

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Sistem Pengendalian Internal, *Good Corporate Governance*, dan *Sharia Compliance* terhadap Pencegahan *Fraud* pada Bank Syariah Indonesia di Kota Bandung.

Penelitian ini menggunakan pendekatan deskriptif dan verifikatif dengan sumber data primer. Populasi penelitian terdiri atas pegawai Bank Syariah Indonesia di Kota Bandung dengan sampel sebanyak 33 responden. Analisis data menggunakan uji validitas, reliabilitas, regresi linear berganda, koefisien determinasi, uji t, dan uji F dengan bantuan IBM SPSS Statistics 32.

Hasil penelitian menunjukkan bahwa Sistem Pengendalian Internal berpengaruh positif dan signifikan terhadap Pencegahan *Fraud* dengan kontribusi sebesar 20,23%. *Good Corporate Governance* berpengaruh positif dan signifikan dengan kontribusi sebesar 52,10%. *Sharia Compliance* memberikan kontribusi sebesar 12,15%, tetapi tidak berpengaruh signifikan secara parsial. Secara simultan, ketiga variabel tersebut berpengaruh signifikan terhadap Pencegahan *Fraud* dengan kontribusi sebesar 84,5%. Hasil ini menunjukkan bahwa penerapan Sistem Pengendalian Internal dan *Good Corporate Governance* yang baik dapat mendukung Pencegahan *Fraud*, sedangkan *Sharia Compliance* belum menunjukkan pengaruh yang signifikan secara parsial.

Kata Kunci: Sistem Pengendalian Internal, *Good Corporate Governance*, *Sharia Compliance*, Pencegahan *Fraud*.

ABSTRACT

This study aims to determine the effect of the Internal Control System, Good Corporate Governance, and Sharia Compliance on Fraud Prevention at Bank Syariah Indonesia in Bandung City.

This study employs descriptive and verification approaches using primary data. The population consisted of employees of Bank Syariah Indonesia in Bandung City, with a sample of 33 respondents. Data were analyzed using validity tests, reliability tests, multiple linear regression analysis, coefficient of determination, t-test, and F-test with the assistance of IBM SPSS Statistics 32.

The results show that the Internal Control System has a positive and significant effect on Fraud Prevention, with a contribution of 20.23%. Good Corporate Governance has a positive and significant effect, with a contribution of 52.10%. Meanwhile, Sharia Compliance contributes 12.15%, but does not have a significant partial effect. Simultaneously, the three variables have a significant effect on Fraud Prevention, with a contribution of 84.5%. These findings indicate that effective implementation of the Internal Control System and Good Corporate Governance can support Fraud Prevention, while Sharia Compliance has not shown a significant partial effect.

Keywords: *Internal Control System, Good Corporate Governance, Sharia Compliance, Fraud Prevention.*