

## DAFTAR PUSTAKA

- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS) : Alternatif Stuctural Equation Modeling (SEM) dalam penelitian bisnis*. Yogyakarta: Andi.
- Akbar, Noval Raihan., Zakaria, Adam., & Prihatni, Rida. (2022). Financial Statement Analysis of Fraud With Hexagon Theory Fraud Approach. *Jurnal Akuntansi, Perpajakan Dan Auditing*, 3(1), 137–161. Retrieved November 15, 2022, from <https://doi.org/10.21009/japa.0301.09>
- Ananto, R. P., Mustika, R., & Handayani, D. (2017). Pengaruh GCG, Leverage, Profitabilitas Dan UP Terhadap FD Pada Perusahaan Barang Konsumsi Yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Ekonomi Dan Bisnis Dharma Andalas*, 19(1), 92–105.
- Andrew, A., Candy, C., & Robin, R. (2022). Detecting Fraudulent of Financial Statements Using Fraud S.C.O.R.E Model and Financial Distress. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 6(1), 211-222.
- Angga Yuniar. (2021). *Awas, Kecurangan di Industri Keuangan Naik Selama Pandemi Covid-19*. liputan6.com. Retrieved February 5, 2023, from <https://www.liputan6.com/bisnis/read/4663751/awas-kecurangan-di-industri-keuangan-naik-selama-pandemi-covid-19>
- Apandi, R. N. N., Dewi, R., & Pradista, Y. (2013). Akuntansi Forensik Dalam Proses Kepailitan Di Pengadilan Niaga Dan Potensi Fraud Pada Perusahaan Pailit. *IRWNS*, 52–58.
- Arief, H., Fauzi, F., Saratian, E. T. P., Ashshidiqy, N., & Kolis, D. N. (2021). Pengaruh Kinerja Keuangan Likuiditas, Leverage dan Profitabilitas terhadap Financial Distress. *Jurnal Doktor Manajemen (JDM)*, 4(1), 68.
- Arikunto, S. (2006). *Prosedur Penelitian suatu Pendekatan Praktek*. Jakarta: Rineka Cipta.
- Azizah, D. N. (2016). Analisis Prediksi Kebangkrutan Perusahaan Manufaktur Syariah Yang Terdaftar Di Jakarta Islamic Index (JII) Berdasarkan Metode Altman Z-Score Periode 2013-2015. Unpublished thesis, UIN Jakarta.
- Cahyani, K. N., & Damayanthi, I. G. A. E. (2019). Pengaruh Penerapan Akuntansi Pertanggungjawaban, Kompetensi dan Komitmen Organisasi Terhadap Kinerja Manajerial. *E-Jurnal Akuntansi*, 28, 270. Retrieved February 01, 2023, from <https://doi.org/10.24843/eja.2019.v28.i01.p11>

- Christian, N. (2020). Behavioral Strategy Analysis Using the Fraud Diamond Theory Approach To Detecting Corporate Fraud in Indonesia Behavioral Strategy Analysis Using the Fraud Diamond Theory Approach To Detecting Corporate Fraud in Indonesia. *International Journal of Business and Management Invention (IJBMI)*, 9(April), 66–74. Retrieved April 15, 2023, from [www.ijbmi.org66%7C](http://www.ijbmi.org66%7C).
- Darma, A. (2022). Analisis Determinan Fraudulent Financial Reporting Dengan Financial Distress Sebagai Intervening. *Universitas Islam Negeri Syarif Hidayatullah Jakarta*, 33(1), 1–12.
- Fahmi, I. (2016). *Manajemen Risiko: Teori, Kasus, dan Solusi*. Bandung: Alfabeta.
- Faradiza, S. A. (2019). Fraud Pentagon Dan Kecurangan Laporan Keuangan. *EkBis: Jurnal Ekonomi Dan Bisnis*, 2(1), 1. Retrieved Desember 15, 2022, from <https://doi.org/10.14421/ekbis.2018.2.1.1060>
- Gobel, Y. P. (2020). Pemulihan Ekonomi Indonesia Pasca Pandemi Covid-19 Dengan Mengkombinasikan Model Filantropi Islam. *Jurnal Tabarru': Islamic Banking and Finance*, 3(2), 209–223.
- Handoko, B. L. (2021). Fraud Hexagon dalam Mendeteksi Financial Statement Fraud Perusahaan Perbankan di Indonesia. *Jurnal Kajian Akuntansi*, 5(2), 176. Retrieved Desember 15, 2023, from <https://doi.org/10.33603/jka.v5i2.5101>
- Hapsari, E. I. (2018). Kekuatan Rasio Keuangan Dalam Memprediksi Kondisi Financial Distress Perusahaan Manufaktur Di BEI. *Jurnal Dinamika Manajemen*, 9(2), 140–148.
- Hariri, Pradana, Ayub W. S., & Widjajanti, S. L. (2017). Predicting Financial Statements Corporate Fraud: Beneish M-Score Model. *Jurnal Ilmiah Bidang Akuntansi Dan Manajemen*, 14(2), 93–100.
- Hartadi, B. (2022). Pengaruh Fraud Hexagon terhadap Fraudulent Financial Statements pada Perusahaan Badan Usaha Milik Negara Indonesia yang Terdaftar di BEI pada Tahun 2018-2021. 6, 14883–14896.
- Hugo, J. (2019). Efektivitas Model Beneish M-Score Dan Model F-Score Dalam Mendeteksi Kecurangan Laporan Keuangan. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 3(1), 165. Retrieved November 05, 2023, from <https://doi.org/10.24912/jmieb.v3i1.2296>
- Imam Ghozali. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi*. Yogyakarta: Badan Penerbit Universitas Diponegoro.
- Indriyanto, E. (2019). Pengaruh Determinant Fraud Pentagon Terhadap Disclosure Level Dengan Fraud Financial Statement Sebagai Variabel Mediasi (Studi Empiris pada Jakarta Islamic Index (JII) di BEI Tahun 2015-2019). *Disertasi, Universitas Hasanudin Makasar*.

- Irawan, P. A., Susilowati, D., & Puspasari, N. (2019). SAR ( Soedirman Accounting Review ): Detection Analysis on Fraudulent Financial Reporting Using Fraud Score Method. *Journal of Accounting and Business*, 4(2), 161–180.
- Jusup, J. (2007). *Analisis Kredit Untuk Account Officer*. Gramedia Pustaka Utama.
- KEMDIKBUD. (2016). *KBBI*. Retrieved January 07, 2023, from <https://kbbi.kemdikbud.go.id>
- Knežević, S., Špiler, M., Milašinović, M., Mitrović, A., Milojević, S., & Travica, J. (2021). Using Beneish M-Score and Altman Z-Score models to detect financial fraud and company failure. *Tekstilna Industrija*, 69(4), 20–29. Retrieved November 21, 2022, from <https://doi.org/10.5937/tekstind2104020k>
- Larum, K., Zuhroh, D., & SUBiyantoro, E. (2021). Anti Fraud dan Whistleblowing Intention: Peran Intensitas Moral dan Pengambilan Keputusan Etis. *AFRE (Accounting and Financial Review)*, 4(1), 95–106. Retrieved November 15, 2022, from <https://doi.org/10.26905/afr.v4i1.5957>
- Lee, B. H., & Lee, S. H. (2018). A study on financial ratio and prediction of financial distress in financial markets. *Journal of Distribution Science*, 16(11), 21–27. Retrieved February 25, 2023, from <https://doi.org/10.15722/jds.16.11.201811.21>.
- Loh, C., & Teoh, A. (2021). Adopsi Big Data Analytics Di Antara Manufaktur Usaha Kecil dan Menengah. *Laaroiba*, 95–100.
- Luayyi, S. (2012). Teori Keagenan Dan Manajemen Laba Dari Sudut Pandang Etika Manajer. *El Muhasaba: Jurnal Akuntansi*, 1(2), 199–216. Retrieved November 05, 2022, from <https://doi.org/10.18860/em.v1i2.1871>
- Mahmud, A. J., Lilik Handajani, & Waskito, I. (2021). Analisis Pengaruh Kinerja Keuangan Dan Good Corporate Governance Terhadap Financial Distress (Studi Kasus Pada Perusahaan Perbankan Di Bei Tahun (2016-2018)). *Jurnal Riset Mahasiswa Akuntansi*, 1(4), 55–66. Retrieved November 15, 2022, from <https://doi.org/10.29303/risma.v1i4.107>
- Marviana, R. D., & Amalia, M. M. (2021). Perusahaan Perbankan Dalam Masa Pandemi. *Jurnal Stie Semarang*, 13(2), 32–54.
- Maryani, N., Kusuma Natita, R., & Herawati, T. (2022). Fraud Hexagon Elements as a Determination of Fraudulent Financial Reporting in Financial Sector Services. *Budapest International Research and Critics Institute Journal*, 5(1), 4300–4314.
- Modjo, M. I. (2020). Memetakan Jalan Penguatan Ekonomi Pasca Pandemi Memetakan Jalan Penguatan Ekonomi Pasca Pandemi. *The Indonesian Journal of Development Planning*, IV(2), 103–116.
- 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. Retrieved November 15, 2022, from <http://journal.stekom.ac.id/index.php/kompak?page61>

- Mulyadi, R., Rani Aulia, F., & Arum, M. (2021). Pentagon Fraud Analysis in Detecting Fraudulent Financial Reporting Using the Fraud Score Model. *Journal of Applied Business, Taxation and Economics Research*, 1(2), 158–170. Retrieved November 25, 2022, from <https://doi.org/10.54408/jabter.v1i2.29>
- Nilasari, A. (2021). Pengaruh Kinerja Keuangan, Risk Based Capital, Ukuran Perusahaan Dan Makroekonomi Terhadap Financial Distress. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 10(1), 55. Retrieved November 15, 2022, from <https://doi.org/10.26418/jebik.v10i1.44793>
- Nugroho, A. A., Baridwan, Z., & Mardiaty, E. (2018). Pengaruh Profitabilitas, Likuiditas, Leverage, dan Corpo-Rate Governance Terhadap Kecurangan Laporan Keuangan, Serta Financial Distress Sebagai Variabel Intervening. *Media Trend*, 13(2), 219. Retrieved February 19, 2023, from <https://doi.org/10.21107/mediatrend.v13i2.4065>.
- Nur, E., & Yuyetta, A. (2019). Analisis Pengaruh Mekanisme Corporate Governance. *Diponegoro Journal of Accounting*, 1(1), 1–15.
- Octani, J., Dwiaryadi, A., & Djefris, D. (2021). Analisis Pengaruh Fraud Hexagon Terhadap Fraudulent Financial Reporting Pada Perusahaan Sektor Keuangan yang Terdaftar di Bursa Efek Indonesia Selama Tahun 2017-2020. Retrieved November 15, 2022, from *Jabei*, 1(1), 36–49. <https://akuntansi.pnp.ac.id/jabei>
- Pratama, R., & Puspitasari, W. (2022). Pengaruh Financial Distress terhadap Kecurangan laporan Keuangan. *Journal Ekonomi Trisakti*, 2(2), 703–718.
- Putra, A. N., & Dinarjito, A. (2021). The Effect of Fraud Pentagon and F-Score Model in Detecting Fraudulent Financial Reporting in Indonesia. *Jurnal Ilmiah Akuntansi Dan Bisnis*, 16(2), 247. Retrieved November 15, 2022, from <https://doi.org/10.24843/jiab.2021.v16.i02.p05>
- Putri, L. R. I. (2016). *Financial Distress dan Indikator Keuangan yang Relevan pada Industri Dasar dan Kimia*. Unpublished master's thesis, Institut Pertanian Bogor.
- Rahayu, W. P., & Sopian, D. (2017). Pengaruh Rasio Keuangan dan Ukuran Perusahaan Terhadap Financial Distress (Studi Empiris Pada Perusahaan Food and Beverage di Bursa Efek Indonesia). *Competitive*, 1(2). Retrieved November 15, 2022, from <http://jurnal.umt.ac.id/index.php/competitive/article/view/240>
- Ratmono, D., Darsono, D., & Cahyonowati, N. (2020). Financial Statement Fraud Detection With Beneish M-Score and Dechow F-Score Model: An Empirical Analysis of Fraud Pentagon Theory in Indonesia. *International Journal of Financial Research*, 11(6), 154. Retrieved November 15, 2022, from <https://doi.org/10.5430/ijfr.v11n6p154>
- Rodoni, A., & ALi, H. (2014). *Manajemen Keuangan Modern*. Mitra Wacana Media.

- Ruankaew, T. (2016). Beyond the Fraud Diamond. *International Journal of Business Management & Economic Research*, 7(1), 474–476.
- Rusmana, O., & Tanjung, H. (2020). Identifikasi Kecurangan Laporan Keuangan Dengan Fraud Pentagon Studi Empiris Bumh Terdaftar Di Bursa Efek Indonesia. *Jurnal Ekonomi, Bisnis, Dan Akuntansi*, 21(4). Retrieved November 15, 2022, from <https://doi.org/10.32424/jeba.v21i4.1545>
- Safuan, S., Budiandru, B., & Ismartaya, I. (2021). Fraud dalam Perspektif Islam. *Owner*, 5(1), 219–228. Retrieved November 15, 2022, from <https://doi.org/10.33395/owner.v5i1.330>
- Sandria, F. (2021). *Deretan Skandal Lapkeu di Pasar Saham RI, Indofarma-Hanson*. Cnbcindonesia.com. Retrieved February 15, 2023, from <https://www.cnbcindonesia.com/market/20210726191301-17-263827/deretan-skandal-lapkeu-di-pasar-saham-ri-indofarma-hanson/>
- Sekarwulan, W., & Umar, H. (2021). Pengaruh Fraud Triangle Terhadap Financial Distress Dengan Good Corporate Governance Sebagai Variabel Moderasi. *Jurnal Ekonomi Dan Akuntansi*, 1(2), 85–104.
- Siddiq, F. & Hadinata, S. (2016). Fraud Diamond Dalam Financial. *Bisnis*, 4(2), 98–114.
- Siregar, S. (2013). *Metode Penelitian Kuantitatif: Dilengkapi Perbandingan Perhitungan Manual & SPSS*. Jakarta: Kencana.
- Situngkir, N. C., & Triyanto, D. N. (2020). Detecting Fraudulent Financial Reporting Using Fraud Score Model and Fraud Pentagon Theory : Empirical Study of Companies Listed in the LQ 45 Index. *The Indonesian Journal of Accounting Research*, 23(03), 373–410. Retrieved February 15, 2023, from <https://doi.org/10.33312/ijar.486>
- Sugiono, A., & Untung, E. (2008). *Panduan Praktis Dasar Analisa Laporan Keuangan*. Jakarta; PT Grasindo.
- Susilowati, W. T. (2021). Pengaruh Financial Distress terhadap Kinerja Keuangan (Studi Empiris pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2019). *Jurnal Ilmiah Akuntansi Dan Finansial Indonesia*, 5(1), 31–38.
- Susanto, Y. K. (2018). Auditor Switching: Management Turnover, Qualified Opinion, Audit Delay, Financial Distress. *International Journal of Business, Economics and Law*, 15(5), 125–132.
- Tanuwijaya, V. (2022). Pengaruh Fraud Hexagon Terhadap Fraudulent Financial Statement Terindeks Kompas100 Di Bursa Efek Indonesia. *Proceeding Seminar Nasional Bisnis*, 6, 411–422.

- Tan, I. Y., Ong, T. S., Chong, L. L., & Samuel, A. B. (2016). Auditors switching in the relationship between corporate governance and financial performances - evidence from Malaysian public listed companies (PLCS). *International Journal of Economics and Management*, 10(1), 53–68.
- Utami, E. R., & Pusparini, N. O. (2019). The Analysis Of Fraud Pentagon Theory And Financial Distress For Detecting Fraudulent Financial Reporting In Banking Sector In Indonesia (Empirical Study Of Listed Banking Companies On Indonesia Stock Exchange In 2012-2017). *Advances in Economics, Business and Management Research*, 102(Icaf), 60–65. Retrieved Mei 12, 2023, from <https://doi.org/10.2991/icafe-19.2019.10>
- Valentina, & Jin, T. F. (2020). Financial Distress: Rasio Keuangan Dan Struktur Kepemilikan Pada Perusahaan Non-Keuangan Valentina. *Jurnal Bisnis Dan Akuntansi*, 22(2), 347–359.
- Widhiadnyana, I. K., & Dwi Ratnadi, N. M. (2019). The impact of managerial ownership, institutional ownership, proportion of independent commissioner, and intellectual capital on financial distress. *Journal of Economics, Business & Accountancy Ventura*, 21(3), 351. Retrieved February 25, 2023, from <https://doi.org/10.14414/jebav.v21i3.1233>.
- Widiasari, A., & Sari, R. P. (2021). Pengaruh Opinion Shopping dan Disclosure terhadap Opini Audit Going Concern Dimoderasi Prior Opinion. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 827–839. Retrieved November 15, 2022, from <https://ejournal.undiksha.ac.id/index.php>
- Wulandari, V. S., & Fitria, A. (2019). Pengaruh Kinerja Keuangan Pertumbuhan, Penjualan dan Ukuran Perusahaan Terhadap Financial Distress. *Jurnal Ilmu Dan Riset Akuntansi*, 8(1), 1–19.
- Yanti, D. D. (2021). Analisis Fraud Pentagon Terhadap Kecurangan Laporan Keuangan Pada Sektor Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Ilmiah Manajemen Ubhara*, 3(1), 153. Retrieved January 10, 2023, from <https://doi.org/10.31599/jmu.v3i1.861>
- Yulitasari R.M, & Yulistina. (2019). Pengaruh Kinerja Keuangan Terhadap Financial Distress Pada Perusahaan Sektor Semen Listed Bei 2012-2017. *Jurnal Media Ekonomi*, 24(2), 18–26.
- Zakharia, H. (2021). *Selama Pandemi Covid-19, BPK Temukan Potensi Kecurangan Anggaran PC-PEN*. liputan6.com. Retrieved February 15, 2023, from <https://www.liputan6.com/news/read/4657937/selama-pandemi-covid-19-bpk-temukan-potensi-kecurangan-anggaran-pc-pen>