

## DAFTAR PUSTAKA

- Abbott, L. J., Park, Y., & Parker, S. (2000). The Effects of Audit Committee Activity and Independence on Corporate Fraud. *Managerial Finance*, 26(11).
- ACFE. (2018). *Report to the Nations: 2018 Global Study On Occupational Fraud And Abuse*.
- ACFE. (2020). *Report to the Nations: 2020 Global Study on Occupational Fraud and Abuse*.
- ACFE. (2022). *Occupational Fraud 2022: A Report to the Nations*.
- ACFE Indonesia Chapter. (2016). *Survei Fraud Indonesia 2016*.
- ACFE Indonesia Chapter. (2020). *Survei Fraud Indonesia 2019*.
- Adi, A. B. (2014). Analisis Rasio-Rasio Keuangan untuk Memprediksi Financial Distress Bank Devisa Periode 2006-2011. *Journal of Business and Banking* , 4(1), 105–116.
- Albitar, K., Gerged, A. M., Kikhia, H., & Hussainey, K. (2021). Auditing in Times of Social Distancing: the Effect of COVID-19 on Auditing Quality. *International Journal of Accounting and Information Management*, 29(1), 169–178. <https://doi.org/10.1108/IJAIM-08-2020-0128>
- Al-Hashedi, K. G., & Magalingam, P. (2021). Financial Fraud Detection Applying Data Mining Techniques: A Komprehensive Review from 2009 to 2019. In *Computer Science Review* (Vol. 40). Elsevier Ireland Ltd. <https://doi.org/10.1016/j.cosrev.2021.100402>
- Al-Shammari, M., Rasheed, A., & Al-Shammari, H. A. (2019). CEO Narcissism and Corporate Social Responsibility: Does CEO Narcissism Affect CSR Focus? *Journal of Business Research*, 104, 106–117. <https://doi.org/10.1016/j.jbusres.2019.07.005>
- Altunbas, Y., Manganelli, S., & Marques-Ibanez, D. (2011). *Bank Risk During the Financial Crisis Do Business Model Matter?* (No. 1394).
- Apriliana, S., & Agustina, L. (2017). The Analysis of Fraudulent Financial Reporting Determinant through Fraud Pentagon Approach. *Jurnal Dinamika Akuntansi*, 9(2), 154–165.

- Badan Kebijakan Fiskal Kemenkeu RI. (2021). Meneropong Arah Sektor Keuangan. *Warta Fiskal*, 3–5.
- Baik, B., Choi, S., & Farber, D. B. (2019). Managerial Ability and Income Smoothing. *The Accounting Review*, Forth.
- Banjarnahor, D. (2018, April 27). *Drama Bank Bukopin: Kartu Kredit Modifikasi dan Rights Issue*. CNBC Indonesia.
- Bendickson, J., Muldoon, J., Liguori, E., & Davis, P. E. (2016). Agency Theory: The Times, They are A-Changin'. *Management Decision*, 54(1), 174–193. <https://doi.org/10.1108/MD-02-2015-0058>
- Cressey, D. (1953). *Other People's Money: a Study in the Social Psychology of Embezzlement*. Free Press.
- Demerjian, P. R., Lev, B. I., & McVay, S. E. (2011). Quantifying Managerial Ability: A New Measure and Validity Tests. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.1266974>
- Demetriades, P., & Owusu-Agyei, S. (2022). Fraudulent Financial Reporting: An Application of Fraud Diamond to Toshiba's Accounting Scandal. *Journal of Financial Crime*, 29(2), 729–763. <https://doi.org/10.1108/JFC-05-2021-0108>
- Devi, S., Warasniasih, N. M. S., Masdiantini, P. R., & Musmini, L. S. (2020). The Impact of COVID-19 Pandemic on the Financial Performance of Firms on the Indonesia Stock Exchange. *Journal of Economics, Business, and Accountancy Ventura*, 23(2).
- Fitri, F. A., Syukur, M., & Justisa, G. (2019). Do The Fraud Triangle Components Motivate Fraud In Indonesia? *Australasian Accounting, Business and Finance Journal*, 13(4), 63–72. <https://doi.org/https://doi.org/10.14453/aabfj.v13i4.5>
- Flayyih, H. H., & Khiari, W. (2023). An Empirical Study to Detect Agency Problems in Listed Corporations: The Emerging Market Study. *Journal of Governance and Regulation*, 12(1 Special Issue), 208–217. <https://doi.org/10.22495/jgrv12i1siart1>
- Ghafoor, A., Zainudin, R., & Mahdzan, N. S. (2022). Factors Eliciting Corporate Fraud in Emerging Markets: Case of Firms Subject to Enforcement Actions in Malaysia. In K. Martin, K. Shilton, & J. Smith (Eds.), *Business and the Ethical*

- Implications of Technology* (pp. 281–302). Springer Nature Switzerland.  
[https://doi.org/10.1007/978-3-031-18794-0\\_15](https://doi.org/10.1007/978-3-031-18794-0_15)
- Ghozali, I., & Ratmono, D. (2017). *Analisis Multivariat dan Ekonometrika: Teori, Konsep, dan Aplikasi Eviews 10* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Goffman, E. (1956). *The Presentation of Self in Everyday Life*. Doubleday.
- Hakim, L., Rahayu, D., & Endri, E. (2022). Managerial Ability, Corporate Governance, and IFRS Adoption as Determinants of Earnings Management: Evidence from Indonesia. *Problems and Perspectives in Management*, 20(1), 367–378. [https://doi.org/10.21511/ppm.20\(1\).2022.30](https://doi.org/10.21511/ppm.20(1).2022.30)
- Hasnan, S., Rahman, R., & Mahenthiran, S. (2013). Management Motive, Weak Governance, Earnings Management, and Fraudulent Financial Reporting: Malaysian Evidence. *Journal of International Accounting Research*, 12, 1–27. <https://doi.org/10.2308/jiar-50353>
- Howarth, C. (2011). *Why the Fraud Triangle is No Longer Enough*. [www.crowe.com](http://www.crowe.com).
- Hsu, Y. L., & Yang, Y. C. (2022). Corporate Governance and Financial Reporting Quality During the COVID-19 Pandemic. *Finance Research Letters*, 47. <https://doi.org/10.1016/j.frl.2022.102778>
- Huri, M. D., & Susilowati, I. (2004). Pengukuran Efisiensi Relatif Emiten Perbankan dengan Metode Data Envelopment Analysis (DEA) (Studi Kasus: Bank-Bank Yang Terdaftar Di Bursa Efek Jakarta Tahun 2002). *Dinamika Pembangunan*, 1(2), 95–110.
- Indarto, S. L., & Ghozali, I. (2016). Fraud Diamond: Detection Analysis on the Fraudulent Financial Reporting. *Risk Governance & Control: Financial Markets & Institutions*, 6(4), 116–123.
- Inggrid. (2006). Sektor Keuangan dan Pertumbuhan Ekonomi di Indonesia: Pendekatan Kausalitas dalam Multivariate Vector Error Correction Model (VECM). *Jurnal Manajemen Dan Kewirausahaan*, 8(1), 40–50. <http://www.petra.ac.id/~puslit/journals/dir.php?DepartmentID=MAN>

- Izzalqurny, T. R., Subroto, B., & Ghofar, A. (2019). Relationship between Financial Ratio and Financial Statement Fraud Risk Moderated by Auditor Quality. *International Journal of Research in Business and Social Science* (2147-4478), 8(4), 34–43. <https://doi.org/10.20525/ijrbs.v8i4.281>
- Jensen, M. C., Meckling, W. H., Benston, G., Canes, M., Henderson, D., Leffler, K., Long, J., Smith, C., Thompson, R., Watts, R., & Zimmerman, J. (1976). Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure. In *Journal of Financial Economics* (Issue 4). Harvard University Press. <http://hupress.harvard.edu/catalog/JENTHF.html>
- Jones, E. E., & Pittman, T. S. (1982). *Psychological Perspectives on the Self*. Laurence Erlbaum Association.
- Kanagaretnam, K., Lobo, G. J., & Mathieu, R. (2003). Managerial Incentives for Income Smoothing Through Bank Loan Loss Provisions. *Review of Quantitative Finance and Accounting*, 20, 63–80.
- Khamainy, A. H., Ali, M., & Setiawan, M. A. (2022). Detecting Financial Statement Fraud through New Fraud Diamond Model: The Case of Indonesia. *Journal of Financial Crime*, 29(3), 925–941. <https://doi.org/10.1108/JFC-06-2021-0118>
- Koharudin, A., & Januarti, I. (2021). Lack of Financial Reporting Using Crowe's Fraud Pentagon Theory. *Jurnal Dinamika Akuntansi*, 13(2), 148–157. <https://doi.org/10.15294/jda.v13i2.28602>
- Lin, F., Lin, S. W., & Fang, W. C. (2020). How CEO Narcissism Affects Earnings Management Behaviors. *North American Journal of Economics and Finance*, 51. <https://doi.org/10.1016/j.najef.2019.101080>
- Meliana, & Hartono, T. R. (2019). Fraud Perbankan Indonesia: Studi Eksplorasi. *Prosiding Seminar Nasional Pakar*, 2(2).
- Mustika, A. C., & Kusumastuti, S. Y. (2015). Determinan Likuiditas pada Bank Umum Swasta Nasional Non Devisa di Indonesia Tahun 2003-2012. *Jurnal Ekonomi Dan Studi Pembangunan*, 16(1), 53–62.

- Nugraheni, N. K., & Triatmoko, H. (2014). Analisis Faktor-Faktor yang Mempengaruhi Terjadinya Financial Statement Fraud: Perspektif Diamond Fraud Theory. *Jurnal Akuntansi Dan Auditing*, 14(2), 118–143.
- Omukaga, K. O. (2020). Is the Fraud Diamond Perspective Valid in Kenya? *Journal of Financial Crime*, 28(3), 810–840. <https://doi.org/10.1108/JFC-11-2019-0141>
- Pamungkas, I. D., Ghozali, I., & Achmad, T. (2018). A Pilot Study of Corporate Governance and Accounting Fraud: The Fraud Diamond Model. In *www.jbrmr.com A Journal of the Academy of Business and Retail Management* (Vol. 12). ABRM. [www.jbrmr.com](http://www.jbrmr.com)
- Pamungkas, I. D., Ghozali, I., Achmad, T., Khaddafi, M., & Hidayah, R. (2018). Corporate Governance Mechanisms in Preventing Accounting Fraud: A Study of Fraud Pentagon Model. *Journal of Applied Economics Sciences*, XIII(2), 549–560.
- PPATK. (2018). *Pembobolan Bank dan Bagaimana Penjahat KeraH Putih Beraksi*. [https://www.ppatk.go.id/Siaran\\_pers/Read/796/Pembobolan-Bank-Dan-Bagaimana-Penjahat-Kerah-Putih-Beraksi.Html](https://www.ppatk.go.id/Siaran_pers/Read/796/Pembobolan-Bank-Dan-Bagaimana-Penjahat-Kerah-Putih-Beraksi.Html).
- Prasaulida, S. (2016). Financial Statement Fraud Detection Using Perspective of Fraud Triangle Adopted By SAS No. 99. *Asia Pacific Fraud Journal*, 1(2), 317. <https://doi.org/10.21532/apfj.001.16.01.02.24>
- Purkayastha, S., Veliyath, R., & George, R. (2022). Type I and type II agency conflicts in family firms: An empirical investigation. *Journal of Business Research*, 153, 285–299. <https://doi.org/10.1016/j.jbusres.2022.07.054>
- Puspasari, N. (2015). Fraud Theory Evolution and Its Relevance to Fraud Prevention in The Village Government in Indonesia. *Asia Pacific Fraud Journal*, 1(2), 177. <https://doi.org/10.21532/apfj.001.16.01.02.15>
- Rengganis, RR. M. Y. D., Sari, M. M. R., Budiasih, I. G. A. N., Wirajaya, I. G. A., & Suprasto, H. B. (2019). The Fraud Diamond: Element in Detecting Financial Statement of Fraud. *International Research Journal of Management, IT & Social Sciences*, 6(3), 1–10.
- Schilit, H. M. (1993). *Financial Shenanigans*. McGraw Hill, Inc.

- Septriani, Y., & Handayani, D. (2018). Mendeteksi Kecurangan Laporan Keuangan dengan Analisis Fraud Pentagon. *Jurnal Akuntansi Keuangan Dan Bisnis*, 11(1), 11–23.
- Singleton, T. W., & Singleton, A. J. (2010). *Fraud Auditing and Forensic Accounting* (4th ed.). John Wiley & Sons.
- Syarif, F., Qorib, A., Siregar, S., & Muda, I. (2021). Factors Affecting Earnings Management Islamic Banking Companies at The Indonesia Stock Exchange Publication Year 2013-2019. *JIA (Jurnal Ilmiah Akuntansi)*, 6(2), 491–515.
- Tessa, C., & Harto, P. (2016). Fraudulent Financial Reporting: Pengujian Teori Fraud Pentagon pada Sektor Keuangan dan Perbankan di Indonesia. *Simposium Nasional Akuntansi XIX*.
- Tickner, P., & Button, M. (2020). Deconstructing the origins of Cressey's Fraud Triangle. In *Journal of Financial Crime* (Vol. 28, Issue 3, pp. 722–731). Emerald Group Holdings Ltd. <https://doi.org/10.1108/JFC-10-2020-0204>
- Tinambunan, O. S., & Januarti, I. (2022). Detection Of F-Score Model On Fraudulent Financial Reporting With Fraud Pentagon Theory. *Jurnal Reviu Akuntansi Dan Keuangan*, 12(1), 228–244. <https://doi.org/10.22219/jrak.v12i1.20605>
- Vousinas, G. L. (2019). Advancing theory of fraud: the S.C.O.R.E. model. *Journal of Financial Crime*, 26(1), 372–381. <https://doi.org/10.1108/JFC-12-2017-0128>
- Wang, Z., Chen, M. H., Chin, C. L., & Zheng, Q. (2017). Managerial Ability, Political Connections, and Fraudulent Financial Reporting in China. *Journal of Accounting and Public Policy*, 36(2), 141–162. <https://doi.org/10.1016/j.jaccpubpol.2017.02.004>
- Wolfe, D. T., & Hermanson, D. R. (2004). *The Fraud Diamond: Considering the Four Elements of Fraud*. <https://digitalcommons.kennesaw.edu/facpubs>
- Zimbelman, M. F., Albrecht, C. C., Albrecht, W. S., & Albrecht, C. O. (2014). *Forensic Accounting* (4th ed.). Penerbit Salemba Empat.