

DAFTAR PUSTAKA

- Abdullah, P. (2010). Kejahatan Perbankan Dan Efektivitas Pengawasan Perbankan: Menggabungkan Teori Permainan Dan Pendekatan Analytical Network Process. *Buletin Ekonomi Moneter Dan Perbankan*, 13(2), 223–242. <https://doi.org/10.21098/bemp.v13i2.256>.
- Adams, B. G. W., Campbell, D. R., Campbell, M., & Rose, M. P. (2006). *Print Fraud Prevention*. January, 1–4.
- Adedeji, D. B. (2012). Evaluation of Corporate Governance Influence on Internal Control System: a Case Study of Selected Banks in South Western, Nigeria. *Management*, 2(5), 188–192. <https://doi.org/10.5923/j.mm.20120205.07>
- Adetiloye, K. A., Olokoyo, F. O., & Taiwo, J. N. (2016). Fraud prevention and internal control in the nigerian banking system. *International Journal of Economics and Financial Issues*, 6(3), 1172–1179.
- Agyei-Mensah, B. K. (2016). Internal control information disclosure and corporate governance: evidence from an emerging market. *Corporate Governance (Bingley)*, 16(1), 79–95. <https://doi.org/10.1108/CG-10-2015-0136>.
- Al-Zwyalif, I. M. (2015). The Role of Internal Control in Enhancing Corporate Governance: Evidence from Jordan. *International Journal of Business and Management*, 10(7), 57–66. <https://doi.org/10.5539/ijbm.v10n7p57>.
- Albrecht, W. S., Albrecht, C. W., Albrecht, C. C., & Zimbelman, M. F. (2012). *Fraud Examination*.
- Asmah, A. E., Atuilik, W. A., & Ofori, D. (2019). Antecedents and consequences of staff related fraud in the Ghanaian banking industry. *Journal of Financial Crime*, Vol. 26 No.
- Association of Certified Fraud Examiners. (2020). Report to the Nations on Occupational Fraud and Abuse: 2020 Global Fraud Study. *Association of Certified Fraud Examiners, Inc.*, 88. <https://www.acfe.com/report-to-the-nations/2020/>
- Bank Indonesia. (2022). *Bank Perkreditan Rakyat*.
- Bekiaris, M., & Papachristou, G. (2017). Corporate and accounting fraud: Types, causes and fraudster's business profile. *Corporate Ownership and Control*, 15(1–2), 467–475. <https://doi.org/10.22495/cocv15i1c2p15>.
- Birol, B. (2019). Corporate Governance and Fraud Detection: a Study From Borsa Istanbul. *Eurasian Journal of Business and Management*, 7(1), 44–64. <https://doi.org/10.15604/ejbm.2019.07.01.005>.
- Cahyo Kurniawan, P., & Nur Izzaty, K. (2019). Pengaruh GCG dan sistem pengendalian internal Terhadap Pencegahan Fraud. *ECONBANK: Journal of*

Economics and Banking, 1(1), 55–60.

- Cheng, H., & Ma, L. (2009). White collar crime and the criminal justice system: government response to bank fraud and corruption in China. *Journal of Financial Crime*, Vol. 16 No.
- Cohen, L., Manion, L., & Morrison, K. (2018). Case studies. In *Research Methods in Education*. <https://doi.org/10.4324/9781315456539-19>.
- COSO. (2013). *Internal Control — Integrated Framework Executive Summary*. May.
- Demise, N. (2006). OECD principles of corporate governance. *Corporate Governance in Japan: From the Viewpoints of Management, Accounting, and the Market*, 109–117. https://doi.org/10.1007/978-4-431-30920-8_10.
- Di Miceli da Silveira, A. (2022). Corporate governance and ethical culture: Do boards matter? In *Review of Managerial Science* (Vol. 16, Issue 4). Springer Berlin Heidelberg. <https://doi.org/10.1007/s11846-021-00476-7>.
- Diantika, A. (2015). *Analisis Kebijakan Perbankan Mikro : Sebuah Studi Tentang Fraud Dan Pengawasan Terhadap Bank Perkreditan Rakyat Di Indonesiab*.
- Ghozali, I. (2014). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS): Vol. Edisi 4*.
- Golden, T. W., Skalak, S. L., & Clayton, M. M. (2006). A Guide To Forensic Accounting Investigation. In *Assessment* (Issue December). John Wiley & Sons, Inc.
- Graham, L. (2015). *Internal Control Audit and Compliance* (Wiley corporate F&A series (ed.)). JohnWiley & Sons, Inc.
- Greenberg, J., & Baron, R. A. (2008). *Behavior in Organizations* (8th ed.). Pearson Education, Inc.
- Hair, J. F., Hult, g. T. M., Ringle, C., & Sarstedt, M. (2017). A primer on partial least squares structural equation modeling (PLS-SEM). In *International Journal of Research & Method in Education* (Vol. 38, Issue 2). <https://doi.org/10.1080/1743727x.2015.1005806>.
- Halbouni, S. S., Obeid, N., & Garbou, A. (2016). Corporate governance and information technology in fraud prevention and detection: Evidence from the UAE. *Managerial Auditing Journal*, 31(6–7), 589–628. <https://doi.org/10.1108/MAJ-02-2015-1163>.
- Herawaty, N., & Hernando, R. (2021). Analysis of Internal Control of Good Corporate Governance and Fraud Prevention (Study at the Regional Government of Jambi City). *Sriwijaya International Journal of Dynamic Economics and Business*, 4(2), 103. <https://doi.org/10.29259/sijdeb.v4i2.103-118>.

- Hidajat, T. (2020). Rural banks fraud: a story from Indonesia. *Journal of Financial Crime*, 27(3), 933–943. <https://doi.org/10.1108/JFC-01-2020-0010>.
- Hikmah, I. N., & Ningsih, S. (2022). The Effect Of The Effectiveness Of Internal Controls , Information Asymetries , Organizational Ethical Culture And Procedural Justice On The Trends Of Accounting Fraud In Village Governments In Gatak District , *Sukoharjo Regency*. 2022(3), 1168–1180.
- Hornigren, C. T. (2009). *Financial and managerial accounting* (13th Editi). New Jersey : Pearson Prentice-Hall.
- Jans, M., Lybaert, N., & Vanhoof, K. (2010). Internal fraud risk reduction: Results of a data mining case study. *International Journal of Accounting Information Systems*, 11(1), 17–41. <https://doi.org/10.1016/j.accinf.2009.12.004>.
- Jatengtoday. (2022). *BPR BKK di Jateng Jadi Ladang Korupsi*. Jatengtoday.
- Jennings, M. M., & Trautman, L. J. (2015). Ethical Culture and Legal Liability: The GM Switch Crisis and Lessons in Governance. *SSRN Electronic Journal*, January. <https://doi.org/10.2139/ssrn.2691536>
- Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics* 3, 3(4), 305–360. [https://doi.org/https://doi.org/10.1016/0304-405X\(76\)90026](https://doi.org/https://doi.org/10.1016/0304-405X(76)90026).
- Kabue, L. N. (2017). Effect of Internal Controls on Fraud the Detection and Prevention Among Commercial Banks in Kenya. *European Journal of Business and Strategic Management ISSNxxxx-Xxxx*, 2(4), 52–68.
- Karmen, T. N. (2013). Risk factors of occupational fraud: A study of member institutions of the National Association of Independent Colleges and Universities (*Doctoral dissertation, University Of South Dakota*).
- Kawugana, A., & Faruna, F. S. (2018). Fraud prevention in the Nigerian banking industry. *IIARD International Journal of Banking and Finance Research*, 4(1), 32–48.
- Kesuma, S. A., Risanty, R., Mubarak, M. H., & Marisa, C. (2020). Business ethics: A connection to good corporate governance implementation. *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 8(2), 185–194. <https://doi.org/10.22437/ppd.v8i2.7877>.
- KPMG International. (2013). *The KPMG Survey Responsibility*. 82.
- Laufer, D. (2011). Small Business Entrepreneurs: A Focus on Fraud Risk and Prevention. *American Journal of Economics and Business Administration*, 3(2), 401–404. <https://doi.org/10.3844/ajebasp>.
- Li, Y. (2014). the Influence of Corporation Governance Structure on Internal Control Audit Report Lag: Evidence From China. *Accounting & Taxation*, 6(2), 101–115.

- Luo, J. hui, Peng, C., & Zhang, X. (2020). The impact of CFO gender on corporate fraud: Evidence from China. *Pacific Basin Finance Journal*, 63(February), 101404. <https://doi.org/10.1016/j.pacfin.2020.101404>.
- Maier, S. (2005). How global is good corporate governance. *London: Ethical Investment Research Services, August*, 1–20.
- Mardiasmo. (2009). *Akuntansi Sektor Publik*. Andi.
- Maulidi, A., & Ansell, J. (2018). *Corruption as distinct crime: the need to reconceptualise internal control on controlling bureaucratic occupational fraud*. <https://doi.org/10.1108/JFC-04-2021-0100>.
- Mihaela, D., & Iulian, S. (2012). Internal control and the impact on corporate governance, in Romanian listed companies. *Innovation and Sustainable Competitive Advantage: From Regional Development to World Economies - Proceedings of the 18th International Business Information Management Association Conference*, 3, 1519–1529. <https://doi.org/10.5171/2012.676810>.
- Mohamad, K. (2017). New chapter of digital services: why do thefts and scams keep happening in banks?.
- Muslimat, A.-S., & Hamid, K. T. (2012). The Role of Internal Audit Unit in Fraud Prevention in Government Owned Hospitals in a Nigerian Setting. *IOSR Journal of Business and Management*, 2(5), 39–44. <https://doi.org/10.9790/487x-0253944>.
- N'Guilla Sow, A., Basiruddin, R., Mohammad, J., & Abdul Rasid, S. Z. (2018). Fraud prevention in Malaysian small and medium enterprises (SMEs). *Journal of Financial Crime*, 25(2), 499–517. <https://doi.org/10.1108/JFC-05-2017-0049>.
- Nainawat, R., & Meena, R. (2015). Corporate Governance and Business Ethics. *Journal of Management and Business Studies*, 23(4), 271–276. <https://doi.org/10.1177/229255031502300403>.
- Nalukenge, I., Nkundabanyanga, S. K., & Ntayi, J. M. (2018). Corporate governance, ethics, internal controls and compliance with IFRS. *Journal of Financial Reporting and Accounting*, 16(4), 764–786. <https://doi.org/10.1108/JFRA-08-2017-0064>.
- Napitupulu, I. H. (2020). Internal Control, Manager's Competency, Management Accounting Information Systems and Good Corporate Governance: Evidence from Rural Banks in Indonesia. *Global Business Review*, 46. <https://doi.org/10.1177/0972150920919845>.
- Ndege Joseph, O., Albert, O., & Byaruhanga, J. (2015). Effect of Internal Control on Fraud Detection and Prevention in District Treasuries of Kakamega County. *International Journal of Business and Management Invention ISSN*, 4(1), 47–57.

- OJK, D. P. D. P. P. (2022). *Panduan Strategi Anti Fraud Bagi Bank Perkreditan Rakyat (Bpr)*. 0–2017.
- Omar, N., & Bakar, K. M. A. (2012). Fraud Prevention Mechanisms of Malaysian Government-linked Companies: An assessment of existence and effectiveness. *Journal of Modern Accounting and Auditing*, 8(1), 15–31.
- Organisation For Economic Co-Operation And Developmen, (OECD). (n.d.). *Good Corporate Governance*.
- Paramitha, N. (2022). *Pengawasan BPR Sulit, Peluang Fraud Semakin Menjamur*.
- Radarsemarang. (2022). *Tak Dinafkahi Suami, Teller Gelapkan Uang Nasabah Rp6,2M*. Jawapos. <https://radarsemarang.jawapos.com/berita/jateng/kajen/2022/09/07/tak-dinafkahi-suami-teller-gelapkan-uang-nasabah-rp-62-m/>
- Repousis, S., Lois, P., & Veli, V. (2019). An investigation of the fraud risk and fraud scheme methods in Greek commercial banks. *Journal of Money Laundering Control*, Vol. 22.
- Romney, M. B., & Steinbart, P. J. (2015). *Accounting Information Systems*. Salemba Empat.
- Rustiarini, N. W., Suryandari, A., & Nova, S. (2016). Red Flags and Fraud Prevention. *Buletin Ekonomi Moneter Dan Perbankan*, 19(2), 177–206.
- Sanusi, Z. M., Isa, Y. M., Johari, R. J., Ghazali, A. W., & Zahra, F. A. (2015). Proceedings of the Colloquium on Administrative Science and Technology. <https://doi.org/10.1007/978-981-4585-45-3>
- Schwartz, M. S. (2013). Developing and sustaining an ethical corporate culture: The core elements. *Business Horizons*, 56(1), 39–50. <https://doi.org/10.1016/j.bushor.2012.09.002>.
- Sekaran, U., & Bougie, R. (2016). Research Methods For Business. *Angewandte Chemie International Edition*, 6(11), 951–952., 4(1), 1–23.
- Shelton, A. M. (2014). *Analysis of Capabilities Attributed to the Fraud Diamond* *Analysis of Capabilities Attributed to the Fraud Diamond Acct 4018- Senior Honors Seminar*.
- Shonhadji, N., & Maulidi, A. (2022). Is it suitable for your local governments? A contingency theory-based analysis on the use of internal control in thwarting white-collar crime. *Journal of Financial Crime*, 29(2), 770–786. <https://doi.org/10.1108/JFC-10-2019-0128>.
- Skousen, C. J., Smith, K. R., & Wright, C. J. (2009). Detecting and predicting financial statement fraud: The effectiveness of the fraud triangle and SAS No. 99. *Advances in Financial Economics*, 13(99), 53–81. [https://doi.org/10.1108/S1569-3732\(2009\)0000013005](https://doi.org/10.1108/S1569-3732(2009)0000013005).

- Sudarmo, M. M. ., Sawardi, T., & Agus, Y. (2009). *Fraud auditing 2008*.
- Sugiono. (2012). *Memahami Penelitian Kualitatif*. ALFABETA.
- Suh, J. B., & Shim, H. S. (2020). The effect of ethical corporate culture on anti-fraud strategies in South Korean financial companies: Mediation of whistleblowing and a sectoral comparison approach in depository institutions. *International Journal of Law, Crime and Justice*. <https://doi.org/10.1016/j.ijlcj.2019.100361>
- Suh, J. B., Shim, H. S., & Button, M. (2018). Exploring the impact of organizational investment on occupational fraud: Mediating effects of ethical culture and monitoring control. *International Journal of Law, Crime and Justice*, 53(February), 46–55. <https://doi.org/10.1016/j.ijlcj.2018.02.003>.
- Sutedi, A. (2011). *Good Corporate Governance*. Sinar Grafika.
- Taufik, T. (2019). *Pengaruh Penerapan Sistem Pengendalian Intern Dalam Mewujudkan Good Governance Dan Dampaknya Terhadap Pencegahan Fraud*.
- The Organization for Economic Cooperation and Development, O. (2016). G20/OECD Principles of Corporate Governance. In *G20/OECD Principles of Corporate Governance*. <https://doi.org/10.1787/9789264257443-tr>.
- Trevino, L. K., & Nelson, K. A. (2016). *Managing business ethics: Straight talk about how to do it right*.
- Tuanakotta, T. M. (2013). *Audit Berbasis ISA (Internasional Standards On Auditing)*. Salemba Empat.
- Tunggal, A. W. (2016). *Memahami sistem pengendalian internal Dalam Audit Laporan Keuangan*. Harvarindo.
- Wikipedia. (2022). *American Institute of Certified Public Accountants*. https://en.wikipedia.org/wiki/American_Institute_of_Certified_Public_Accountants.
- Wolfe, D. T., & Hermanson, D. R. (2004). The FWolfe, D. T. and Hermanson, D. R. (2004) ‘The Fraud Diamond: Considering the Four Elements of Fraud: Certified Public Accountant’, *The CPA Journal*, 74(12), pp. 38–42.