

**THE INFLUENCE OF THE ROLE OF THE WHISTLEBLOWING SYSTEM AND
AUDITOR COMPETENCE ON FRAUD PREVENTION WITH AUDITOR ETHICS
AS AN INTERVENING VARIABLE ON EMPLOYEES OF BANK PEMBANGUNAN
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ABSTRACT

This study aims to examine the impact of the whistleblowing system and auditor competence on fraud prevention, with auditor ethics as an intervening factor, among of the Bank Pembangunan Daerah Daerah Istimewa Yogyakarta employees. The study focuses on auditors at Bank BPD DIY and Branch Internal Control (resident auditor). A total of 33 questionnaires were distributed offline, with the target of obtaining responses from the same number of participants. Hypothesis testing was conducted using Partial Least Square. The findings indicate that the whistleblowing system, internal auditor competence, and internal auditor ethics significantly influence fraud prevention at Bank BPD DIY.

Keywords: whistleblowing system, internal auditor competence, internal auditor ethics, fraud prevention