

The Influence of Investigative Audit Procedure Accuracy and Professional Skepticism on Digital Fraud

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ABSTRACT

This study aims to examine the effect of the appropriateness of investigative audit procedures and professional skepticism on auditors' ability to detect digital fraud. A quantitative approach was employed using primary data collected from 80 auditors working at Public Accounting Firms (KAPs) in the Surakarta and Special Region of Yogyakarta (DIY), Indonesia. The data were analyzed using multiple linear regression with SPSS version 27. The findings reveal that the appropriateness of investigative audit procedures and professional skepticism both have a positive and significant effect on auditors' ability to detect digital fraud. These results suggest that implementing investigative audit procedures tailored to digital forensic practices, together with maintaining a high level of professional skepticism, plays a crucial role in enhancing auditors' capability to identify increasingly sophisticated digital financial fraud. Therefore, Public Accounting Firm (KAP) need to improve auditor competency in implementing investigative audit procedures that are appropriate to the characteristics of digital fraud and strengthen the application of professional skepticism through continuous training and development.

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INTRODUCTION

Advancements in information technology have driven significant digital transformation across various sectors including business and finance through the increasing digitalization of financial services, the implementation of cloud-based information systems, and the growth in transaction data volumes, which enhance the efficiency of information processing (Handayani et al., 2026). This transformation has shifted accounting practices from manual methods to technology-based systems. Companies are required to provide reliable information regarding their condition and performance as a form of accountability to stakeholders (Siwi et al., 2023). Technological advancements have not only facilitated economic activities but also heightened the risk of increasingly complex digital fraud. The Ministry of Communication and Informatics (Kominfo) recorded 1,730 instances of online fraud-related content between August 2018 and February 2023, resulting in total losses of approximately IDR 18.7 trillion (Syahril & Aris, 2024). This situation indicates that digital fraud has become a serious challenge within Indonesia's digital ecosystem.

A digital based information system represents a transformation from a conventional system to one supported by computer technology and computerized databases (Muazah et al., 2024). As the use of digital technology grows, the nature of fraud has evolved from conventional methods to digital fraud, which can occur through the manipulation of electronic data, the misuse of information systems, and data theft. This situation makes fraud detection increasingly challenging, as perpetrators can leverage technology to conceal transaction trails and electronically manipulate data. Weaknesses in transaction evidence and oversight mechanisms can also heighten the risk of fraud (Meikhati & Oktaviani, 2026). Digital transformation is also reshaping audit practices by enhancing auditors' efficiency and analytical capabilities, while simultaneously demanding technological competence, an understanding of information systems, and the ability to critically evaluate digital evidence to ensure effective fraud detection (Komariyah & Haryati, 2026).

Detecting digital fraud requires the application of appropriate investigative audit procedures, as technology-based fraud typically involves electronic data, information systems, and digital transactions that necessitate an approach different from that used for conventional fraud. The precision of investigative audit procedures is crucial for enabling auditors to obtain relevant evidence and effectively identify indications of fraud; furthermore, auditors are required to maintain a professional attitude when evaluating evidence and identifying signs of fraud that emerge during the audit process. One of the professional attitudes that plays a crucial role in the process is professional skepticism.

Professional skepticism is an attitude that auditors must maintain throughout the audit process, particularly when dealing with the growing complexity of digital fraud. Professional skepticism is applied to evaluate and assess all gathered audit evidence; a skeptical auditor adopts a critical stance, asks probing questions, and seeks confirmation on matters deemed necessary to ensure the fairness of the financial statements (Pratiwi & Rohman, 2021).

Most prior research has focused on auditors' ability to detect financial statement fraud or conventional fraud; however, advancements in information technology have led to the emergence of various forms of digital fraud characterized by greater complexity and distinct features compared to conventional fraud. Consequently, there is a need for research examining the factors that support auditors' ability to detect digital fraud specifically regarding the appropriateness of investigative audit procedures and professional skepticism. Therefore, this study aims to analyze the impact of the appropriateness of investigative audit procedures and professional skepticism on auditors' ability to detect digital fraud within the current era of digital fraud complexity.

LITERATURE REVIEW

Fraud Triangle Theory

The Fraud Triangle theory was first proposed by Donald R. Cressey in 1953, based on his five-month study of 250 individuals imprisoned for fraud. The theory posits that three key factors drive a person to commit fraud: pressure typically stemming from financial difficulties; opportunity the chance to abuse a position of trust or authority; and rationalization self-justification that views the fraudulent behavior as reasonable and acceptable (Putri & Wilasittha, 2021).

The relevance of the three elements of the Fraud Triangle Theory holds true in cases of digital fraud. Advancements in information technology can create new opportunities for perpetrators to manipulate data, misuse information systems, and engage in various forms of cyber fraud; consequently, auditors are required to possess the necessary capabilities to identify indications of fraud occurring within the digital environment.

Audit Standards 200 and 240

An auditor's responsibility for detecting fraud is governed by the SPAP specifically Standards SA 200 and SA 240 which require auditors to identify and assess the risk of material misstatement due to fraud in the financial statements (Febriana et al., 2024). SA 200 establishes the objectives of the independent auditor and requires the application of professional skepticism in obtaining sufficient audit evidence, whereas SA 240 specifically addresses the auditor's responsibilities regarding fraud, including considering the risk of material misstatement, designing responsive audit procedures, and maintaining professional skepticism in identifying fraud (Affandi, 2024).

Accuracy of Investigative Audit Procedures

The appropriateness of investigative audit procedures refers to an auditor's ability to select and apply suitable examination procedures to obtain relevant and sufficient evidence for uncovering fraud. In the digital era, fraud often involves electronic data, information systems, and technology-based transactions, thereby requiring an investigative approach that differs from that used for conventional fraud. Investigative audit procedures can be carried out using various techniques such as digital forensic analysis, fund tracing "following the money", and in-depth interviews to secure evidence that is credible and legally defensible (Prayitno et al., 2024). The Fraud Triangle Theory posits that fraud arises from pressure, opportunity, and rationalization. The advancement of digital technology expands opportunities for perpetrators through data manipulation and the misuse of information systems. SA 240 requires auditors to obtain reasonable assurance that financial statements are free from material misstatement due to fraud and to design audit procedures to identify fraud risks. The precision of investigative audit procedures enhances the auditor's ability to detect digital fraud.

Research by Ramadhan & Mulyati (2022), Siahaan & Suryaningrum (2024), and Gaol et al. (2025) demonstrates that investigative audits have a positive effect on auditors' ability to detect fraud. These findings indicate that the more appropriate the investigative audit procedures applied by auditors, the greater their ability to detect fraud. Therefore, the proposed hypothesis is:

H1: The accuracy of investigative audit procedures influences the auditor's ability to detect digital fraud.

Professional Skepticism

Professional skepticism is an attitude and mindset characterized by constant questioning, wariness regarding situations that may indicate possible financial statement misstatements whether due to fraud or error and a critical assessment of audit evidence (Prasetya et al., 2023). Audit Standard (SA) 200 asserts that auditors must maintain professional skepticism throughout the audit process, while SA 240 emphasizes the importance of professional skepticism in detecting fraud risk. In a digital environment characterized by electronic data and the potential for information manipulation, auditors are required to maintain a high level of skepticism to effectively identify indications of fraud.

Research conducted by Sinaga et al. (2024) and Santoso & Yanti (2025) indicates that professional skepticism influences an auditor's ability to detect fraud; however, a study by Larasati (2022) yielded different results, finding no such influence. These conflicting findings suggest that the impact of professional skepticism on an auditor's fraud detection capability requires further investigation, particularly within the context of digital fraud. Therefore, the proposed hypothesis is:

H2: Professional skepticism influences the auditor's ability to detect digital fraud.

Research Framework

This study employs a quantitative approach to examine and analyze the causal relationships between the variables under investigation. The primary focus is to investigate the influence of the independent variables—specifically, the Accuracy of Investigative Audit Procedures (X1) and Professional Skepticism (X2)—on the dependent variable, namely the Auditor's Ability to Detect Digital Fraud (Y). The operational logic of these relationships and the research hypotheses can be conceptually illustrated in

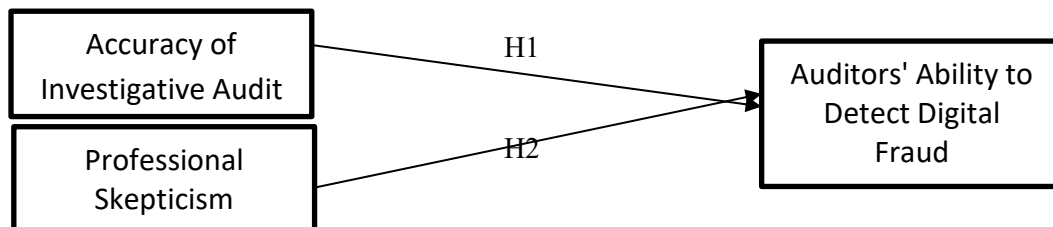


Figure 1. Research Framework

METHOD

This study employs a quantitative approach using primary data collected through a questionnaire survey of 80 auditors from 13 Public Accounting Firms (KAP) in the Surakarta and Yogyakarta regions. Respondents were selected using a purposive sampling technique. Sample selection criteria included auditors actively working at public accounting firms in Surakarta and Yogyakarta who possessed experience in conducting investigative audits and at least one year of professional audit experience, and who were willing to participate by fully completing the questionnaire. The data were analyzed using SPSS software version 27.

RESULT AND DISCUSSION

Research Result

1. Descriptive Statistics

a. Respondent Characteristics

Table 1. Results of Respondent Characteristics Test

Characteristics	Amount	Percentage (%)
Gender		
Female	46	57,5
Male	34	42,5
Amount	80	100
Work Experience		
1-5 years	64	80
>5 years	16	20
Amount	80	100

Source: Processed Data (2026)

Based on Table 1, the majority of respondents were female, consisting of 46 auditors (57.5%), while 34 respondents (42.5%) were male. In terms of work experience, most respondents had between one and five years of professional audit experience, namely 64 auditors (80%), while 16 auditors (20%) had more than five years of experience. Furthermore, all respondents reported having experience or knowledge of the use of information technology in the audit process.

b. Descriptive Analysis

Table 2. Descriptive Statistics for the Research Variables

	<i>N</i>	<i>Min</i>	<i>Max</i>	<i>Mean</i>	<i>Std. Deviation</i>
Accuracy of Investigative Audit	80	30	50	43.00	4.573
Professional Skepticism	80	34	50	43.11	4.495
Auditors' Ability to Detect Digital Fraud	80	34	50	43.15	4.225
Valid N (listwise)	80				

Source: Processed Data (2026)

Based on the descriptive statistic, data were obtained from 80 respondents. The investigative audit procedure accuracy variable recorded a mean of 43.00 (SD = 4.573), professional skepticism had a mean of 43.11 (SD = 4.495), and the auditor's ability to detect *digital fraud* had a mean of 43.15 (SD = 4.255). The mean values of all variables exceeded their respective standard deviations, indicating relatively low data variability. These findings suggest that respondents generally reported high levels of investigative audit procedure accuracy, professional skepticism, and auditors' ability to detect *digital fraud*.

2. Instrument Testing

a. Validity Test

Table 3. Results of the Validity Test

Variable	Number of Items	Range of Calculated r Values	r-Table Value	Result
Accuracy of Investigative Audit (X1)	10	0,657 - 0,835	0,220	Valid
Professional Skepticism (X2)	10	0,554 – 0,751	0,220	Valid
Auditors' Ability to Detect Digital Fraud (Y)	10	0,647 – 0,732	0,220	Valid

Source: Processed Data (2026)

The validity test results show that all questionnaire items have correlation coefficients exceeding the critical value ($r = 0.220$). Therefore, all items are considered valid and suitable for measuring the research variables.

b. Reliability Test

Table 4. Results of the Reliability Test

Variable	Cronbach's Alpha	Criterion (>0,60)	Result
Accuracy of Investigative Audit (X1)	0,901	0,60	Reliable
Professional Skepticism (X2)	0,878	0,60	Reliable
Auditors' Ability to Detect Digital Fraud (Y)	0,878	0,60	Reliable

Source: Processed Data (2026)

Reliability test results indicate that all research variables have Cronbach's Alpha values above 0.60. Thus, all research instruments are considered reliable and suitable for use as research data collection tools.

Classical Assumption Tests

a. Normality Test

Table 5. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test	
Asymp. Sig. (2-tailed)	.200 ^{c,d}

Source: Processed Data (2026)

The normality test results in the table above show a value of 0.200, which is greater than 0.05. Therefore, the residuals in this study are normally distributed, indicating that the regression model meets the assumption of normality and can be used in research analysis.

Multicollinearity Test

Table 6. Results of the Multicollinearity Test

Variabel	Tolerance	VIF
Accuracy of Investigative Audit (X1)	0.782	1.279
Professional Skepticism (X2)	0.782	1.279

Source: Processed Data (2026)

Based on Table 6, the multicollinearity test results show that both independent variables have tolerance values of 0.782 (>0.10) and VIF values of 1.279 (<10). These findings indicate the absence of multicollinearity among the independent variables. Thus, the regression model meets the multicollinearity assumption and can be used for multiple linear regression analysis.

c. Heteroscedasticity Test

Table 7. Results of the Heteroscedasticity Test

VARIABLE	SIG.
Accuracy Of Investigative Audit (X1)	0.476
Professional Skepticism (X2)	0.405

Source: Processed Data (2026)

The results of the heteroscedasticity test using the Glejser method show that all variables have a significance value greater than 0.05 so it can be concluded that the regression model does not experience symptoms of heteroscedasticity.

3. Regression Analysis

Table 8. Results of Multiple Linear Regression

	Unstandarized Coefficients		Standarized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6.329	3.033		2.086	0.040
Accuracy of Investigative Audit (X1)	0.663	0.067	0.712	9.836	<0.001
Professional Skepticism (X2)	0.193	0.069	0.204	2.820	0.006

Source: Processed Data (2026)

The regression model is expressed as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where:

- Y = Auditors' Ability to Detect Digital Fraud
X1 = Accuracy of Investigative Audit
X2 = Professional Skepticism

- α = Constant
 β = Regression Coefficient
 ε = Error Term

Based on the regression analysis, the estimated regression equation is as follows:

$$Y = 6.329 + 0.663X_1 + 0.193X_2$$

The regression equation is $Y = 6.329 + 0.663X_1 + 0.193X_2$. The positive coefficients indicate that investigative audit accuracy and professional skepticism positively influence auditors' ability to detect digital fraud. Specifically, a one-unit increase in investigative audit accuracy and professional skepticism increases auditors' ability to detect digital fraud by 0.663 and 0.193 units, respectively, assuming the other variable remains constant.

4. Hypothesis Testing

a. t-Test

Table 9. Results of the t-Test

Variable	t Value	Sig.	Decision
Accuracy of Investigative Audit (X1)	9.836	<0.001	H1 Accepted
Professional Skepticism (X2)	2.820	0.006	H2 Accepted

Source: Processed Data (2026)

The results of the partial (t-test) indicate that Investigative Audit Procedure Accuracy significantly affects auditors' ability to detect *digital fraud* ($t=9.836$; sig. <0.001). Likewise, Professional Skepticism also has a positive and significant effect ($t=2.820$; sig. = 0.006). Thus, H1 and H2 are supported.

b. Coefficient of Determination (R^2)

Table 10. Coefficient of Determination (R^2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.827	0.684	0.676	2.421

Source: Processed Data (2026)

The adjusted R^2 value of 0.676 indicates that investigative audit procedure accuracy and professional skepticism explain 67.6% of the variation in auditors' ability to detect *digital fraud*, while the remaining 32.4% is influenced by other factors outside the research model.

c.F-Test

Table 11. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	978.874	2	489.437	83.502	< 0.001 ^b
Residual	451.326	77	5.861		
Total	1430.200	79			

Source: Processed Data (2026)

The F-test results indicate that the regression model is statistically significant ($F=83.502$, $p<0.001$). This finding suggests that Investigative Audit Procedure Accuracy and Professional Skepticism jointly have a significant effect on auditors' ability to detect *digital fraud*.

DISCUSSION

The Influence of Investigative Audit Procedure Accuracy on Auditor Ability to Detect Digital Fraud.

The hypothesis testing results indicate that the accuracy of investigative audit procedures has a positive effect on an auditor's ability to detect digital fraud. This is evidenced by a significance value of <0.001—which is less than 0.05—leading to the acceptance of the first hypothesis. These findings suggest that the more accurate the investigative audit procedures applied by the auditor, the greater their ability to detect digital fraud.

The precision of investigative audit procedures enables auditors to obtain more relevant digital evidence through the stages of identification, preservation, analysis, and interpretation of electronic evidence,

thereby making it easier to recognize irregular transaction patterns. Consequently, auditors possess a stronger basis for identifying indications of digital fraud. Based on a standardized beta value of 0.712, the precision of investigative audit procedures is the variable that exerts the most dominant influence on an auditor's ability to detect digital fraud, surpassing the impact of professional skepticism. These findings indicate that, within the context of digital audits, the effectiveness of investigative procedures plays a more significant role than the auditor's professional attitude.

The Fraud Triangle Theory posits that fraud arises from the presence of pressure, opportunity, and rationalization. In the digital environment, opportunities for fraud are heightened through the manipulation of electronic data, the misuse of information systems, and various forms of technology-based fraud. Consequently, auditors require appropriate investigative audit procedures to obtain relevant evidence and effectively identify indications of fraud. Furthermore, SA 240 mandates that auditors identify fraud risks and design appropriate audit procedures to address those risks. These findings align with research by Ramadhan & Mulyati (2022), Siahaan & Suryaningrum (2024), and Gaol et al. (2025), which demonstrates that investigative auditing has a positive impact on an auditor's ability to detect fraud.

The Influence of Professional Skepticism on Auditors' Ability to Detect Digital Fraud.

The hypothesis testing results indicate that professional skepticism has a positive effect on an auditor's ability to detect digital fraud. This is evidenced by a significance value of 0.006—which is below the 0.05 threshold—leading to the acceptance of the second hypothesis. The findings demonstrate that the higher an auditor's level of professional skepticism, the greater their ability to detect digital fraud. Auditors possessing high professional skepticism do not merely accept audit evidence at face value; instead, they critically evaluate the consistency of digital data, system activity logs, and other forms of electronic evidence. This mindset is increasingly crucial, as digital fraud is often perpetrated through data manipulation that is difficult to detect using conventional audit procedures.

Professional skepticism encourages auditors to maintain a critical mindset and avoid readily accepting information without further evaluating the audit evidence obtained. In a digital environment characterized by electronic data and the potential for information manipulation, auditors are required to uphold professional skepticism to effectively identify indications of fraud. SA 200 mandates that auditors apply professional skepticism throughout the audit process, while SA 240 emphasizes its importance in identifying fraud risks. These findings align with the research of Sinaga et al. (2024) and Santoso & Yanti (2025), which demonstrate that professional skepticism has a positive effect on an auditor's ability to detect fraud.

CONCLUSION

Based on the research findings, it can be concluded that the accuracy of investigative audit procedures has a positive effect on auditors' ability to detect digital fraud. This indicates that the application of appropriate investigative audit procedures helps auditors obtain relevant evidence and identify indications of fraud more effectively. Furthermore, professional skepticism also positively influences auditors' ability to detect digital fraud. Auditors with a high level of professional skepticism tend to be more critical when evaluating audit evidence, thereby enabling them to better identify indications of digital fraud.

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