

DAFTAR PUSTAKA

- ACFE Indonesia Chapter. (2017). *Survai Fraud Indonesia 2016*. Jakarta.
- ACFE. (2007). *How to Detect and Prevent Financial Statement Fraud*. 119–129.
- ACFE. (2016). *Report To The Nations On Occupational Fraud and Abuse*.
- ACFE. (2018). *Report To The Nations On Occupational Fraud and Abuse*.
- ACFE. (2020). *Report To The Nations On Occupational Fraud and Abuse*.
- ACFE Indonesia Chapter. (2017). *Survai Fraud Indonesia 2016*.
- ACFE Indonesia Chapter. (2020). *Survai Fraud Indonesia 2019*.
- Albrecht, C., Holland, D., Malagueño, R., Dolan, S., & Tzafrir, S. (2015). The Role of Power in Financial Statement Fraud Schemes. *Journal of Business Ethics*, 131(4), 803–813. <https://doi.org/10.1007/s10551-013-2019-1>
- Albrecht, W. S., Albrecht, C. O., Albrecht, C. C., & Zimbelman, M. F. (2012). *Fraud Examination* (4th ed.). Cengage Learning.
- Ali, M. (2019). *Cerita Malinda Dee, Si Seksi Pembobol Nasabah Citibank 8 Tahun lalu*. Liputan6.Com. <https://www.liputan6.com/news/read/3929889/cerita-malinda-dee-si-seksi-pembobol-nasabah-citibank-8-tahun-lalu>
- Andriani, R. (2019). *Pengaruh Fraud Triangle Terhadap Kecurangan Laporan Keuangan (Studi Empiris pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2015 - 2017)*. 04(01), 64–74.
- Arifin, M. B., & Prasetyo, A. B. (2018). *Factors Influencing in the Fraudulent Financial Reporting*. 10(2), 99–112.
- Ata, A., & Seyrek. (2009). The Use Of Data Mining Techniques In Detecting Fraudulent Financial Statements : An Application On Manufacturing Firms. *The Journal of Faculty of Economics and Administrative Sciences*, 14(2), 157–170.
- Barnes, P. (1987). The Analysis and Use of Financial Ratios: A Review Article. *Journal of Business Finance & Accounting*, 14(4), 449–461. <https://doi.org/10.1111/j.1468-5957.1987.tb00106.x>
- Beneish, M. D. (1999). The Detection of Earnings Manipulation. *Financial Analysts Journal*, 5(June).
- Dalnial, H., Kamaluddin, A., Sanusi, Z. M., & Khairuddin, K. S. (2014a). Accountability in Financial Reporting: Detecting Fraudulent Firms. *Procedia*

- *Social and Behavioral Sciences*, 145, 61–69.
<https://doi.org/10.1016/j.sbspro.2014.06.011>
- Dalnial, H., Kamaluddin, A., Sanusi, Z. M., & Khairuddin, K. S. (2014b). *Detecting Fraudulent Financial Reporting through Financial Statement Analysis*. 2(1), 17–22. <https://doi.org/10.12720/joams.2.1.17-22>
- Dorminey, J., Fleming, A. S., Kranacher, M., & Riley, R. A. (2012). *The Evolution of Fraud Theory*. 27(2), 555–579. <https://doi.org/10.2308/iace-50131>
- Field, A. (2009). *Discovering Statistics Using SPSS Third Edition*. In *Journal of Materials Processing Technology* (3rd ed., Vol. 1, Issue 1). SAGE Publicatipn.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit - Undip.
- Handoko, B. L., Hendra, E., & Anandita, B. (2019). *Factors Affecting Fraudulent Statement in Forensic Accounting Perspective*. 1, 28–32.
<https://doi.org/10.35940/ijitee.A3889.119119>
- Haqqi, R. I., Alim, M. N., & Tarjo. (2015). *Kemampuan Rasio Likuiditas dan Profitabilitas Untuk Mendeteksi Fraud Laporan Keuangan*. 03(1), 31–41.
- Hendriksen, E. S., & Breda, M. F. van. (2001). *Accounting Theory*. Mc Graw Hill.
- Indicators of the Financial Statement Fraud (Red Flags) Dr. Ashraf Akl Elsayed Northcentral University*. (n.d.).
- Izzalqurni, 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*, 8(4), 34–43. <https://doi.org/https://doi.org/10.20525/ijrbs.v8i4.281>
 Relationship
- Jensen, M. C., & Meckling, W. H. (1976). *Theory Of The Firm : Managerial Behavior, Agency Costs And Ownership Structure*. 3, 305–360.
- Kassem, R., & Higson, A. (2012a). The New Fraud Triangle Model. *Journal of Emerging Trends in Economics and Management Sciences (JETEMS)*.
- Kassem, R., & Higson, A. (2012b). The New Fraud Triangle Model. *Journal of Emerging Trends in Economics and Management Sciences*, 3(3), 191–195.
- Kirkos, E., Spathis, C., & Manolopoulos, Y. (2007). *Data Mining Techniques For The Detection Of Fraudulent Financial Statements*. 32, 995–1003.
<https://doi.org/10.1016/j.eswa.2006.02.016>
- Kusumaningsih, K. U., & Wirajaya, I. G. A. (2017). Faktor-Faktor Yang

- Mempengaruhi Tindak Kecurangan Di Perusahaan Perbankan. *E-Jurnal Akuntansi*, 19(3), 1832–1860.
- Makkl, S. (2020). *BPK Sebut Kecurangan Jiwasraya Rp7,7 Triliun pada 2017*. CNN Indonesia. <https://www.cnnindonesia.com/ekonomi/20200108141551-78-463471/bpk-sebut-kecurangan-jiwasraya-rp77-triliun-pada-2017>
- Mariati, & Indrayani, E. (2020). *Fraud Triangle Analysis In Detecting Fraudulent Financial Statement Using Fraud Score Model*. 29–44.
- Marks, J. (2012). The Mind Behind the Fraudsters Crime: Key Behavioral and Environmental Elements. In *Horwath, Crowe*. Crowe Howarth LLP (Presentation).
- Meckling, W. H., Jensen, M. C., & Meckling, W. H. (1999). Specific Knowledge And Divisional Performance Measurement. *Journal of Applied Corporate Finance*, 12.2.
- Milasari, W., & Ratmono, D. (2019). *Pendeteksian Fraudulent Financial Reporting (FFR) Menggunakan Rasio - Rasio Keuangan*. 8, 1–10.
- Nia, S. H. (2015). *Financial ratios between fraudulent and non-fraudulent firms : Evidence from Tehran Stock Exchange*. 7(March), 38–44. <https://doi.org/10.5897/JAT2014.0166>
- Omoye, A. S. (2014). *Accounting Ratios and False Financial Statements Detection : Evidence from Nigerian Quoted Companies*. 5(7), 206–215.
- Persons, O. S. (1995a). Using Financial Statement Data to Identify Factors Associated with Fraudulent Financial Reporting. *Journal of Applied Business Research*, 11 (3), 38–46.
- Persons, O. S. (1995b). Using Financial Statement Data to Identify Factors Associated with Fraudulent Financial Reporting. *Journal of Applied Business Research*, 11(3), 38–46.
- Priyono. (2008). *Metode Penelitian Kuantitatif*. Zifatama Publishing.
- PT Garuda Indonesia (Persero) Tbk. (2018). *Laporan Keuangan Konsolidasian yang Diubah dan Disajikan Kembali*.
- Ragab, Y. M., & Technology, M. (2019). *Financial Ratios and Fraudulent Financial Statements Detection : Evidence from Egypt Financial Ratios and Fraudulent Financial Statements Detection : Evidence from Egypt*. September 2017.
- Ramadhan, I., & Laksito, H. (2019). *Peran Rasio Keuangan Sebagai Alat Analisis Untuk Mendeteksi Kecurangan Pelaporan Keuangan*. 8, 1–14.
- Repousis, S. (2016). Using Beneish model to detect corporate financial statement

- fraud in Greece. *Journal of Financial Crime*, 23(4), 1063–1073.
<https://doi.org/10.1108/JFC-11-2014-0055>
- Rezaee, Z. (2005). Causes, consequences, and deterrence of financial statement fraud. *Critical Perspectives on Accounting*, 16(3), 277–298.
[https://doi.org/10.1016/S1045-2354\(03\)00072-8](https://doi.org/10.1016/S1045-2354(03)00072-8)
- Rukmana, H. S. (2018). Determinan Fraud Diamond Dalam Mendeteksi Financial Statement Fraud dan Nilai Perusahaan. *Economicus*, 12(1), 12–25.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business : a skill building approach* (7th ed.). John Wiley & Sons, Inc.
- Sihombing, K. S., & Rahardjo, S. N. (2014). Analisis Fraud Diamond Dalam Mendeteksi Financial Statement Fraud: Studi Empiris Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia (Bei) Tahun 2016 – 2018. *Diponegoro Journal of Accounting*, 03, 1–12.
<https://doi.org/10.25105/semnas.v0i0.5780>
- Singleton, T., & Singleton, A. (2010). *Fraud Auditing and Forensic Accounting* (4th ed.). John Wiley & Sons, Inc.
- 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 in Corporate Governance and Firm Performance. In *International Journal of Quality & Reliability Management* (Vol. 32, Issue 3).
- Spathis, C. T. (2002). *Detecting false financial statements using published data : some evidence from Greece*. 179–191.
<https://doi.org/10.1108/0268690021042432>
- Tarjo, & Herawati, N. (2015). Application of Beneish M-Score Models and Data Mining to Detect Financial Fraud. *Procedia - Social and Behavioral Sciences*, 211, 924–930. <https://doi.org/10.1016/j.sbspro.2015.11.122>
- Tiffani, L. (2009). *Deteksi Financial Statement Fraud Dengan Analisis Fraud Triangle Pada Perusahaan Manufaktur*.
- Tugas, F. C. (2012). Exploring a New Element of Fraud : A Study on Selected Financial Accounting Fraud Cases in the World. *American International Journal of Contemporary Research*, 2(6), 112–121.
- Wet, D., & Toit, D. (2007). *Return on Equity: A popular, but flawed measure of corporate financial performance*.
- Widyanti, T., & Nuryanto, M. (2018). Analisis Rasio Keuangan Sebagai Deteksi Kecurangan Laporan Keuangan Perusahaan Barang Konsumsi Yang Terdaftar di Bursa Efek Indonesia. *Jurnal Akuntansi Dan Pendidikan*, 7(1),

72–80.

Wijana, I. N., & Putra, A. (2014). Pengaruh Komisaris Independen, Kepemilikan Institusional, Profitabilitas, Likuiditas, dan Ukuran Perusahaan Terhadap Ketepatanwaktuan. *E - Jurnal Akuntansi Universitas Udayana*, *9.1*, 180–199.

Zainudin, E. F., & Hashim, H. A. (2016). *Detecting fraudulent financial reporting using financial ratio*. 266–278. <https://doi.org/10.1108/JFRA-05-2015-0053>

\