems to ensure effective governance and a fraud-free organizational environment.

Q. Implications

1. Strengthening Internal Control Systems: Organizations should implement comprehensive internal control mechanisms, including clear procedures, segregation of duties, document verification, and regular audits.
2. Enhancing Transparency: Promote transparency in operations and financial reporting to build stakeholder trust and complement fraud prevention efforts.
3. Improving Accountability: Integrate internal control with clear accountability mechanisms, including leadership responsibility, effective reporting systems, and an integrity-based organizational culture.
4. Optimizing Fraud Prevention Mechanisms: Align fraud prevention strategies with both procedural compliance and accountability through reporting, auditing, and ethical conduct.
5. Developing Human Resource Capacity: Continuous training in ethics, accountability, and fraud prevention ensures competent staff and effective implementation of internal controls.

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