



The implementation of digital-based accounting for fraud prevention at PNM Mekaar Syariah

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ABSTRACT

The 2019 Fraud Survey in Indonesia published the three biggest types of fraud occurring in the country, including corruption at 64.4%, misuse of state or company assets at 28.9%, and financial reporting fraud at 6.7%. PNM, as a company operating in the financial sector, is also vulnerable to fraud. Based on data from the Anti-Fraud Strategy Implementation Report of PNM 2022 published on the Indonesia Stock Exchange, it is known that the Mekaar service experienced 6,163 cases of fraud. This situation prompted PNM to undergo transformation in transaction recording processes using digital-based accounting. Considering this phenomenon, researchers were interested in analyzing the impact of implementing digital-based accounting on fraud prevention at PNM Mekaar Syariah. This research method employs a simple linear regression analysis model with the assistance of SPSS V.27 software. The data collection process involved questionnaires directed at Back Office employees and Finance Administration Officers at PNM Mekaar Syariah. From the analysis conducted on fifty samples, it is found that the implementation of digital-based accounting has a positive and significant impact on fraud prevention at PNM Mekaar Syariah.

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INTRODUCTION

Accounting is the systematic process of recording financial transactions, ultimately resulting in the creation of financial statements used by relevant parties. The fundamental principle in accounting is to implement all financial transaction recording processes according to procedures (Aini & Susilowati, 2022; Gustina, 2021; Saputra, 2021). According to Hoesada (2022), accounting plays five important roles in the economy. First, accounting serves as the embodiment of personal or family ownership rights. Second, accounting functions as the language of business. Third, accounting serves as a means of accountability and decision-making in society. Fourth, accounting serves as a technology for recording and reporting financial information. Fifth, accounting provides a comprehensive overview of assets, liabilities, and equity.

As time progresses, accounting continues to innovate to become an innovative and creative solution in solving various problems that arise (Khanom, 2017; Rahayu, 2021). The changing times are transforming every aspect of accounting, transitioning from manual processes to digitization by automating the procedures for recording financial reports (Alshuriqi et al., 2023; Aripin et al., 2023; Friday & Japhet, 2020; Romana et al., 2023). Digital-based accounting systems offer several benefits, including speeding up accounting processes, minimizing human errors, optimizing data utilization, enhancing data security, and improving transparency and accountability. The presence of digital-based accounting also indirectly impacts preventing financial fraud within the company (Arif et al., 2022).

Fraud itself is the intentional presentation of false financial statements that deliberately omit or add certain amounts with the aim of deceiving the rightful owners of the financial reports. Fraud can be committed by an individual, a group, or even by the company itself. Therefore, fraud can be considered a series of inconsistent processes and illegal acts carried out by certain parties for personal gain (Novarina & Triyanto, 2022; Putri & Hermi, 2023; Riset et al., 2022; Sudarmanto & Utami, 2021). According to Bologna (1993), as cited by Wibowo et al. (2022), fraud can occur due to several factors known as the GONE Theory. Firstly, Greeds, which is related to greedy behavior that potentially exists in every human being. Secondly, Opportunities, which is associated with organizational or environmental conditions that provide opportunities for someone to commit fraud. Furthermore, Needs encompasses everything an individual needs to support their daily life, as well as a consumerist attitude. Lastly, Exposures involves the consequences that arise due to the actions of the perpetrator. Low punishment will not have a deterrent effect on the perpetrator. The GONE Theory concept provides a comprehensive understanding of the triggering factors for fraud in a specific context. Meanwhile, according to Vousinas (2019), the occurrence of fraud is caused by five aspects known as the S.C.O.R.E Model or also known as The Fraud Pentagon, consisting of Stimulus, Capability, Opportunity, Rationalization, and Ego. Stimulus is the impetus that drives an individual to commit fraud and is related to both financial and non-financial aspects, such as meeting daily living needs, pressure to achieve targets, and frustration in the work environment. Capability is related to the nature and abilities of individuals, playing a significant role in committing fraud. Opportunity is the chance associated with the opportunity to commit fraud. Fraud perpetrators believe they can plan and carry out their actions without being detected by anyone. Rationalization is related to justifying the act of fraud that has been committed. Fraud perpetrators create reasons to make their actions acceptable to themselves. Lastly, Ego is the main factor in determining why people are compelled to commit fraudulent acts. In the S.C.O.R.E Model, Vousinas also has an additional model known as the Fraud Hexagon. Another factor that can contribute to the occurrence of fraud is Collusion. The addition of this factor can be applied to uncover cases of crime in the financial sector.

Based on the survey results from the Association of Certified Fraud Examiners (ACFE) Indonesia Chapter in 2019 (ACFE, 2020). From the 239 selected respondents, it is known that there are three types of fraud that occur in Indonesia. The most common type of fraud is corruption, accounting for 64.4%, followed by misuse of state or company assets or wealth at 28.9%, and financial statement fraud at 6.7%. According to ACFE, the banking and financial industry is the most affected sector by fraud, with a percentage of 41.4%. Following closely is the government, experiencing a loss percentage of 33.90%. According to Nurhayanto (2013), fraud that can occur in financial institutions during the disbursement of loans includes seven aspects: falsification of credit documents; collaboration with internal company parties; inflation of collateral value; violation of authority in credit termination; side streaming; fictitious credit; fictitious letter of credit. With the development of knowledge, technology, and types of businesses, various types of fraud have emerged. The identification of fraud types classified by ACFE includes fraud related to reports, asset misuse, and corruption. The implementation of digital-based accounting information systems

is known to have an impact on preventing fraudulent activities in both companies and the public sector (ACFE, 2022).

According to Nurhasanah et al. (2019), accounting information systems play a very effective role in preventing fraud as they enable the proper management of inventory in health centers. Leksono Putri Handayani et al. (2023) they also argue that the role of information technology in public sector accounting in preventing fraud can be achieved by considering the causes of fraud and implementing fraud prevention methods. Prevention methods that can be used include data access management, timely reporting, and real-time data control. Another method involves preventive strategies by developing fraud detection systems. According to Alifiananda et al. (2021), a good accounting information system has a positive impact on the detection and prevention process of accounting fraud. Company management also needs to implement digitalization, such as cloud computing in the accounting information system, to prevent or minimize fraudulent activities. Another study by Aprilianti et al. (2021) concludes that the accounting information system implemented in internal control can anticipate the potential for fraud in a company. The better the quality of the accounting information system, the more it can minimize the occurrence of fraud in the company. Dewi et al. (2021) they also state that the utilization of technology in the accounting information system strongly supports efforts to prevent fraud in the company. The results of their research indicate that the accounting information system has an impact on preventing fraud at CV Jaya Mitra Abadi Pekanbaru.

Based on several previous studies, it is evident that the implementation of digital accounting has an impact on preventing or reducing the level of fraud in both companies and public sector institutions. However, most of the earlier research conducted used qualitative research methods with descriptive analysis. Therefore, the results may not fully depict the extent of the influence of the implementation of digital accounting on fraud prevention. Hence, the researcher is interested in conducting quantitative research using a questionnaire to determine the extent of the influence of digital accounting on fraud prevention at PT Permodalan Nasional Madani (PNM). PT Permodalan Nasional Madani, abbreviated as PNM, was established in 1999. Currently, PNM is a subsidiary of Bank Rakyat Indonesia (BRI), with its main business focus on providing microfinance.

PNM has two flagship services for microfinance: ULaMM (Unit Layanan Modal Mikro) for MSMEs and Mekaar (Membina Ekonomi Keluarga Sejahtera), which is targeted at underprivileged women entrepreneurs. Based on data as of December 31, 2022, Mekaar financing contributes 85.8% to the company's revenue, while ULaMM contributes 11.1%. As a financial institution and banking company, PNM is also categorized as vulnerable to fraud. Based on data from the 2022 Anti-Fraud Strategy Report of PNM, published on the Indonesia Stock Exchange, it is known that the Mekaar service experiences the highest number of fraud cases. The 2022 data indicates that there were 6,163 fraud cases in the Mekaar service, involving 30 types of deviations. The five most common types of deviations in the Mekaar service include Procedure Violations, Misuse of Deposited Money, Misuse of Installment Money, Misuse of Repayment Money, and Switching. The report also provides information that the majority of deviation actions in the Mekaar service are carried out by three parties, including the Account Officer, Head of the Mekaar Unit, and Senior Account Officer.

Seeing the recurring fraud phenomenon in the Mekaar service, PNM has made a breakthrough in transaction recording processes across all Mekaar branch offices by implementing digital-based accounting since 2019. Based on the phenomenon of digital-based accounting used by PNM in the Mekaar Syariah service and several previous studies related to the implementation of digital-based accounting in preventing fraud. Therefore, the researcher decided to conduct a study on the benefits of implementing digital-based accounting in preventing fraud at PNM Mekaar Syariah. The previous research utilized a qualitative research method with descriptive analysis, resulting in findings that inadequately portrayed the extent of the impact of digital-based

accounting implementation on fraud prevention. In contrast, this study employs a quantitative approach with a larger number of respondents, providing an opportunity for more comprehensive and representative analysis of the significant influence of digital-based accounting implementation in preventing fraud.

The results of this research are expected to provide significant practical contributions to educational institutions and corporate entities. For educational institutions, the study is anticipated to serve as a reference source, offering profound insights into the impact of digital-based accounting implementation on fraud prevention in Indonesia. Meanwhile, for corporate entities, this research is expected to offer valuable input to reduce the occurrence of fraud in both banking and non-banking financial institutions. By exploring the research findings, it is expected that effective strategies or methods can be identified to enhance the security and supervision of financial transactions. The implementation of the research results is expected to make a positive contribution in designing policies and procedures that are more resilient to fraud risks, thus enhancing the integrity and trust of the public in financial institutions. Therefore, this research has the potential to shape a safer and more reliable financial environment.

RESEARCH METHOD

Research methodology is a scientific approach to obtaining data with specific objectives and purposes. Data from research are empirical data that are valid. Valid data obtained can be used to understand, anticipate, and solve a problem.

Sugiyono (2016) explains that quantitative research methods are often referred to as traditional methods because they have been used for a considerable period in research. In its implementation, quantitative methods adhere to scientific principles that are empirical, objective, measurable, rational, and systematic.

In the research titled "Implementation of Digital-Based Accounting for Fraud Prevention at PNM Mekaar Syariah," the researcher employed a quantitative method by utilizing a questionnaire distributed to the predetermined population and sample. The researcher conducted a simple linear regression analysis using the supporting application SPSS V.27 to determine the influence of the Implementation of Digital-Based Accounting on Fraud Prevention at PNM Mekaar Syariah.

The population used in this study consists of employees of PNM Mekaar Syariah. The researcher took a sample of 50 individuals, comprising Back Office staff or Finance Administration Officers at PNM Mekaar Syariah, to be given a questionnaire regarding the benefits of implementing digital-based accounting for fraud prevention at PNM Mekaar Syariah. In the process of collecting research data, the researcher employed a questionnaire with a Likert scale model ranging from 1 to 5.

RESULTS AND DISCUSSIONS

The research method employed was quantitative, involving the distribution of questionnaires to fifty selected samples of employees at PNM Mekaar Syariah holding positions in Back Office or Finance Administration Officer roles. The selection of these samples was made because employees in these positions are directly involved with business processes and play a role in preventing fraud at PNM Mekaar Syariah. The selected samples filled out the questionnaire data using a Likert scale model ranging from 1 to 5, consisting of twenty questions. The collected questionnaire data were then analyzed using the simple linear regression analysis method through the SPSS V.27 application to determine the extent of the influence, benefits, and effectiveness of implementing Digital-Based Accounting on Fraud Prevention at PNM Mekaar Syariah. Before conducting the research using the simple linear regression analysis method, the researcher conducted tests on the obtained data, including validity testing, reliability testing, and classical assumption testing.

Validity and Reliability Testing

Validity and Reliability Testing were conducted to ensure that the questionnaire used, along with its statements, has been valid, and the respondents' answers are consistent and not fluctuating. The researcher, with the assistance of SPSS V.27 application, performed validity and reliability tests on twenty questions in the questionnaire. From the results of the validity test using the Pearson method, it was found that all questions had a significance value of 0.001 or < 0.05 , indicating that the obtained data is valid. Subsequently, the researcher conducted a reliability test on the twenty questions in the questionnaire. The results of the reliability test with the help of SPSS V.27 yielded Cronbach's Alpha values of 0.947 for the digital-based accounting variable and 0.969 for the fraud prevention variable. These results confirm that all questions in the questionnaire are reliable, as the Cronbach's Alpha values are > 0.70 .

Classical Assumption Testing

After all the questions in the questionnaire are valid and reliable, the next step is classical assumption testing on the data obtained from the questionnaire. Classical assumption testing is conducted to determine the level of normality, multicollinearity, heteroskedasticity, and autocorrelation of the variables under study.

Normality Testing

Normality testing is conducted to examine whether the disturbance or residual variables in the regression model have a normal distribution or not. The method used in normality testing is the Kolmogorov-Smirnov test.

Table 1. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		50	
Normal Parameters ^{a,b}	Mean	,000000	
	Std. Deviation	2,96288077	
Most Extreme Differences	Absolute	,107	
	Positive	,107	
	Negative	-,053	
Test Statistic		,107	
Asymp. Sig. (2-tailed) ^c		,200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	,159	
	99% Confidence Interval	Lower Bound	,150
		Upper Bound	,168
		Bound	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

Based on the results of the normality test, the asymp sig (2-tailed) value is 0.200. This result indicates that the asymp sig (2-tailed) > 0.05 , which means that the data in the study is normally distributed.

Multicollinearity Test

Multicollinearity test is conducted to examine the correlation among independent variables in the regression model. The multicollinearity test is performed by examining the values of Tolerance and VIF (Variance Inflation Factor).

Table 2. Coefficients^a

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Beta					Tolerance	VIF
1	(Constant)	5,134	2,413		2,128	,038		
	TX	,908	,062	,903	14,604	,000	1,000	1,000

a. Dependent Variable: TY

Based on the results of the multicollinearity test, it is found that the Tolerance and VIF values for the independent variables are equal to 1.000. This result indicates the absence of multicollinearity as the Tolerance value is > 0.10, and the VIF value is < 10.00.

Autocorrelation Test

The autocorrelation test is conducted to determine the correlation between disturbance errors in period t with disturbance errors in the previous period (t-1) in the regression model.

Table 3. Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,903 ^a	,816	,812	2,994	1,791

a. Predictors: (Constant), TX

b. Dependent Variable: TY

Based on the results of the autocorrelation test for the research variable, the Durbin Watson (d) value is found to be 1.791. The test results are then compared with the d table values at $\alpha = 0.05$. The comparison yields $dL = 1.5849$ and $4 - dU = 2.4151$. Therefore, it is found that $dL < d < 4 - dU$, indicating that the Durbin Watson test results meet the criteria for the absence of autocorrelation.

Heteroskedasticity Test

The heteroskedasticity test is conducted to examine whether there is inequality in the variance of residuals from one observation to another in the regression model.

Table 4. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	3,080	1,477	Beta	2,086	,042
	TX	-,020	,038	-,076	-,526	,601

a. Dependent Variable: RES_2

Heteroskedasticity test using the Glejser method shows a Sig. value > 0.05, indicating no significant relationship between all independent variables and the absolute residual values. This means that the regression model is free from heteroskedasticity.

Simple Linear Regression Analysis

The researcher utilized a simple linear regression analysis model to determine the extent of the influence of the independent variable, the Implementation of Digital-Based Accounting, on the dependent variable, Fraud Prevention.

Table 5. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	5,134	2,413		2,128	,038
	TX	,908	,062	,903	14,604	,000

a. Dependent Variable: TY

Based on the processing results assisted by SPSS V.27, the equation for simple linear regression in this study can be obtained as follows:

$$Y = 5,134 + 0,908 X + E$$

The results of the simple linear regression equation can be explained as follows: (a) The constant value in the equation indicates the magnitude of fraud prevention. If the value of the independent variable is considered not to change, the level of fraud prevention increases by 5.134%. (b) The coefficient of the digital-based accounting regression, with a positive sign of 0.908, indicates the magnitude of the influence on fraud prevention. This result explains that there is a positive influence between the implementation of digital-based accounting and fraud prevention. If the implementation of digital-based accounting increases by 1%, it results in an increase in fraud prevention by 0.908%.

t-Test

The t-test is conducted to determine the significance level of the influence of the independent variable on the dependent variable.

Table 6. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error			
1	(Constant)	5,134	2,413		2,128	,038
	TX	,908	,062	,903	14,604	,000

a. Dependent Variable: TY

In the t-test results, the calculated t-value is 14.604, which is greater than the critical t-value of 2.40658, with a significance level of 0.000 ($0.000 < 0.05$). It can be concluded that the implementation of digital-based accounting significantly influences credit prevention.

Based on the data processing using SPSS V.27, it is known that the implementation of digital-based accounting has a positive and significant impact on fraud prevention at PNM Mekaar Syariah. Based on the results of simple linear regression analysis, it is found that if the implementation of digital-based accounting increases by 1%, it will increase fraud prevention at PNM Mekaar Syariah by 0.908%. The significant positive influence of digital-based accounting in preventing fraud at PNM Mekaar Syariah indicates that the company's transformation efforts since 2019, involving the digitization of accounting processes across all Mekaar branches, have been beneficial and effective in preventing fraud. The digital data input process using state-of-the-art accounting information systems can prevent fraud at PNM Mekaar Syariah. The presence of integrated digital-based accounting, from customer data input to installment payments and settlements at all branches of PNM Mekaar Syariah, allows the company to detect and minimize the potential for fraud.

The positive impact of digital-based accounting implementation on fraud prevention at PNM Mekaar Syariah is also consistent with a study by Alifiananda et al. (2021), stating that a good accounting information system has a positive influence on the detection-prevention process of accounting fraud. Furthermore, the level of significant positive influence also indicates that the implementation of digital-based accounting is highly beneficial and effective for fraud prevention at PNM Mekaar Syariah. This aligns with the findings of Alshuriqi et al. (2023 and Romana et al. (2023), who stated that accounting information systems play a very effective role in fraud prevention. In the Fraud Hexagon theory by Vousinas (2019), fraud can be caused by six factors known as the S.C.O.R.E Model, including Stimulus, Capability, Collusion, Opportunity, Rationalization, and Ego. The research results indicate that the implementation of digital-based

accounting has a positive and significant impact on fraud prevention at PNM Mekaar Syariah. This demonstrates a crucial role in minimizing fraud occurrences caused by the presence of Opportunity.

Through advanced and modern digital-based accounting, the opportunities for individuals to commit fraud become narrower. This is because with a digital-based accounting system, the entire business process and transaction flow in the company can be monitored by all relevant parties, from Back Office staff and Finance Administration Officers to the management team in the financial department. The presence of digital-based accounting in a company not only narrows the space for fraud but can also be used to detect fraud that has occurred in the business process flow. Consequently, it can serve as valuable input for improvements in business processes and transaction procedures within the company.

CONCLUSION

The results of the research conducted using a simple linear regression analysis model reveal that the implementation of digital-based accounting, which has been applied since 2019, has a positive and significant impact on fraud prevention in the operational business of PNM Mekaar Syariah. The positive and significant influence from this research indicates that the application of digital-based accounting is highly beneficial and effective in preventing fraud in the operational business of PNM Mekaar Syariah. The positive and significant impact of digital-based accounting implementation on fraud prevention highlights the significant role of digitizing business processes and transactions to narrow the opportunities for fraud carried out by employees within a company. This underscores how the presence of digital-based accounting restricts the space for fraud occurrence caused by one of the factors from the Fraud Hexagon S.C.O.R.E Model, namely Opportunity.

Based on the research findings, the researchers recommend to PNM as the parent company of PNM Mekaar Syariah to continue innovating in enhancing the reliability and up-to-dateness of technology in the company's accounting information system. This is crucial to be done regularly in order to consistently narrow the potential space for fraud in the company's operational business. The results of this research also serve as tangible evidence that the implementation of digital-based accounting in all institutions, both in companies and public sector agencies, is crucial. Therefore, it is hoped that all companies and public sector institutions can continually improve the quality of their digital-based accounting to prevent fraud that could harm the institution.

Although the implementation of digital-based accounting can minimize one of the fraud factors, Opportunity, companies must also develop various other instruments to support fraud prevention. According to the Fraud Hexagon S.C.O.R.E Model theory, there are five factors besides Opportunity: Stimulus, Capability, Collusion, Rationalization, and Ego. This research still has limitations because it only analyzes the influence of digital-based accounting implementation on fraud prevention related to Opportunity in the Fraud Hexagon S.C.O.R.E Model. Subsequent research could be conducted by adding other factors in the Fraud Hexagon S.C.O.R.E Model, including Stimulus, Capability, Collusion, Rationalization, and Ego, to assess their influence on fraud prevention.

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