

DAFTAR PUSTAKA

- ACFE. (2019). *SURVEI FRAUD INDONESIA*.
- Afrianto, D. L., I Made Laut Mertha Jaya, & Dhewi, R. M. (2023). *Literature Review: Fraud Triangle Trends In Indonesia During 2016-2021*. *Journal of General Education and Humanities*, 2(3), 151–164. <https://doi.org/10.58421/gehu.v2i3.81>
- Akal, A. T. U., Nur, S. W., & Nurlaela. (2022). Pengaruh Interest Rate Dan Financial Distress Terhadap Stock Return. *E-QIEN Jurnal Ekonomi Dan Bisnis*, 9(2), 469–476.
- Alfina, D. F., & Amrizal, A. (2020). Pengaruh Faktor Tekanan, Peluang, Rasionalisasi, Kompetensi, dan Arogansi Terhadap Kecurangan Laporan Keuangan. *Akuntabilitas*, 13(1), 63–76. <https://doi.org/10.15408/akt.v13i1.14497>
- Altman, E. I. (1968). *Financial Ratios, Discriminant Analysis and the Prediction of Corporate Bankruptcy*. *The Journal of Finance*, 23(4), 589–609. <https://doi.org/https://doi.org/10.2307/2978933>
- Altman, E. I., & Hotchkiss, E. (1983). *Corporate Financial Distress, A Complete Guide to Predicting, Avoiding, and Dealing with Bankruptcy*. John Wiley and Sons.
- Altman, E. I., Iwanicz-Drozdowska, M., Laitinen, E. K., & Suvas, A. (2017). *Financial Distress Prediction in an International Context: A Review and Empirical Analysis of Altman's Z-Score Model*. *Journal of International Financial Management and Accounting*, 28(2), 131–171. <https://doi.org/10.1111/jifm.12053>
- Aminatun, S., & Mukhibad, H. (2021). *Determinants Of Fraudulent Financial Statement On Islamic Banks In The Perspective Of Crowe's Fraud Pentagon Theory*. *Gorontalo Accounting Journal*, 4(1), 69–83. <https://doi.org/https://doi.org/10.32662/gaj.v4i1.1358>
- Annafi, G. D., & Yudowati, S. P. (2021). Analisis Financial Distress, Profitabilitas dan Materialitas Terhadap Kecurangan Laporan Keuangan. *Jurnal Akuntansi Kompetif*, 4(1), 255–262.
- Arief, T. (2019). *Bank BJB Sering Terjerat Kredit Fiktif, Ini Kata OJK*. Finansial.Bisnis.Com. <https://finansial.bisnis.com/read/20190320/90/902075/bank-bjb-sering-terjerat-kredit-fiktif-ini-kata-ojk>

- Arifin, A. Z. (2018). *Manajemen Keuangan*. Zahir Publishing. <https://doi.org/10.17605/OSF.IO/83U7Z>
- Aripin, R. mOHD, Mahmud, R., Sabli, N., & Tapsir, R. (2022). *Fraudulent Financial Reporting In Malaysia: From Fraud Triangle Theory Perspective*. *Advanced International Journal of Banking, Accounting and Finance*, 4(11), 30–48. <https://doi.org/10.35631/aijbaf.411003>
- Assaji, J. P., & Machmuddah, D. Z. (2019). Rasio Keuangan Dan Prediksi Financial Distress. In *Jurnal Penelitian Ekonomi dan Bisnis* (Vol. 2, Issue 2). <http://www.jpeb.dinus.ac.id>
- Association of Certified Fraud Examiners (ACFE). (2022). *Occupational Fraud 2022 : A Report To The Nations*.
- Bar, A. B., & Priyadi, M. P. (2022). Faktor-faktor yang Mempengaruhi Laporan keuangan dengan analisis (Studi Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia). *Jurnal Ilmu Dan Riset Akuntansi*, 11(4), 1–18.
- Bawekes, H. F., Simanjuntak, A. M., & Daat, S. C. (2020). Pengujian Teori Fraud Pentagon Terhadap Fraudulent Financial Reporting (Studi Empiris pada Perusahaan yang Terdaftar di Bursa Efek Indonesia Tahun 2011-2015). *Jurnal Akuntansi & Keuangan Daerah*, 13(1), 114–134.
- Boermawan, G., & Arfianti, R. I. (2022). Pengaruh Fraud Triangle Terhadap Kecurangan Pelaporan Keuangan Dengan Beneish M-Score Model. *Journal Of Applied Managerial Accounting*, 6(2), 173–186. www.cnbcindonesia.com,
- Budhiyasa, P., Dewa, I., Badera, N., & Kunci, K. (2022). *Effect of Fraud Triangle on Financial Distress with Good Corporate governance as Moderating Variable*. *E-Jurnal Akuntansi*, 32(7), 1728–1742. <https://doi.org/10.24843/EJA.2022.v>
- Budiyono, I., & Arum, M. S. D. (2020). *Determinants in detecting fraud triangle of financial statements on companies registered in Jakarta Islamic Index (JII) period 2012-2018*. *Journal of Islamic Accounting and Finance Research*, 2(1), 117. <https://doi.org/10.21580/jiafr.2020.2.1.4818>
- Cahya, R. W. P., & Aris, M. A. (2023). *Detection Of Fraudulent Financial Reporting Using Fraud Score Model (Empirical Study On State-Owned And Sharia Banking Companies Listed On The IDX 2018-2022)*. *Management Studies and Entrepreneurship Journal*, 4(6), 8165–8182. <http://journal.yrpipku.com/index.php/msej>
- Cahyani, P. K., & Annisa, A. A. (2021). Pengungkapan Fraudulent Financial Statement Pada Bank Umum Syariah. *IQTISHADUNA: Jurnal Ekonomi Dan Keuangan Islam*, 12(1), 73–88. <https://doi.org/https://doi.org/10.20414/iqtishaduna.v12i1.2935>

- Chandra, N., & Suhartono, S. (2020). Analisis Pengaruh Fraud Diamond dan Good Corporate Governance Dalam Mendeteksi Kemungkinan Terjadinya Fraudulent Financial Statement. *Jurnal Bina Akuntansi*, 7(2), 175–207.
- Chen, Y., Xiong, S., & Duan, T. (2023). *A Case Study of Fraud in Xinjiang Ready Health Industry Co.,Ltd. Based on Fraud Triangle Theory*. *Frontiers in Business, Economics and Management*, 8(2), 134–138.
- Christian, N. (2022). Efek Mediasi Kesulitan Keuangan dalam Mendeteksi Corporate Fraud di Indonesia. *Jurnal Kajian Akuntansi*, 6(1), 2579–9975. <http://jurnal.ugj.ac.id/index.php/jka>
- Christian, N., Basri, Y. Z., & Arafah, W. (2019). *Analysis of Fraud Triangle, Fraud Diamond and Fraud Pentagon Theory to Detecting Corporate Fraud in Indonesia*. *The International Journal of Business Management and Technology*, 3(4), 73–78. www.theijbmt.com
- Dianova, A., & Nahumury, J. (2019). *Investigating the Effect of Liquidity, Leverage, Sales Growth and Good Corporate Governance on Financial Distress*. *Journal of Accounting and Strategic Finance*, 2(2), 143–156. <https://doi.org/10.33005/jasf.v2i2.49>
- Dwijayani, S., Sebrina, N., & Halmawati. (2019). Analisis Fraud Triangle untuk Mendeteksi Kecurangan Laporan Keuangan (Studi Empiris Pada Perusahaan Manufaktur yang Terdaftar di BEI Periode 2014-2017). *JEA : Jurnal Eksplorasi Akuntansi*, 1(1), 445–458.
- Faradiza, S. A. (2019). Fraud Pentagon Dankecurangan Laporan Keuangan. *EkBis : Jurnal Ekonomi Dan Bisnis*, 2(1), 1–22. <https://doi.org/https://doi.org/10.14421/EkBis.2018.2.1.1060>
- Fatah, S., & Hakim, M. S. (2024). *Analysis of Financial Distress Causing Factors Through Fraud Pentagon Theory with Financial Statement Fraud as a Moderation Variable*. *Journal of Information Technology and Computer Science (INTECOMS)* , 7(3), 968–989.
- Fatkhurizqi, M. A., & Nahar, A. (2021). Analisis Fraud Triangle Dalam Penentuan Terjadinya Financial Statement Fraud. *Jurnal Akuntansi Published by Program Studi Akuntansi STIE Sultan Agung*, 7(1), 14–25. <https://financial.ac.id/index.php/financial>
- Fernandez, M. N. (2019). Polisi Tahan Mantan Dirut Bank Panin Dubai Syariah Terkait Kredit Fiktif . Kabar24.Bisnis.Com. <https://kabar24.bisnis.com/read/20190407/16/908730/polisi-tahan-mantan-dirut-bank-panin-dubai-syariah-terkait-kredit-fiktif>

- Fitriyanti, I., & Achyani, F. (2024). *The effect of Hexagon Fraud Risk Factors, Corporate Governance, and Audit Quality on the implementation of Fraudulent financial reporting*. *Management Studies and Entrepreneurship Journal*, 5(2), 6642–6353. <http://journal.yrpipku.com/index.php/msej>
- Ghozali, I. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 Edisi 9. Badan Penerbit Universitas Diponegoro.
- Goh, T. S. (2023). Monograf: Financial Distress. Indomedia Pustaka. www.indomediapustaka.com
- Hananiyah, W. M., & Jaya, T. J. (2023). *The Effect Of Financial Ratio On Financial Distress In Indonesia Sharia Commercial Banks*. *FINANCE: A Research Journal on Islamic Finance*, 09(2), 148–167. <http://jurnal.radenfatah.ac.id/index.php/i>
- Hermawati, V., & Nugroho, A. H. D. (2024). Analisis Kecurangan Laporan Keuangan Pada Perusahaan Bumn Yang Terdaftar Di Bursa Efek Indonesia Tahun 2019- 2022 Dengan Perspektif Fraud Pentagon. *COSTING:Journal of Economic, Business and Accounting* , 7(4), 9122–9133. <https://www.idx.co.id>
- Idi, C. M., & Borolla, J. D. (2021). Analisis Financial Distress Menggunakan Metode Altman Z-Score pada PT. Golden Plantation Tbk. Periode 2014-2018. *Public Policy : Jurnal Aplikasi Kebijakan Publik & Bisnis*, 2(1).
- Ikbal, M., Irwansyah, I., Paminto, A., Ulfah, Y., & Darma, D. C. (2020). *Explores the specific context of financial statement fraud based on empirical from indonesia*. *Universal Journal of Accounting and Finance*, 8(2), 29–40. <https://doi.org/10.13189/ujaf.2020.080201>
- Ilhami, & Thamrin, H. (2021). Analisis Dampak Covid 19 Terhadap Kinerja Keuangan Perbankan Syariah Di Indonesia. *Jurnal Tabarru': Islamic Banking and Finance*, 4(1).
- Irwanto, D. N. A., Rachmawati, L., & Ilmi, M. (2024). *The Effect of Financial Ratio on Financial Distress in Banking Companies Listed on The IDX Year 2018-2022*. *ARTOKULO: Journal of Accounting, Economic and Management* , 1(2), 113–120. <https://ejournal.mediakunkun.com/index.php/artokulo> | 113
- Isalati, N. S., Azis, M. T., & Hadiwibowo, I. (2023). Eteksi Faktor yang Mempengaruhi Kecurangan Laporan Keuangan dengan Fraud Hexagon. *Jurnal Akuntansi Dewantara* , 7(1), 10–28. <https://doi.org/10.26460/ad.v7i1>
- Islamy, A. Z., Purwohedi, U., & Prihatni, R. (2021). FAKTOR-FAKTOR YANG MEMPENGARUHI FINANCIAL DISTRESS PERUSAHAAN TERDAMPAK COVID-19 DI ASEAN. *Jurnal Akuntansi, Perpajakan Dan Auditing*, 2(3), 710–734. [https://doi.org/https://doi.org/10.21009/japa.0203.13](https://doi.org/10.21009/japa.0203.13)

- Jannah, F., & Praptoyo, S. (2023). Fraud Hexagon Theory dalam Mendeteksi Kecurangan Laporan Keuangan. *Jurnal Ilmu Dan Riset Akuntansi*, 12(9), 1–22.
- Khawaja, M. J. (2023). *Predicting Financial Failure using Altman's Z-Score Model: Evidence from Commercial Banks in Pakistan*. *ANNALS OF SOCIAL SCIENCES AND PERSPECTIVE*, 4(1), 91–102. <https://doi.org/10.52700/assap.v4i1.252>
- Khiswaradewi, D., Sujianto, A. E., Mashudi, Huda, Q., & Nurohman, D. (2023). *Assessment of Bank Health Level Using RGEC Method and Its Impact on Islamic Financial Distress*. *International Journal of Social Health*, 2(6), 362–376. <https://doi.org/10.58860/ijsh.v2i6.56>
- Kompasiana. (2022). Tantangan Manajemen Risiko Perbankan Syariah Era Disrupsi Teknologi dan Krisis Global (Risiko Persaingan Pasar dan Liquiditas) . Kompasiana.Com. https://www.kompasiana.com/taufanmrizky9450/63184ae84addee3bde43ec22/tantangan-manajemen-risiko-perbankan-syariah-era-disrupsi-teknologi-dan-krisis-global-risiko-persaingan-pasar-dan-risiko-liquiditas?page=2&page_images=1
- Lastanti, H. S. (2020). *Role Of Audit Committee In The Fraud Pentagon And Financial Statement Fraud*. *International Journal of Contemporary Accounting*, 2(1), 85–102. <https://doi.org/10.25105/ijca.v2i1.7163>
- Lastanti, H. S., Murwaningsari, E., & Umar, H. (2022). *The Effect Of Hexagon Fraud On Fraud Financial Statements With Governance And Culture As Moderating Variables*. *Media Riset Akuntansi, Auditing & Informasi*, 22(1), 143–156. <https://doi.org/10.25105/mraai.v22i1.13533>
- Maisarah, Zamzami, & A, E. D. P. (2018). Analisis Rasio Keuangan untuk Memprediksi Kondisi Financial Distress Perbankan Syariah di Indonesia (Studi Kasus Pada Bank Syariah di Indonesia Periode 2011-2016). *JAKU (Jurnal Akuntansi & Keuangan Unja)*, 3(4), 19–34. <https://doi.org/https://doi.org/10.22437/jaku.v3i4.5586>
- Makkir, S. (2020). Sri Mulyani Taksir Kinerja Bank Syariah Minus karena Corona. CNN Indonesia. <https://www.cnnindonesia.com/ekonomi/20200723165152-78-528247/sri-mulyani-taksir-kinerja-bank-syariah-minus-karena-corona>
- Masdiantini, P. R., & Warasniasih, N. M. S. (2020). Laporan Keuangan dan Prediksi Kebangkrutan Perusahaan. *JIA (Jurnal Ilmiah Akuntansi)*, 5(1), 196–220.
- Muawanah, W., & Sari, R. P. (2023). *Detection of Financial Distress Mediated by Fraudulent Financial Statements with the F-Score and Z-Score Approach in the Pandemic Era Listed on the Indonesia Stock Exchange*. *Formosa Journal of Applied Sciences*, 2(7), 1743–1760. <https://doi.org/10.55927/fjas.v2i7.4822>

- Mukaromah, I., & Budiwitjaksono, G. S. (2021). Fraud Hexagon Theory dalam Mendeteksi Kecurangan Laporan Keuangan pada Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2015-2019. *Jurnal Ilmiah Komputerisasi Akuntansi*, 14(1), 61–72. <https://doi.org/https://doi.org/10.51903/kompak.v14i1.355>
- Mustafa, B., Yuliana, E. S., & Wahyudi. (2024). Determinan Financial Statement Fraud Pada Bumn Terdaftar Di Bursa Efek Indonesia. *JCI Jurnal Cakrawala Ilmiah*, 3(7), 2155–2172. <http://bajangjournal.com/index.php/JCI>
- Nainggolan, D. R. F. (2022). Fraud Pentagon dan Ancaman Kebangkrutan : Studi pada Perusahaan Perbankan. *BALANCE: Jurnal Akuntansi, Auditing Dan Keuangan*, 19(2), 173–202. <https://doi.org/https://doi.org/10.25170/balance.v19i2>
- Narayani, K. S., & Sayidah, N. (2023). *The Measurement Of Factors Affecting The Fraudulent Financial Statements In The Fraud Triangle Perspective. Enhancing Productivity in Hybrrid Mode : The Beginning of a New Era*, 28–34. <https://www.researchgate.net/publication/371969224>
- Narsa, N. P. D. R. H., Afifa, L. M. E., & Wardhaningrum, O. A. (2023). *Fraud triangle and earnings management based on the modified M-score: A study on manufacturing company in Indonesia*. *Heliyon*, 9(2). <https://doi.org/10.1016/j.heliyon.2023.e13649>
- Natalia, E., & Kuang, T. M. (2023). Pengujian Fraud Triangle Theory Dalam Menjelaskan Kecurangan Laporan Keuangan Menggunakan Beneish M-Score. *Owner: Riset & Jurnal Akuntansi*, 7(2), 1752–1764. <https://doi.org/10.33395/owner.v7i2.1296>
- Nelmida. (2019). *What are the factors financial distress? The National Private Commercial Banks in Indonesia Case. International Journal of Entrepreneurial Research*, 2(2), 13–20. <https://doi.org/10.31580/ijer.v2i2.918>
- Nilasari, A. (2021). Pengaruh Kinerja Keuangan, Risk Based Capital, Ukuran Perusahaan Dan Makroekonomi Terhadap Financial Distress. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 10(1), 55. <https://doi.org/10.26418/jebik.v10i1.44793>
- Nusantara, P., Kuntadi, C., & Jakarta Raya, B. (2023). *Fraud Triangle Analysis in Preventing Fraud Risks*. In *Jurnal Administrasi Bisnis* | (Issue 1). <https://profit.ub.ac.id>
- OJK. (2022). *Statisik Perbankan Syariah - Otoritas Jasa Keuangan*.
- Ozcelik, H. (2020). *An Analysis of Fraudulent Financial Reporting Using the Fraud Diamond Theory Perspective: An Empirical Study on the Manufacturing Sector*

- Companies Listed on the Borsa Istanbul.* In *Contemporary Studies in Economic and Financial Analysis* (Vol. 102, pp. 131–153). Emerald Group Holdings Ltd. <https://doi.org/10.1108/S1569-375920200000102012>
- Pratiwi, A. S., Fanny Camelia Chanafi, N., & Satyabrata, P. (2022). Pengaruh Fraud Pentagon Dan Kepemilikan Institusional Dalam Mendeteksi Kecurangan Laporan Keuangan. *Jurnal Ekonomi Trisakti*, 2(2), 251–260. <https://doi.org/10.25105/jet.v2i2.14050>
- Putera, A. P. (2019). Analisis Mengenai Prinsip, Produk, Risiko Dan Manajemen Risiko Dalam Perbankan (N. Nugrahena, Ed.). Scopindo Media Pustaka. <http://dspace.hangtuah.ac.id/xmlui/handle/dx/1113>
- Quang Trinh, V., Duong Cao, N., Li, T., & Elnahass, M. (2023). *Social capital, trust, and bank tail risk: The value of ESG rating and the effects of crisis shocks.* *Journal of International Financial Markets, Institutions and Money*, 83. <https://doi.org/10.1016/j.intfin.2023.101740>
- Ratnasari, E., & Solikhah, B. (2019). *Analysis Of Fraudulent Financial Statement: The Fraud Pentagon Theory Approach.* *Gorontalo Accounting Journal*, 2(2), 98–112. [https://doi.org/https://doi.org/10.32662/gaj.v2i2.621](https://doi.org/10.32662/gaj.v2i2.621)
- Ratnasari, M., & Rofi, M. A. (2020). Faktor-Faktor Yang Memotivasi Kecurangan Laporan Keuangan. *Journal of Management and Business Review*, 17(1), 79–107. www.bpk.go.id
- Renata, F., & Marlinah, A. (2022). Analisis Teori Fraud Triangle Dalam Mendeteksi Financial Statement Fraud. *E-Jurnal Akuntansi Tsm*, 2(4), 671–686. <http://jurnaltsm.id/index.php/EJATSM>
- Restiana, N., Arsa, Subhan, M., & Budianto, A. (2023). Pengaruh Target Keuangan, Ketidakefektivitas Pengawasan, Dan Total Akrual Terhadap Kecurangan Laporan Keuangan. *Journal of Economics, Management, Business, And Accounting*, 4(2), 80–91.
- Ricardo, R., & Suhendah, R. (2023). *The Effect Of The Fraud Triangle In Detecting Fraudulent Financial Reporting In Indonesian Banking Sector Companies.* *International Journal of Application on Economics and Business (IJAEB)*, 1(3), 2987–1972. <https://doi.org/10.24912/ijaeb.v1.i3.1307-1317>
- Romney, M. B., & Steinbart, P. J. (2016). Sistem Informasi Akuntansi (M. Masykur & B. Hernalyk, Eds.). Salemba Empat.
- Rosi, N. A., & Hasanuh, N. (2020). *The Influence Of Return On Assets, Debt To Assets Ratio And Current Ratio On Financial Distress.* *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 9(10), 2337–3067.

- Rusdi, Setiawati, E., & Adentari, D. (2023). Deteksi Kecurangan Laporan Keuangan Dalam Perspektif Fraud Triangle (Studi Empiris Pada Perusahaan Manufaktur Sektor Industri Barang Konsumsi Yang Terdaftar Di Bursa Efek , 2018-2020). *Jurnal Ilmiah Simantek*, 7(3), 271–278.
- Sabatian, Z., & Hutabarat, F. M. (2020). *The Effect Of Fraud Triangle In Detecting Financial Statement Fraud*. *Jurnal Akuntansi*, 10(3), 231–244. <https://doi.org/10.33369/j.akuntansi.10.3.231-244>
- Saragih, H. P. (2019). Terungkap! Ini Penyebab Masalah Kronis di Bank Muamalat. CNBC Indonesia. <https://www.cnbcindonesia.com/market/20191115093424-17-115443/terungkap-ini-penyebab-masalah-kronis-di-bank-muamalat>
- Sekarwulan, W., & Umur, H. (2021). Pengaruh Fraud Triangle Terhadap Financial Distress Dengan Good Corporate Governance Sebagai Variabel Moderasi. *Mizania: Jurnal Ekonomi Dan Akuntansi*, 1(2), 85–104. <https://doi.org/https://doi.org/10.47776/mizania.v1i2.246>
- Skousen, C. J., Smith, K. R., Wright, C. J., & Chasteen Chair, L. G. (2008). *Detecting And Predicting Financial Statement Fraud: The Effectiveness Of The Fraud Traingle And Sas No. 99*. *Journal of Corporate Governance and Firm Performances*, 13. <http://ssrn.com/abstract=1295494> Electronic copy available at: <https://ssrn.com/abstract=1295494> Electronic copy available at: <http://ssrn.com/abstract=1295494> Electronic copy available at: <https://ssrn.com/abstract=1295494>
- Suara NTB. (2021). Penggelapan Dana Nasabah , Bank NTB Syariah Rugi Rp11 Miliar. [Https://Www.Suarantb.Com/](https://Www.Suarantb.Com/). <https://www.suarantb.com/2021/11/26/penggelapan-dana-nasabah-bank-ntb-syariah-rugi-rp11-miliar/>
- Sugiyono. (2015). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. ALFABETA CV.
- Sunardi, N. (2020). Kesehatan Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan dengan metode Risk Based Bank Rating (RBBR). *Jurnal Sekuritas (Saham, Ekonomi, Keuangan Dan Investasi)*, 3(2), 132–147.
- Supardi, P. L., & Syafri. (2023). Pengaruh Car, Npf, Fdr Dan Bopo Terhadap Profitabilitas (Roa) Pada Bank Umum Syariah (Studi Kasus: Bank Syariah Yang Terdaftar Di Ojk 2018-2022). *Jurnal Ekonomi Trisakti*, 3(2), 3243–3254. <https://doi.org/10.25105/jet.v3i2.17944>
- Syafitri, M., Ermaya, H. N. L., & Putra, A. M. (2021). *Financial Targets In Fraudulent Financial Statements*. *Jurnal Akunida*, 7(1), 44–59. <https://doi.org/https://doi.org/10.30997/jakd.v7i1.4457>

- Tirtawirya, M. J., & Riyadi, S. (2021). Pengaruh Segitiga Kecurangan untuk Mengidentifikasi Kecurangan Laporan Keuangan Menggunakan Variabel Moderasi Penerapan Integrasi Teknologi Industri. *Jurnal Akuntansi, Keuangan, Dan Manajemen*, 2(3), 179–194. <https://doi.org/10.35912/jakman.v2i3.108>
- Trimulato, Supriadi, Mustamin, A., Umar, St. H., & Ningsih, S. (2021). Strategi Bisnis Bank Syariah di Masa Pandemi Covid-19 Pada PT. Bank Panin Dubai Syariah Cabang Makassar. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1293–1305. <https://doi.org/10.29040/jiei.v7i3.2908>
- Umar, H., Purba, R., Partahi, D., & Purba, R. B. (2020). *Fraud Diamond Analysis In Detecting Fraudulent Financial Report. International Journal of Scientific & Technology Research*, 9(3), 6638–6646. www.ijstr.org
- Utami, D. W., Hirawati, H., & Giovanni, A. (2020). *Capital Structure and Financial Distress: Empirical Study of Companies in the Mining Sector and the Infrastructure, Utilities & Transportation Sector. Journal of Research in Business, Economics, and Education*, 2(6). <http://e-journal.stiekusumanegara.ac.id>
- Warseno, Sulistyaningsih, S., & Rafika, A. S. (2023). Pendektsian Kecurangan Laporan Keuangan Menggunakan Beneish M-Score Model Pada Perusahaan Perbankan Periode 2014-2018. *Indonesian Journal Accounting (IJAcc)*, 4(1). www.idx.co.id
- Wiantara, I. K. (2023). *Pengaruh Fraud Triangle Terhadap Financial Distress pada Perusahaan BUMN yang Terdaftar di Bursa Efek Indonesia Tahun 2019-2022*.
- Wulandari, D., & Romandhon, R. (2023). Analisis Fraud Diamond Untuk Mendeteksi Terjadinya Kecurangan Laporan Keuangan di Bank Umum Syariah. *Journal of Economic, Management, Accounting and Technology*, 6(2), 286–294. <https://doi.org/10.32500/jematech.v6i2.4696>
- Yanti, D. D., & Munari. (2021). Analisis Fraud Pentagon Terhadap Kecurangan Laporan Keuangan Pada Sektor Perusahaan Manufaktur. *Jurnal Akuntansi*, 17(1), 31–46. [https://doi.org/https://doi.org/10.24127/akuisisi.v17i1.578](https://doi.org/10.24127/akuisisi.v17i1.578)
- Zourrig, H., & Park, J. (2019). *The effects of cultural tightness and perceived unfairness on Japanese consumers' attitude towards insurance fraud: the mediating effect of rationalization*. *Journal of Financial Services Marketing*, 24(1–2), 21–30. <https://doi.org/10.1057/s41264-019-00061-w>