

REFERENCES

- Albrecht. 2012. *Fraud Examination*. USA: South-Western.
- Alfia, Richa Puspita. 2016. "Evaluasi Pengendalian Internal pada Pemberian Kredit di Kantor Cabang Bank X". Yogyakarta: EBDI
- Arens, Alvin A., Randal J. Elder, Mark S. Beasley, and Chris E. Hogan. 2014. *Auditing and Assurance Services*. 15th Edition. Harlow: Pearson Education Limited.
- Committee of Sponsoring Organization of the Tradeway Commission (1992). *Internal Control-Integrated Framework*. <http://www.coso.org/>
- Committee of Sponsoring Organization of the Tradeway Commission (2013). *Internal Control-Integrated Framework*. <http://www.coso.org/>
- Chandra Sakti Utama Leasing. 2018. "Laporan Keuangan Tahun 2018". www.csulfinance.com/. Accessed: 5 May 2019.
- Indonesian Financial Services Authority (OJK). 2018. *Multifinance Institutions Statistics Book*. <http://www.ojk.go.id/>. Accessed: 4 April 2019.
- Ismail. 2011. *Perbankan Syariah*. Jakarta: Kencana Prenada Media Group
- Juniawati, Veronica Lani. 2018. "Evaluasi Pengendalian Internal Prosedur Pemberian Kredit pada Koperasi Simpan Pinjam (KSP) Anugerah". Yogyakarta: EBDI
- Khairul Mizan Zakaria Anuar Nawawi Ahmad Saiful Azlin Puteh Salin. 2016. "Internal Controls and Fraud – Empirical Evidence from Oil and Gas Company". *Journal of Financial Crime*, Vol.23 Iss 4.
- Kuncoro, Mudrajad and Suhardjono. "Manajemen Perbankan: Teori dan Aplikasi". 2nd Edition. Yogyakarta: BPFE.
- Mayan, Maria J. 2009. *Essentials of Qualitative Inquiry*. *Qualitative Essentials*, 2nd Edition. Walnut Creek, California: Left Coast Press.
- Mulyadi. 2001. *Sistem Akuntansi*. Jakarta: Salemba 4
- Mustikoweni, Devi Ayu 2017. "Evaluasi Sistem Pengendalian Internal Pengelolaan Kas Berbasis ICIF 2013: Studi Kasus Koperasi KOPMA UGM." Yogyakarta: EBDI
- Romney, Marshall B. and Paul John Steinbart. 2017. *Accounting Information System*. 14th Edition. New York: Pearson.
- Sekaran, Uma, and Roger Bougie. 2013. *Research Methods for Business*. United Kingdom: John Wiley & Sons

- Susanto, Azhar. 2013. Sistem Informasi Akuntansi. Bandung: Lingga Jaya.
- Undang-undang Republik Indonesia No.10 Tahun 1998 tentang Perbankan. Presiden Republik Indonesia.
- Utomo, Gumelar Wahyudi. 2012. “Analisis Kualitas Struktur Pengendalian Internal: Studi Kasus Pada PT Chevron Pacific”. Yogyakarta: EBDI
- Warren, Carl S., James M. Reeve., and Jonathan E. Duchac. 2007. Accounting. 22th Edition. Thomson Higher Ed.
- Yakubu, Ibrahim et al. 2017. The Effectiveness of Internal Control System in Safeguarding Assets in the Ghanaian Banking Industry. International Journal of Management and Commerce Innovations.
- Yin, Robert K. 2009. Case Study Research Design and Methods. 4th Edition. California: SAGE Publications, Inc.
- Zakaria, K. M., Nawawi, A., & Salin, A. S. A. P. (2016). Internal Controls and Fraud- Empirical Evidence from Oil and Gas Company. Journal of Financial crime.