

THE COMPREHENSIVE MODEL OF WHISTLE-BLOWING, FORENSIC AUDIT, AUDIT INVESTIGATION, AND FRAUD DETECTION

Atrisia Inayati Mamahit¹, Dekar Urumsah²

^{1,2}Accounting Department, Economic Faculty, Universitas Islam Indonesia, Gd. Prof. Ace Partadireja
– Kampus Condongcatur Ring Road Utara, Depok, Sleman, Yogyakarta 55283, Indonesia

DOI : <https://doi.org/10.33005/jasf.v1i2.43>

Received: August 02, 2018. Revised: September 24, 2018. Accepted: October 5, 2018

Abstract

Fraud is a problem that has never been resolved from year to year. One type of fraud that often occurs in the government sector is corruption. Various attempts have been made by the government to detect fraud, but the efforts that have been made have not been effective in reducing fraud. This study aims to propose a conceptual model for detecting fraud by linking whistle-blowing, forensic audits, and investigation audits. The conceptual model of this research is expected to provide input to managers and decision makers regarding the factors that need to be considered in improving fraud detection so that in the future fraud prevention methods will be better and better.

Keywords: *Whistle-blowing, Forensic Audit, Audit Investigation, and Fraud Detection*

How to cite (APA 6th style)

Mamahit, A.I. & Urumsah, D. (2018). The Comprehensive Model of Whistle-Blowing, Forensic Audit, Audit Investigation, and Fraud Detection. *Journal of Accounting and Strategic Finance*, 1 (02), 153-162

INTRODUCTION

Fraud is an effort made by humans by utilizing a variety of improper ways to benefit from others (Sayyid, 2014). Fraud can occur when employees in the organization take actions that are not under the interests of the company. Fraud is a problem that has never been resolved year after year. Based on data obtained from the Corruption Perception Index (CPI) released by Transparency International, Indonesia ranked 96th in 180 countries with 37 points CPI in 2017. The points have not changed from 2016. The CPI uses a scale of 0-100 to assess the corruption index in each country. A value of 0 means the most corrupt and 100 means the cleanest for corruption (Detiknews, 2018). The index shows that Indonesia's value is still low. Indonesia cannot yet be declared a country that is free from corruption.

Fraud is an act that is most detrimental to the government, as explained by ACFE Indonesia in its survey results. The government gets the highest percentage compared to other organizations or institutions. The percentage obtained was 81.2% and followed by the state or the state-owned

¹Atrisia Inayati Mamahit
Email: atrimamahit@gmail.com

enterprises 8.1%, private companies 7.2%, others 2.2%, and non-profit organizations or institutions 1.3% (ACFE, 2017).

Various efforts were made to be able to detect fraud in Indonesia. Several investigation methods were applied, for example, forensic audits and investigation audits. Previous studies have shown that the audit method can help in the process of detecting fraud. One of them is Njanike et al. (2009). The results of their research state that forensic auditing is an efficient and effective method of detecting fraud. Furthermore, in the research conducted by Rozali and Darliana (2015), the results show that investigation audit is also a method that can be used to identify forms of fraud mode.

Also, to assist the forensic audit process and investigation audit in detecting fraud, factors that can support these activities are needed, namely whistle-blowing. Some researchers state that whistle-blowing is an effective factor to assist the implementation of forensic audits (Pamungkas, et al. 2017; Panjaitan 2018; Bernawati and Napitupulu, 2018). The researchers also state that whistle-blowing is a factor that can help the effectiveness of investigation audits in detecting fraud.

Based on the explanation above, the purpose of this research is to explore the effectiveness of forensic audits and investigation audits in detecting fraud. This study will also explore whistle-blowing as a factor that can support audit activities. In contrast to previous studies, using a qualitative approach, this study proposes a conceptual model by integrating whistle-blowing, forensic audits, investigation audits, and fraud detection in a more comprehensive model.

RESEARCH METHOD

The method used in this study is a conceptual research framework method. The conceptual research method is a methodology by observing and analyzing all information regarding the research topic. Conceptual research framework includes of researcher's combination of past researches and associated work in explaining the occurring phenomenon (Bhat, 2018). The Researchers construct multiple images by considering all aspects that can affect an event or human behavior, analyze words, reporting detailed views of informants and conduct research in a natural environment (Srivastava and Thomson, 2009).

There are four steps in conducting a conceptual research method (Bhat, 2018; Regoniel, 2015). First, conceptual research is defined as a methodology wherein research is conducted by observing and analyzing already present information on a given topic. Conceptual research does not involve conducting any practical experiments. It is related to abstract concepts or ideas. Philosophers have long used conceptual research to develop new theories or interpret existing theories in a different light.

Conceptual research framework constitutes of a researcher's combination of previous researches and associated work and explains the occurring phenomenon. It systematically explains the actions needed in the course of the research study based on the knowledge obtained from other ongoing researches and other researchers' point of view on the subject matter.

Here is a stepwise guide on how to create the conceptual research framework. First, choose the topic for research. Before starting to work on collecting any research material, the researcher should have decided on the topic for research. It is essential that the topic is selected beforehand and should be within the field of specialization.

Second, collect relevant literature. Once the researcher has narrowed down a topic, it is time to collect relevant information around it. Collecting relevant information is an important step, and much of the research is dependent on this particular step as conceptual research is mostly based on information obtained from previous researches. Here collecting relevant literature and

information is the key to completed research. The material that the researcher should preferably use is scientific journals, research papers published by a well-known scientist, and similar material. There is a lot of information available on the internet and public libraries as well. All the information that the researcher find on the internet may not be relevant or accurate. So before the researcher uses the information, make sure he verifies it.

Third, identify specific variables. Identify the specific variables that are related to the research study the researcher wants to conduct. These variables can give the research a new scope and can also help to identify how these can be related to the research. For example, consider the researcher want to research the occurrence of cancer in married women, hypothetically. Here the two variables that he will be concentrating on are married women and cancer. While collecting relevant literature, the researcher understands that the spread of cancer is more aggressive in married women who are beyond 40 years of age. Here there is a third variable which is age, and this is a relevant variable that can affect the result of the research.

Fourth, generate the framework. In this step, the researcher start building the required framework using the mix of variables from the scientific articles and other relevant materials. The problem statement in the research becomes the research framework. The attempt to start answering the question becomes the basis of the research study. The study is carried out to reduce the knowledge gap and make available more relevant and correct information.

Before preparing the conceptual framework, the researcher needs to do the following things:

Choose the topic. Decide on what will be the research topic. The topic should be within the field of specialization.

Do a literature review. Review relevant and updated research on the theme that the researcher decides to work on after scrutiny of the issue at hand. Preferably use peer-reviewed, and reputable scientific journals as these are reliable sources of information.

Isolate the important variables. Identify the specific variables described in the literature and figure out how these are related. Some abstracts contain the variables, and the striking findings thus may serve the purpose. If these are not available, find the research paper's summary. If the variables are not explicit in summary, get back to the methodology or the results and discussion section and quickly identify the variables of the study and the significant findings. Read the Technique on how to skim articles efficiently and get to the essential points without much fuss.

Generate the conceptual framework. Build the conceptual framework using a mix of the variables from the scientific articles have been read. The problem statement serves as a reference for constructing the conceptual framework. In effect, the study will attempt to answer the question that other researchers have not explained yet. The research should address a knowledge gap.

The stages carried out in this study until the formation of a conceptual proposal research model is first, compiling a literature review and secondly, making a research model proposal. Previous research journals and discussions from books were used as the basis for compiling literature reviews. Furthermore, based on the literature review, a conceptual research model proposal was made.

Compiling a Literature Review

Agency Theory

Agency theory is a theory that deals with principals and agents. Principal as the owner of the company is the party that gives authority to the agent in the dick and organizational decision

making. There is a problem that often arises between principal and agent, which is called an agency problem. This problem arises when the principal and agent have different objectives, causing the agent to act to fulfill his interests by overriding the task given by the principal (Eisenhardt 1989).

Fraud

Fraud is an act that violates the law by intentional acts to take personal or group advantage (Tuanakotta 2013). Sayyid (2014) explains that Fraud comes from two directions, namely, internal and external. Internal Fraud means that the loss comes from within the company carried out by its employees, and external fraud means that fraud comes from outside the company.

Fraud Triangle

Cressey (1953) states that there must be a reason why someone commits fraud. The cause of someone committing fraud is divided into three parts, namely pressure, opportunity, and rationalization, which is often called a triangle fraud. The pressure is the perceived pressure from financial problems that cannot be told to others. This pressure results in the emergence of motivation that leads to unethical behavior (Abdullahi and Mansor, 2015; Dorminey *et al.*, 2012). Opportunity is an opportunity created because of ineffective control or a governance system that allows one to commit fraud within the organization. In accounting, this is referred to as the weakness of the internal control system (Abdullahi and Mansor, 2015). Rationalization is seeking justification before committing a crime by maintaining one's identity as someone who can be trusted (Tuanakotta 2012).

Forensic auditing

Forensic auditing is the process of finding evidence that covers certain stages by utilizing special investigative skills, which then the results obtained can be used in court (Panjaitan, 2018; Akenbor and Oghoghomeh, 2013). Enofe *et al.* (2015) explain that the focus of forensic auditing is the process of detection, analysis, and communication of evidence.

Alao (2016) suggests that forensic auditors must have the ability to determine what should be examined, the evidence obtained is relevant and valid evidence, and know how to obtain or retrieve it. Besides, expertise in interviewing is needed and has ways of presenting and explaining findings that can help or support administrative, civil, or criminal actions. Imoniana *et al.* (2013) suggest that forensic accounting and forensic audits are interrelated. Forensic audits have services that are different from financial audits. The forensic audit is used as a backing to prove fraud, while financial audits are not intended to carry out these activities. Forensic audits provide accounting and financial information analysis to support legal and administrative decisions, aiming to document deterministic and calculative analysis, used when needed, and reports presented are investigative reports and experts. Furthermore, Imoniana *et al.* (2013) revealed that financial audits are used continuously at the end of each year to prove the activities of the accounting period. Proof of financial audit is to test whether the financial statements presented by the business entity are under the applicable criteria, in general, using the sampling procedure. Unlike the financial audit, which is responsible for giving opinions on the audited financial statements, the forensic audit is not responsible for the statement of opinion.

The investigative audit

The investigative audit is a form of the audit to identify and disclose fraud by using approaches, procedures, and techniques commonly used in a crime. An investigative audit requires an auditor

to have the ability to prove fraud that occurred (Rahmayani et al., 2014). The procedures and techniques that are used must be appropriate for the collection and testing of evidence related to the fraud case (Dewi and Ramantha, 2016).

BPK (2008) explained that an investigative audit is a reactive audit, i.e., an audit is carried out after the discovery of an initial indication of fraud. The investigative audit is a further examination of more specific and in-depth auditing, which aims to reveal indications of state / regional losses and criminal elements. The investigative audit is the process of finding, finding, collecting, and analyzing and evaluating evidence systematically by competent and independent parties who aim to disclose fraud. The objective of an investigative audit is activities that indicate fraud. This audit is carried out if there is information from the development of supervisory activities, public complaints, requests from the leadership of the assignment object, requests from investigating agencies or law enforcement officials, and other sources (BPKP, 2017).

Furthermore, BPKP (2017) explains that in carrying out investigative audits there are several steps that must be carried out, namely:

Pre-planning is the initial stage as a process for gathering information, analysis, and conclusion. This information is the basis for deciding whether or not an investigation audit will be carried out. The result of this pre-planning is the deviation hypothesis. The criteria to be investigated is the existence of deviations from the laws and regulations and abuse of authority and an indication of state financial losses.

Early research is part of the pre-planning. Preliminary research can be carried out if the source of the assignment comes from other than the development of BPKP supervision results, and the results of exposure in the Minutes of Exposed Results do not meet 5W2H. The purpose of the initial research is to obtain sufficient information for an investigative audit to be carried out.

Audit planning is a process carried out by the auditor to set goals, scope, allocation of resources, development of hypotheses as a direction for the verification process, identify approaches, procedures, and techniques to be used, formulate an audit program, and carry out risk assessment assignments. The assignment risk referred to in the investigative audit is the possibility for the auditor to fail to disclose the presence or absence of fraud. Furthermore, if needed, the auditor can plan to use experts to assist in conducting investigative audits.

Collection, Testing, Analysis and Evaluation of Evidence

This stage consists of a process of collecting evidence that is relevant, competent, and sufficient. It is said to be relevant if the evidence can logically support or reinforce the argument. It is said to be competent if the evidence is valid (fulfilling legal and regulatory requirements) and can be relied upon (the source and method of obtaining the right). It is enough if the amount of evidence collected has been used as a basis for making decisions. After collecting the evidence, analysis and evaluation are then carried out. The collection and evaluation of audit evidence aim to support audit conclusions and findings.

Reporting and Communication of Audit Results

Reporting

After the audit process is carried out, the auditor then prepares a report on the results of the investigative audit. The report contains the disclosure of facts of irregularities, the process of

events, causes, and effects. Also, the audit report must state that the audit activity has been carried out following the standards.

The communication of the results

The communication of the results of the audit aims to communicate the results of the audit assignment to the authorities, to avoid misunderstanding of the results of the audit, and to be considered as an improvement for the assignment leader.

Management of Audit Working Papers

The audit process and documents produced must be stated in the audit work paper. The audit work paper contains an overview of the audit report, and references to all information used.

In conducting investigative audits, there are three axioms. Namely, fraud is always hidden, evidence in reverse, fraud determination by the court (Sayyid, 2014).

Whistle-blowing

Ohnishi et al. (2008) explain that whistle-blowing is defined as a disclosure made by members of an organization on illegal, immoral, or illegal practices that are under the control of their leaders to people or organizations that can influence their actions. Furthermore, Ohnishi et al. (2008) divided whistle-blowing into two types, namely internal whistle-blowing and external whistle-blowing. Internal whistle-blowing is considered as internal party reporting, and external whistle-blowing is considered as a disclosure from outside parties with information from insiders.

THE PROPOSED MODEL OF FRAUD DETECTION

Fraud is a legal term that refers to an intentional misunderstanding of truth that aims to manipulate or commit fraud against another company or person (Koh, et. Al., 2009). With the increasing number of frauds occurring in the government sector, which resulted in state losses so significant, it made the tax authorities try to find effective ways to detect these frauds. The literature review explains that several factors can be used to detect fraud, namely forensic audits and investigative audits. Besides, in carrying out the audit process, there are also factors that can support the effectiveness of these activities, namely whistle-blowing.

Based on the explanation above, a research model proposal can be formulated that is considered to be used as a possible factor to detect fraud. Figure 1. presents a conceptual model that is effective in detecting fraud.

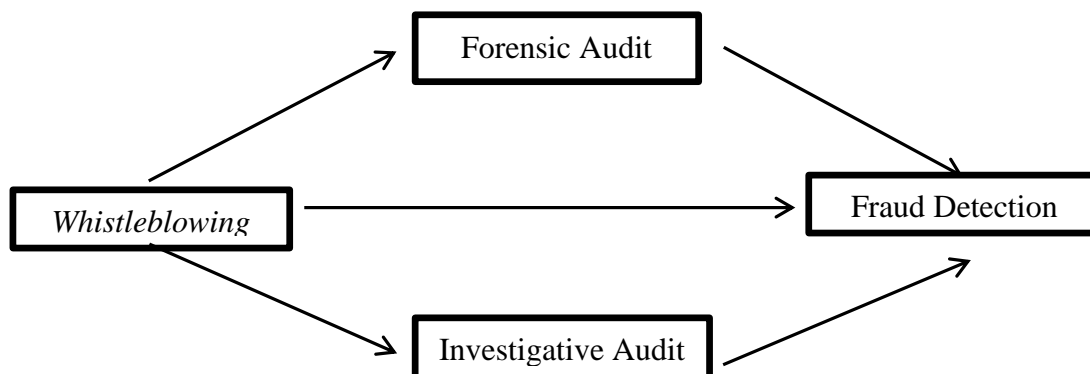


Figure 1. Proposed Model of Fraud Detection

Figure 1 explains that the proposed model that will explore the effectiveness of the forensic audit and investigative audit in detecting fraud, and explore the influence of whistle-blowing in the audit process.

Whistle-blowing on Forensic Audit, Investigation Audit, and Fraud Detection

Whistle-blowing is universally defined. Usually, whistle-blowing is defined as a communication process that focuses on reporting actions that have illegal or inappropriate potential related to the company's objectives, to those who have the authority to deal with these actions (Erkmen, et. Al., 2014). Research conducted by Panjaitan (2018) shows that whistle-blowing influences the implementation of forensic audits. Furthermore, research conducted by Rahmayani, et al. (2014) state that the role of whistle-blowers can help the effectiveness of investigative audits, and research conducted by Suastawan, et al., (2017) shows the results that whistle-blowing influences fraud prevention. Thus, with the information conveyed by whistle-blowers, it can help the process of conducting forensic audits and investigative audits to detect fraud occurring within the organization.

Forensic Audit and Investigation Audit on fraud detection

Gray (2008) explains that accountants and forensic auditors have several objectives similar to traditional accountants and auditors but have different roles, knowledge, and skills. Investigation of forensic auditors and accountants is included in fraud identification, while traditional accountants and auditors are not responsible for the task. Furthermore, Gray (2008) suggested that investigations conducted by forensic auditors included litigation services related to various situations. A forensic auditor uses his knowledge of accounting, law, investigative audit, criminology, and psychology to disclose fraud, find evidence, and present evidence in court (Zachariah, et. Al., 2014). This result is in line with previous research (Alao, 2016; Akenbor and Oghoghomeh, 2013), which states that forensic audits have a significant influence on controlling fraud and can help reduce fraud in finance.

The investigative audit is an audit process that involves the application of skills, financial expertise, accounting, and investigative thinking that aim to solve legal problems. In the process of conducting investigative audits, it is necessary to apply intelligence, sound consideration and experience, and understanding of statutory provisions. The investigative audit is a scientific discipline that includes knowledge about fraud so that investigative audits can be applied in examining fraud (BPK, 2015). Research conducted in connection with investigative and fraud detection audits by Fauzan et al. (2015) shows the results that investigative audits have a significant effect on fraud disclosure.

CONCLUSION

Fraud is a problem that is difficult to deal with in the government sector. Every year the State experiences losses caused by these actions. To detect and to reduce fraud actions, the government made various efforts by applying investigative methods. Forensic audits and investigative audits are the options for carrying out the investigation process. Both of these methods are effective

methods for detecting fraud. Forensic audits and investigative audits are a scientific discipline specifically designed to reveal fraudulent actions within the government.

In order for the process of conducting forensic audits and investigative audits to run more effectively, of course, factors that can support the implementation process are needed. This factor is whistle-blowing. Whistle-blowing is an action to reveal fraudulent behavior that occurs in the organization to those who can follow up on the information. Information provided by whistle-blowers can direct the forensic auditor and auditor to investigate the evidence needed so that it can help the auditor detect fraud.

Based on the description, conceptual proposals of research models can be formulated to detect fraud using the method of ownership, namely forensic audits and investigative audits as an effective method of detecting fraud, and whistle-blowing as a factor that can support the audit process. The conceptual proposal of this model is expected to be used as a research model to be further investigated and can be used as a basis for consideration for the government sector to assess its effectiveness in detecting fraud.

There are several limitations in this study, namely: first, the research presented is only proposing a conceptual model, and the results of the research obtained are summarized from some of the results of previous studies. Second, the dependent variable used in this study is fraud detection, where the intended fraud is a fraud that covers all types or has not been specified yet.

Based on the limitations above, then the suggestions that can be given from researchers are as follows: first, carry out further research using this conceptual model to obtain results based on actual research. Second, further research is recommended to specify fraud variables.

REFERECES

- Abdullahi, R., dan N. Mansor. (2015). "Concomitant Debacle of Fraud Incidences in the Nigeria Public Sector: Understanding the Power of Fraud Triangle Theory." *International Journal of Academic Research in Business and Social Sciences* 5 (5): 312–26.
- Abdullahi, R., dan N. Mansor. (2015). "Fraud Triangle Theory and Fraud Diamond Theory. Understanding the Convergent and Divergent for Future Research." *International Journal of Academic Research in Accounting Finance and Management Sciences* 5 (4): 38–45.
- ACFE. (2017). *Survai Fraud Indonesia 2016*. Jakarta: ACFE Indonesia Chapter.
- Acharya, A. S., A. Prakash, P. Saxena, dan A. Nigam. (2013). "Sampling: Why and How of It?" *Indian Journal of Medical Specialities* 4 (2): 330–33.
- Akenbor, C. O., & T. Oghoghomeh. (2013). "Forensic Auditing and Financial Crime in Nigerian Banks a Proactive Approach." *The Business Dan Management Review* 4 (2): 48–61.
- Alao, A. A. (2016). "Forensic Auditing and Financial Fraud in Nigerian Deposit Money Banks (DMBS)." *European Journal of Accounting, Auditing, and Finance Research* 4 (8): 1–19.
- Bhat, A., (2018). *Conceptual Research: Definition, Framework, Example, and Advantages*, <https://www.questionpro.com/blog/conceptual-research/>, Accessed May 1, 2018.
- BPK, (2015). *Keputusan Badan Pemeriksa Keuangan Republik Indonesia No. 9/K/I-XIII.2/12/2015 Tentang Petunjuk Pelaksanaan Pemeriksaan Investigatif Dan Penghitungan Kerugian Negara*.

- BPK, (2008). *Keputusan BPK-RI Nomor 17/KI-XIII.2/12/2008 Tentang Petunjuk Teknis Pemeriksaan Investigatif Atas Indikasi Tindak Pidana Korupsi Yang Mengakibatkan Kerugian Negara/Daerah.*
- BPKP, (2017). *Peraturan Badan Pengawasan Keuangan Dan Pembangunan Republik Indonesia No. 17 Tahun 2017 Tentang Pedoman Pengelolaan Kegiatan Bidang Investigasi.*
- Bernawati, Y. & Napitupulu, G.B. (2018). The Effect of Organizational, Individual, and Demographic Factors on the Whistleblowing Intention. *Journal of Accounting and Strategic Finance, 1 (01)*, 1-12
- Cressey, D. R., (1953). *Other People's Money: A study of the social psychology of embezzlement.* Glencoe, IL: Free Press.
- Detiknews. (2018). "Indeks Persepsi Korupsi 2017, Indonesia Peringkat Ke-96." 22 Februari 2018. 2018. <https://news.detik.com/berita/d-3879592/indeks-persepsi-korupsi-2017-indonesia-peringkat-ke-96>.
- Dewi, N. W. P., dan I W. Ramantha. (2016). "Profesionalisme Sebagai Pemoderasi Pengaruh Kemampuan Investigatif Pada Pembuktian Kecurangan Oleh Auditor." *E-Jurnal Akuntansi Universitas Udayana 15 (2)*: 1029–55.
- Dorminey, J., S. A., Fleming, M. J. Kranacher, dan R. A. Riley. (2012). "The Evolution of Fraud Theory." *Issues in Accounting Education 27 (2)*: 555–79.
- Eisenhardt, K. M., (1989). "Agency Theory: An Assessment and Review." *Academy of Management Review 14 (1)*: 57–74.
- Enofe, A. O., P. Omagbon, dan F. I. Ehigiator. (2015). "Forensic Audit and Corporate Fraud." *International Journal of Economics and Business Management 1 (7)*: 1–10.
- Erkmen, T., A. Ö. Çalışkan, dan E. Esen. (2014). "An Empirical Research about Whistleblowing Behavior in Accounting Context." *Journal of Accounting and Organizational Change 10 (2)*: 229–43.
- Fauzan, I. A., P. Purnamasari, dan H. Gunawan. (2015). "Pengaruh Akuntansi Forensik Dan Audit Investigasi Terhadap Pengungkapan Fraud." *Prosiding Akuntansi*, 456–65.
- Gray, D., 2008. "Forensic Accounting and Auditing: Compared and Contrasted to Traditional Accounting and Auditing." *American Journal of Business Education 1 (2)*: 115–26.
- Imoniana, J. O., M. T. P. Antunes, dan H. Formigoni. (2013). "The Forensic Accounting and Corporate Fraud." *Journal of Information System and Technology Management 10 (1)*: 119–44.
- Koh, A. N., L. Arokiasamy, C. Lee, & C. L. Ah Suat. (2009). "Forensic Accounting: Public Acceptance towards Occurrence of Fraud Detection." *International Journal of Business and Management 4 (11)*: 145–49.
- McIntosh, M. J., & J. M. Morse. (2015). "Situating and Constructing Diversity in Semi-Structured Interviews." *Global Qualitative Nursing Research 2*: 1–12.
- Njanike, K., T. Dube, dan E. Mashayanye. (2009). "The Effectiveness of Forensic Auditing in Detecting, Investigating, and Preventing Bank Fraud." *Journal of Sustainable Business 10 (4)*: 405–25.
- Noy, C., (2008). "Sampling Knowledge: The Hermeneutics of Snowball Sampling in Qualitative Research." *International Journal of Social Research Methodology 11 (4)*: 327–44.

- Ohnishi, K., Y. Hayama, A. Asai, & K. Shinji. (2008). "The Process of Whistleblowing in a Japanese Psychiatric Hospital." *Nursing Ethics* 15 (5): 101–8.
- Pamungkas, I. D., I. Ghozali, & T. Achmad. (2017). "The Effects of the Whistleblowing System on Financial Statements Fraud: Ethical Behavior as the Mediators." *International Journal of Civil Engineering and Technology* 8 (10): 1592–98.
- Panjaitan, I. A. (2018). "Whistleblowing: Meningkatkan Hasil Audit Forensik Dalam Pengungkapan Tindakan Korupsi Oleh Auditor Pemerintah." *Jurnal Institusi Politeknik Ganesha Medan* 1 (1): 50–60.
- Raco, J. R. (2010). *Metode Penelitian Kualitatif: Jenis, Karakteristik Dan Keunggulannya*. Jakarta: GRASINDO.
- Rahmayani, L., Kamaliah, dan Susilatri. (2014). "Pengaruh Kemampuan Auditor, Skeptisisme Profesionalisme Auditor, Teknik Audit Dan Whistleblower Terhadap Efektivitas Pelaksanaan Audit Investigasi Dalam Pengungkapan Kecurangan (Studi Empiris Pada BPK Dan BPKP Perwakilan Provinsi Riau)." *Jom Fekon* 1 (2): 1–15.
- Regoniel, P.A., (2015). *Conceptual Framework: A Step by Step Guide on How to Make One*, <https://simplyeducate.me/2015/01/05/conceptual-framework-guide/>, Accessed on May 1, 2018.
- Rozali, R. D. Y., dan C. F. Darliana. (2015). "Teknik Audit Investigatif Dalam Pengungkapan Money Laundering Berdasarkan Perspektif Akuntan Forensik." *Jurnal Riset Akuntansi Dan Keuangan* 3 (1): 572–85.
- Sayyid, A. (2014). "Pemeriksaan Fraud Dalam Akuntansi Forensik Dan Audit Investigatif." *Al Banjari* 13 (2): 137–62.
- Srivastava, A., dan S. B. Thomson. (2009). "Framework Analysis: A Qualitative Methodology for Applied Policy Research." *Journal of Administration and Governance* 4 (2): 72–79.
- Suastawan, I M. D. P., E. Sujana, dan N. L. G. E. Sulindawati. (2017). "Pengaruh Budaya Organisasi, Proactive Fraud Audit, Dan Whistleblowing Terhadap Pencegahan Kecurangan Dalam Pengelolaan Dana Bos." *E-Journal S1 Ak Univ. Pendidikan Ganesha* 7 (1): 1–12.
- Tuanakotta, T. M. (2012). *Akuntansi Forensik Dan Audit Investigatif*. 2nded. Jakarta: Salemba Empat.
- Tuanakotta, T. M. (2013). *Medeteksi Manipulasi Laporan Keuangan*. Jakarta: Salemba Empat.
- Zachariah, P. M., D. Aliyu, E. I. Ernest, & G. A. Ogere. (2014). "Application of Forensic Auditing in Reducing Fraud Cases in Nigerian Money Deposit Banks." *Global Journal of Management and Business Research: Accounting and Auditing* 14 (3): 16–22.