

Customer Perception of Forensic Accounting and Corporate Framing in the Use of Digital Banking

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Abstract

Digital banking technology become a new challenge in the banking industry that require rapid development, either at the service level that directly affects customer satisfaction or the risk assessment that inherently occurred. This study aims to examine the effect of customer perception on Forensic Accounting and Corporate Framing in the use of Digital Banking by comparing the differences in customers' backgrounds based on their profession. This research is quantitative research with a comparative study method where participants are arranged into 2 groups based on their professional background. The participants were selected using the purposive sampling method and analyzed using the independent t-test. The results showed that although customers in both groups showed the same sensitivity to the preference of digital banking facilities, customers with an accountant background were likely to be more selective in choosing digital banking.

Keywords

corporate framing; digital banking; forensic accounting



I. Introduction

Cybercrime becomes one of the risks that continue growth massively and become a threat to society since it directly causes material losses. The Financial Services Authority (OJK)'s release shows an increment in digital financial crime. In the period from January to September 2021, 21.8% of the total 920 million cybercrimes targeted the financial and banking sectors. This requires improvements in the security system developed by banks, especially related to digital financial transactions.

Digital banking technology become a new challenge in the banking industry that require rapid development, either at the service level that directly affects customer satisfaction or the risk assessment that inherently occurred. In a service industry, banks are required to be capable of providing excellent services to its customer, including security assurance in the use of digital banking.

OJK as the regulator and supervisor of business operations in the financial service industry especially banking, issues a regulation under Peraturan Otoritas Jasa Keuangan (POJK) number 12/POJK.03.2021 concerning Commercial Banks. This regulation intends to sharpen the legal framework for digital banking. The implementation of digital banking facilities become one of the concerns in this regulation, specifically related to the security requirements that have to be applied by banks as providers in financial transactions through digital platforms.

The quality of risk assessment and security assurance that are offered by the bank normally become customers' main concern when making their decision in using digital banking for financial transactions. The more customers feel unsure of the potential risk, they would limit their use of digital banking. Therefore, developing the protection of digital bank transactions in the present day is increasingly important to develop. Through

this regulation, it is hoped that the implementation of digital financial transactions will be safer for both customers and banks as service providers.

Research by Herwin Chandra (2016) states that risk and trust factors have a positive influence on customers' decisions to make financial transactions through internet banking which is one of the banking facilities. Forensic accounting as a science that integrates audit and investigation techniques that focus on the prevention and determination of financial fraud can be applied by banks to ensure the appropriateness of service security by implementing early detection policies and system development. Development is a change towards improvement (Shah et al, 2020).

This study aims to assess the influence level of customer understanding of forensic accounting and corporate framing on the customer's decision to use digital banking. There is a necessity for providing the requirements, activities, and procedures in the frame of forensic accounting in financial transactions through digital banking to reduce financial fraud. Furthermore, how the customer perceived risk would also become essential to be addressed by the bank through security assurance.

The results of research by Sangeeta Kanojia (2021), show that customer knowledge of forensic accounting influences customer decisions in bank selection. However, the information communicated by the banks and socialization (education) from banks to customers does not affect the bank selection.

The purpose of this study is to extend the existing research by focusing on the selection of digital banks that grew rapidly in Indonesia, through a comparative study by comparing two groups of participants with different professional backgrounds, namely accountants and non-accountants.

The results of this study is expected to be one of the contribution both academically and practically to banks as financial institutions. In addition, this research is also expected to be a reference for subsequent research using the same research topic.

II. Review of Literature

2.1 Theoretical Framework

Signaling theory is a perception from management about the company's future improvement, which it can affect investors or potential investors in determining their investment decisions. The growth of this company can also be seen in the growth in company value as seen from the stock market price (Wijayanto et al., 2019).

Signaling theory explains how the owner of the information provides and sends signals and information that reflect the beneficial condition of the company to the recipient of information, in this case, investors. Furthermore, signaling theory refers to how the signs of success or failure of the management are proposed to the owner (principal) regarding the value of the company. Banks as the main service provider in the financial industry obligate to develop a product that is secure to be used by the customer, especially for digital banking transactions.

Digital banking based on OJK definition refers to a legal entity that offers and runs business activities mainly through electronic channels without a physical office other than the head office or only limited physical offices. Digital banks are classified into 2 models, establishing a new bank as a digital bank or transforming from a commercial bank into a digital bank. Currently, most digital banks in Indonesia are conventional banks that develop their business by partially transforming their product into digital access, for example, Bank BCA Digital, PT BRI Agroniaga Tbk, and PT Bank Neo Commerce Tbk. Meanwhile, there are several banks that focus their business operation as digital banks, such

as Jenius from BTPN, Digibank from Bank DBS, Jago from Bank Jago, and Bank Aladin Syariah. Nonetheless, there are inherent risks occurred when the bank starts offering digital banking, especially concerning data security and cybercrime.

Forensic accounting is an integration of accounting, auditing, and investigative techniques used by forensic accountants that are suitable for the courts and will be the basis of discussion, debate, and finally dispute resolution (Arboleda et al., 2018). Forensic accounting can be applied in both the public and private sectors, according to D. Larry Crumbey in Tuanakotta (2016) stated that in simple terms forensic accounting can be said to be accurate accounting for legal purposes, or test-resistant accounting in the arena of feuds during court proceedings, or in judicial review proceedings, or administrative review.

In both the public and private sectors forensic accounting deals with losses. In the public sector, the state suffers state losses and state financial losses. Meanwhile, in the private sector, losses also occur due to the breaking of promises in an agreement. Furthermore, in correlation to the financial service industry, the losses that might occur in banking industry can be pervasively affected the customer.

Corporate framing refers to using a consequentialist assumption that customers make decisions after weighing the risks and payoffs associated with possible choices related to the offered product. Dustin Carnahan et al., (2019) defined frames are acts of communication that present a certain interpretation of the world that can change the ways in which people understand, define and evaluate issues and events. In this study, corporate framing refers to customer perceived risk related to the security assurance provided by banks. The study by Roy et al., (2017) has proven that perceived risk motivates customers' trust and security in technological innovation, in this case, digital banking. On the other hand, the study by Apaua & Lallie (2022) confirmed otherwise.

2.2 Hypothesis Development

H1: Customer perception of forensic accounting influences the use of digital banking

Brigham & Houston (2017) stated that signaling theory refers to the management's perception of the company's growth in the future, which might affect stakeholders in decision-making. The company's growth can be measured by the market development and the customers' acceptance of their product. Based on signal theory, the customers' understanding of forensic accounting leads to the awareness of business operations runs by the bank and how the implementation of forensic accounting would improve the security assurance of the product offered by the bank, in this case, digital bank. Nonetheless, there are limited studies that focus on the correlation and influence of customer perceptions on their decision to choose digital banking facilities.

Customers with knowledge and a good understanding of forensic accounting are more aware of the inherent risk raised from the digital financial transaction, but also have a higher assurance on how the banks address this issue. Thus, they would be more selective in choosing a bank that provides digital banking facilities. Therefore, the first hypothesis of the study is: customer perception of forensic accounting influences the use of digital banking.

H2: Corporate framing influences the use of digital banking

Signaling theory represents how an entity (agent) is capable to communicate their needs by reducing any information asymmetry (Mortis, 2018). Based on the signal theory, corporate framing in form of services offered by the bank would develop the customer perceived risk and thus affect their actions and how they evaluate their decision in using digital banking when processing any financial transaction.

A good corporate framing would develop positive perceived risk for the customer and thus would increase the customer use of digital banking for financial transactions. Therefore, the second hypothesis of the study is: Corporate framing influences the use of digital banking.

H3: An accountant tends to be more selective in choosing to use *digital banking*.

Customers with an accountant background are more aware of forensic accounting and have perceived the inherent risk of financial transactions through digital banking. Therefore, they are more selective in choosing banks that provide digital banking.

III. Research Method

This study used a quantitative descriptive research model with the objectives to describe the nature of ongoing object during the research and observe the reason and roots of a symptom. According to Uma Sekaran (2016), descriptive methods are designed to collect data that describes the characteristics of the object of study, event, or situation. This method refers to actual problems or phenomena that are happen during the research, then describes the facts about the problem investigated according to reality accompanied by rational and accurate interpretations.

The population refer to the whole subject of the study. In this study, the population refer to the banking customers who actively used digital banking for financial transactions. The sampling technique uses the purposive sampling method by dividing the sample criteria into 2 groups. Group 1 refer to customers with an accountants background (working or used to work as accountant) and group 2 refer to customer with other professions. The samples for each group were 75 partisipants with a minimum age of 18 years.

This study used primary data obtained using questionnaires as an instruments of data collection that were distributed to the object of study, in this case customers who use digital banking. Questionnaire is a data collection technique by giving a set of statements and or written questions to respondents to be answered (Sugiyono, 2012: 142). The type of questionnaire used in this study was a closed questionnaire where respondents only chose one of the answers that had been provided for both statements and questions. The results of the respondents' answers to the given questionnaire will be the main data.

The measurements of this study were the Likert Scale and the Ordinal Scale modified with alternatives to the answer. All questions in this study questionnaire in the form of positive statements with answers of a positive nature were given successive values of 5, 4, 3, 2 and 1.

Likert Scale		Ordinal Scale	
Answer	Score	Answer	Score
Strongly agree	5	1	5
Agree	4	2	4
Fairly agree	3	3	3
Disagree	2	4	2
Strongly disagree	1	5	1

IV. Results and Discussion

4.1 Results

a. Validity and Reability Testing

The validity test determines each of the variables used in this study, where the entire research variable contains 14 statements that must be answered by respondents. Based on the analysis that has been carried out, the results of validity testing can be shown as follows:

Table 1. Reliability testing, SPSS 22 output

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.894	.900	14

The Cronbach's Alpha Based on Standardized Items that is presented in the Reliability Statistics table represents the whole reliability value of the test, the greater the value means the more reliable it is. Based on the Reliability Statistics table above, the value of Cronbach's Alpha Based on Standardized Items is 0.900 > R of the table 0.2097. Therefore, concluded that overall the input data is reliable.

Table 2. Validity testing, SPSS output

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
X1.1	48.29	71.564	.685	.679	.883
X1.2	48.09	71.830	.697	.769	.883
X1.3	48.07	70.820	.721	.700	.881
X1.4	48.13	71.781	.730	.769	.881
X1.5	48.41	69.639	.694	.790	.882
X2.1	47.84	76.672	.384	.570	.895
X2.2	48.13	77.051	.290	.618	.900
X2.3	48.01	72.879	.645	.704	.885
X2.4	47.93	70.968	.655	.550	.884
X2.5	48.73	75.069	.317	.257	.902
Y1	48.36	71.319	.579	.604	.887
Y2	48.43	71.737	.575	.529	.887
Y3	47.99	72.651	.597	.695	.886
Y4	48.11	71.814	.694	.740	.883

Based on the table above, the validity test results show that the overall variable item is valid. This can be seen from the Corrected Item-Total Correlation of each item in the table > R of table 0.2097. Therefore, it can be concluded that all the indicator items used in this study passed the validity test and were valid.

Based on the table above, all variables in this study have good reliability, where the value of Cronbach's Alpha if Item Deleted on each item shows the value of $> R$ Table 0.2097. Therefore, it can be concluded that all indicators are declared reliable and can be used as a tool for collecting accurate data.

b. Classic Assumption Testing

1. Normality data testing

The normality data testing aims to test whether in the regression model, the confounding or residual variables have a normal distribution. For this reason, this study used Kolmogorov Smirnov as a basis for decision-making were as following:

- If the significance value > 0.05 then the model of regression meets the assumption of normality.
- If the significance value < 0.05 then the regression model does not meet the assumption of normality.

The output of the normality test can be seen in the table below:

Table 3. Normality testing, SPSS output
One-Sample Kolmogorov-Smirnov Test

		Total
N		150
Normal Parameters ^{a,b}	Mean	51.89
	Std. Deviation	9.136
Most Extreme Differences	Absolute	.062
	Positive	.050
	Negative	-.062
Test Statistic		.062
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Based on the result of Kolmogorov Smirnov above, the residual value were normally distributed. It can be seen by the value of Asymp.sig > 0.05 .

2. Heteroscedasticity testing

The Heteroscedasticity test is used to test whether there is an inequality of variance from the residuals of one observation to another observation. The heteroscedasticity test in this study is used the spearman test by correlating the residual absolute value with each independent variable. The following table are the results of the heteroscedasticity test.

Table 4. Heteroscedasticity testing, SPSS output
Correlations

			X1	X2	ABS_RES
Spearman's rho	X1	Correlation Coefficient	1.000	.687**	-.100
		Sig. (2-tailed)	.	.000	.223
		N	150	150	150
	X2	Correlation Coefficient	.687**	1.000	.048
		Sig. (2-tailed)	.000	.	.556
		N	150	150	150
	ABS_RES	Correlation Coefficient	-.100	.048	1.000

	Sig. (2-tailed)	.223	.556	.
	N	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).				

The result of the test stated that the value of Sig. (2-tailed) for X1 and X2 to ABS Res are 0.22 and 0.56, respectively. The significant value of each variable exceeds the probability value of 0.05, it can be concluded that there is no heteroscedasticity problem in this study.

3. Multicollinearity testing

Ghozali (2018) stated that multicollinearity testing aims to find out whether the regression model found any correlation between independent variables or free variables. The multicollinearity effect a high level of variables in the sample and it means that there is a higher standard error, as a result when the coefficient is tested, the t-statistic might be lower than the t-table. This indicates the absence of a linear relationship between the independent variables affected by the dependent variables.

The multicollinearity in the regression model can be known from the tolerance value and the variance inflation factor (VIF) value. If the VIF is below or <10 and the tolerance value is above >0.1 then there is no multicollinearity. The following table are the results of the multicollinearity test.

Table 5. Multicholnearly testing, SPSS output

Coefficients ^a										
		Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B		Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	2.992	1.159		2.581	.011	.701	5.282		
	X1	.487	.067	.588	7.235	.000	.354	.619	.536	1.867
	X2	.143	.082	.142	1.749	.082	-.019	.305	.536	1.867
a. Dependent Variable: Y										

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Based on the result presented in the table, the results of the multicollinearity test showed that the two independent variables did not occur multicollinearity, indicated by the tolerance value of >0.10 and the VIF <10 .

b. Hypothesis Test Results

1. Regression linier analysis

Regression linear regression analysis is the regression method used as a statistical inference tool to determine the influence of an independent variable on the dependent variables. The coefficient of determination test is indicated by the adjusted R-Squared value of the regression model. This test aims to measure how far the model's ability to explain the variation of the dependent variable. The results of the coefficient of determination test are presented in the table below.

Table 6. Model summary regression linier, SPSS output

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.685 ^a	.469	.465	2.390

2	.543 ^a	.295	.290	2.755
1. Predictors: (Constant), X1				
2. Predictors: (Constant), X2				

The table above displays the value of R which represent a symbol of the correlation coefficient value. In the table above the correlation value is 0.685, or can be interpreted that the relationship between the two research variables is in a strong category. The R Square value or the coefficient of determination (CD) shows the strength level of the regression model that is formed by the interaction of free variables and bound variables.

The coefficient of determination (CD) value obtained is 46.9% for X1, thus means that the independent variable X1 has a contribution influence of 46.9% to variable Y and another 43.1% is influenced by other factors outside the variable X1.

Meanwhile, the coefficient of determination (CD) value obtained is 29,5% for X2, thus meaning that the independent variable X2 has a contribution influence of 29,5% to variable Y and another 71.5% is influenced by other factors outside the variable X2.

Table 7. Coefficient X1, SPSS output

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4.207	.934		4.503
	X1	.567	.050	.685	11.434

a. Dependent Variable: Y

The coefficients table above, represent result of regression linier analysis for variable X1. Based on this table obtained the model of regression equations: $Y = 4.207 + 0.567 X1$.

Table 8. Coefficient X1, SPSS output

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
1	(Constant)	4.371	1.327		3.294
	X2	.547	.070	.543	7.863

a. Dependent Variable: Y

The coefficients table above, represents the result of regression linier analysis for variable X2. Based on this table obtained the model of regression equations: $Y = 4,371 + 0,547 X2$.

c. Independent T test

The independent t-test is a comparative test to determine the possibility of significant differences in the mean or average value between two independent groups with an interval or ratio data scale. In conducting an independent t-test, there are several assumptions that are required to be completed, as follows:

1. data scale presented in intervals or ratios,
2. data groups are mutually independent or unpaired,
3. data per group is normally distributed,
4. no outlier in the data per group,
5. homogeneous

a) Normality test for independent T test

Table 9. Normality testing for independent T test, SPSS output

Tests of Normality							
	Class	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Total	1	.096	75	.082	.973	75	.113
	2	.098	75	.072	.973	75	.112

a. Lilliefors Significance Correction

The table above shows the test results of Shapiro Wilk and Lilliefors. The p value (Sig) of lilliefors were 0.082 for group 1 and 0.072 for group 2 which were both greater than 0.05. Therefore based on the lilliefors test, the data of each group were normally distributed.

b) Homogeneity test for independent T test

Table 10. Homogeneity testing for independent T test, SPSS output

Test of Homogeneity of Variance					
		Levene Statistic	df1	df2	Sig.
Total	Based on Mean	.658	1	148	.419
	Based on Median	.783	1	148	.378
	Based on Median and with adjusted df	.783	1	146.538	.378
	Based on trimmed mean	.719	1	148	.398

The table above shows the results of the homogeneity test with the Levene's Test method. The Levene value is shown in the line Based on Mean, which is 0.658 with a p value (sig) of 0.419 which is greater than 0.05 which means there is a similarity of variance between groups or which means homogeneous.

There is an outlier when there is an extreme value above and below the stem-leaf. In this case, if there is no extreme value, then there is no outlier. Outlier detection can also be judged with Box-plot as below:

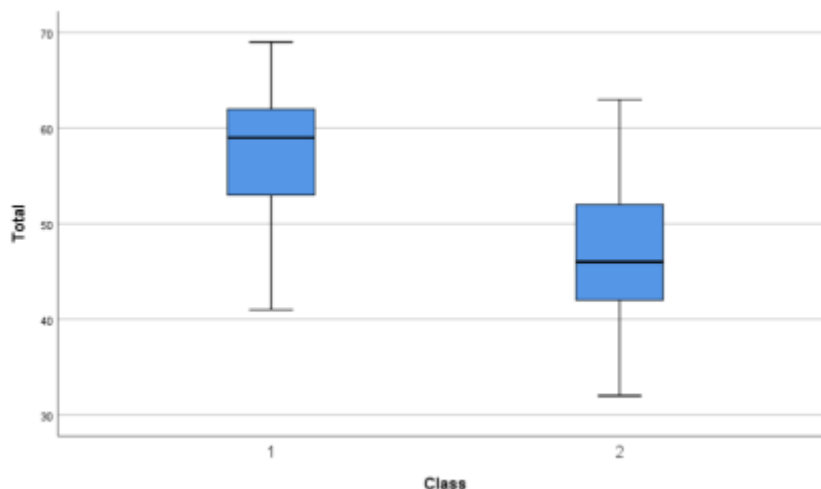


Figure 1. Box-plot for independent T test, SPSS output

c. Independent T test

The independent t-test uses a probability value of 0.05, the hypothesis is accepted if the probability value is < 0.05 Ghozali (2018). In contrast, if the probability value is > 0.05 , then the hypothesis would be rejected. The results of the test presented in the following tables.

Table 11. Group Statistic, SPSS output

Group Statistics					
	Class	N	Mean	Std. Deviation	Std. Error Mean
Value	1	75	57.73	6.579	.760
	2	75	46.04	7.450	.860

The total samples of each group as presented in the table above were 75 participants with the average value for Group 1 is 57.73 higher than the outcome for Group 2, 46.04.

Table 12. Independent t-test, SPSS output

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
Value	Equal variances assumed	.658	.419	10.189	148	.000	11.693	1.148	9.425	13.961
	Equal variances not assumed			10.189	145.769	.000	11.693	1.148	9.425	13.961

The value of the Levene test results for homogeneity is $0.419 > 0.05$, which means that the data variance between groups 1 (accountants) and 2 (non-accountants) is homogeneous. Therefore, the interpretation of the independent t-test output table is based on the values stated in the first row: Equal Variances assumed table. The Sig. (2-tailed) value of Equal variances is $0.00 < 0.05$. Furthermore, the value of the t-statistic is $10.189 > t$ of the table (DF-148: 1.976). This means that there is a significant difference between the average results of groups 1 and 2.

4.2 Discussion

a. Hypothesis 1

The first hypothesis states, “the customer perception of forensic accounting has significant positive impact in the use of digital banking”. To verify the validity of this hypothesis, a simple regression equation was applied. The result of the first hypothesis confirmed that the customer perception of forensic accounting had a significant positif effect in the use of digital banking. This indicates when the customer perception of forensic accounting is increased, the customer would become more selective in the use digital banking.

b. Hypothesis 2

The second hypothesis states, “corporate framing had significant positif influences in the use of digital banking”. To verify the validity of this hypothesis, a simple regression equation was applied. The result of the second hypothesis confirmed that corporate

framing had positive influence to digital banking used. Nonetheless, the influence is only 29.5% which means that the impact is not significant. This indicates when the customer corporate framing is positively increased, the customer would become more assured in using digital banking.

c. Hypothesis 3

The third hypothesis states, “customer with professional background as an accountant would be more selective in using the digital banking”. To verify the validity of this hypothesis, an independent T test was applied. The test result confirms the presumed hypothesis that there is a significant difference between the average results of Group 1 (accountant) and Group 2 (non-accountant). Therefore, it can be concluded that customer with accountant background have higher skepticism in selecting the digital banking facility offered by the banks.

V. Conclusion

The security assurance of the transaction and protection of the information would consistently be the highest safety efforts that are essential and mandatory areas to be improved by the bank. The customers' perception of forensic accounting has significant influences on the use of digital banking. Meanwhile corporate framing variable has insignificantly positive influences on the use of digital banking. Likewise, the study also confirmed that the customers' background has affected their perception of accounting forensic and corporate framing. Customers with an accountant background are practically more aware of forensic accounting and have perceived the inherent risk of financial transactions through digital banking. Therefore, they are more selective in choosing banks that provide digital banking. It can be concluded that it's essential for the bank to raise the customers' awareness of the risk assessment implemented towards the security assurance, especially in the use of digital banking.

Finally, the emphasis on the limitations is primary. The primary data used in this study was obtained through questionnaires. Since the answers were based on respondents' perceptions, there is a limitation of the assurance over the sincerity and honesty of respondents in choosing the answer option according to the actual circumstances and reality. In addition, the variable included in this study were limited to the customers' perception of forensic accounting and corporate framing as the independent variable. There is a possibility that other variables might have more influence on the subject of the study, especially when using a comparative study.

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