



## THE EFFECT OF INTERNAL AUDIT ON FRAUD PREVENTION AND TRANSACTION SECURITY IN DIGITAL PAYMENTS: A SYSTEMATIC LITERATURE REVIEW

### PENGARUH AUDIT INTERNAL TERHADAP PENCEGAHAN KECURANGAN DAN KEAMANAN TRANSAKSI DALAM PEMBAYARAN DIGITAL: TINJAUAN LITERATUR SISTEMATIS

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#### Abstract

The rapid development of digital payments has made financial transactions easier, but it has also increased the risk of fraud and threats to transaction security. This article aims to analyze the influence of internal audit on fraud prevention and transaction security in digital payment systems through a Systematic Literature Review (SLR) approach. The study was conducted by reviewing various literature discussing the role of internal audit, fraud prevention, and digital transaction security. The results indicate that internal audit plays a crucial role in identifying risks, evaluating the effectiveness of internal controls, and supporting fraud detection and prevention through the use of digital technologies such as continuous auditing, data analytics, and real-time transaction monitoring. Furthermore, integrating internal audit with robust control systems and adequate security technology can improve transparency, accountability, and transaction security in digital payments. Thus, internal audit is a crucial factor in supporting fraud prevention and maintaining the reliability of digital payment systems.

**Keywords :** Internal Audit, Fraud Prevention, Digital Payments.

#### Abstrak

Perkembangan pesat pembayaran digital telah mempermudah transaksi keuangan, tetapi juga meningkatkan risiko penipuan dan ancaman terhadap keamanan transaksi. Artikel ini bertujuan untuk menganalisis pengaruh audit internal terhadap pencegahan penipuan dan keamanan transaksi dalam sistem pembayaran digital melalui pendekatan Tinjauan Literatur Sistematis (SLR). Studi ini dilakukan dengan meninjau berbagai literatur yang membahas peran audit internal, pencegahan penipuan, dan keamanan transaksi digital. Hasil penelitian menunjukkan bahwa audit internal memainkan peran penting dalam mengidentifikasi risiko, mengevaluasi efektivitas pengendalian internal, dan mendukung deteksi dan pencegahan penipuan melalui penggunaan teknologi digital



seperti audit berkelanjutan, analitik data, dan pemantauan transaksi secara real-time. Lebih lanjut, mengintegrasikan audit internal dengan sistem pengendalian yang kuat dan teknologi keamanan yang memadai dapat meningkatkan transparansi, akuntabilitas, dan keamanan transaksi dalam pembayaran digital. Dengan demikian, audit internal merupakan faktor penting dalam mendukung pencegahan penipuan dan menjaga keandalan sistem pembayaran digital.

**Kata Kunci :** Audit Internal, Pencegahan Penipuan, Pembayaran Digital.

## 1. INTRODUCTION

The development of digital technology has driven the transformation of payment systems from conventional methods to faster, easier, and more efficient electronic payments. The use of digital payments continues to increase along with the development of e-commerce, mobile banking, digital wallets, and various online transaction platforms that support people's economic activities. However, the increase in digital transaction volume is also accompanied by an increasing threat of fraud and cybercrime, which can cause financial losses and reduce user trust in digital payment systems. Chang et al., (2022) explain that the growth of the digital economy and Industry 4.0 has significantly increased the use of digital payments, but at the same time, it has also increased the risk of fraudulent transactions, requiring more effective detection and prevention systems. Furthermore, Kumar, (2024) states that the increased use of digital payment platforms has been accompanied by the development of fraud modes that exploit various system security gaps, so organizations need to implement monitoring mechanisms capable of detecting suspicious activity in real time.

In addressing these risks, internal audit is a crucial instrument for strengthening internal control, identifying risks, and preventing fraud within an organization. Internal audit plays a key role not only in verifying compliance with company procedures and policies but also in assisting management in evaluating the effectiveness of the implemented control system. Meilani & Ikhsan, (2025) explain that internal audit serves as a monitoring mechanism that helps organizations identify and manage fraud risks through the implementation of effective audit procedures and strengthening internal control systems. The existence of internal audit is also becoming increasingly important because it supports integrity, transparency, and accountability in organizational operations.

In addition to strengthening internal audits, digital payment system security also requires adequate security technology support to protect user data and transactions. Sinthiya & Saini, (2025) explain that security in electronic payment systems encompasses various protection mechanisms such as encryption, multifactor authentication, biometrics, and continuous transaction monitoring to prevent unauthorized activity. On the other hand, Kumar (2024) emphasizes that the use of Artificial Intelligence (AI) and machine learning can help organizations identify transaction anomalies in real time, thereby minimizing the risk of losses due to fraud in the digital payment ecosystem. Therefore, the integration of internal audits, effective control systems, and the use of security technology is a crucial factor in supporting fraud prevention and maintaining transaction security in digital payment systems.

## 2. RESEARCH METHOD

This study uses the Systematic Literature Review (SLR) method to systematically examine various studies discussing the role of internal audit in fraud prevention and transaction security in digital payment systems. Through this method, researchers collected, reviewed, and synthesized findings from 27 scientific articles consisting of approximately 16 international journals and 12 national journals, thus obtaining a comprehensive understanding of the effectiveness of internal audit in identifying risks, strengthening internal controls, detecting potential fraud, and improving the security of digital transactions. The results of the literature review indicate that internal audit supported by technologies such as data analytics, artificial intelligence, and continuous auditing can improve the



transparency, accountability, and reliability of digital payment systems, thus playing a crucial role in minimizing fraud risks and maintaining transaction security in the digital era.

## LITERATURE REVIEW

### 1. Internal audit

Internal auditing is an activity carried out independently and objectively within an organization with the aim of adding value and improving the company's operational effectiveness. Internal audits are implemented through a systematic and structured approach to assist organizations in evaluating and improving the effectiveness of risk management, control systems, and corporate governance processes. Internal auditing is also crucial in helping organizations achieve their stated goals, as this function plays a role not only in conducting audits but also in providing assurance and consulting services to support overall improvements in the quality of organizational management (Roemkenya et al., 2021)

### 2. Fraud Prevention

Fraud prevention is an effort to eliminate opportunities to commit fraud by developing and implementing risk management, internal controls, and honest corporate governance (Roemkenya et al., 2021)

One way to minimize fraud in a company is to increase the effectiveness of internal audits, which help organizations achieve their goals through a systematic and disciplined approach to assessing and improving risk management, control, and governance processes (Roemkenya et al., 2021)

Fraud can be controlled if internal audit can properly carry out its duties, starting from prevention, detection, investigation, monitoring and evaluation, as well as follow-up on fraudulent acts through the implementation of whistleblowing system methods, the use of special audit software, and applications such as Electronic Data Interchange (EDI) (Purba et al., 2023)

### 3. Transaction Security in Digital Payments

According to Zalzabilah, (2025), transaction security in digital payments is an effort to ensure that digital transactions are recorded accurately, accountably, and protected from manipulation and misuse by internal and external parties. Transaction security is a crucial aspect of digital payment systems because technological developments and the increasing volume of digital transactions can increase the risk of fraud if not balanced by adequate monitoring and control systems.

According to Hasan & Fardous, (2022), the security of digital payment transactions is also supported by the implementation of various security mechanisms such as encryption, tokenization, access control, and security audits to maintain system reliability and prevent fraud in the digital payment process. The implementation of these security controls aims to ensure that every transaction can proceed safely and reliably, and can protect data and digital payment activities from the threat of misuse or manipulation.

## PREVIOUS RESEARCH

Roemkenya et al.,(2021) explain that internal audit plays a crucial role in fraud prevention through evaluations of risk management, control systems, and organizational governance. Internal audits, conducted independently and systematically, can help organizations identify control weaknesses and provide recommendations for necessary improvements. Thus, the presence of internal audit can minimize the opportunity for fraud and support the creation of a more effective organizational environment for controlling fraud risk.

Astuti & Barat, (2024) suggests that the professionalism of internal auditors is a crucial factor in supporting the effectiveness of fraud prevention. Auditors with competence, integrity, and a sufficient understanding of audit procedures are better able to identify potential fraud early. Furthermore, internal audits supported by a robust control system can improve the quality of organizational oversight, thus optimally preventing various forms of irregularities and misuse of assets. These findings demonstrate that internal audits and auditor professionalism are crucial elements in fraud prevention efforts.



Internal audit plays a highly strategic role in maintaining the security of financial transactions, particularly in preventing and detecting fraud in various types of organizations. An effective internal control system is designed to provide reasonable assurance that organizational objectives can be achieved, including the reliability of financial reporting and compliance with applicable regulations. Research reviewing 20 articles from various countries confirms that internal control plays a significant role in fraud prevention, both in government and private organizations. Furthermore, anti-fraud awareness combined with strong internal controls has been shown to be more effective in preventing fraud, as the two reinforce each other in limiting the opportunities for fraud to occur within the organization (Rashid, 2022)

The security of payment transactions directly depends on how consistently internal control components are applied in day-to-day operations. Empirical evidence shows that variables such as segregation of duties, continuous monitoring, password protection, and surveillance through technologies such as CCTV have been shown to significantly influence fraud prevention in banking institutions. Furthermore, risk assessment was identified as the most crucial component in preventing fraud in banking, followed by reliable information and communication systems. This confirms that transaction security is not solely a technical issue but also concerns overall organizational governance, where improved internal control directly contributes to a reduced likelihood of accounting fraud within a company (Rashid, 2022).

According to Muazah et al.,(2024), preventing fraud in digital payment systems requires strong internal controls, the use of information technology, and ongoing monitoring. Organizations need to conduct regular risk assessments, implement system access restrictions, perform account reconciliations, and monitor transaction activity to detect indications of fraud early. Furthermore, the use of technologies such as data encryption, strong access controls, and regular IT system audits can help maintain the security of digital transactions and prevent system misuse. Purba et al., (2023) explain that internal audit plays a crucial role in fraud control through prevention, detection, investigation, monitoring, evaluation, and follow-up on any indications of fraud. Internal audits supported by information technology can increase the effectiveness of oversight and reduce the opportunity for data and transaction manipulation in digital payment systems.

Zalzabilah, (2025) stated that fraud prevention in digital payment systems can be enhanced through risk-based internal audits supported by digital technology, such as dashboard monitoring, data analytics, continuous auditing, and continuous monitoring to detect transaction anomalies in real time. Meanwhile, Wulandari et al.,(2024) emphasized that fraud prevention will be more effective if internal audits are integrated with reliable internal controls and accounting information systems. Internal controls function to protect organizational assets, improve operational efficiency, and reduce the opportunity for misuse of funds, while an integrated accounting information system can produce accurate information, increase transparency, detect transaction anomalies, and strengthen accountability in the digital payment process. Thus, the combination of effective internal audits, strong internal controls, the use of digital technology, and reliable accounting information systems is a key strategy in preventing fraud in digital payment systems.

### 3. RESULT AND DISCUSSION

No	Writer	Article Title	Main findings
1	Petraşcu and Tieanu (2014)	The Role of Internal Audit in Fraud Prevention and Detection	Internal audit acts as the primary line of defense in fraud prevention through the identification and assessment of fraud risks, evaluation of the effectiveness of internal controls, compliance monitoring, and providing recommendations for improvements that help organizations detect and reduce the opportunity for



			fraud to occur early.
2	Chamundeswari Arumugama Kamalika KaruppuchamyC Amarnath BK Jeyasuriya B 2025	Internal Audit Effectiveness for Data Compliance Using Privacy Federated Learning Model in Hospital Environment	The effectiveness of internal audit in detecting and preventing irregularities is influenced by the implementation of clear compliance policies, adequate organizational and technical controls, privacy-based data protection technology, auditor competence, and ongoing risk monitoring and assessment mechanisms.
3	kurnia sari dewi Paiman Rahrjo Sarida Minarni 2025	Auditor Professionalism and Fraud Prevention: Implications for Good Government Governance	Auditor competence, independence, and professionalism have a positive and significant impact on fraud prevention because they increase the auditor's ability to detect indications of fraud, conduct audits objectively, and ensure the implementation of audit procedures in accordance with professional standards and ethics.
4	JasminJoenpea AnnukkaVaino Janne Lund'en 2024	External and internal food fraud prevention in Finnish food businesses	Strong internal controls through fraud risk assessment, supplier oversight, implementation of a whistleblowing system, and an organizational culture of integrity have been proven to reduce the risk of fraud by increasing early detection and preventing fraudulent practices within the organization.
5	Hind Al-Ahmed Khaled Alshaketheep Omar Zraqat Ahmad Shajrawi	Digital transformation and sustainable industrialization: the role of dynamic digital capabilities and continuous auditing as digital governance	Internal auditing through a continuous auditing approach plays a role in monitoring digital transactions and activities in real-time, thereby increasing transparency, detecting irregularities more quickly, strengthening controls, and supporting more accurate and accountable decision-making.
6	Erbuža & Ünal, 2026	Explainable artificial intelligence-driven fraud detection: Behavioral proxies of digital financial literacy in online payment models	The study found that users with behaviors indicating financial negligence had a higher probability of experiencing fraud, and the addition of a Financial Negligence Score (FNS) significantly improved the accuracy of the fraud detection model, so that a higher DFL was associated with a lower risk of fraud.
7	Chang et al., 2022	Digital payment fraud detection methods in digital ages and Industry 4.0	The study analyzed the comparison of machine learning algorithms (Logistic Regression, KNN, Decision Tree, Random Forest, and Autoencoder) as well as the influence of PCA and data balancing techniques on digital payment fraud detection, with the result that



			Random Forest combined with PCA and NearMiss undersampling produced the best performance (AUROC = 0.976; Average Precision = 0.927).
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Based on several previous studies, several things can be explained, namely:

**A. Internal Audit as a Fraud Prevention Mechanism**

Internal audit is a key mechanism in fraud prevention because it evaluates the effectiveness of internal controls, risk management, and organizational governance. Internal auditors play a strategic role in identifying areas vulnerable to fraud and providing recommendations for improvement before deviations develop into fraud that harms the organization. In addition to monitoring compliance with policies and procedures, internal auditors also play a role in building a control environment that minimizes the opportunity for fraud through a systematic and sustainable approach (Irianti & Nuswantara, 2025).

Internal audit's role in fraud prevention is also manifested through risk identification, internal control evaluation, and recommendations for preventive and corrective improvements. Internal audit focuses not only on compliance audits but also assists management in identifying weaknesses in control systems that could potentially lead to fraud. Through this function, internal audit can improve organizational accountability, strengthen transparency, and create a culture of integrity that supports effective fraud prevention (Arifah & Kamista, 2025)

In addition to its role in monitoring and evaluation, internal audit is also an effective line of defense in detecting and preventing fraud early. The responsibility for fraud prevention lies not solely with management but also with the internal audit function, which independently assesses fraud risks and the effectiveness of the organization's anti-fraud measures. Internal auditors are required to possess the ability to recognize indications of fraud, evaluate potential risks, and recommend actions to reduce the likelihood of fraud occurring. Thus, internal audit serves not only as a control tool but also as a means to maintain organizational sustainability and protect the interests of stakeholders.

Based on these findings, internal audit can be viewed as an effective fraud prevention mechanism because it integrates oversight, risk assessment, internal control evaluation, and continuous improvement recommendations. The presence of an independent and competent internal audit system enables organizations to detect potential irregularities early, strengthen control systems, and create an organizational culture that upholds integrity and transparency, thereby minimizing the risk of fraud.

**B. The Role of Internal Audit in Digital Payment Transaction Security**

The development of digital technology has transformed financial transaction patterns, requiring organizations to strengthen oversight mechanisms for the security of digital payment transactions. In this context, internal audit plays a crucial role through the implementation of continuous transaction monitoring (continuous auditing) and real-time auditing, which allows auditors to obtain financial information directly as transactions occur. Real-time monitoring helps auditors detect discrepancies and indications of misuse of digital payment systems more quickly than traditional audit methods, which are conducted periodically. In addition to increasing the effectiveness of supervision, this approach also supports the transparency and reliability of financial information in the digital environment (Hasibuan & Nasution, 2025).

Internal audits also utilize various technologies such as Artificial Intelligence (AI), Big Data Analytics, Blockchain, and Enterprise Resource Planning (ERP) to strengthen the security of digital payment transactions. This technology enables auditors to automatically analyze large amounts of transaction data, identify abnormal patterns, and provide early warnings of potentially fraudulent activity. The use of blockchain also supports transaction security by providing a transparent and difficult-to-manipulate verification process, while the integration of ERP systems with continuous auditing allows for continuous and more accurate monitoring of financial transactions (Hasibuan & Nasution, 2025).



In the context of fraud prevention in digital transactions, internal audits supported by continuous auditing have been proven to significantly reduce the risk of financial fraud. Implementing continuous auditing allows auditors to continuously monitor transactions, collect data through information technology, and produce faster reports to support decision-making. Furthermore, audit quality, audit effectiveness, and the use of information technology have a significant impact on fraud prevention because auditors can identify risks and irregularities early before they cause greater losses to the organization (Saleem, 2022).

Based on these findings, internal audit can be viewed as a key instrument in maintaining the security of digital payment transactions. Through the use of information technology, real-time transaction monitoring, and the implementation of integrated continuous auditing, internal audit can increase transparency, maintain transaction data integrity, accelerate fraud detection, and strengthen organizational control systems. Thus, internal audit serves not only as a monitoring tool but also as a strategic mechanism to ensure the security and reliability of digital payment transactions in the era of technological transformation.

### C. Fraud Prevention in Digital Payment Systems

Fraud prevention in digital payment systems is becoming an increasingly important challenge as the use of electronic transactions increases. (Deng, 2021) explain that fraud on digital payment platforms is becoming increasingly complex, necessitating a detection system capable of quickly and accurately identifying suspicious activity. The use of machine learning and data analytics enables the system to recognize unusual transaction patterns based on user behavioral characteristics. This approach helps improve the system's ability to detect fraud indications that are difficult to identify using conventional methods.

(Xu, 2021) suggest that the increasing use of debit and credit cards in digital transactions also increases the risk of fraud. Various studies have developed fraud detection methods based on data mining and machine learning to address this issue. Furthermore, behavioral profiling is an effective approach because it can differentiate between normal transactions and those with potential for fraud based on card usage patterns and user payment activities.

(Luo et al., 2025) explained that the development of e-commerce has made fraudulent activities in online payments increasingly complex and difficult to detect using traditional methods. To address this issue, a fraud detection model was developed that combines Large Language Models (LLM) and Graph Convolutional Networks (GCN). This model is capable of analyzing the relationship between consumers and merchants and identifying transaction patterns that pose a risk of fraud. The results of the study showed that the integration of these technologies can improve the accuracy of fraud detection and support the security of digital payment transactions more effectively.

(Liu et al., 2023) stated that the increasing use of digital payments has led to a continuous increase in the volume of financial transactions, necessitating a fraud prevention system capable of operating in real time. The use of Big Data technology, machine learning, and data processing platforms such as Apache Kafka, Apache Flink, and Apache Spark enables rapid and continuous detection of transaction anomalies. Through this combination of technologies, organizations can identify suspicious activity early, reduce the risk of financial loss, and improve the overall security of digital payment systems.

## 4. CONCLUSION

1. Internal audit plays a crucial role in fraud prevention through risk identification, internal control evaluation, and recommendations for improvements that can minimize the potential for fraud.
2. The effectiveness of internal audit in preventing fraud is supported by auditor competence, independence, professionalism, and the implementation of a robust and sustainable internal control system.
3. Internal audit contributes to improving the security of digital payment transactions through the implementation of continuous auditing, real-time monitoring, and the use of technologies such as



Artificial Intelligence (AI), Big Data Analytics, Blockchain, and Enterprise Resource Planning (ERP).

4. The integration of internal audit with information technology enables early detection of transaction anomalies and suspicious activity, thereby reducing the risk of losses due to fraud in digital payment systems.
5. Fraud prevention in digital payment systems is more effective when supported by robust internal controls, the use of adequate security technology, and a continuous transaction monitoring system.
6. Based on the results of a Systematic Literature Review of 27 scientific articles, internal audit has been proven to be a strategic factor in increasing transparency, accountability, and reliability of digital payment systems, as well as maintaining transaction security and preventing fraud in the era of digital transformation.

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