

Dhea Marella Aulia¹

Sriwijaya University, Palembang, Indonesia

Muhammad Farhan²

Sriwijaya University, Palembang, Indonesia

Agil Novriansa³

Sriwijaya University, Palembang, Indonesia

Christian Damar Sagara Sitepu⁴

Sriwijaya University, Palembang, Indonesia

The Effect of the Fraud Triangle and Sharia Compliance Disclosure on Financial Statement Fraud in Indonesian Islamic Banks

Abstract. *Financial statement fraud in Islamic banks is unethical because, in this way, banks mislead their shareholders and other users of financial statements. Applying Sharia rules in Islamic institutions is an effort to prevent fraud in financial statements. Three conditions generally arise when fraud occurs: management under pressure, lack of control, and a group of people involved in rationalizing fraud. This study will analyze the relationship between the fraud triangle and Sharia compliance disclosure in minimizing and detecting financial statement fraud in Indonesian Islamic banks. This study aims to determine how these variables influence financial statement fraud, using the F-score as a measurement. This quantitative research utilizes secondary data from the official websites of Islamic banks. The population and sample for this study comprise Islamic banks in Indonesia from 2018 to 2023. The research uses a logistic regression method to analyze the data. The study results showed that financial stability (proxied by bank asset changes) and Islamic income ratio do not impact financial statement fraud. Instead, the presence of an independent board of commissioners who supervise objectively and effectively can influence company management in minimizing the risk of fraud in financial statement presentations. Additionally, changing auditors increases the likelihood of detecting potential fraud in financial statements. Sharia compliance disclosure also significantly increases the reliability of financial reporting data and indicates a high level of corporate responsibility for the Islamic bank to shareholders and society. The management of Islamic banks can use the results of this study to understand the determinants of financial statement fraud better.*

Keywords: *fraud triangle, Sharia compliance disclosure, financial statement fraud, F-score, Islamic banks.*

Suggested Citation

Aulia, D. M., Farhan, M., Novriansa, A., Sitepu, C. D. S. (2024). The Effect of the Fraud Triangle and Sharia Compliance Disclosure on Financial Statement Fraud in Indonesian Islamic Banks. *Oblik i finansi*, 4(106), 101-107. [https://doi.org/10.33146/2307-9878-2024-4\(106\)-101-107](https://doi.org/10.33146/2307-9878-2024-4(106)-101-107)

¹ **Dhea Marella Aulia**, Sriwijaya University, Palembang, Indonesia.
ORCID 0009-0000-3379-9515

² **Muhammad Farhan**, Sriwijaya University, Palembang, Indonesia.
ORCID 0009-0003-1688-1404
E-mail: muhammadfarhan@fe.unsri.ac.id (*Corresponding author*)

³ **Agil Novriansa**, Sriwijaya University, Palembang, Indonesia.
ORCID 0000-0002-5579-6451

⁴ **Christian Damar Sagara Sitepu**, Sriwijaya University, Palembang, Indonesia.
ORCID 0009-0000-4544-683X

Дея Марелла Аулія

Університет Шривіджая, м. Палембанг, Індонезія

Мухаммед Фархан

Університет Шривіджая, м. Палембанг, Індонезія

Агіль Новріанса

Університет Шривіджая, м. Палембанг, Індонезія

Крістіан Дамар Сагара Сітепу

Університет Шривіджая, м. Палембанг, Індонезія

Вплив трикутника шахрайства та розкриття інформації про дотримання шариату на шахрайство у фінансовій звітності в ісламських банках Індонезії

Анотація. Шахрайство з фінансовою звітністю в ісламських банках є неетичним, оскільки таким чином банки вводять в оману своїх акціонерів та інших користувачів звітів. Застосування норм шариату в ісламських установах є спробою запобігти шахрайству з фінансовою звітністю. Зазвичай шахрайству передують три умови: управління під тиском, відсутність контролю та група людей, що залучені до раціоналізації шахрайства. У цьому дослідженні аналізується зв'язок між трикутником шахрайства та розкриттям інформації про дотримання шариату в мінімізації та виявленні шахрайства з фінансовою звітністю в ісламських банках Індонезії. Дослідження має на меті визначити, як ці змінні впливають на шахрайство з фінансовою звітністю, використовуючи F-показник для вимірювання впливу. Дослідження є кількісним та використовує вторинні дані з офіційних веб-сайтів ісламських банків. Вибірка цього дослідження включає 9 ісламських банків в Індонезії, дані яких були взяті за період з 2018 по 2023 рік. Для аналізу даних використано метод логістичної регресії. Результати дослідження показали, що фінансова стабільність (оцінена змінами в банківських активах) та коефіцієнт ісламського доходу не впливають на шахрайство з фінансовою звітністю. Натомість наявність незалежної ради уповноважених осіб, яка здійснює об'єктивний та ефективний нагляд, може вплинути на керівництво компанії в мінімізації ризику шахрайства з фінансовою звітністю. Крім того, зміна аудитора підвищує ймовірність виявлення потенційного шахрайства у фінансовій звітності. Розкриття інформації про дотримання норм шариату також значно підвищує надійність даних фінансової звітності та свідчить про високий рівень корпоративної відповідальності ісламського банку перед акціонерами та суспільством. Керівництво ісламських банків може використати результати цього дослідження, щоб краще зрозуміти детермінанти шахрайства з фінансовими звітами.

Ключові слова: трикутник шахрайства, розкриття інформації про дотримання шариату, шахрайство з фінансовою звітністю, F-показник, ісламські банки.

INTRODUCTION

Banks that implement Sharia principles are not guaranteed to avoid fraud. Fraud in financial statements refers to misrepresenting material information for personal gain. Financial reports must be of high quality and possess relevant and reliable values. Fraud in financial statements results in losses for many parties and decreases the organization's reputation, which can negatively affect investor confidence. The Association of Certified Fraud Examiners (ACFE) survey in 2022 reported 2,046 financial statement fraud cases.

According to the AICPA (2002), three conditions generally lead to fraud. First, management or employees may have incentives or face pressure, providing an excuse to commit fraud. Second, circumstances may exist where there are no controls, ineffective controls, or management's ability to override controls, creating opportunities for fraud. Third, those involved may rationalize their fraudulent actions.

The Qur'an and Hadith state that a Muslim is prohibited from cheating in any form. Individuals entrusted with responsibility must fulfil their duties according to the mandate and avoid actions that could harm others. By implementing Sharia regulations, it is hoped that Sharia institutions can prevent financial statement fraud.

This study examines the relationship between the fraud triangle and Sharia compliance in detecting financial statement fraud, comparing the relationship between these variables in Islamic banks in Indonesia. The components of the Fraud Triangle used in this study consist of:

(1) The Pressure component, measured by the category of financial stability through changes in assets (ACHANGE);

(2) The Opportunity component, assessed by the ratio of independent commissioners to the total number of commissioners on the board (INVS);

(3) The Rationalization component, measured by audit opinions.

Meanwhile, Sharia compliance in this research is evaluated through the Islamic income ratio (IsIR) and the extent of disclosure as measured by 3 sub-indicators, namely Sharia disclosure, social performance disclosure, and financial performance disclosure, with a total of 44 indicators.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Shariah Enterprise Theory

Shariah Enterprise Theory (SET) is a business theory integrated with the concept of tawhid as its fundamental basis. In general enterprise theory, accountability lies not only with the business owner but also with various stakeholders. According to SET, Allah is the primary source, as He is the sole and absolute Owner. The use of resources from the perspective of SET is strictly limited, individually and collectively, because the resources held by stakeholders are considered Amanah (trust) from Allah, which must be accounted for in terms of how and for what purpose they are used (Hermawan et al., 2016). As the highest stakeholder, God serves as the foundation for Islamic accounting, which remains focused on the goal of "awakening awareness of the divine".

Humans, as the second group of stakeholders, are divided into two categories: direct and indirect. According to Hermawan et al. (2016), indirect stakeholders do not directly contribute to the company (either financially or non-financially). However, in Islamic terms, they have the right to benefit from the well-being generated by the company. According to Meutia (2010), applying this to indirect stakeholders can involve empowering micro-enterprises, improving the living standards of communities, providing assistance in education and healthcare, and supporting the poor. The third group of stakeholders is the environment, which contributes to the company, just as Allah created the earth and everything in it for the benefit of humanity (Hermawan et al., 2016).

Fraud Triangle

According to the Association of Certified Fraud Examiners (ACFE), fraud is a deceptive activity aimed at achieving personal gain. Financial statement fraud is the intentional misrepresentation and concealment of material facts to deceive someone into taking actions that may harm themselves (source: www.acfe.com). Prianta (2013) states that ACFE developed a fraud model called the "fraud tree." The fraud tree explains three types of fraud, which are:

1. Asset Misappropriation refers to behaviour involving the exploitation, embezzlement, or theft of organizational assets or personal property, which can occur internally within the company and externally by outsiders.

2. Fraudulent Financial Statements refer to fraudulent actions taken by company management to misstate or intentionally omit material amounts, causing

the financial statements to not fairly present the material facts and not comply with accounting standards.

3. Corruption fraud involves collaboration with external parties and is the most difficult type of fraud to detect because all parties involved usually benefit or gain from the arrangement (referred to as mutualistic symbiosis). Examples of corruption fraud include abuse of authority or conflicts of interest, bribery, illegal gratuities (often in the form of gifts or perks related to one's position and work relationships), and economic extortion (commonly known as illegal fees or "payoffs").

The fraud triangle theory, developed by Dr. Donald Cressey, explains that the fraud triangle consists of three components: pressure, opportunity, and rationalization. According to SAS No. 99, these three conditions commonly occur when fraud occurs (Diany & Ratmono, 2014).

The Relationship between Financial Stability and Financial Statement Fraud

Financial stability refers to a company's financial position. When a company's financial position is unstable, management may resort to various measures to restore stability, aiming to maintain the company's value. In the face of economic threats, industry challenges, or operational difficulties, management can experience pressure that may lead to fraudulent practices in financial statement presentation (Skousen et al., 2008).

Conversely, if a company's financial position is stable and grows, it will likely attract investments and secure credit from creditors. This is supported by findings from Iqbal and Murtanto (2016), which indicate that changes in assets positively affect fraudulent financial reporting. However, this contradicts the research of Sabatian and Hutabarat (2020), which found that asset changes do not affect fraudulent financial reporting.

H1: *Financial stability has an effect on financial statement fraud.*

The Relationship between Ineffective Monitoring and Financial Statement Fraud

Ineffective monitoring refers to a condition in which a company has weak oversight, creating significant opportunities for managers to engage in fraud and deviant behaviour. Independent commissioners overseeing financial reporting and internal controls can help prevent fraud. This issue arises when one party dominates without oversight from others (Skousen et al., 2008).

Dechow et al. (1996) state that companies committing fraud tend to have more board members from outside the company than those who do not engage in financial reporting fraud. Research conducted by Mukaromah and Budiwitjaksono (2021) explains that ineffective monitoring influences and can be used to indicate the occurrence of financial statement fraud. Conversely, Mardianto and Tiono (2019) assert that ineffective monitoring does not influence the occurrence of financial statement fraud.

H2: *Ineffective monitoring has a positive effect on financial statement fraud.*

The Relationship between Auditor Changes and Financial Statement Fraud

Rationalization is the behaviour of justifying oneself for wrongdoing. In this study, rationalization is proxied by changes in external auditors who audit a company's financial statements. Auditor changes are often made in an effort to eliminate fraud findings and cover up the risks of fraud in previous audits. This minimizes the likelihood of fraud being uncovered, as new auditors may not fully understand the company's condition (Agustina & Pratomo, 2019).

Research conducted by Mardianto and Tiono (2019) found that auditor changes have an influence and can indicate the occurrence of financial statement fraud. In contrast, the study by Mukaromah and Budiwitjaksono (2021) concluded that auditor changes do not affect the occurrence of financial statement fraud.

H3: *Changes in auditors have an effect on financial statement fraud.*

The Relationship between Islamic Income Ratio and Financial Statement Fraud

One important aspect of developing Islamic banks is Sharia compliance. A business entity with a religious symbol does not guarantee that the institution is free from fraudulent behaviour. Every entity has the opportunity to engage in fraudulent actions. However, banks can minimize fraud by implementing and conducting transactions and operational activities based on Sharia principles (Sula & Alim, 2014).

Research by Supriatna et al. (2022) also explains that Sharia compliance, as measured by the Islamic Income Ratio, plays a role in minimizing financial statement fraud. On the other hand, the study by Najib and Rini (2019) reveals that Sharia compliance does not influence financial statement fraud.

H4: *The Islamic income ratio has an effect on financial statement fraud.*

The Relationship between Sharia Compliance Disclosure and Financial Statement Fraud

One way to limit fraud in Sharia entities is by disclosing Sharia compliance and corporate governance. A bank that discloses more information tends to have higher compliance. This is one manifestation of the Islamic spirit, alongside the avoidance of interest (riba), excessive uncertainty (gharar), and gambling (maysir). Islam emphasizes the responsibility of managing the trust received from stakeholders (Mukhibad & Nurkhin, 2022). Islamic banks with low compliance levels provide opportunities for management to commit fraud. Therefore, Islamic banks must adhere to Sharia standards (Sharia compliance) in all customer asset operations (El Junusi, 2012).

H5: *The Sharia compliance disclosure has an effect on financial statement fraud.*

RESEARCH METHODOLOGY

This research is a quantitative study with a deductive, objective, and scientific nature, where all data is obtained in the form of numbers from measurements and statistical analyses as tools to analyze the answers to a problem. This research utilizes secondary data, specifically the annual reports of 9 Islamic Banks in Indonesia. The sampling method used is purposive sampling with the following criteria:

- (1) Islamic Banks operating in Indonesia from 2018 to 2023, obtained through the website of the Financial Services Authority (OJK) and the official websites of the companies;
- (2) Islamic Banks in Indonesia that do not publish their annual financial reports on the Financial Services Authority (OJK) website (ojk.go.id) and the official websites of the companies;
- (3) Companies that do not have the data needed to calculate the research variables.

The analysis method for this research is logistic regression using the IMB SPSS 29.0.

Table 1. The Operationalization of Variables

Variable	Indicator
Fraud	The F-score model uses a dummy variable with the following formula: F-score = Accounting Quality + Financial Performance If the F-score is greater than 1, it is categorized as committing fraud and assigned a score of 1, while an F-score less than 1 is categorized as a non-fraudulent company and assigned a score of 0.
Pressure	ACHANGE = $\frac{Total\ Asset_t - Total\ Asset_{t-1}}{Total\ Asset_{t-1}}$
Opportunity	INVS = $\frac{Independent\ commissioners}{Total\ commissioners}$
Rationalization	Auditor Changes (AUDCHANGE) uses a dummy variable. If there is a change in public accounting firm during the period coded 1, if there is no change in public accounting firm coded 0.
Islamic income	IsIR = $\frac{Halal\ income}{Total\ income}$
Sharia Compliance Disclosure	Sharia Compliance Disclosure uses ratio indicator. Each indicator is given a score of 1 if it makes a disclosure and a score of 0 if it does not make a disclosure.

RESULTS

Table 2. Results of Testing Research Hypotheses

Variables in the Equation		<i>B</i>	<i>Wald</i>	<i>df</i>	<i>Sig.</i>	<i>Note</i>
Step 1 ^a	<i>ACHANGE</i>	0,362	0,046	1	0,830	Rejected
	<i>Ineffective Monitoring</i>	-6,818	5,305	1	0,021	Accepted
	<i>AUDCHANGE</i>	2,249	4,615	1	0,032	Accepted
	<i>IsIR</i>	-215,395	0,608	1	0,436	Rejected
	<i>Islamic disclosure</i>	-43,187	6,632	1	0,010	Accepted
	<i>Constant</i>	259,366	0,871	1	0,351	

The Effect of Financial Stability on Financial Statement Fraud

The results show that the *ACHANGE* variable obtained a t-value smaller than the t-table value and a significance value greater than the alpha level. Therefore, the *ACHANGE* variable does not significantly impact financial statement fraud. We can conclude that asset changes during the 2018-2023 period in Islamic banks in Indonesia did not lead to fraud in the presentation of financial statements. These findings do not align with the hypothesis (H1), so it was rejected. However, they align with the studies of Sabatian and Hutabarat (2020) and Febrianto and Fitriana (2020), which state that financial stability does not significantly affect the likelihood of financial statement fraud. This means that increased assets do not always lead to financial statement fraud.

However, these findings differ from the studies of Mardianto and Tiono (2019) and Dini et al. (2022), which argue that financial stability (*ACHANGE*) does affect financial statement fraud. Mardianto and Tiono (2019) used data from non-financial companies listed on the Indonesia Stock Exchange, while this study uses data from Islamic commercial banks in Indonesia. Dini et al. (2022) conducted empirical research on Islamic banks in Indonesia and measured financial statement fraud using earnings management, whereas this study uses the F-Score to measure fraud.

According to SET, management in Islamic banks has taken responsibility for safeguarding the company's assets from one period to the next, ensuring no fraudulent actions occur. Financial instability in a company does not pressure employees or management to commit financial statement fraud. So, company management understands that a Supreme Being, Allah SWT, will hold them accountable for all their actions.

The Effect of Ineffective Monitoring on Financial Statement Fraud

The ineffective monitoring variable affects the occurrence of financial statement fraud. This is shown by the calculated t-value being greater than the t-table value, and the probability value for this variable is smaller than the significance level. Therefore, the hypothesis (H2) was accepted. The findings of this study indicate that the presence of an independent board of commissioners, which supervises objectively and effectively (effective

monitoring), can influence company management in minimizing the likelihood of financial statement fraud. Thus, ineffective monitoring by the independent board of commissioners can encourage fraudulent actions in Islamic banks in Indonesia.

This study aligns with research by Mukaromah and Budiwitjaksono (2021), which states that ineffective monitoring affects financial statement fraud. In contrast to the results obtained, Mardianto and Tiono (2019), Febrianto and Fitriana (2020), and Sabatian and Hutabarat (2020) explain that the opportunity variable, proxied by ineffective monitoring, does not affect financial statement fraud. Fraud committed by company management can harm many parties. The presence of an independent board of commissioners, which acts as a tool for adequate supervision of company management, serves as an effort to minimize financial statement fraud. The company's efforts to increase the number of independent commissioners within the organization demonstrate its responsibility to stakeholders, which aligns with the SET concept.

The Effect of Auditor Changes on Financial Statement Fraud

The *AUDCHANGE* variable affects the occurrence of financial statement fraud. This is shown by the calculated t-value being greater than the t-table value, and the probability value for this variable is smaller than the alpha level of 0.05. Therefore, the hypothesis (H3) was accepted. This study is in line with research by Sabatian and Hutabarat (2020) and Mardianto and Tiono (2019), which states that rationalization, proxied by auditor change (*AUDCHANGE*), affects the occurrence of financial statement fraud. However, according to Mukaromah and Budiwitjaksono (2021), rationalization does not affect financial statement fraud. This discrepancy may be due to differences in data and methodologies used.

Many factors influence changes in independent auditors made by company management. However, auditor changes may signal the potential detection of fraud in the financial statements presented by company management because the new auditor does not have a comprehensive record of the company's history, and the history given by management may already involve fraud.

Therefore, auditor changes signal the possibility of financial statement fraud. The possibility of such a fraud signal indicates that the concept of SET is not well implemented in the company. Management should realize that managing the company, which impacts many lives, is an earthly responsibility and accountability in the hereafter. It is not just a material responsibility but a moral one as well.

The Effect of Islamic Income Ratio on Financial Statement Fraud

Based on the hypothesis testing conducted, the IsIR variable does not affect the occurrence of financial statement fraud because the calculated t-value is smaller than the t-table value, and the probability value for this variable is greater than the significance level of 0.05. Therefore, the hypothesis (H4) was rejected.

In this study, the IsIR is close to 100%, compared to the Non-Islamic Income ratio. This means Islamic banks in Indonesia during 2018-2023 were dominated by operations based on comprehensive Sharia principles. This finding does not align with the earlier explanation, which stated that a high halal income ratio reduces the likelihood of fraud. This study aligns with the research of Najib and Rini (2019) and Nurjannah et al. (2023), which state that a high Islamic income ratio does not help minimize financial statement fraud. However, this study contradicts the research of Supriatna et al. (2022), which suggests that the Islamic income ratio does affect financial statement fraud.

According to SET, management in Islamic banks should be able to account for their financial statements honestly, reporting halal income and non-halal income. Such an approach demonstrates the bank's trustworthiness and helps avoid fraud. An honest presentation of halal and non-halal income should be followed by accurate financial reporting, thereby minimizing the possibility of financial statement fraud.

The Effect of Sharia Compliance Disclosure on Financial Statement Fraud

The results of this study show that the Sharia compliance disclosure variable obtained a significance value greater than the alpha level. Therefore, the

disclosure of Sharia compliance significantly affects financial statement fraud and hypothesis (H5) was accepted.

This study shows that Islamic banks in Indonesia have made nearly 100% disclosure based on Sharia indicators that can minimize financial statement fraud. This study supports the findings of Mayndarto (2023), which indicate that Shariah compliance disclosure can reduce financial statement fraud in Islamic banks.

According to SET, Islamic banks should be able to account for all their operational activities. Banks can minimize financial statement fraud by using the Sharia compliance disclosure as a form of accountability to stakeholders. Banks must also continuously evaluate and improve the quality of Sharia compliance implementation to ensure it functions optimally in preventing and minimizing financial statement fraud.

CONCLUSION

Financial statement fraud in Islamic banks is unethical because, in this way, banks mislead their shareholders and other users of financial statements. This study aimed to examine the factors influencing financial statement fraud in Islamic banks in Indonesia. The research is based on the concept of the fraud triangle, which is commonly used in auditing to explain the reason behind an individual's decision to commit fraud. In addition to the variables representing the three sides of the fraud triangle (pressure – opportunity – rationalization), the study assessed the role of Sharia compliance disclosure as a factor that could significantly minimize fraud incidents.

The study results showed that changes in bank assets and Islamic income ratio do not impact financial statement fraud. Instead, the presence of an independent board of commissioners who supervise objectively and effectively can influence company management in minimizing the risk of fraud in financial statement presentations. Additionally, changing auditors increases the likelihood of detecting potential fraud in financial statements. Sharia compliance disclosure also significantly increases the reliability of financial reporting data and indicates a high level of corporate responsibility for the Islamic bank to shareholders and society.

4 References

- Agustina, R. D., & Pratomo, D. (2019). Pengaruh Fraud Pentagon Dalam Mendeteksi Kecurangan Pelaporan Keuangan. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 3(1), 44-62. <https://doi.org/10.31955/mea.vol3.iss1.pp44-62>
- Diany, Y. A., & Ratmono, D. (2014). Determinan Kecurangan Laporan Keuangan: Pengujian Teori Fraud Triangle. *Diponegoro Journal of Accounting*, 3(2), 1048-1056.
- Dini, F. D. S., Mayasari, I., & Hadiani, F. (2022). Determinan Kecurangan Laporan Keuangan pada Bank Umum Syariah Periode 2014-2019 dalam Perspektif Fraud Triangle Theory. *Journal of Applied Islamic Economics and Finance*, 2(3), 536-544. <https://doi.org/10.35313/jaief.v2i3.3069>
- El Junusi, R. (2012). Implementasi Shariah Governance serta Implikasinya terhadap Reputasi dan Kepercayaan Bank Syariah. *Al-Tahrir: Jurnal Pemikiran Islam*, 12(1), 87. <https://doi.org/10.21154/al-tahrir.v12i1.48>
- Sula, A. E., & Alim, M. N. (2014). Pengawasan, strategi anti fraud, dan audit kepatuhan syariah sebagai upaya fraud preventive pada lembaga keuangan syariah. *Journal of Auditing, Finance, and Forensic Accounting*, 2(2), 91-100.
- Hermawan, S., & Rini, R. W. (2016). Pengelolaan dana zakat, infaq, dan shadaqah perspektif Syariah Enterprise Theory. *Riset Akuntansi dan Keuangan Indonesia*, 1(1), 12-24. <https://doi.org/10.23917/reaksi.v1i1.1974>

- Meutia, I. (2010). Shari'ah Enterprise Theory Sebagai Dasar Pengungkapan Tanggung Jawab Sosial Bank Syariah. Malang: Universitas Brawijaya.
- Iqbal, M., & Murtanto, M. (2016). Analisa Pengaruh Faktor-faktor Fraud Triangle Terhadap Kecurangan Laporan Keuangan Pada Perusahaan Property Dan Real Estate Yang Terdaftar Di Bursa Efek Indonesia. *Seminar Nasional Cendekiawan 2016*. Jakarta: Trisakti University.
- Mardianto, M., & Tiono, C. (2019). Analisis Pengaruh Fraud Triangle Dalam Mendeteksi Kecurangan Laporan Keuangan. *Jurnal Benefita*, 1(1), 87. <https://doi.org/10.22216/jbe.v1i1.3349>
- 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. <http://journal.stekom.ac.id/index.php/kompak/page61>
- Nurjannah, Rahma, T. I. F., & Siregar, N. I. (2023). Analisis Pengaruh Sharia Compliance Dan Islamic Corporate Governance Terhadap Fraud Pada Bank Umum Syariah Di Indonesia Periode 2017-2021. *Jurnal Manajemen Akuntansi*, 3(1), 31-41.
- 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>
- Skousen, C. J., Smith, K. R., & Wright, C. J. (2008). Detecting and Predicting Financial Statement Fraud: The Effectiveness of The Fraud Triangle and SAS No. 99 in Corporate Governance and Firm Performance. In *Advances in Financial Economics: Corporate Governance and Performance*, 1st edition. JAI Publishing, Emerald Group. [https://doi.org/https://doi.org/10.1108/S1569-3732\(2009\)0000013005](https://doi.org/https://doi.org/10.1108/S1569-3732(2009)0000013005)
- Supriatna, A., Umiyati, & Kamal, M. (2022). The Influence of Sharia Compliance and Islamic Corporate Governance on Fraud. *ITQAN: Journal of Islamic Economics, Management, and Finance*, 1(2), 68-80. <https://doi.org/10.57053/itqan.v1i2.12>
- Priantara, D. (2013). *Fraud Auditing & Investigation*. Jakarta: Mitra Wacana Media.
- Wahyuni, S., & Wahyuddin Abdullah, M. (2021). Akuntabilitas Berbasis Syariah Enterprise Theory Dalam Mewujudkan Ekonomi Sustainable. *Balanca: Jurnal Ekonomi Dan Bisnis Islam*, 3(1), 41-54. <https://doi.org/10.35905/balanca.v3i01.1986>