

Research Article

Integrating Corporate Governance and Whistleblowing for Effective Fraud Prevention and Detection

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Abstract

Fraud remains a persistent governance problem in the banking sector. In contrast, existing studies on Good Corporate Governance (GCG) and Whistleblowing Systems (WBS) remain fragmented, particularly on how these mechanisms interact in fraud prevention and detection. This study addresses this gap by examining their complementary roles and developing an integrated fraud governance framework. A Systematic Literature Review (SLR) of 57 relevant publications used qualitative evidence synthesis to identify recurring mechanisms and governance linkages. The findings show that GCG provides governance infrastructure through internal control, board oversight, accountability, transparency, ethical culture, and auditing, while WBS enables reporting, information disclosure, and early warning. Their effectiveness depends on organizational responsiveness, ethical culture, leadership commitment, confidentiality, and protection against retaliation. The study contributes an integrated GCG–WBS framework in which governance infrastructure, reporting, detection, organizational response, and institutional learning operate as a continuous fraud governance cycle. The framework provides practical guidance for strengthening fraud prevention and detection in banking organizations.

Keywords: Good Corporate Governance, Whistleblowing System, Fraud Prevention, Fraud Detection

JEL Classification: G34, M42, K42

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1. Introduction

Fraud remains a significant governance and business risk in the banking industry, affecting financial performance, organizational integrity, stakeholder confidence, and institutional credibility. The increasing complexity of banking activities and digital financial services further challenges fraud prevention and detection. In Indonesia, OJK Regulation No. 12 of 2024 strengthens the anti-fraud framework through four pillars: prevention; detection; investigation, reporting and sanctions; and monitoring, evaluation and follow-up (OJK, 2024). This framework indicates that fraud management requires not only internal controls but also integrated governance and risk-management mechanisms.

Ongoing exposure in the financial sector reinforces this need. As of 31 March 2026, OJK reported 181 cases completed by its investigators, 143 of which originated from the banking sector, while 152 cases had obtained permanent legal force (OJK, 2026). Although these figures cover various financial-sector violations and cannot be interpreted directly as banking fraud statistics, they highlight the importance of effective prevention, detection, investigation, and organizational response. Similarly, the Indonesia Anti-Scam Center recorded 373,129 reports involving 619,394 reported accounts and approximately IDR 8.2 trillion in reported losses between November 2024 and November 2025 (OJK, 2025), illustrating the increasingly complex fraud-risk environment surrounding financial institutions.

Good Corporate Governance (GCG) provides a structural foundation for reducing fraud opportunities through monitoring, accountability, transparency, independence, internal control, and oversight. Hassan et al. (2025) found that corporate governance and information technology contribute to fraud detection and prevention, while Shanikat and Aldabbas (2025) identified board independence, board diversity, and audit committee expertise as relevant to mitigating financial statement fraud. Thus, GCG should be understood not merely as a formal structure but through the governance mechanisms that constrain fraudulent opportunities.

Whistleblowing Systems (WBS), meanwhile, provide an information-based mechanism for identifying misconduct that may escape conventional monitoring and auditing. Lee and Liu (2025) link internal whistleblowing with ethical behavior, transparency, accountability, and ethical climate, while Al Dossari (2025) emphasizes protection against retaliation. Shauti et al. (2026) further show that whistleblowing can facilitate early fraud disclosure and strengthen transparency when integrated with internal audit. However, effectiveness varies across contexts; Watie et al. (2026), for example, found significant effects of whistleblowing and internal control on fraud prevention, whereas GCG was not significant in village government institutions.

Although these studies establish the relevance of GCG and WBS, the literature remains fragmented. Existing research tends to examine board characteristics, audit committees, internal control, internal audit, reporting channels, or protection mechanisms separately. Consequently, limited synthesis explains how these mechanisms interact across reporting, detection, investigation, organizational response, corrective action, and continuous prevention. The central gap is therefore a mechanism gap: existing literature provides limited explanation of how GCG and WBS function as interconnected governance processes rather than isolated anti-fraud instruments.

A Systematic Literature Review (SLR) is appropriate for addressing this gap because fragmented evidence requires systematic identification, comparison, and synthesis across studies. Following PRISMA 2020, this study reviews 57 relevant publications to identify recurring mechanisms and functional linkages between GCG and WBS. Rather than merely summarizing whether these mechanisms influence fraud, the review synthesizes how governance infrastructure creates conditions for reporting and how whistleblowing information activates oversight, auditing, investigation, and corrective action.

The synthesis produces an integrated GCG–WBS fraud governance framework in which GCG functions as governance infrastructure, WBS as an information and early-warning mechanism, and governance response as the process connecting reported information with audit, investigation, accountability, corrective action, and institutional learning. This represents the study's principal novelty: explaining the interdependence of GCG and WBS within a continuous fraud prevention and detection cycle, rather than treating them as separate mechanisms.

Accordingly, this study asks: How do GCG and WBS operate as integrated governance mechanisms to prevent and detect fraud in the banking sector? The study contributes theoretically by connecting Agency Theory and Fraud Triangle Theory to explain how governance reduces fraud opportunities and how reporting reduces information asymmetry. Practically, it offers banks and regulators an integrated perspective for strengthening internal controls, ethical culture,

protected reporting, oversight, independent assurance, organizational response, and continuous fraud prevention.

2. Literature Review and Hypothesis

Agency Theory

Agency Theory explains the need for governance mechanisms arising from conflicts of interest and information asymmetry between principals and agents. In banking, where institutions manage substantial resources and complex transactions, effective monitoring is particularly important. GCG addresses these agency problems through transparency, accountability, independence, and oversight, while WBS provides an additional channel for insiders to disclose information that formal governance bodies may not access (Lee & Liu, 2025).

Empirical evidence supports the complementary role of these mechanisms. Sudjono (2023) found that GCG and WBS contributed to fraud detection and prevention in banking, demonstrated the relevance of corporate governance mechanisms to fraud disclosure. Further found a positive effect of WBS on fraud prevention. Thus, GCG and WBS can complement one another by strengthening monitoring and reducing information asymmetry (Sudjono, 2023).

Fraud Triangle Theory

Fraud Triangle Theory explains fraudulent behavior through pressure, opportunity, and rationalization. Among these conditions, opportunity is particularly relevant to governance because weak controls and supervision can facilitate fraud. GCG can therefore reduce fraud opportunities through effective boards, audit committees, internal audit, transparency, accountability, and independent oversight (Shanikat & Aldabbas, 2025).

However, governance effectiveness depends on the quality and implementation of specific mechanisms, not their mere existence. Girau et al. (2022) found that corporate governance characteristics were associated with corporate fraud. However, their effects were not uniform, while Shanikat and Aldabbas (2025) identified several board and audit committee characteristics that mitigated financial statement fraud. These findings indicate that effective governance requires mechanisms that produce meaningful monitoring and control outcomes (Girau et al., 2022; Shanikat & Aldabbas, 2025).

WBS complements this preventive function by increasing the likelihood that misconduct will be disclosed and detected. Found a positive relationship between WBS and fraud prevention, while linked whistleblowing with lower earnings management and highlighted the role of corporate governance in strengthening its effectiveness. Lee and Liu (2025) further emphasized whistleblower protection as an important condition for transparency, accountability, and ethical governance. Accordingly, GCG primarily constrains fraud opportunities, whereas WBS strengthens information disclosure and detection, making both mechanisms complementary within fraud governance (Lee & Liu, 2025).

3. Data and Method

This study employs a Systematic Literature Review (SLR) to identify, evaluate, and synthesize scholarly evidence on how Good Corporate Governance (GCG) and Whistleblowing Systems (WBS) contribute to fraud prevention and detection in the banking sector. SLR was selected because the study aims to explain how these governance mechanisms operate, interact, and complement one another rather than statistically test causal relationships. The review follows PRISMA 2020 principles to ensure a systematic and transparent process of literature identification, screening, eligibility assessment, and synthesis.

The literature was identified using keywords including *good corporate governance*, *corporate governance*, *whistleblowing system*, *whistleblowing*, *fraud prevention*, *fraud detection*, and *banking fraud*. Studies were included when they substantively addressed corporate governance, whistleblowing, fraud prevention or detection, and their relevance to organizational or financial-sector contexts.

Publications that only mentioned GCG or WBS without substantive discussion of their governance or fraud-related functions were excluded from the primary synthesis.

The selected studies were analyzed qualitatively based on their objectives, findings, discussions, and conclusions. R software supported literature organization, classification, and mapping. Thematic coding identified GCG mechanisms, including internal control, risk management, board oversight, accountability, transparency, ethical culture, and auditing, and WBS mechanisms, including reporting, speaking up, disclosure of irregularities, and early fraud identification. The analysis did not estimate statistical effects but focused on recurring mechanisms and functional relationships.

The final stage involved thematic synthesis across studies to identify how GCG and WBS operate throughout the fraud prevention and detection process. GCG was conceptualized as governance infrastructure establishing the control environment, while WBS was conceptualized as an information and *speak-up* mechanism. This study examined their interaction to determine how governance structures support effective reporting and how WBS-generated information strengthens oversight, auditing, investigation, and corrective action. This synthesis provides the basis for the integrated GCG–WBS conceptual framework and establishes a transparent analytical process that can be replicated, extended, or empirically tested in future research.

4. Results

The Role of Good Corporate Governance in Fraud Prevention and Detection

Good Corporate Governance (GCG) provides the institutional foundation through which banking organizations establish mechanisms to prevent, detect, and respond to fraudulent behavior. Rather than relying on a single governance instrument, fraud governance is supported by the interaction of internal control, board oversight, accountability, transparency, ethical culture, and audit. To clarify how these governance mechanisms contribute to fraud prevention and detection, Table 1 summarizes the main GCG mechanisms and their respective functions within banking fraud governance.

Table 1. GCG Mechanisms in Banking Fraud Governance

GCG Mechanism	Governance Function	Fraud Governance Mechanism	Role in Prevention/ Detection
Internal Control	Establishes control procedures and monitoring activities	Restricts opportunities for unauthorized behavior and identifies irregularities	Prevention and detection
Board Oversight	Supervises management and strategic decisions	Provides independent monitoring and governance intervention	Prevention and response
Accountability	Establishes responsibility for decisions and actions	Increases responsibility and discourages abuse of authority	Prevention and response
Transparency	Improves access to relevant organizational information	Reduces information asymmetry and increases visibility of irregularities	Prevention and detection
Ethical Culture	Establishes organizational norms concerning integrity	Discourages unethical behavior and supports integrity	Prevention
Audit	Examines and verifies organizational activities	Identifies anomalies and provides evidence for further investigation	Detection and response

Source: Processed secondary data, 2026

The synthesis indicates that GCG operates primarily as a preventive governance infrastructure. Its contribution does not depend on a single governance instrument; it emerges from the interaction among control, oversight, accountability, transparency, ethical culture, and audit. These mechanisms reduce opportunities for fraud while building institutional capacity to identify and respond to irregularities.

The Role of Whistleblowing Systems in Fraud Prevention and Detection

While GCG establishes the structural and institutional foundation for fraud governance, Whistleblowing Systems (WBS) provide an important mechanism for bringing information about suspected misconduct into the formal governance process. WBS enables organizational members to communicate concerns that may not be immediately visible through conventional monitoring and control mechanisms. The principal functions of WBS in banking fraud governance are presented in Table 2.

Table 2. WBS Mechanisms in Banking Fraud Governance

WBS Function	Mechanism	Governance Contribution	Fraud-Related Role
Reporting channel	Provides a formal channel for reporting suspected misconduct	Transfers information from organizational members to governance actors	Detection
Information disclosure	Enables hidden or difficult-to-observe irregularities to become visible	Reduces information asymmetry	Detection
Early warning	Provides signals regarding potential misconduct	Enables intervention before misconduct develops further	Early detection
Speak-up mechanism	Facilitates communication of ethical concerns	Supports an organizational culture that rejects misconduct	Prevention
Governance input	Provides information for audit and investigation	Activates formal governance responses	Detection and response
Feedback mechanism	Allows governance weaknesses to be identified through reported cases	Supports improvement of governance controls	Continuous prevention

Source: Processed secondary data, 2026

The findings indicate that WBS functions primarily as an information and early-warning mechanism. Its distinctive contribution is bringing information about suspected misconduct into the formal governance system. However, WBS effectiveness depends on the surrounding governance environment. Reporting mechanisms become more meaningful when supported by accountability, transparency, ethical culture, and credible organizational responses.

Mechanisms Linking GCG and WBS

The preceding discussion shows that GCG and WBS serve different functions in fraud governance. GCG provides the institutional structure, control mechanisms, and organizational culture, whereas WBS facilitates the flow of information concerning potential misconduct into that structure. Therefore, understanding their contribution requires examining how specific GCG components interact with WBS functions. Table 3 presents the complementary mechanisms through which GCG and WBS become interconnected within the fraud governance architecture.

Table 3. Complementary Mechanisms of GCG and WBS

GCG Component	WBS Component	Linking Mechanism	Expected Governance Function
Internal Control	Reporting	Reported information becomes an input for control verification	Strengthening control
Transparency	Information disclosure	Reporting increases visibility of potential irregularities	Reducing information asymmetry
Accountability	Follow-up of reports	Reported cases can be directed toward responsible governance actors	Ensuring responsibility
Ethical Culture	Speak-up	Ethical norms encourage employees to communicate concerns	Supporting prevention
Audit	Reported information	Whistleblowing information can trigger examination or investigation	Supporting detection
Board Oversight	Governance response	Significant reports can reach higher-level oversight mechanisms	Supporting intervention
Governance structure	WBS channel	Governance provides legitimacy and institutional support for reporting	Integrating reporting into governance

Source: Processed secondary data, 2026

The synthesis demonstrates that GCG and WBS operate through complementary rather than identical mechanisms. GCG establishes the structural and cultural conditions necessary for effective governance, while WBS provides information that can activate those governance mechanisms. Consequently, WBS should not be regarded merely as an independent reporting facility but as an information component embedded within the broader governance architecture.

Integration of GCG and WBS in the Fraud Prevention Cycle

The complementary relationship identified above suggests that the contribution of GCG and WBS can be understood more clearly as an integrated process. In this process, GCG establishes the preventive governance environment, while WBS helps identify and communicate information about potential misconduct. The information generated through WBS can subsequently activate control, audit, oversight, accountability, and corrective mechanisms. Table 4 illustrates how GCG and WBS interact across the different stages of the fraud prevention and response cycle.

Table 4. Integrated GCG–WBS Fraud Governance Cycle

Fraud Governance Stage	GCG Role	WBS Role	Integrated Mechanism
Prevention	Establishes controls, oversight, accountability, transparency, and ethical standards	Supports a speak-up environment	Governance reduces opportunities and discourages misconduct
Reporting	Provides institutional legitimacy and accountability	Provides the channel for reporting suspected misconduct	Information enters the formal governance system
Early Warning	Provides monitoring and oversight	Generates information concerning potential irregularities	Reported information becomes an early-warning signal
Detection	Audit and control mechanisms verify irregularities	Provides initial information or indications	WBS information activates detection mechanisms

Response	Oversight, accountability, audit, and control support corrective action	Provides information that can support investigation	Governance converts information into organizational action
Continuous Prevention	Governance weaknesses are corrected and controls strengthened	Reporting experiences provide feedback	Lessons from cases improve future fraud prevention

Source: Processed secondary data, 2026

The evidence suggests that GCG and WBS integrate through a continuous governance cycle rather than a simple additive relationship. GCG establishes the institutional environment, WBS introduces information concerning potential misconduct, and governance mechanisms subsequently process that information through audit, oversight, accountability, and corrective action. The resulting lessons and feedback can then strengthen governance arrangements and prevent similar risks from recurring.

Integrated Conceptual Framework of GCG–WBS Mechanisms

Based on the preceding synthesis, the relationship between GCG and WBS can be conceptualized as an integrated governance framework consisting of interconnected stages. GCG functions primarily as the governance infrastructure that establishes preventive conditions, while WBS operates as an information mechanism that makes potential misconduct visible. WBS-generated information is then processed through governance response mechanisms and corrective actions, ultimately contributing to institutional learning and continuous fraud prevention. Table 5 summarizes this evidence-based integrated framework.

Table 5. Evidence-Based Integrated Framework

Component	Primary Function	Mechanism	Outcome
GCG Governance Infrastructure	Establish governance conditions	Internal control, oversight, accountability, transparency, ethical culture	Reduced opportunity for fraud
WBS Information Mechanism	Capture information about suspected misconduct	Reporting, disclosure, speak-up, early warning	Increased visibility of potential fraud
Governance Response	Process and validate reported information	Audit, investigation, monitoring, oversight	Fraud detection and organizational response
Corrective Action	Address identified governance weaknesses	Accountability, control improvement, governance intervention	Reduction of recurring fraud risks
Institutional Learning	Strengthen future governance	Feedback from detected or reported cases	Continuous fraud prevention

Source: Processed secondary data, 2026

The integrated framework demonstrates that GCG and WBS perform different but mutually reinforcing functions. GCG operates primarily upstream by establishing the structural and cultural conditions for fraud prevention, while WBS operates as an information mechanism that makes potential misconduct visible. Governance response mechanisms then connect WBS-generated information to organizational controls, audit, oversight, and accountability. Corrective action addresses identified weaknesses, while institutional learning feeds the lessons from reported and detected cases back into the governance system. Thus, the relationship between GCG and WBS can be understood as a continuous governance cycle in which governance infrastructure enables reporting, reporting generates information, governance mechanisms process that information, and the resulting corrective actions strengthen future fraud prevention.

5. Discussion

Good Corporate Governance and Internal Control

The findings indicate that internal control is a key mechanism for fraud prevention, particularly when integrated with reporting and monitoring. This supports Agency Theory, which emphasizes monitoring to address information asymmetry and divergent interests (Panda & Leepsa, 2017). Handoko and Amelia (2021) show that GCG contributes to fraud prevention, while Melinda et al. (2025) demonstrate the joint contribution of internal audit, WBS, and GCG. Al Embersh and Ali (2025) link board and audit committee characteristics with stronger internal control, while Nadirsyah et al. (2024) highlight the role of internal audit in governance and control. From the researcher's perspective, these findings indicate that internal control should function as a continuous governance process rather than merely as compliance documentation, requiring monitoring, audit quality, managerial commitment, and organizational responsiveness (Gotelaere & Paoli, 2022).

Risk Management and Fraud Prevention

Risk management provides an anticipatory context for fraud prevention by identifying threats arising from managerial discretion, weak controls, and information asymmetry (Panda & Leepsa, 2017). Omankhanlen et al. (2021) show that governance interacts with external conditions in shaping financial malpractice, while Murthy and Gopalkrishnan (2023) identify interactions between governance and behavioral factors in banking fraud. Fornerod et al. (2026) further conceptualize corruption as a multilevel phenomenon. These findings support the researcher's view that fraud risk should be incorporated into organizational risk assessment and connected with governance, internal audit, ethical culture, and reporting mechanisms, consistent with the shift toward ex-ante prevention (Watto, 2026).

Board Oversight and Accountability

Board oversight and accountability reduce information asymmetry and managerial discretion and are therefore central to fraud governance (Panda & Leepsa, 2017). Zaid et al. (2023) and Girau et al. (2024) demonstrate the relevance of boards and audit committees to fraud prevention and detection, while Juhandi (2022) emphasizes board oversight and ethical leadership. Ortega-Rodríguez et al. (2023) similarly identify accountability as a core governance mechanism. The researcher interprets these findings to mean that effective oversight requires not only formal structures but also reliable information, independence, ethical leadership, and responsibility for investigation and corrective action.

Transparency and Reporting

Transparency creates the informational conditions for irregularities to become visible and can reduce information asymmetry (Panda & Leepsa, 2017). Herawaty et al. (2025) show that governance, internal control, whistleblowing, and ethical mechanisms jointly strengthen transparency and accountability, while Napitupulu et al. (2024) emphasize accountability and governance awareness. Campa and Laguecir (2024) further demonstrate the role of auditors and media in exposing accounting fraud. From the researcher's perspective, transparency is therefore more than disclosure; it requires credible reporting channels and organizational responsiveness so that information can move effectively from employees to oversight and enforcement mechanisms.

Ethical Culture

Ethical culture provides an informal governance layer that supports formal anti-fraud controls. Suh and Shim (2020) demonstrate that ethical culture, tone at the top, and ethics training strengthen whistleblowing and anti-fraud strategies. Herawaty et al. (2025) emphasize governance–ethics integration, while Juhandi (2022) highlights ethical leadership and tone at the top. Further identify managerial and CEO characteristics as relevant to financial misconduct. The researcher argues that formal controls are insufficient when organizational norms tolerate misconduct; therefore, ethical leadership, communication, training, and consistent sanctions are necessary to encourage employees to report wrongdoing.

Whistleblowing System and Governance Response

The findings indicate that WBS is effective when supported by protection, confidentiality, trust, and organizational responsiveness. Identify whistleblower protection as fundamental to fraud prevention and detection, while Vian et al. (2022) emphasize confidentiality, organizational support, and retaliation risk. Zafar et al. (2025) show that policy, leadership, power distance, culture, and regulatory conditions influence whistleblowing; Yao et al. (2025) highlight governance and ownership structures; and Wiśniewska (2023) emphasizes a "just culture." These findings lead the researcher to conceptualize WBS not merely as a reporting channel but as a governance-response mechanism, whose value depends on investigation, protection, feedback, corrective action, and enforcement.

Internal Audit, Fraud Detection, and Prevention

Internal audit connects governance with fraud detection by providing independent assurance and identifying control weaknesses and potential misconduct. Oyedotun et al. (2025) emphasize independence, competence, objectivity, and professional skepticism. Sudjono (2023), Melinda et al. (2025), and Nadirsyah et al. (2024) similarly demonstrate its contribution to fraud detection, prevention, and governance, while Campa et al. (2025) emphasize interaction among auditors and enforcement actors. Thottoli (2024) highlights ICT and AI in auditing, while Djeflal and Khaldi (2024) emphasize digital technologies, data analytics, AI, and blockchain. The researcher therefore views internal audit as an integration function connecting reported information with verification, investigation, and corrective action.

Fraud Prevention and Detection as an Integrated Governance Outcome

Overall, the findings show that fraud prevention and detection emerge from the interaction of internal control, risk management, board oversight, accountability, transparency, ethical culture, internal audit, WBS, and organizational response rather than from a single mechanism. This is consistent with Lhutfi et al. (2026) and Owusu et al. (2024), who characterize fraud as multidimensional.

The literature further supports a shift from isolated mechanisms toward integrated fraud governance. Gotelaere and Paoli (2022) identify the relative emphasis on monitoring over enforcement, while Button et al. (2024) highlight limited evidence on effective prevention mechanisms. Saikhu et al. (2025) similarly identify fragmentation across governance, behavioral, institutional, and organizational perspectives. Building on these findings, the researcher interprets GCG and WBS as interdependent mechanisms: GCG establishes governance infrastructure and ethical conditions; internal audit provides assurance; WBS generates information; and governance response converts that information into investigation and corrective action. This interpretation aligns with contemporary emphasis on prevention, technology-enabled assurance, transparency, internal control, and organizational integrity (Watto, 2026; Ratanabanangkoon & Thananusak, 2025; Castro et al., 2026).

This study therefore conceptualizes fraud governance as a continuous cycle rather than a collection of separate controls. Governance structures enable reporting, WBS makes potential misconduct visible, internal audit and oversight evaluate the information, organizational response produces corrective action, and lessons from identified weaknesses strengthen subsequent prevention. The researcher's interpretation thus extends the literature from asking whether individual mechanisms work toward explaining how they interact to produce sustained fraud prevention and detection. This integrated perspective provides practical guidance for financial institutions to strengthen oversight, ethical leadership, protected reporting, independent audit, transparency, and credible organizational response.

6. Conclusion

This study concludes that GCG and WBS operate as complementary and mutually reinforcing mechanisms for fraud prevention and detection in the banking sector. The synthesis of 57 studies demonstrates that GCG provides the governance infrastructure through internal control, board

oversight, accountability, transparency, ethical culture, and auditing. At the same time, WBS functions as an information and early-warning mechanism that brings potential misconduct into formal governance processes. The evidence further validates that their effectiveness depends not on their separate existence but on their interaction: GCG creates conditions that encourage credible reporting, while WBS generates information that enables oversight, audit, investigation, and corrective action. The principal contribution is therefore an integrated GCG–WBS governance cycle linking governance infrastructure, information disclosure, organizational response, and institutional learning. This finding extends the literature from viewing anti-fraud mechanisms independently toward understanding their interconnected roles in sustaining continuous fraud prevention and detection.

Limitations and avenues for future research

This study is limited by its qualitative synthesis of selected literature and reliance on evidence reported in previous studies, which may differ in context, measurement, and research design. Future research should employ systematic comparative analysis, empirical case studies, or mixed-method approaches to examine how GCG and WBS interact in specific organizational and institutional contexts, including the role of digital technology, ethical culture, leadership, and whistleblower protection.

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