

DAFTAR PUSTAKA

- ACFE. 2024. Association of Certified Fraud Examiners *Association of Certified Fraud Examiners The Nations Occupational Fraud 2024 :A Report To The Nations*. <https://www.acfe.com/-/media/files/acfe/pdfs/rtnn/2024/2024-report-to-the-nations.pdf>.
- Adam, Isabelle, and Mihály Fazekas. 2021. "Are Emerging Technologies Helping Win the Fight against Corruption? A Review of the State of Evidence." *Information Economics and Policy* 57: 100950. <https://doi.org/10.1016/j.infoecopol.2021.100950>.
- Afriyie, Stephen Owusu et al. 2023. "Forensic Accounting: A Novel Paradigm and Relevant Knowledge in Fraud Detection and Prevention." *International Journal of Public Administration* 46(9): 615–24. <https://doi.org/10.1080/01900692.2021.2009855>.
- Ahmed, Mohiuddin, Abdun Naser Mahmood, and Md Rafiqul Islam. 2016. "A Survey of Anomaly Detection Techniques in Financial Domain." *Future Generation Computer Systems* 55: 278–88. <http://dx.doi.org/10.1016/j.future.2015.01.001>.
- Akinbowale, Oluwatoyin Esther, Heinz Eckart Klingelhöfer, and Mulatu Fikadu Zerihun. 2020. "An Innovative Approach in Combating Economic Crime Using Forensic Accounting Techniques." *Journal of Financial Crime* 27(4): 1253–71. <http://www.emerald.com/jfc/article/27/4/1253-1271/446728>.
- Akther, Taslima, and Fengju Xu. 2020. "Existence of the Audit Expectation Gap and Its Impact on Stakeholders' Confidence: The Moderating Role of the Financial Reporting Council." *International Journal of Financial Studies* 8(1).
- Armstrong, J. Scott, and Terry S. Overton. 1977. "Estimating Nonresponse Bias in Mail Surveys." *Journal of Marketing Research* 14(3): 396.
- Bakumenko, Alexander, and Ahmed Elragal. 2022. "Detecting Anomalies in Financial Data Using Machine Learning Algorithms." *Systems* 10(5).
- Bandura, Albert. 1991. "Social Cognitive Theory of Self-Regulation." *Organizational behavior and human decision processes* 50(2): 248–87.
- Bandura, Albert, and Richard H Walters. 1977. 1 *Social Learning Theory*. Prentice hall Englewood Cliffs, NJ.
- Baron, Reuben M, and David A Kenny. 1986. "The Moderator–Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations." *Journal of personality and social psychology* 51(6): 1173.
- Berikol, Bilal Zafer, and Mustafa Killi. 2021. "The Effects of Digital Transformation Process on Accounting Profession and Accounting Education." *Accounting, Finance, Sustainability, Governance and Fraud* (January): 219–31.
- Bose, Sudipta, Sajal Kumar Dey, and Swadip Bhattacharjee. 2023. Handbook of Big

- Data Research Methods *Big Data, Data Analytics and Artificial Intelligence in Accounting: An Overview*.
- Çeliköz, Nadir, Yavuz Erişen, and Mehmet Şahin. 2019. "Cognitive Learning Theories with Emphasis on Latent Learning, Gestalt and Information Processing Theories." *Journal of Educational and Instructional Studies in the World* 9(3).
- Chu, Mui Kim, and Kevin Ow Yong. 2021. "Big Data Analytics for Business Intelligence in Accounting and Audit." *Open Journal of Social Sciences* 09(09): 42–52.
- van Driel, Hugo. 2019. "Financial Fraud, Scandals, and Regulation: A Conceptual Framework and Literature Review." *Business History* 61(8): 1259–99. <https://doi.org/10.1080/00076791.2018.1519026>.
- Dzurinin, Ann C., Janet R. Jones, and Renee M. Olvera. 2018. "Infusing Data Analytics into the Accounting Curriculum: A Framework and Insights from Faculty." *Journal of Accounting Education* 43(June 2016): 24–39. <https://doi.org/10.1016/j.jaccedu.2018.03.004>.
- Egiyi, Modesta Amaka. 2022. "Forensic Accounting as a Tool for Fraud Detection and Prevention in Business Organisations." *International Journal of Economics and Public Policy* 6: 12–18.
- Garcia, M, and K Patel. 2017. "Implementing Effective Network Security Measures in Financial Systems: Lessons Learned." *Cybersecurity*.
- Gartner. 2019. "Magic Quadrant for Cloud Financial Planning and Analysis Solutions." <https://www.gartner.com/en/documents/3954985/magic-quadrant-for-cloud-financial-planning-and-analysis-solutions>.
- Ghozali, Imam. 2021. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26*. 10th ed. Semarang: Badan Penerbit Universitas Diponegoro.
- Gonçalves, Maria José Angélico, Amélia Cristina Ferreira da Silva, and Carina Gonçalves Ferreira. 2022. "The Future of Accounting: How Will Digital Transformation Impact the Sector?" *Informatics* 9(1): 1–17.
- Grosu, Veronica et al. 2023. "Testing Accountants' Perceptions of the Digitization of the Profession and Profiling the Future Professional." *Technological Forecasting and Social Change* 193(April): 122630. <https://doi.org/10.1016/j.techfore.2023.122630>.
- Hair, Joseph F, William C Black, Barry J Babin, and Rolph E Anderson. 2014. "Multivariate Data Analysis (7th Edn Pearson New International Edition)." *Harlow, Essex: Pearson Education*.
- Halbouni, Sawsan Saadi. 2015. "The Role of Auditors in Preventing, Detecting, and Reporting Fraud: The Case of the United Arab Emirates (UAE)." *International Journal of Auditing* 19(2): 117–30.
- Hallo, Leonie, Tiep Nguyen, Alex Gorod, and Phu Tran. 2020. "Effectiveness of Leadership Decision-Making in Complex Systems." *Systems* 8(1): 1–21.
- Handoko*, Bambang Leo, Archie Nathanael Mulyawan, Jonathan Tanuwijaya, and

- Fransiska Tanciady. 2020. "Big Data in Auditing for the Future of Data Driven Fraud Detection." *International Journal of Innovative Technology and Exploring Engineering* 9(3): 2902–7.
- Hidayati, N, and Sumiyana. 2024. "Analisis Kompetensi Auditor Internal Terhadap Fraud Detection (Studi Kasus Pada SPI Universitas Negeri Yogyakarta)." *Jurnal Akuntansi dan Bisnis* 24(1): 15–30. <https://jurnal.ugm.ac.id/abis/article/view/58866>.
- Hilal, Waleed, S. Andrew Gadsden, and John Yawney. 2022. "Financial Fraud: A Review of Anomaly Detection Techniques and Recent Advances." *Expert Systems with Applications* 193: 116429. <https://doi.org/10.1016/j.eswa.2021.116429>.
- Ikhsan, Wishmy Meinawa, Elzami Haqie Ednoer, Winanda Setyaning Kridantika, and Amrie Firmansyah. 2022. "Fraud Detection Automation Through Data Analytics and Artificial Intelligence." *Riset* 4(2): 103–19.
- Imjai, Narinthon et al. 2025. "Fraud Detection Skills of Thai Gen Z Accountants: The Roles of Digital Competency, Data Science Literacy and Diagnostic Skills." *International Journal of Information Management Data Insights* 5(1): 100308. <https://doi.org/10.1016/j.jjime.2024.100308>.
- Imjai, Narinthon, Somnuk Aujirapongpan, and Nomahaza Mahadi. 2023. "The Interplay of Digital and Management Accounting Competency to Competitive Performance in the Open Innovation Era: A Case of Thai Micropreneurs." *Journal of Open Innovation: Technology, Market, and Complexity* 9(4): 100167. <https://doi.org/10.1016/j.joitmc.2023.100167>.
- Indonesia, Ikatan Akuntan. 2025. "Daftar Anggota Wilayah IAI." https://web.iaiglobal.or.id/Keanggotaan/List_Anggota_Wilayah#gsc.tab=0.
- Jiraphanumes, Kritsakorn, Somnuk Aujirapongpan, and Yaninee Songkajorn. 2023. "Influence of Diagnostic and Dynamic Capabilities on Frugal Innovation Development: An Empirical Study of the Thai Auto Parts Industry." *Asia Pacific Management Review* 28(2): 229–39. <https://doi.org/10.1016/j.apmr.2022.10.001>.
- Kamara, Abu Kai. 2023. "The Study on Effectiveness of Internal Audit on the Performance of the Public Sector in Sierra Leone: A Case Study of the National Social Security Insurance Trust." *OALib* 10(08): 1–30.
- Kassem, Rasha, and Kamil Omoteso. 2024. "Effective Methods for Detecting Fraudulent Financial Reporting: Practical Insights from Big 4 Auditors." *Journal of Accounting Literature* 46(4): 587–610.
- Khieu, Hinh, Nam H. Nguyen, Hieu V. Phan, and Jon A. Fulkerson. 2023. "Political Corruption and Corporate Risk-Taking." *Journal of Business Ethics* 184(1): 93–113.
- Kraus, Sascha et al. 2022. "Digital Transformation in Business and Management Research: An Overview of the Current Status Quo." *International Journal of*

Information Management 63(December 2021).

- Kroon, Nanja, Maria Do Céu Alves, and Isabel Martins. 2021. "The Impacts of Emerging Technologies on Accountants' Role and Skills: Connecting to Open Innovation-a Systematic Literature Review." *Journal of Open Innovation: Technology, Market, and Complexity* 7(3): 163. <http://dx.doi.org/10.3390/joitmc7030163>.
- Kumaraswamy, Nishamathi et al. 2022. "Healthcare Fraud Data Mining Methods: A Look Back and Look Ahead." *Perspectives in health information management* 19(1).
- Lestari, Wiwit, and Trisnawati Estralita. 2023. "Peran Akuntan Forensik, Audit Investigatif, Dan Profesional Skepticism Terhadap Fraud Detection Di Indonesia." *Jurnal Kontemporer Akuntansi* 4(2): 203–18. <https://journal.untar.ac.id/index.php/JKA/article/view/33528>.
- Li, Feifei et al. 2019. "Application of Benford's Law in Data Analysis." *Journal of Physics: Conference Series* 1168(3).
- Lockwood Estrin, Georgia et al. 2021. "Barriers to Autism Spectrum Disorder Diagnosis for Young Women and Girls: A Systematic Review." *Review Journal of Autism and Developmental Disorders* 8(4): 454–70.
- McKinsey&Company. 2022. "Addressing the Unprecedented Behavioral-Health Challenges Facing Generation Z A Series of Consumer Surveys and Interviews Conducted by McKinsey Finds Gen Zers." *McKinsey Health Institute* (January): 1–6. <https://www.mckinsey.com/industries/healthcare/our-insights/addressing-the-unprecedented-behavioral-health-challenges-facing-generation-z>.
- McKinsey & Company. 2023. "What Is Gen Z?" *McKinsey & Company* (March 2023): 5. https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-gen-z?stcr=8155121DBC3B4C1F8E38EEDB643F0411&cid=other-eml-alt-mip-mck&hlkid=10063012888f4b0f8aac72ad7f19bd20&hctky=14792922&hdpid=7c8b3d5e-f9f9-42af-b75b-0b4e13c8ed98#.
- Mikalef, Patrick, Maria Boura, George Lekakos, and John Krogstie. 2019. "Big Data Analytics and Firm Performance: Findings from a Mixed-Method Approach." *Journal of Business Research* 98(January): 261–76. <https://doi.org/10.1016/j.jbusres.2019.01.044>.
- Montgomery, Jerald James G. 2022. "Assessing the Digital Technology Competencies of Certified Public Accountants: A Gaze into Ilokano Workplace Context." *Universal Journal of Educational Research* 1(2): 26–36.
- Mugellini, Giulia et al. 2021. "Public Sector Reforms and Their Impact on the Level of Corruption: A Systematic Review." *Campbell Systematic Reviews* 17(2).
- Mujiono, Mia Novinda. 2021. "The Shifting Role of Accountants in the Era of Digital Disruption." *International Journal of Multidisciplinary: Applied Business and Education Research* 2(11): 1259–74.

- Natali, A, and I Nurhidayat. 2023. "Pengaruh E-Audit, AI Audit Tech, Dan Big Data Analytics Terhadap Fraud Detection Auditor BPK RI." *Jurnal Akuntansi dan Keuangan Publik* 6(1): 45–58. <https://ocs.polije.ac.id/index.php/psnav/article/view/6>.
- Al Natour, Abdul Rahman, Hamzah Al-Mawali, Hala Zaidan, and Yasmeen Hany Zaky Said. 2023. "The Role of Forensic Accounting Skills in Fraud Detection and the Moderating Effect of CAATTs Application: Evidence from Egypt." *Journal of Financial Reporting and Accounting*.
- Nicolaides, Angelo, and King Carl Tornam Duho. 2019. "Effective Leadership in Organizations: African Ethics and Corruption." *Modern Economy* 10(07): 1713–43.
- Odilla, Fernanda. 2023. 80 Crime, Law and Social Change *Bots against Corruption: Exploring the Benefits and Limitations of AI-Based Anti-Corruption Technology*. Springer Netherlands. <https://doi.org/10.1007/s10611-023-10091-0>.
- Preacher, Kristopher J, and Geoffrey J Leonardelli. 2001. "Calculation for the Sobel Test." Retrieved January 20: 2009.
- Putri, Aulia Azzahra, and Hanifa Zulhaimi. 2023. "Pengaruh Tipe Kepribadian Auditor Dan Pengetahuan Teknologi Informasi Terhadap Pendektesian Fraud (Studi Pada Kantor Akuntan Publik Di Kota Bandung)." *Jurnal Riset Akuntansi dan Keuangan* 2(3): 595–604. <https://doi.org/10.17509/jrak.v11i3.62034>.
- Riadi, Sugeng, Ririn Ridwani, and Politeknik Negeri Batam. 2024. "Fraud Detection : Dampak Kesiapan Teknologi , Teknik Auditor , Skill , Experience , Dan Independensi Auditor."
- Rizvi, Syeda Rida Zehra. 2021. "Role of Big Data in Financial Institutions for Financial Fraud." *SSRN Electronic Journal* (January).
- Rodríguez-Quintero, Jorge Félix et al. 2021. "Fraud Audit Based on Visual Analysis: A Process Mining Approach." *Applied Sciences (Switzerland)* 11(11).
- Sánchez-Aguayo, Marco, Luis Urquiza-Aguilar, and José Estrada-Jiménez. 2021. "Fraud Detection Using the Fraud Triangle Theory and Data Mining Techniques: A Literature Review." *Computers* 10(10): 1–22.
- Sawangarreerak, Siriporn, and Putthiporn Thanathamthee. 2021. "Detecting and Analyzing Fraudulent Patterns of Financial Statement for Open Innovation Using Discretization and Association Rule Mining." *Journal of Open Innovation: Technology, Market, and Complexity* 7(2).
- Sekaran, U. 2016. *Research Methods for Business: A Skill Building Approach*. John Wiley & Sons.
- Sibiya, Maureen Nokuthula. 2018. "Effective Communication in Nursing" ed. Nilgun Ulutasdemir. *Nursing*. <https://doi.org/10.5772/intechopen.74995>.
- Simon, Herbert Alexander. 1979. "Information Processing Models of Cognition." *Annual review of psychology* 30(1): 363–96.
- Sugiyono. 2017. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung:

Alfabeta.

- Tariq, Usman, Irfan Ahmed, Ali Kashif Bashir, and Kamran Shaukat. 2023. "A Critical Cybersecurity Analysis and Future Research Directions for the Internet of Things: A Comprehensive Review." *Sensors* 23(8): 4117.
- The Deloitte Global. 2022. "Striving For Balance, Advocating For Change." *The Deloitte Global 2022 Gen-Z & Millennial Survey*: 1–40.
- Tiron-Tudor, Adriana, Adelina Nicoleta Donțu, and Vasile Paul Bresfelean. 2022. "Emerging Technologies' Contribution to the Digital Transformation in Accountancy Firms." *Electronics (Switzerland)* 11(22): 1–19.
- Tutino, Marco, and Matteo Merlo. 2019. "Accounting Fraud: A Literature Review." *Risk Governance and Control: Financial Markets and Institutions* 9(1): 8–25.
- Vian, Taryn. 2020. "Anti-Corruption, Transparency and Accountability in Health: Concepts, Frameworks, and Approaches." *Global Health Action* 13(sup1). <https://doi.org/10.1080/16549716.2019.1694744>.
- Yeni Priatnasari, Ari Kuncoro Widagdo, and Evy Gantjowati. 2020. "A Review on Fraud Research : A Study of Vote Count." *Ilomata International Journal of Tax and Accounting* 1(2): 74–88.
- Zhao, Yaoteng. 2021. "Research on Digital Skills That Accountants Should Possess in the Intelligent Era." *Modern Economics & Management Forum* 2(4): 145–48.
- Zhu, Limin. 2022. "Exploring the Significance of Digital Skills Training for Exploring the Significance of Digital Skills Training for Accountants Accountants." <https://scholarworks.waldenu.edu/dissertations>.
- Zin, Norlaila Md et al. 2022. "Big Data Analytics Knowledge and Skills: What You Need as a 21st Century Accounting Graduate." *Management and Accounting Review* 21(3): 159–80.