REFERENSI

Abubakar, A., Haddade, H., Azis, A., Barat, S., & Kode, M. (2022). *Internalisasi Prinsip Pengawasan Islam Dalam Meminimalisir Fraud Di Lingkup Pemerintahan Internalization Of Principles Of Islamic Supervision For Minimize*. *5*, 195–202.

Adinugroho, I., Rauf, R., & Sucipto, N. (2022). The Role of the Financial Services Authority in Supervision of *Fraud* Prevention in Life Insurance Companies in Indonesia. *Jurnal Economic Resource*, *5*(1), 121–125. https://doi.org/10.57178/jer.v5i1.258

Aflah, M. N., Junaidi, M., Arifin, Z., & Sukarna, K. (2021). Kedudukan Hukum Aparatur Pengawasan Intern Pemerintah Dalam Pengawasan Pengadaan Barang / Jasa Pemerintah (Legal Position of Internal Supervision Apparatus Goverment in Procurement Supervision Goverment Goods / Services. *USM Lawa Review*, *4*(2), 631–650.

Ainun, M., & Castellani, J. (2024). Pengaruh Pengendalian Internal Terhadap Pencegahan *Fraud* Pada Pengadaan Barang Dan Jasa. *Brainy: Jurnal Riset Mahasiswa*, *5*(1), 40–50. https://doi.org/10.23969/brainy.v5i1.99

Al, E., Priandini, M., & Biduri, S. (2023). *Pengaruh Kompetensi Sumber Daya Whistleblowing System , Moralitas Individu , dan Sistem Pengendalian Internal terhadap Pencegahan Fraud dalam Pengelolaan Dana BUMDes di Kabupaten Sidoarjo*. *4*, 1–13.

Ali, N. A., Abdullah, M. W., & Jannah, R. (2023). Aktualisasi Islamic Corporate Governance pada Audit Kepatuhan Syariah dalam Mencegah *Fraud*ulent Financial Reporting (Studi pada Bank Syariah Indonesia KC Makassar). *Journal of Accounting, Economics, and Business Education*, 54–60. https://doi.org/10.62794/jaebe.v1i2.92

Ansori, D. Y., & Kuntadi, C. (2022). *Pengaruh Sistem Informasi Akuntansi, Sistem Pengendalian Internal Dan Penerapan Good Corporate Governance Dalam Upaya Pencegahan Kecurangan (Fraud)*. *1*(1), 349–354.

Azwirman, Suryadi, A., & Novriadi. (2023). Pengaruh Islamic Corporate Governance Dan Sharia Compliance Terhadap *Fraud* Pada Bank Umum Syariah. *Jurnal Tabarru' : Islamic Banking and Finance*, *6*, 1–23.

Carcillo, F., Le Borgne, Y. A., Caelen, O., Kessaci, Y., Oblé, F., & Bontempi, G. (2021). Combining unsupervised and supervised learning in credit card *fraud* detection. *Information Sciences*, *557*(xxxx), 317–331. https://doi.org/10.1016/j.ins.2019.05.042

Dimitrijevic, D., Jovkovic, B., & Milutinovic, S. (2021). The scope and limitations of external audit in detecting *frauds* in company's operations. *Journal of Financial Crime*, *28*(3), 632–646. https://doi.org/10.1108/JFC-11-2019-0155

Faraitody Teguh, D., & Bahtiar, D. (2021). the Effect of Accountability of Rural Fund Management and Internal Control To Prevent Corruption in Villages of Bojongpicung District - Cianjur. *JBTI : Jurnal Bisnis : Teori Dan Implementasi*, *12*(2), 129–139. https://doi.org/10.18196/jbti.v12i2.12753

Farochi, M. F. F., & Nugroho, A. H. D. (2022). Pengaruh Pengendalian Internal dan Good Corporate Governance terhadap Pencegahan *Fraud*. *Jurnal Penelitian Dan Pengembangan Sains Dan Humaniora*, *6*(1), 86–92. https://doi.org/10.23887/jppsh.v6i1.46071

Febriansyah, A., & Indirwan, I. (2022). *Pengaruh Integritas Dan Pengendalian Internal Terhadap Pencegahan Fraud Dalam Pengelolaan Keuangan Negara (Studi Kasus Kpp Pratama Bandung Bojonagara)*. *2*(2), 220–230.

Flowerastia, R. D., Trisnawati, E., & Budiono, H. (2021). *Fraud* Awareness, Internal Control, and Corporate Governance on *Fraud* Prevention and Detection. *Proceedings of the International Conference on Economics, Business, Social, and Humanities (ICEBSH 2021)*, *570*(Icebsh), 235–242. https://doi.org/10.2991/assehr.k.210805.038

Gregorius Jeandry, R. M. M. (2021). *Pengaruh Sistem Pengendalian Internal, Budaya Organisasi, Proactive Fraud Audit, Dan Whistleblowing System Terhadap Pencegahan Fraud Dalam Pengelolaan Dana Bos (Studi Empiris Pada Sekolah Dasar Kota Ternate)*. 49–63.

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), 103–118. https://doi.org/10.29259/sijdeb.v4i2.103-118

Jati, I. K. (2019). Pengaruh Pengawasan Melekat Dan Pemeriksaan Internal Terhadap Pencegahan *Fraud* Pada Dana Hibah. *Jurnal Akuntansi*, *14*(2), 80–91. https://doi.org/10.37058/jak.v14i2.1235

Khan, M. K., & Amoozegar, A. (2022). Effect of Corporate and Shariah Governance on Prevention of *Fraud*s in Banking Sector of Pakistan: Mediating Role of …. *Researchgate.Net*, *February*, 160–176. https://doi.org/10.17605/OSF.IO/MXU8K

Kuntadi, C., Meilani, A., & Velayati, E. (2023). Pengaruh Penerapan Sistem Pengendalian Internal, Kompetensi Sumber Daya Manusia, dan Moralitas Individu Terhadap Pencegahan *Fraud*. *Jurnal Ekonomi Manajemen Sistem Informasi*, *4*(4), 651–662. https://doi.org/10.31933/jemsi.v4i4.1458

Kurniawan, P. C., & Izzaty, K. N. (2019). Pengaruh Good Corporate Governance Dan Pengendalian Internal Terhadap Pencegahan *Fraud*. *ECONBANK: Journal of Economics and Banking*, *1*(1), 55–60. https://doi.org/10.35829/econbank.v1i1.2

Lee, J. S., & Kartika, E. (2024). *Strategi Anti-fraud: Dampak Pengendalian Internal, Pengawasan Manajerial, Dan Sistem Whistleblowing Di Semarang*. *5*(3), 522–528.

Lubis, D. K. M., & Budiwitjaksono, G. S. (2023). Analisis Pengendalian Internal, Kesadaran *Anti-fraud*, Dan Pengetahuan *Fraud* Terhadap Pencegahan *Fraud*. *Analisis Pengendalian Internal, Kesadaran Anti-fraud, Dan Pengetahuan Fraud Terhadap Pencegahan Fraud*, *5*(1), 1–10.

Marzuki, I. (2019). Pengaruh Kualitas Pelaksanaan Good Corporate Governance Dan Sharia Compliance Terhadap *Fraud* (Studi Pada Bank Syariah Mandiri Periode 2015-2018). *Skripsi*, UNIVERSITAS ISLAM NEGERI RADEN INTAN LAMPUNG.

Mayndarto, E. C. (2023). Pencegahan *Fraud* Melalui Sharia Compliance dan Islamic Corporate Governance pada Bank Syariah Indonesia. *Jurnal Ilmiah Ekonomi Islam*, *9*(1), 1–7.

Musyoki, K. M. (2023). Internal Control Systems and their role in Financial *Fraud* Prevention in Kenya. *African Journal of Commercial Studies*, *3*(3), 173–180. https://doi.org/10.59413/ajocs/v3.i3.4

Naulita, D. M. (2020). *Pengaruh Sistem Pengendalian Internal, Anti-fraud Awareness dan Asimetri Informasi Terhadap Pencegahan Fraud*.

Nugraha, mohammad sigit adi, Kartini, L., Hindarsah, merry merliani, & Marlina, N. (2023). Pengaruh Pencegahan *Fraud* Terhadap Strategi Anti *Fraud* (Studi Kasus Pada Inspektorat Kabupaten Cianjur). *Cakrawala Repositori IMWI*, *6*(5), 10104–10117. https://doi.org/10.52851/cakrawala.v6i4.371

Nugraha, R., Indah Bayunitri, B., & Widyatama, U. (2020). The influence of internal control on *fraud* prevention (Case study at Bank BRI of Cimahi City). *International Journal of Financial, Accounting, and Management (IJFAM)*, *2*(3), 199–211. https://doi.org/10.35912/ijfam.v2i3.165

Nurmasyithah. (2022). Strategi Pengawasan Kanwil Kementerian Agama Provinsi Aceh Dalam Reduksi Tingkat *Fraud* Pada Penyelenggara Travel Umrah Dan Haji Khusus. *Business, Management and Accounting*, *33*(1), 1–12.

Nuryati, T., Mulyani, S., Poulus, S., & Dahlan, M. (2020). *THE EFFECT OF ORGANIZATION CHARACTERISTICS ON*. *22*(2), 345–361. https://doi.org/10.17512/pjms.2020.22.2.23

Prabowo, A., Wahyuni, E. S., Bakti, S., Sari, P. B., & Rossanty, Y. (2022). Does Raising Environmental Awareness and Creating Pro- Environmental Attitudes Drive the Intention to Revisit Among Visitors? *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, *5*(3), 24183–24194.

Putra, I. M. Y. D., Rasmini, N. K., Gayatri, G., & Ratnadi, N. M. D. (2021). Organizational culture as moderating the influence of internal control and community participation on *fraud* prevention in village fund management during the COVID-19 pandemic. *Linguistics and Culture Review*, *6*(August 2021), 351–362. https://doi.org/10.21744/lingcure.v6ns1.2050

Rashid, C. A. (2022). The role of internal control in *fraud* prevention and detection. *Journal of Global Economics and Business*, *3*(8), 43–55. https://doi.org/10.31039/jgeb.v3i8.40

Ridha, M., & Umiyati, U. (2022). Sharia Compliance, Islamic Corporate Governance dan Non Performing Financing Terhadap Pengungkapan *Fraud* Bank Umum Syariah. *Jurnal Akuntansi Dan Governance*, *3*(1), 1. https://doi.org/10.24853/jago.3.1.1-16

Roemkenya Madolidi Handoyo, B., & Indah Bayunitri, B. (2021). The influence of internal audit and internal control toward *fraud* prevention. *International Journal of Financial, Accounting, and Management*, *3*(1), 45–64. https://doi.org/10.35912/ijfam.v3i1.181

Ronald, M. (2024). *Pengaruh Spip Dan Good Government Governance Terhadap Pencegahan Fraud Dalam Perencanaan Dan Penganggaran,Anti Fraud Awareness Sebagai Pemoderasi Di Kabupaten Purwakarta*. *7*, 15781–15791.

Sabrida, A., Br, T., & Bukit, R. B. (2021). The Influence of Internal Control System , Individual Morality , and HR Competency on *Fraud* Prevention with Good Governance as An Intervening Variables : Study on OPD Deli Serdang Regency , North Sumatra. *Jurnal Sains Sosio Humaniora*, *5*, 122–131.

Safitri, D. A. (2019). Pengaruh Kualitas Pelaksanaan Good Corporate Governance, Sharia Compliance Dan Komplekstas Bank Terhadap *Fraud*. *Sustainability (Switzerland)*, *11*(1), 1–14. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI

Sihombing, R. P., Soewarno, N., & Agustia, D. (2023). The mediating effect of *fraud* awareness on the relationship between risk management and integrity system. *Journal of Financial Crime*, *30*(3), 618–634. https://doi.org/10.1108/JFC-02-2022-0058

Subkhi, A. N., & Puspitasari, E. (2023). Pengaruh Tata Kelola Dan Kepatuhan Syariah Terhadap Kecurangan Pada Bank Umum Syariah. *KRISNA: Kumpulan Riset Akuntansi*, *14*(2), 175–188. https://doi.org/10.22225/kr.14.2.2023.175-188

Wandansari, R. (2022). *Pengawasan Pengelolaan Bumdes Tirta Mandiri Desa Ponggok (Studi Kasus Pengelolaan Bumdes Berdasarkan UU No. 6 Tahun 2014 Tentang Desa)*. *9*(6), 356–363.

Widyawati, N. P. A., Sujana, E., & Yuniarta, G. A. (2019). Pengaruh Kompetensi Sumber Daya Manusia, Whistle Blowing System, dan Sistem Pengendalian

Internal Terhadap Pencegahan *Fraud* dalam Pengelolaan Dana Bumdes. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, *10*(3), 368–379.

Wulandari. (2020). Jurnal Mirai Management Pengaruh Pengendalian Internal Terhadap Pencegahan *Fraud*. *Jurnal Mirai Management*, *8*(1), 259–270.

Yuniarti, R. D. (2017). The effect of internal control and *anti-fraud* awareness on *fraud* prevention (A survey on inter-governmental organizations). *Journal of Economics, Business & Accountancy Ventura*, *20*(1), 71. https://doi.org/10.14414/jebav.v20i1.626