Inovasi : Jurnal Sosial Humaniora dan Pendidikan
Volume. 4 Nomor. 3 September 2025
e-ISSN : 2809-0268; p-ISSN : 2809-0403, Hal. 530-538
DOI: https://doi.org/10.55606/inovasi.v4i2.4529
Available online at: https://journalcenter.org/index.php/inovasi

Forensic Analysis Of A Check Forgery Case: Issues And Implications For Strengthening Internal Control Systems

Faizul Idris [1], Ashuri [2], Pupung Purnamasari [3]
Master of Accounting, Faculty of Economics and Business, Universitas Islam Bandung [1,2,3]

Email: idrisfaizul@gmail.com[1], ashuri230368@gmail.com[2], pupung@unisba.ac.id[3]

Abstract. This study aims to analyze check forgery as a form of document fraud and to evaluate the role of forensic accounting in detecting and preventing such practices through the strengthening of internal control systems. A Literature Systematic Review (LSR) approach is employed, drawing from literature published between 2017 and 2025 and supported by a real-life case study from a financial institution that still operates with manual systems. The findings reveal that fraud was committed through unauthorized check issuance, forged signatures, and cash withdrawals carried out by external actors in collusion with internal personnel. Forensic analysis identified systemic weaknesses, including the absence of segregation of duties, multi-level verification, risk-based auditing, and ineffective implementation of standard operating procedures (SOPs). This study also emphasizes the importance of integrating religiosity as a moral foundation for fraud prevention, aligning with Islamic values that uphold honesty and trustworthiness in all financial dealings. The main contribution of this research lies in providing both conceptual and practical foundations for financial institutions, particularly cooperatives and non-bank entities to build early detection systems and fraud prevention mechanisms that are adaptive to both digital and conventional threats.
Keywords: check forgery, forensic accounting, internal control, document fraud, fraud triangle.

INTRODUCTION

The rapid development of digital payment systems over the past decades has not entirely eliminated traditional forms of document-based fraud, particularly check forgery. Although various digital instruments are now widely available, checks remain commonly used as a legitimate payment method, especially in corporate transactions, cooperatives, and other financial institutions. Checks are considered both flexible and legally valid, particularly for large-sum disbursements or inter-institutional transactions. However, due to their paper-based nature, checks are highly vulnerable to forgery especially in organizations where the authorization and verification systems are still manual (Fatimah & Sari, 2021; Dwiyani & Rahmawati, 2023).

According to the Association of Certified Fraud Examiners (ACFE, 2022), document forgery ranks among the top five most common fraud schemes in the financial sector. Check forgery, in particular, remains a dominant fraud method despite the widespread adoption of digital systems. A study by Prabowo and Aditama (2021) indicates that check fraud is often committed by internal actors with access to blank checks, authorization stamps, and sensitive financial data. Common methods include unauthorized check issuance, forged signatures, and manipulation of payee information. These incidents are exacerbated by weak segregation of duties, absence of multi-layered verification, and a lack of risk-based digital audit systems.

Forensic accounting emerges as a strategic solution in investigating such fraud cases. Through document- and data-driven investigative approaches, forensic accounting can reveal anomalies in approval, authorization, and financial transaction recording processes. In addition to its role in detecting and proving fraudulent acts, forensic accounting also contributes significantly to recommending improvements in internal control systems that are risk-based and robust (Dwiyani & Rahmawati, 2023).

In this context, analyzing check forgery cases is crucial not only to identify perpetrators and modes of operation but also to evaluate fundamental weaknesses in organizational financial governance. This phenomenon illustrates that conventional financial monitoring methods are

Received: June 16,2025; Revised: June 30,2025;Accepted: Juli 03, 2025;
Published : Online Available; Juli 16, 2025

no longer sufficient to address increasingly complex document-based fraud. Therefore, a forensic accounting approach is needed, one that investigates fraud systematically and provides a foundation for strengthening internal control systems to prevent similar incidents in the future.

Beyond its practical implications, this study also addresses a notable gap in the academic literature concerning check forgery within Indonesian financial institutions. Most prior studies have focused on digital fraud forms, such as phishing, system breaches, and other cybercrimes (Fatimah & Sari, 2021; Rahmawati & Damanik, 2022). Even through, document based fraud, especially check forgery continues to cause significant financial losses and remains understudied (ACFE, 2022). Hence, this study is both relevant and urgent, serving organizational needs for stronger control systems and contributing to the development of forensic accounting in the digital-manual transitional era.

Many existing studies emphasize technology based fraud, while conventional document fraud, including check forgery has not received proportionate academic attention. Although Prabowo and Aditama (2021) discuss document forgery, their approach remains general and lacks a focused investigation of forensic analysis and internal control systems. Moreover, few studies have integrated forensic accounting approaches to systematically and practically detect document-based fraud. Research featuring real case studies, especially from local financial institutions like cooperatives or mid sized firms, remains limited leaving substantial room for further investigation within the Indonesian context.

In addition, this study aligns with ethical values embedded in Islamic teachings that emphasize honesty and trustworthiness in all forms of transactions. The Qur'an strongly condemns fraudulent behavior and cheating in measurements or dealings. As stated in Surah Al-Mutaffifin (83:1–3):

"Woe to those who give less [than due], those who, when they take a measure from people, take it in full. But if they give by measure or by weight to them, they cause loss."

This verse reflects the moral imperative for fairness and transparency in financial practices. Therefore, the reinforcement of internal controls and forensic practices is not only a managerial necessity but also a moral obligation aligned with Islamic ethical standards.

By combining forensic approaches, internal control frameworks, and behavioral fraud analysis, this study aims to provide a comprehensive understanding of check forgery cases and contribute meaningfully to strengthening organizational financial governance in the digital transition era. The study's contributions are both theoretical and practical. Theoretically, it enriches the forensic accounting literature in Indonesia by focusing on document-based fraud, a topic still rarely explored. Practically, it offers guidance and policy recommendations to enhance internal control systems, particularly in financial sectors that have yet to be fully digitized.

LITERATURE REVIEW

Forensic accounting is a branch of accounting that combines expertise in accounting, auditing, and legal investigation to detect, analyze, and prove financial fraud. This theory is based on the assumption that every financial transaction leaves administrative or digital traces that can be analyzed to uncover intentional irregularities. In the context of check forgery, forensic accounting plays a vital role in identifying forged documents, tracing unauthorized authorizations, and comparing actual transaction data with applicable internal procedures. According to Silverstone and Sheetz (2020), the forensic accounting process consists of three main stages: problem identification, evidence collection and analysis, and reporting of findings for legal proceedings or systemic recommendations. This approach utilizes techniques such as Computer-Assisted Audit Techniques (CAATs), physical document analysis, and tracing of abnormal transactions. In check forgery cases, this method can be used to uncover data manipulation, signature forgery, and deviations in fund flows from established procedures. Forensic accounting is also supported by the Forensic Accounting Framework, which emphasizes three dimensions: investigation (inquiry and interrogation), legal compliance, and evaluation of financial system integrity (Rahmawati & Damanik, 2022). In this framework, forensic auditors act not only as administrative examiners but also as investigators who explore the motives, patterns, and system weaknesses exploited by fraud perpetrators. Understanding fraudster behavior is a crucial aspect of forensic investigations. The Fraud Triangle, developed by Donald Cressey, explains that fraud occurs when three elements are present: pressure, opportunity, and rationalization (Wolfe & Hermanson, 2004). In check forgery cases, pressure may stem from economic demands, lifestyle expectations, or job performance targets. Opportunities arise when there is a lack of task segregation, layered verification, or proper monitoring of financial documents. Rationalization occurs when perpetrators justify their actions with reasons such as feeling entitled to the funds or intending to return the money later.

The Fraud Diamond expands on the Fraud Triangle by adding a fourth element—capability. This theory suggests that beyond pressure and opportunity, perpetrators must also possess the technical skills and access necessary to commit fraud. In check forgery, such capabilities include knowledge of financial procedures, access to critical documents, and familiarity with internal systems.

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework is one of the most widely used models for evaluating the effectiveness of internal control systems. The COSO framework consists of five key components:

1. Control Environment
   Emphasizes the importance of integrity, ethical values, and organizational competence. Weak ethics and leadership often create fraud opportunities.
2. Risk Assessment
   Organizations must proactively identify fraud risks, including the risk of document forgery.
3. Control Activities
   Encompasses policies and procedures such as segregation of duties, layered authorization, and routine reconciliations.
4. Information and Communication
   Ensures financial information is communicated clearly and transparently.
5. Monitoring Activities
   Involves continuous supervision and evaluation of control systems to detect irregularities.

Applying the COSO framework to check forgery cases is essential to identify procedural weaknesses that enable fraud. By integrating COSO, auditors can comprehensively assess the control system, from organizational structure and reporting mechanisms to procedural implementation.

Check forgery is classified as document fraud and represents a common form of asset misappropriation in the business and financial sectors (ACFE, 2022). Fraud schemes may include filling out blank checks, forging authorization signatures, or reproducing checks to mimic official documents. As paper-based instruments, checks are especially vulnerable when not supported by digital verification systems and strong internal oversight.

A study by Prabowo and Aditama (2021) found that check forgery perpetrators are typically insiders with direct access to financial documents and data. Contributing factors include the absence of task segregation, lack of audit trails, and low technological literacy. Meanwhile, Dwiyani and Rahmawati (2023) emphasized the importance of digitalizing internal control systems to enable real-time detection of irregularities and reduce administrative loopholes.

This study adopts an integrated approach using three primary frameworks as analytical foundations: the Forensic Accounting Framework, the COSO Internal Control Framework, and behavioral fraud theories (Fraud Triangle and Fraud Diamond). These approaches together provide a comprehensive framework for:

1. Uncovering the modus operandi of check forgery (technical aspect),
2. Explaining the behavioral factors of perpetrators (psychological and systemic aspect),
3. Analyzing weaknesses in internal control systems (structural and procedural aspect), and
4. Formulating preventive and corrective recommendations based on empirical findings.

According to the research conducted by Pupung Purnamasari (2015), in religious studies, the term religion is distinguished from religiosity. Religion refers to belief, whereas religiosity relates more to the appreciation of quality and life attitude of an individual, based on religious values that form the basis of their beliefs.

In the context of forensic accounting and internal control, understanding religiosity is essential because it touches upon the internal aspect of individuals as the primary actors in financial transactions. Individuals with a high level of religiosity tend to possess stronger moral awareness, which can serve as a psychological barrier against the temptation to commit fraud, such as check forgery. Therefore, strengthening internal control systems requires not only technological instruments and formal procedures, but also character building and ethical development through approaches rooted in spirituality and religious values that are internalized in employee behavior. This broadens the perspective that fraud prevention must be carried out holistically, by reinforcing both the structural systems and the personal integrity of individuals.

RESEARCH METHOD

This study employs a Literature Systematic Review (LSR) approach to examine check forgery as a form of document fraud and to analyze the role of internal control systems in its prevention. This approach was chosen for its ability to provide a comprehensive and structured mapping of the literature, thereby identifying both empirical findings and conceptual insights relevant to the topic. The focus of the review is directed toward the integration of forensic accounting theory, internal control frameworks based on the COSO model, and the dynamics of document fraud in contemporary financial practices.

Literature sources were obtained from leading academic databases, including Scopus, ScienceDirect, ProQuest, the Directory of Open Access Journals (DOAJ), and Google Scholar. The inclusion criteria for this study consisted of scholarly publications written in either Indonesian or English, published between 2017 and 2025, and subjected to a peer-review process. Publications that did not meet these criteria were excluded to ensure the quality and relevance of the review findings.

RESULTS AND DISCUSSION

The check forgery case analyzed in this study represents a form of document fraud that occurred within a financial institution that still relies on manual systems for check issuance and authorization. The identified forms of forgery include unauthorized completion of checks, falsification of authorized signatures, and illegal reprinting of blank checks. These forged checks were subsequently cashed by internal personnel in collusion with external parties, bypassing the required multi-level validation and verification procedures.

The primary vulnerabilities exploited by the perpetrator were rooted in the weakness of the internal control structure—particularly the inactivity of internal audit functions, the absence of dual control mechanisms in authorization processes, and overly permissive access to critical documents such as institutional seals and blank checks. The lack of a periodic, risk-based internal audit eliminated the early detection mechanism for suspicious transactions, allowing fraudulent activities to persist undetected over an extended period. Furthermore, the absence of layered verification systems rendered document approval processes highly susceptible to manipulation, especially when a single individual held overlapping authorities related to check issuance, signing, and fund disbursement. Unrestricted access to sensitive assets like official stamps and blank checks further increased the likelihood of forgery due to the lack of safeguarding protocols or proper documentation for their usage.

These findings are consistent with the report by the Association of Certified Fraud Examiners (ACFE, 2022), which highlights that document fraud, including check forgery, tends to occur more frequently in institutions with weak internal controls and poorly documented manual procedures. Ambiguous standard operating procedures (SOPs), limited anti-fraud training, and an organizational culture that tolerates administrative leniency serve as additional risk factors. Consequently, weak internal systems not only facilitate the occurrence of fraud but also foster a workplace environment that is vulnerable to repeated incidents in the future.

The issue began when the finance department received a number of blank checks from the administrative division for operational purposes. Standard procedures, such as the submission of fund requests, verification of supporting documents, and managerial approval—were not followed. The perpetrator, a finance staff member, completed the checks with fictitious amounts and recipients, forged authorization signatures, and handed the checks over to an external accomplice for encashment. This fraudulent scheme continued for several months until discrepancies between cash balances and recorded transactions were discovered through an annual audit.

The parties involved included:

1. Internal actors with access to documents and blank checks,
2. External parties responsible for cashing the checks, and
3. Management, which was negligent in exercising oversight functions.

This case clearly highlights weaknesses in internal control, particularly in the monitoring of physical financial documents.

The forensic analysis revealed a systematic fraud pattern involving three main modes of operation:

1. Completion of checks without proper authorization,
2. Forgery of signatures, and
3. Encashment by external parties.

Supporting evidence included archived checks with no documentation of fund requests, mismatched signatures, and the absence of transaction logs within the internal system. According to Silverstone and Sheetz (2020), forensic accounting relies on document verification, audit trail tracking, and behavioral analysis of perpetrators to detect irregularities.

This study identified four major internal control weaknesses:

1. Segregation of Duties (SOD**)**
   There was no separation between personnel responsible for check printing, approval, and fund disbursement. This created a conflict of interest and significantly increased the risk of fraud (Ghazali et al., 2021).
2. Multi-Level Verification and Authorization
   No dual verification procedure was implemented for fund disbursement. The system lacked digital authorization features or electronic signature validation (Dwiyani & Rahmawati, 2023).
3. Standard Operating Procedures (SOPs)
   SOPs were not enforced consistently and often existed only as a formality without proper staff dissemination.
4. Weak Internal Monitoring and Auditing

The absence of early warning systems and risk-based internal audits hindered timely detection of fraudulent acts (ACFE, 2022).

These issues are consistent with the Fraud Triangle Theory proposed by Donald Cressey, which states that fraud is driven by pressure, opportunity, and rationalization (Wolfe & Hermanson, 2004). In this case, the element of opportunity was the most prominent. Additionally, the Fraud Diamond Theory highlights the importance of the perpetrator's capability to exploit system weaknesses. These findings align with the study by Dwiyani and Rahmawati (2023), which emphasized weak document oversight in cooperatives. Similarly, Ghazali et al. (2021) underscored the importance of comprehensive implementation of the COSO Framework, particularly in control activities and monitoring.

The financial impact of this case included the loss of operational funds and additional costs associated with investigation and system recovery. Non-financial impacts involved reputational damage, declining member trust, and disruption to organizational stability. According to Fatimah and Sari (2021), reputational harm resulting from fraud can severely affect an organization’s long-term credibility and stakeholder relationships.

The findings of this study underscore the urgent need to reformulate internal control systems to prevent similar incidents in the future. First, the principle of segregation of duties must be applied consistently across operational lines, especially in the authorization, recording, and execution of financial transactions, to minimize the risk of conflicts of interest and abuse of authority. Second, technological infrastructure must be enhanced through the implementation of digital signatures, ERP-based audit trails, and integrated electronic reporting systems to ensure transparency and real-time traceability. Third, SOP internalization and enforcement should go beyond written policies by incorporating regular training programs, case simulations, and continuous supervision to promote procedural compliance among all staff. Fourth, internal audit practices should shift from conventional models to risk-based auditing, supported by basic forensic accounting training for supervisory and finance units as part of a broader institutional capacity-building strategy.

These steps align with the recommendations of the Association of Certified Fraud Examiners (ACFE, 2022), which emphasize the importance of technology-based internal controls and the development of competent human resources to detect, prevent, and respond to fraudulent activities effectively.

CONCLUSIONS

Based on the analysis, this study concludes that check forgery constitutes a form of document fraud resulting from weaknesses in the internal control system, particularly in areas such as segregation of duties, multi-level verification, and the enforcement of standard operating procedures (SOPs). The case study illustrates how internal and external actors collaborated to forge signatures and disburse funds through fraudulent checks. Forensic analysis successfully identified systematic fraud patterns and internal control loopholes exploited by the perpetrators. These findings correlate with the Fraud Triangle and Fraud Diamond theories, with “opportunity” being the most prominent element enabling the crime.

Furthermore, the study underscores the significance of religiosity as an internal moral compass that can serve as a psychological barrier to fraudulent behavior. Islamic teachings strictly prohibit deception in financial transactions, as emphasized in Surah Al-Mutaffifin, which condemns cheating and dishonesty. Therefore, strengthening internal controls should not solely rely on technical and technological measures but also on ethical development and the internalization of spiritual values in employee behavior. This holistic approach is expected to foster a financial system that is secure, transparent, and morally grounded.

Recommendations

1. Strengthening Technology Based Internal Control
   Financial institutions, including cooperatives, should implement digital internal control systems that incorporate electronic authorization, transaction logging, and system-based monitoring.
2. Training and Digital Literacy Improvement for Financial Staff
   Regular training programs are needed to enhance staff capabilities in detecting fraud indicators, understanding financial security procedures, and identifying weaknesses within transaction systems.
3. Implementation of Automated Forensic Systems (Fraud Detection Systems)
   The use of software capable of detecting irregular transactions or suspicious fund disbursement patterns can accelerate the early identification of fraud.
4. Recommendations for Future Research
   Further studies are recommended to explore digital document fraud, including fraudulent activities in mobile banking applications, e-wallet platforms, or QR-code usage, which are increasingly vulnerable in the era of digital finance.

Referensi

ACFE. (2022). Report To The Nations: 2022 Global Study On Occupational Fraud And Abuse. Association Of Certified Fraud Examiners.

Alharasis, E. E., Haddad, H., Alhadab, M., Shehadeh, M., & Hasan, E. F. (2025). Integrating forensic accounting in education and practices to detect and prevent fraud and misstatement: case study of Jordanian public sector. *Journal of Financial Reporting and Accounting*, *23*(1), 100-127.

Arfarizky, R. A., Situmorang, D. H., & Sumriyah, S. (2023). A Criminal Law Review of Forgery of Valuable Documents. Journal of Research in the Fields of Social, Political, and Human Sciences, 2(2), 67–79.

COSO. (2017). Enterprise Risk Management, Integrating With Strategy And Performance. Committee Of Sponsoring Organizations Of The Treadway Commission.

Dwiyani, K. A. P., & Rahmawati, I. A. (2023). Fraudulent Activities In Business Transactions: A Case Study Of Cheque Forgery In Internal Environments. Indonesian Journal Of Accounting And Finance, 20(1), 33–45.

Eghe-Ikhurhe, G. O., Roni, N. N., & Bonsu, M. O. A. (2024). Forensic accounting in fraud detection and prevention: A qualitative investigation of microfinance institutions. *International Journal of Management, Economics and Social Sciences (IJMESS)*, *13*(3/4), 116-133.

Fasieh, M. A., & Fahrurrozi, A. (2022). Detecting Financial Statement Fraud Using the Fraud Triangle Perspective. Populer: Student Research Journal, 1(3), 111–122.

Fatimah, S., & Sari, D. K. (2021). Forensic Accounting As An Effective Tool To Prevent And Detect Financial Fraud In Organizations. Journal Of Financial Crime Studies, 8(2), 76–88.

Ghazali, N. A., Yusof, M. A., & Salleh, A. (2021). Internal Control Effectiveness And Fraud Prevention In Malaysian Public Sector: A COSO-Based Approach. Asian Journal Of Accounting And Governance, 16, 35–47.

Hajjat, E., Alzoubi, M., Al-Othman, L., Wedyan, L. A., & Hayajneh, O. (2024). The Role of Forensic Accounting in Enhancing Financial Transparency and Minimizing Fraud in Jordanian Institutions. International Journal of Industrial Engineering & Production Research, 35(3), 1-10.

Henriques, J. P. M. (2024). *Audit Compliance and Forensics Frameworks for Improved Critical Infrastructure Protection* (Doctoral dissertation, Universidade de Coimbra).

Mardjono, E. S., Suhartono, E., & Hariyadi, G. T. (2024). Does Forensic Accounting Matter? Diagnosing Fraud Using the Internal Control System and Big Data on Audit Institutions in Indonesia. *WSEAS Transactions on Business and Economics*, *21*, 638-655.

Mustafa Alastal, A. Y., Ahmed Ali, S., & Allaymoun, M. (2024). The Role of Internal Control in Enhancing the Forensic Accounting and Preventing the Fraud. In *Business Development via AI and Digitalization: Volume 1* (pp. 957-965). Cham: Springer Nature Switzerland.

Nwafor, K. C., Zziwa, I., Ihenacho, D. O., & Adeyeye, O. J. (2024). Innovative approaches in complex data forensics: error rate assessment and its impact on cybersecurity.

Piter, J., & Nainggolan, B. R. (2024). Literature Review: Whistleblowing Method, Information Technology, Forensic Accounting, and Investigative Auditing in Disclosing Occupational Fraud. Journal of Audit and Tax Synergy, 1(1), 16–33.

Prabowo, H. Y., & Aditama, R. (2021). Internal Control Weakness And Financial Document Forgery: Evidence From Emerging Market Firms. Asian Journal Of Forensic Accounting, 2(2), 18–30.

Pratama, B. (2022). The Impression of Internal Control, Perceived Compensation Appropriateness, and Compliance with Accounting Rules on the Tendency of Accounting Fraud. Economina Journal, 1(1), 35–48.

Pratiwi, P. (2024). Analysis of Internal Control Systems for Cash Receipts and Disbursements to Prevent Fraud at CV. Valentino Jaya Motor Binjai (Doctoral dissertation, Faculty of Social Sciences). Accounting Research Media, 6(1), 43.

Purnamasari, P., & Amaliah, I. (2015). Fraud Prevention: Relevance to Religiosity and Spirituality in the Workplace. Procedia - Social and Behavioral Sciences, 211, 827–835.

Rahmawati, I. A., & Damanik, Y. R. (2022). Cyber Fraud In The Digital Banking Era: Prevention Strategies And Internal Control Analysis. *Journal Of Information Systems And Data Security 10*(1), 12–23.

Rathakrishnan, S., Baskar, T., & Campus, T. (2024). Fortifying Financial Integrity: Insights into Fraud Detection and Prevention Strategies Across Various Financial Companies in Sri Lanka from the Perspectives of Accountants and Internal Auditors in an Analytical Review. *International Journal of Research and Innovation in Social Science*, *8*(6), 2168-2181.

Sa'adatu, B. A., Agu, F. N., & Ugwuanyi, W. N. (2024). Impact of Forensic Accounting on the Prevention of Financial Fraud in Nigerian Banking Institutions. *Fuoye Journal Of Accounting And Management*, *7*(1).

Sartini, R., Abdillah, P., Sudirman, R., Azwar, K., Priyadi, I. H., Wardhani, R. S., ... & Setiawati, L. P. E. (2023). Forensic Accounting. TOHAR MEDIA.

Sayyid, Annisa. (2014). Fraud Examination in Forensic Accounting and Investigative Auditing. Al-Banjari: Scientific Journal of Islamic Studies, 13(2).

Siddique, F. K. (2024). Forensic accounting as a panacea to financial crime in Bangladesh: An empirical investigation. *International Journal of Emerging Trends in Social Sciences*, *17*(2), 27-36.

Silverstone, H., & Sheetz, M. (2020). Forensic Accounting And Fraud Investigation For Non-Experts (3rd Ed.). Wiley.

Sucianingsih, D. (2019). The Influence of Internal Control, Perceived Compensation Appropriateness, and Compliance with Accounting Rules on the Tendency of

Accounting Fraud (Doctoral dissertation, Indonesian College of Economics (STEI) Jakarta).

Vutumu, A., Oshota, S. O., & Akinteye, A. S. (2025). Forensic Accounting, Internal Control Impact on Nigerian Public Sector Fraud Prevention: A Descriptive Analysis. *Open Journal of Business and Management*, *13*(2), 781-808.

Wahyuandari, W. (2025). The Role of Forensic Auditing in Detecting and Preventing Financial Fraud in Organizations. *The Journal of Academic Science*, *2*(1), 212-221.

Wahyudi, R., Martini, R., Ramadhana, R. N., Sari, K. R., & Amri, D. (2024, February). Internal Controls, Investigative Audits, and Forensic Accounting Can Help Prevent Fraud. In *Proceedings of the 7th FIRST 2023 International Conference on Global Innovations (FIRST-T3 2023)* (Vol. 830, p. 48). Springer Nature.

Wiralestari, W. (2017). Fraud: Forensic Accounting and Investigative Auditing.

Wolfe, D. T., & Hermanson, D. R. (2004). The Fraud Diamond: Considering The Four Elements Of Fraud. CPA Journal, 74(12), 38–42.

Xanthopoulou, A., Skordoulis, M., Kalantonis, P., & Arsenos, P. (2024). Integrating corporate governance and forensic accounting: A sustainable corporate strategy against fraud. *Journal of Governance and Regulation/Volume*, *13*(2).

Sari, I. K., & Rifas, H. (2024). Considerations of Religion and Situational Factors, Internal Control on the Occurrency of Fraud Trends: An Experimental Study of the Financial Services Sector in Indonesia. *Journal of Lslamic Economics and Bussines Ethics*, *1*(2), 56-74.