

DAFTAR PUSTAKA

- Afrili, M. D. (2019). Analisis Kinerja Keuangan Pada Perusahaan Asuransi Pt Jiwasraya. *Photosynthetica*, 2(1), 1–13.
- Agarwal, A., & Patni, I. (2019). Applicability of altman z-score in bankruptcy prediction of BSE PSUs. *Journal of Commerce & Accounting Research*, 8(2), 93–103.
- Allen, L., & Saunders, A. (1992). Bank window dressing: Theory and evidence. *Journal of Banking and Finance*, 16(3), 585–623. [https://doi.org/10.1016/0378-4266\(92\)90046-3](https://doi.org/10.1016/0378-4266(92)90046-3)
- Altman I Edward. (1968). Financial Ratios, Discriminant Analysis And The Prediction Of Corporate Bankruptcy. *The Journal Of Finance*, XXIII(4), 589–609.
- Association of Certified Fraud Examiners. (2007). *How to Detect and Prevent Financial Statement Fraud*.
- Badan Pemeriksa Keuangan Republik Indonesia. (2020). *Kerugian Negara Kasus Jiwasraya Rp16,81 Triliun*. <https://www.bpk.go.id/news/kerugian-negara-kasus-jiwasraya-rp1681-triliun>
- Bassi, C., Behn, M., Grill, M., & Waibel, M. (2023). Window Dressing of Regulatory Metrics: Evidence from Repo Markets. *ECB Working Paper*, 2771. <https://doi.org/10.2139/ssrn.4347646>
- Bhasin, M. L. (2016). Fraudulent Reporting Perpetuated by CEO's Team: Unveiling the Sayam 'Modus Operandi.' *Asian Business Research*, 1(2), 46. <https://doi.org/10.20849/abr.v1i2.97>
- Bini, L., Giunta, F., & Dainelli, F. (2012). Signalling Theory and Voluntary Disclosure to the Financial Market - Evidence from the Profitability Indicators Published in the Annual Report. *SSRN Electronic Journal*, 1–29. <https://doi.org/10.2139/ssrn.1930177>
- Christy, Y. E., & Stephanus, D. S. (2018). Pendeteksian Kecurangan Laporan Keuangan dengan Beneish M-Score pada Perusahaan Perbankan Terbuka. *Jurnal Akuntansi Bisnis*, 16(2), 148. <https://doi.org/10.24167/jab.v16i2.1560>
- Cindik, Z., & Armutlulu, I. H. (2021). A revision of Altman Z-Score model and a comparative analysis of Turkish companies' financial distress prediction. *National Accounting Review*, 3(2), 237–255. <https://doi.org/10.3934/nar.2021012>

- Connelly, B. L., Certo, S. T., Ireland, R. D., & Reutzel, C. R. (2011). Signaling theory: A review and assessment. *Journal of Management*, 37(1), 39–67. <https://doi.org/10.1177/0149206310388419>
- Creswell, J. W. (2009). John W. Creswell's Research Design 3rd Ed. In *Research Design 3rd Ed.* <https://www.worldcat.org/title/research-design-qualitative-quantitative-and-mixed-methods-approaches/oclc/269313109>
- David Teixeira, S. F. (2021). *Red Flags for Financial Fraud: Uncovering the Wirecard Fraud Case* (Issue October).
- Deloitte Forensic Center. (2008). Ten things about bankruptcy and fraud. In *Deloitte Forensic Center* (Issue November).
- Enyi, P. (2019). Relational Trend Analysis: A Simple and Effective Way To Detect Financial Statements Fraud. *International Journal of Scientific and Research Publications (IJSRP)*, 9(2), p8669. <https://doi.org/10.29322/ijsrp.9.02.2019.p8669>
- Fang, H., Liu, C., & Zhou, L.-A. (2020). Window Dressing in the Public Sector: A Case Study of China's Compulsory Education Promotion Program. *National Bureau of Economic Research*. <https://doi.org/10.3386/w27628>
- Fauzia, M., & P. Jatmiko, B. (2020). Kemenkeu Lakukan Pemeriksaan ke KAP Jiwasraya. *Kompas*. <https://money.kompas.com/read/2020/01/15/143550426/kemenkeu-lakukan-pemeriksaan-ke-kap-jiwasraya>
- Feng, Y., & Chen, C. (2021). The Impact of Financial Fraud on Financial Risks: A Case Study of Luckin Coffee. *Proceedings of the 2021 International Conference on Financial Management and Economic Transition (FMET 2021)*, 190(Fmet), 525–530. <https://doi.org/10.2991/aebmr.k.210917.079>
- Geraldina, I., Rossieta, H., & Utama, S. (2015). Motives of customer deposits window-dressing in Indonesian commercial banks. *Asian Journal of Business and Accounting*, 8(2), 67–90.
- Guan, L., He, S. D., & Eldowney, J. M. (2008). Window Dressing in Reported Earnings. *Commercial Lending Review*, May-June 2008, 26–47.
- Gulo, W., & Setyawati, D. M. (2023). Analysis of Earnings Manipulation Shenanigans in the Financial Statements of PT Garuda Indonesia TBK for the 2017-2021. *Formosa Journal of Multidisciplinary Research*, 2(5), 859–874. <https://doi.org/10.55927/fjmr.v2i5.4110>
- Gusti, G. P. (2020). Analysis of the cause of loss of PT. Asuransi Jiwasraya (Persero). *Jurnal Manajemen Dan Bisnis Sriwijaya*, 17(4), 199–206. <https://doi.org/10.29259/jmbs.v17i4.11112>

- Hagenberg, T. C., Hodder, L., & Miller, B. P. (2022). *Is Sunlight the Best Disinfectant? Window Dressing in a Transaction-Level Disclosure Regime*.
- Hervé, S., & Gaétan, B. (2004). Accounts Manipulation: A Literature Review and Proposed Conceptual Framework. *Review of Accounting and Finance*, 3(1), 5–92. <https://doi-org.proxy.undip.ac.id/10.1108/eb043395>
- Hikam, H. A. Al. (2020). DPR Sebut Jiwasraya Percantik Laporan Keuangan, BUMN Lain Bagaimana? *Detik*. <https://finance.detik.com/berita-ekonomi-bisnis/d-4882498/dpr-sebut-jiwasraya-percantik-laporan-keuangan-bumn-lain-bagaimana>
- Hillier, D., Hodgson, A., Stevenson-Clarke, P., & Lhaopadchan, S. (2008). Accounting window dressing and template regulation: A case study of the Australian credit union industry. *Journal of Business Ethics*, 83(3), 579–593. <https://doi.org/10.1007/s10551-007-9640-9>
- Kantor Staf Presiden. (2021). *Tepati Janji Saat KSP Mendengar, Moeldoko Terima Audiensi Nasabah Jiwasraya*. <https://ksp.go.id/tepati-janji-saat-ksp-mendengar-moeldoko-terima-audiensi-nasabah-jiwasraya.html>
- Kiaupaite-Grushniene, V. (2016). Altman Z-Score Model for Bankruptcy Forecasting of the Listed Lithuanian Agricultural Companies. *5th International Conference on Accounting, Auditing, and Taxation (ICAAT 2016)*, Icaat, 222–234. <https://doi.org/10.2991/icaat-16.2016.23>
- Kolitz, D. (2020). Analysis of financial statements. *Financial Accounting*, 566–596. <https://doi.org/10.4324/9781315728445-33>
- Krippendorff, K. (2013). *Content Analysis An Introduction to Its Methodology*. SAGE.
- Lakonishok, J., Shleifer, A., Thaler, R., & Vishny, R. (1991). Window dressing by pension fund managers. *American Economic Review*, 81(2), 227–231.
- Lizińska, J., & Czapiewski, L. (2019). Is Window-Dressing around Going Public Beneficial? Evidence from Poland. *Journal of Risk and Financial Management*, 12(1), 18. <https://doi.org/10.3390/jrfm12010018>
- Makki, S. (2020). Kronologi Kasus Jiwasraya, Gagal Bayar Hingga Dugaan Korupsi. *CNN Indonesia*. <https://www.cnnindonesia.com/ekonomi/20200108111414-78-463406/kronologi-kasus-jiwasraya-gagal-bayar-hingga-dugaan-korupsi>
- Marschdorf, R. T. S. J., & Possamai, M. (2014). *Fraud Prevention and Detection Warning Signs and the Red Flag System*.
- Morris, R. D. (1987). Signalling, Agency Theory and Accounting Policy Choice.

Accounting and Business Research, 18(69), 47–56.
<https://doi.org/10.1080/00014788.1987.9729347>

Nazir, M., & Sismumbang, R. (2009). *Metode Penelitian*.

Othman, R., Ameer, R., & Laswad, F. (2020). Uncovering Toshiba's Fraudulent Financial Statements: An Audit Perspective. *Journal of Forensic and Investigative Accounting*, 12(2), 213–231.
<http://web.nacva.com/JFIA/Issues/JFIA-2020-No2-3.pdf>

Pikus, R., Prykaziuk, N., & Balytska, M. (2018). Financial sustainability management of the insurance company: Case of Ukraine. *Investment Management and Financial Innovations*, 15(4), 219–228.
[https://doi.org/10.21511/imfi.15\(4\).2018.18](https://doi.org/10.21511/imfi.15(4).2018.18)

Putri, C. A. (2020). *Ini Hasil Lengkap Investigasi Pendahuluan BPK Soal Jiwaseraya*. CNBC Indonesia.
<https://www.cnbcindonesia.com/market/20200108173634-17-128650/ini-hasil-lengkap-investigasi-pendahuluan-bpk-soal-jiwasraya>

Singleton, T. W., & Singleton, A. J. (2006). *Fraud Auditing and Forensic Accounting*.

Stamler, R. T., Marschdorf, H. J., & Possamai, M. (2014). Financial Statement Fraud. In *Fraud Prevention and Detection*. <https://doi.org/10.1201/b16665-8>

Sugiyono, D. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan Tindakan*.

Trivena, S. M., Wijayanti, R. F., & Budiarti, L. (2020). Analisis Penyebab Financial Distress Yang Dialami Oleh PT Asuransi Jiwaseraya (Persero). *Akuntansi, Manajemen, Dan Keuangan*, 248–251.
<https://prosiding.polinema.ac.id/index.php/sngbs/article/viewFile/282/237>

Wells, J. T. (2017). Corporate Fraud Handbook. *Corporate Fraud Handbook*, 322–365. <https://doi.org/10.1002/9781119351962>

Wong, S., & Venkatraman, S. (2015). Financial Accounting Fraud Detection Using Business Intelligence. *Asian Economic and Financial Review*, 5(11), 1187–1207. <https://doi.org/10.18488/journal.aefr/2015.5.11/102.11.1187.1207>

Y, Kinney, W. R., & McDaniel, L. S. (1987). Characteristics of Firms Correcting Previously Reported Quarterly Earnings. *Journal of Accounting and Economics*, 11, 71–93.