



## A THEORETICAL STUDY OF THE ROLE OF INTERNAL AUDIT IN FRAUD PREVENTION IN THE DIGITAL AGE

### STUDI TEORITIS TENTANG PERAN AUDIT INTERNAL DALAM PENCEGAHAN KECURANGAN DI ERA DIGITAL

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#### Abstract

Advances in digital technology have brought significant changes to organizational activities; however, they have also increased the risk of technology-based fraud, such as cyber fraud, data manipulation, phishing, and misuse of information systems. These conditions require organizations to strengthen the internal audit function as a critical component of internal controls and fraud prevention. This study aims to theoretically examine the role of internal audit in preventing fraud in the digital era. The research method used is a systematic literature review (SLR) by collecting and analyzing various relevant national and international journals from 2020 to 2026. The analysis process was conducted using qualitative descriptive methods through the identification, selection, and grouping of research findings based on discussion themes. The research findings indicate that internal audit plays a strategic role in identifying risks, conducting oversight, evaluating the effectiveness of internal controls, and supporting the implementation of good corporate governance. The utilization of audit technologies, such as data analytics, continuous auditing, and digital-based monitoring systems, has proven capable of enhancing the effectiveness of fraud detection and prevention more quickly and accurately. This study also found that the digital competencies of internal auditors and the company's readiness to strengthen its internal control systems are key factors in supporting the effectiveness of internal audits in the digital age. The implications of this study suggest that organizations need to enhance the competencies of internal auditors and strengthen technology-based internal controls to address increasingly complex digital fraud risks.

**Keywords :** Internal Audit, Digital Era, Fraud, Internal Controls, Fraud Prevention.

#### Abstrak

Kemajuan teknologi digital telah membawa perubahan signifikan pada aktivitas organisasi; namun, hal ini juga meningkatkan risiko penipuan berbasis teknologi, seperti penipuan siber, manipulasi data, phishing, dan penyalahgunaan sistem informasi. Kondisi ini mengharuskan organisasi untuk



memperkuat fungsi audit internal sebagai komponen penting dari pengendalian internal dan pencegahan penipuan. Studi ini bertujuan untuk secara teoritis mengkaji peran audit internal dalam mencegah penipuan di era digital. Metode penelitian yang digunakan adalah tinjauan pustaka sistematis (SLR) dengan mengumpulkan dan menganalisis berbagai jurnal nasional dan internasional yang relevan dari tahun 2020 hingga 2026. Proses analisis dilakukan menggunakan metode deskriptif kualitatif melalui identifikasi, seleksi, dan pengelompokan temuan penelitian berdasarkan tema diskusi. Temuan penelitian menunjukkan bahwa audit internal memainkan peran strategis dalam mengidentifikasi risiko, melakukan pengawasan, mengevaluasi efektivitas pengendalian internal, dan mendukung implementasi tata kelola perusahaan yang baik. Pemanfaatan teknologi audit, seperti analitik data, audit berkelanjutan, dan sistem pemantauan berbasis digital, telah terbukti mampu meningkatkan efektivitas deteksi dan pencegahan penipuan secara lebih cepat dan akurat. Studi ini juga menemukan bahwa kompetensi digital auditor internal dan kesiapan perusahaan untuk memperkuat sistem pengendalian internalnya merupakan faktor kunci dalam mendukung efektivitas audit internal di era digital. Implikasi dari studi ini menunjukkan bahwa organisasi perlu meningkatkan kompetensi auditor internal dan memperkuat pengendalian internal berbasis teknologi untuk mengatasi risiko kecurangan digital yang semakin kompleks.

**Kata Kunci :** Audit Internal, Era Digital, Kecurangan, Pengendalian Internal, Pencegahan Kecurangan.

## 1. INTRODUCTION

In today's era of globalization and technological advancement, the rapid development of the business world has led to increasingly fierce competition among companies, which naturally results in an expansion of the scope and complexity of their activities Gloria & Arisman, (2022) in Aryanti et al., (2024). In the digital era, technological changes affect the work environment of an organization, and the internal auditor profession is no exception (Rahmah & Uli, 2025). Along with rapid technological developments, this role has undergone fundamental changes. Digital transformation not only changes how organizations operate but also requires them to adapt to a new technology-based paradigm.

Internal audit is a critical function within an organization, helping management ensure that all operational activities are carried out effectively, efficiently, and in accordance with applicable policies. In modern organizational development, internal audit is not only used as an audit activity but also as a strategy that adds value through the evaluation of internal controls, risk management, and organizational governance. According to the Institute of Internal Auditors, internal audit is an independent and objective activity that provides assurance and consulting services to improve organizational operations through the evaluation of internal controls, risk management, and governance processes.

In practice, internal audits aim to ensure compliance with company policies, assess the effectiveness of internal controls, and prevent fraud. Furthermore, internal audits also play a role in supporting the implementation of good corporate governance. Through continuous monitoring and evaluation, internal audits can help organizations minimize risks, enhance accountability, and maintain the reliability of corporate information. Therefore, internal auditors are required to be independent, objective, and competent so that audit results are beneficial to the organization.

This shift in the operational paradigm toward digitalization has logically led to the emergence of new security vulnerabilities. The high incidence of fraud across various business sectors indicates that strengthening governance and the effectiveness of internal controls is an urgent necessity for organizations (Saputra et al., 2025). The rising risk of fraud in the digital age has become a serious concern at both the national and global levels. According to a report by the Association of Certified Fraud Examiners (ACFE), which analyzed 1,921 cases from 138 countries, total losses due to fraud exceeded USD 1.3 billion, with an average loss per case of USD 1.667 million (ACFE, 2024). The



reality of rising fraud in the digital age is evident from a number of real cases that have shocked the business world, particularly in Indonesia. One of the most striking cases is that of PT Indofarma Tbk., where the Investigative Audit Report (LPH) by the State Audit Agency (BPK) on the company's financial management for the 2020–2023 period revealed indications of financial statement manipulation that could potentially cause losses to the state amounting to Rp 371.8 billion. The BPK's findings include inventory inflation, fabricated transactions, and fictitious entries, which caused the financial statements to fail to reflect the company's actual financial condition (BPK, 2024).

However, the urgency of strengthening the ideal internal audit function often clashes with the reality on the ground, both in the corporate sector and in local government administration. Several cases have occurred in various fields involving corruption, embezzlement, abuse of authority, non-compliance, and various other criminal acts. This is due to a lack of internal controls within local governments, which is one of the causes of inefficiency and ineffectiveness in local governance. Coupled with technological advancements that have reached a digital level today, the skills of individuals using digital technology products can serve as a strong driver of fraud. Broadly speaking, fraud can be categorized into three types of actions: asset misappropriation, false statements in financial reports, and corruption (Rachman & Biduri, 2023).

Fraud is an act intentionally committed by an organization to gain personal benefit and cause harm to others. Fraud is not only related to the manipulation of financial statements, but also includes abuse of authority, embezzlement, corruption, and fraudulent acts that violate organizational regulations. In modern organizations, fraud is a major risk that disrupts operations and erodes stakeholder trust. Fraud generally occurs due to pressure, opportunity, and weak internal control systems. These acts can be committed by employees, management, or external parties associated with the organization. Therefore, companies need effective internal monitoring and control systems to prevent fraud and minimize the resulting losses.

According to Abdullah, (2024) fraud is an intentional act of misconduct committed for personal gain that can harm an organization and undermine accountability. Furthermore, the Association of Certified Fraud Examiners (ACFE) defines fraud as an intentional illegal act committed through the abuse of an organizational position or assets. Thus, fraud can be defined as a deceptive act that harms an organization both financially and non-financially, making it necessary to prevent it through effective controls and oversight.

Weak internal controls within companies are the most significant factor enabling fraud to thrive in the digital age. The Fraud Triangle Theory explains the causes of fraud in organizations, particularly in the fields of accounting and auditing. This theory was introduced by Donald R. Cressey, who stated that fraud occurs due to three main factors : pressure, opportunity, and rationalization. These three factors are interrelated and form the basis for understanding the behavior of individuals who commit fraud. Conceptually, fraud can be expressed as :  $\text{Fraud} = \text{Pressure} + \text{Opportunity} + \text{Rationalization}$ . Pressure arises from financial problems, job demands, or personal needs.

Opportunities arise from weak internal controls and a lack of oversight, creating opportunities for fraud. Additionally, rationalization is the perpetrator's attempt to justify their actions as reasonable. In audit practice, this theory is often used to help detect potential fraud and evaluate the effectiveness of an organization's internal controls According to Mappadang, (2023) the Fraud Triangle Theory remains relevant in detecting and analyzing financial statement fraud, particularly within organizations in Indonesia. Therefore, the Fraud Triangle Theory serves as a crucial foundation in efforts to prevent and detect fraud within organizations.

Data from the ACFE (2024) confirms that more than half of all fraud cases worldwide are caused by the absence of adequate internal controls or the disregard of existing controls. This situation is exacerbated by competitive pressures that drive management to present financial performance that appears better than the actual conditions, thereby creating a temptation to manipulate financial statements (ACFE, 2024).



In the digital realm, weaknesses in internal oversight are reflected in the systems' inability to detect abnormal transactions in real-time. Advances in information technology and digitalization have brought about significant changes in the activities of organizations and society. In addition to facilitating transactions and data management, technological advancements have also opened the door to more complex forms of fraud. Fraud in the digital age is known as cyber fraud, which refers to fraudulent acts carried out by exploiting information technology, the internet, and digital systems to gain illegal profits. Digital fraud can take the form of data theft, online transaction fraud, phishing, account hacking, and digital identity theft. These crimes exploit information security systems. The impact is not limited to financial losses but can also damage an organization's reputation and erode public trust in digital systems. According to Sitabuana et al., (2023), the increased use of digital technology is accompanied by a specific rise in cybercrime, including technology-based fraud and data theft. Therefore, organizations need to strengthen technology-based security systems and internal controls to prevent fraud in the digital age.

The limited use of data analysis in the audit process, and low awareness of cybersecurity risks. These conditions provide opportunities for fraudsters to commit crimes through various digital methods, such as identity theft, forgery of electronic documents, manipulation of cloud-based accounting systems, and cryptocurrency schemes that make it difficult to track the flow of funds (ACFE, 2024). Internal audits also require effectiveness, particularly in efforts to prevent fraud. The effectiveness of internal audits refers to the degree to which they successfully ensure quality control, including the quality of the audit itself and the competence of internal auditors. The effectiveness of internal audits is a key component of an organization's management process, as it ensures a disciplined and systematic approach to monitoring compliance with internal controls, laws, risk management, and applicable regulations. Internal audit is essential within an organization as it plays a role in preventing fraud within the Company (Rahmah & Uli, 2025).

Internal audits play a crucial role in preventing fraud within an organization. Internal audits serve as both an audit activity and a preventive oversight mechanism to ensure that all organizational activities are conducted in accordance with policies, procedures, and principles of good governance. Through monitoring and evaluation, internal audits can identify weaknesses in internal control systems that could potentially lead to fraud. Internal auditors also provide recommendations for improvement to management to enhance the effectiveness of the organization's controls, oversight, and risk management. Research indicates that internal audit has a significant relationship with fraud prevention because it can strengthen internal control systems and improve the effectiveness of organizational oversight. Therefore, internal audit plays a vital role in minimizing the risk of fraud (Lubis et al., 2024). As independent individuals, internal auditors must be capable of examining and controlling all of the Company's operational activities. Internal audit serves as a proactive advisor to management and focuses on improving operational efficiency, strengthening internal controls, and promoting continuous improvement and innovation (Pramukti, (2024) in Rahmah & Uli, (2025).

The existence of a strong internal audit function is of critical importance. Internal audit plays a strategic role in supporting fraud prevention and detection efforts in the digital age, particularly through a risk-based approach and the use of data analytics (Asriningrum et al., 2023). The advancement of digitalization requires internal auditors to no longer function merely as a relatively passive watchdog, but also as consultants and catalysts for change who proactively identify control gaps before they are exploited by fraudsters. This transformation of roles demands an enhancement of internal auditors' competencies, particularly in understanding information systems, cybersecurity, and data-driven audit techniques. Technology automation enables organizations to streamline risk assessment processes, financial reporting, and compliance monitoring, while minimizing the risk of human error which often presents opportunities for fraudsters (Prionoza et al. (2023) in Muazah et al., (2024). Financial institutions that have integrated AI to detect abnormal transaction patterns, blockchain to create more transparent transaction systems, and digital forensics to trace instances of data manipulation have proven successful in significantly reducing the risk of fraud (OJK, 2024).



Thus, internal audit is not merely a post-incident oversight mechanism, but a proactive strategic tool for building a business ecosystem grounded in integrity amidst the rapid pace of digital transformation.

Based on the above discussion, the issue examined in this article is how the internal audit function theoretically contributes to fraud prevention in the digital age, particularly amid rising threats of cyber fraud and technology-based financial statement manipulation (Hakim & Suryatimur, 2022). This article aims to theoretically examine the role and function of internal audit as a fraud prevention tool in the digital age. The expected benefits are to provide a theoretical contribution to the development of internal audit science, while also serving as a practical reference for auditors, management, and regulators in strengthening internal control systems that are adaptive to digital fraud threats (Muazah et al., 2024; OJK, 2024).

## 2. RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) method to examine the role of internal audit in preventing fraud in the digital age. This method is used to identify, review, and analyze various relevant studies in order to provide a broader understanding of the role of internal audit in addressing the rise of technology-based fraud. The data used consists of secondary data sourced from national and international journals obtained through electronic journal databases and the official websites of journal publishers. The article search process was conducted using keywords such as “internal audit,” “fraud,” “fraud prevention,” and “digital era,” with a publication year range of 2020–2026 to ensure the reviewed studies remain relevant to current technological developments.

The research process involved identifying, selecting, and analyzing journals relevant to the research topic. Articles were selected based on the relevance of their titles, abstracts, research methods, and content to internal auditing and fraud prevention in the digital age. The collected data was then analyzed using a qualitative descriptive approach, specifically by comparing and interpreting the research findings from the selected journals. The results of this analysis were subsequently organized by thematic discussion to draw conclusions regarding the role, strategies, and challenges of internal audit in preventing fraud in the digital age.

## 3. RESULT AND DISCUSSION

**Table 1 Results of a literature review regarding technology to prevent fraud**

No	Penulis	Judul	Tahun	Hasil
1	Azah Tul Muazah, Ade Sumarni, Dien Noviany Rahmatika	The Importance of Internal Audits and Technology Implementation in Preventing Fraud in the Era of Digital Transformation	2024	Technology enhances the effectiveness of internal audits in preventing fraud
2	Cecilia Ancelin Feodora Anthony, Wira Natali Angeline Lumban Gaol, Hans Nehemia Natanael Purba, Helga Claresta Raudina, Agus Maulana	The Role of Internal Audit in Fraud Control in the Digital Age	2023	Internal audit plays a role in detecting and controlling fraud through technology-based monitoring
3	Taufikurahman, Naila Zalzabilah, Masyhuri	Optimizing Internal Audits of the Revenue and Expenditure Cycle to Prevent Fraud in the Digital Age	2025	Optimizing internal audits of the financial cycle can improve controls and prevent digital fraud



4	Amira Nabila, Trinandari Prasetya Nugrahanti	The Role of Internal Audit and Internal Controls in Fraud Prevention in the Digital Age: A Systematic Literature Review	2026	Internal audit and internal controls are essential for preventing fraud and supporting sound digital governance
5	Amalia Asriningrum, Shelly Octaviana, Fransiska	The Role of Internal Audit in Fraud Control in the Era of Digital Transformation	2023	Internal auditors play a strategic role in detecting and preventing fraud through effective oversight
6	Revita Dwi Aviani Pagiling, Muhandis Difa'iy Aziz	Fraud Auditing in the Digital Age: Data Analytics-Based Fraud Prevention and Detection	2025	The use of technology helps internal auditors improve the effectiveness of fraud monitoring and detection
7	Andi Prayitno, Sayidah Maryam Sinosi, Amiruddin, Syamsuddin	The Role of Technology-Based Internal Controls in Supporting Forensic Accounting to Detect Fraud in the Digital Age	2024	Digital technology enhances the effectiveness of internal controls and accelerates fraud detection
8	Fazlida Mohd Razali, Norhayati Sulaiman, Dewi Izzwi Abdul Manan, and Jamaliah Said	Sustainability of Audit Profession in Digital Technology Era: The Role of Competencies and Digital Technology Capabilities to Detect Fraud Risk	2025	Auditors' digital competencies influence the effectiveness of fraud risk detection in the digital age
9	Lingga Resvita Irianti, Dian Anita Nuswantara, Pujiono	The Role of Internal Auditors in Fraud Prevention: A Systematic Literature Review (SLR)	2025	Technology-driven internal audits help organizations address increasingly complex digital fraud risks
10	Destian Aryanti, Jesisca Octaviani, Natalia Priyantini, Resta Puji Astuti, Dinah, Rachmat Agus Santoso	Analysis of the Role of Internal Audit in Fraud Prevention: A Literature Review of Sinta-Indexed Articles	2024	Internal audits help strengthen internal controls and support effective fraud prevention

## Discussion

### 1. The Role of Internal Audit in Fraud Prevention

Based on a review of several journals, the current digital era presents new challenges for companies in terms of fraud prevention. Various studies indicate that internal audit plays a strategic role in mitigating fraud risk in a business environment that is increasingly reliant on evolving technology, leading to the majority of company operations being conducted digitally—which, in turn, creates opportunities for misconduct.

To address this situation, internal audit serves as an early detection mechanism. Internal auditors analyze potential risks that could trigger fraud, whether related to business activities or the use of information technology. This identification process enables companies to identify areas most vulnerable to misconduct, allowing mitigation measures to be implemented early before losses occur (Muazah et al., 2024).

Another equally important function is monitoring operational compliance with applicable standards. Internal auditors carry out this monitoring by reviewing transactions, assessing the



effectiveness of internal control systems, and periodically monitoring operational performance. Various studies indicate that comprehensive oversight by the internal audit team is highly effective in identifying suspicious activities while reducing the likelihood of fraud. The use of a risk-oriented audit approach also optimizes auditor resources because examinations can be prioritized in sectors with the highest risk (Anthony et al., 2023; Taufikurahman et al., 2025).

In addition to these functions, internal audit is also responsible for evaluating the company's digital systems to ensure that internal control mechanisms are effective. The audit team tests aspects of information system security, data access controls, and the extent to which technology is being optimally utilized in the company's operations. This examination is crucial because weaknesses in digital systems can create opportunities for fraud or the misuse of the company's sensitive information. Thus, internal audit is not merely a tool for identifying fraud but also contributes to fostering stronger and more professional corporate governance in today's digital era. (Nabila & Nugrahanti, 2026).

## 2. Internal Audit Strategy in the Digital Age

Technological advancements require internal audit functions to develop new approaches to enhance oversight and fraud prevention. One such approach is the utilization of innovative audit technologies in conducting corporate audits. The adoption of software-based auditing and digital systems enables auditors to perform tests more efficiently and with greater precision than manual methods. The implementation of these technologies supports internal auditors in identifying suspicious transactions, allowing potential fraud to be detected early on (Asriningrum et al., 2023).

In an effort to strengthen the effectiveness of oversight, internal audit has begun to apply the concepts of continuous auditing and data analytics. Continuous auditing provides auditors with the ability to continuously monitor company activities through digital systems. On the other hand, data analytics helps auditors comprehensively analyze large volumes of company data to identify unusual transaction patterns or those that may lead to fraud. This approach optimizes the audit process as auditors can focus their testing on activities with higher risk levels (Pagiling & Aziz, 2025).

Beyond the use of audit technology and data analysis, information system audits are also a crucial strategy in internal auditing in the digital age. Internal auditors must verify that the company's information systems are equipped with adequate control mechanisms and data security measures to prevent them from being easily exploited. The implementation of technology-based internal controls helps companies strengthen their oversight processes and detect fraud more promptly. Therefore, technology-based internal audit strategies are a crucial component in supporting the effectiveness of corporate controls in today's digital era. (Prayitno & Sinosi, 2024).

## 3. Internal Audit Challenges in the Digital Age

The rapidly evolving digital technology transformation has emerged as a significant obstacle for internal audit in implementing fraud prevention measures. Today's corporate business environment continues to adopt new systems and technological innovations in daily operations, requiring internal auditors to keep pace with these developments. If audit practitioners are unable to understand and analyze the digital systems implemented by the company, oversight activities will lose their effectiveness, and potential fraud will become increasingly difficult to identify. This situation necessitates that internal audit continuously align its examination methodologies with the dynamics of technological advancements (Anthony et al., 2023).

In addition to challenges related to technological advancements, the digital skills gap among internal auditors is also a serious issue in audit implementation. Today's audit practitioners must not only master traditional audit techniques but are also required to possess proficiency in utilizing audit technology, managing data analytics, and understanding corporate information systems. Auditors' digital skills are critical to the success of oversight and fraud detection in the digital age. Consequently, enhancing auditors' capacity and competencies is crucial for achieving optimal internal audit performance (Razali et al., 2025).

An additional, equally significant challenge relates to data protection and the limitations of the monitoring tools available to companies. A large number of companies still face weaknesses in their



data access control mechanisms and information system security, which automatically creates opportunities for the growth of digital fraud risks. Furthermore, limitations in monitoring systems prevent some of the company's operational activities from being monitored thoroughly and comprehensively. In addressing this situation, internal audit must optimize the strengthening of internal control systems and conduct periodic evaluations of the technology infrastructure to minimize the potential for fraud as much as possible (Aryanti et al., 2024).

#### 4. Author's Conceptual Analysis

Based on the analysis of various journal studies, it can be concluded that internal audit has a strong correlation with the effectiveness of a company's internal controls in preventing fraud in the digital age. Internal audit does not merely function as an inspection body but also contributes to oversight, risk mapping, and the assessment of the digital systems implemented by the organization. The more effectively internal audit is conducted, the lower the likelihood of fraud occurring within the company, as every activity can be monitored and managed more systematically (Irianti et al., 2025).

The authors argue that advancements in digital technology necessitate that internal audit be able to adapt to changes in the company's systems and operational models. Internal auditors are now required to possess broader competencies, particularly in understanding the information technology and digital systems used by the company. This adaptation is crucial given that the nature of fraud in the digital era tends to be more intricate and complex compared to previous periods, necessitating a more up-to-date and technology-based oversight approach (Muazah et al., 2024).

In addition, the effectiveness of internal audits also depends heavily on a company's readiness to support internal controls and digital transformation processes. Companies need to implement adequate oversight systems and enhance the competencies of internal auditors so that audit procedures can be carried out to their fullest potential. Through well-structured digital transformation, internal audit can help companies prevent fraud, ensure data security, and foster more transparent and accountable corporate governance in today's digital era. (Aryanti et al., 2024).

#### 4. CONCLUSION

Internal audit plays a critical role in addressing fraud risks in the digital age through its oversight functions, evaluation of internal controls, risk management, and monitoring of organizational compliance. Advances in digital technology have transformed the patterns and methods of fraud, making them more complex; consequently, organizations are required to strengthen their internal control systems and optimize the use of technology in the audit process. The effectiveness of fraud prevention is determined not only by the quality of the controls implemented but also by the competence of internal auditors in understanding information technology, analyzing risks, and detecting early signs of irregularities. With adequate audit technology support and the organization's commitment to good governance, internal audit can serve as a strategic mechanism for maintaining accountability, protecting organizational assets, and minimizing the potential for fraud amid the increasingly dynamic evolution of the digital business environment.

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