

## ABSTRAK

Penelitian ini bertujuan mengeksplorasi bagaimana pengembangan dan implementasi pencegahan fraud di BPD DIY serta mengidentifikasi tantangan yang dihadapi. Penelitian ini melakukan studi kasus BPD DIY karena dinilai memiliki penanganan fraud yang cukup efektif dibandingkan dengan bank lain jika dilihat dari jumlah fraud internalnya sebagaimana dilaporkan dalam laporan tahunan. Penelitian ini menggunakan beberapa metode pengumpulan data yaitu wawancara, dokumen, dan observasi. Hasil penelitian ini menunjukkan bahwa BPD DIY mengembangkan pencegahan fraud sesuai dengan arahan dari regulator dalam POJK Nomor 39/POJK.03/2019 dan berdasarkan tantangan yang disadari bahwa lingkungan terutama teknologi kejahatan siber terus berubah. Dalam implementasinya, BPD DIY membangun kesadaran dan budaya etis dengan berbagai cara, mengawasi, melakukan pemeriksaan dan audit internal secara rutin, membangun pengendalian internal yang baik, menjalin kesejahteraan dan keakraban pegawai, menyediakan sistem *whistleblowing*, meningkatkan penerapan teknologi, dan mengedukasi pegawai dan nasabah terkait kesadaran fraud. Penelitian ini memiliki keterbatasan berupa jumlah narasumber dan pemilihan objek penelitian yang kurang berdasar untuk mengeksplorasi pencegahan fraud eksternal.

Kata kunci: Fraud Internal; Fraud Eksternal; Pencegahan Fraud; Studi Kasus; Industri Keuangan dan Perbankan.

## ABSTRACT

*This research aims to explore the development and implementation of fraud prevention at BPD DIY and identify the challenges faced. The study focuses on a case study of BPD DIY because it is considered to have relatively effective fraud management compared to other banks, as indicated by its internal fraud incidents reported in annual reports. The research employs several data collection methods, including interviews, documents, and observations. This research findings indicate that BPD DIY develops fraud prevention measures in accordance with regulatory guidance in POJK No. 39/POJK.03/2019 and considering the recognized challenges posed by the continuously changing environment, especially in the field of cybercrime. In its implementation, BPD DIY promotes awareness and ethical culture through various means, conducts regular monitoring, internal inspections, and audits, establishes strong internal controls, fosters employee well-being and camaraderie, provides a whistleblowing system, enhances technological applications, and educates employees and customers regarding fraud awareness. However, this research has limitations, including a limited number of informants and a less substantiated selection of research objects for exploring external fraud prevention.*

*Keywords: Internal Fraud; External Fraud; Fraud Prevention; Case Study; Financial and Banking Industry.*