



From: Growing Science  
200 King street North  
N2J 4Z4, Waterloo, Ontario,  
Canada, Tel: 519-900-1541  
Date: April, 5, 2021

Dear Nurul Hasanah Uswati Dewi

I would like to confirm that your paper entitled “**Banking sector lack detection: Expectation gap between auditors and bankers**” **with** *Putri Wulanditya, Dian Oktarina, and Herwin Ardianto* has been accepted for publication on Accounting, An international journal indexed by Scopus.

Sincerely,

Seyed Jafar Sadjadi

Growing Science

## CONTRIBUTING AUTHOR COPYRIGHT RELEASE FORM

As author of the article/contribution entitled Banking sector lack detection: Expectation gap between auditors and bankers


to appear in a volume of *Accounting* , I hereby agree to the following:

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Please sign and date this form and retain a copy for your records. Please return the original form to *Accounting*. Publication of your article/contribution cannot proceed until this form is received by Accounting.

Thank you for your cooperation.

Name (please print): Nurul Hasanah Uswati Dewi

Signature:  \_\_\_\_\_

Date: April 6, 2021



UNIVERSITAS HAYAM WURUK  
Perbanas Surabaya

NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

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## [AC] Submission ID 1043

3 messages

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AC <growingscience@gmail.com>  
Reply-To: growingscience@gmail.com  
To: nurul@perbanas.ac.id, growingscience@gmail.com

Sat, Apr 3, 2021 at 3:23 PM

Thank you for your submission to AC. Below is a copy of the information submitted for your records.

Submission ID: 1043

Title: BANKING SECTOR LACK DETECTION: EXPECTATION GAP BETWEEN AUDITORS AND BANKERS

Author 1:

First Name: Nurul Hasanah  
Last Name: Uswati Dewi  
Organization: STIE Perbanas Surabaya  
Country: Indonesia  
Email: [nurul@perbanas.ac.id](mailto:nurul@perbanas.ac.id)

Author 2:

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Author 4:

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Contact Author: Author 1

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Topic(s):

- Cost accounting
- Managerial accounting
- Corporate management

Keywords: Audit Expectation Gap, Banker, Internal Auditor, Fraud Detection

Abstract: This study aims to identify the determinants of the expectation gap in fraud detection between internal auditors and bankers in Indonesia. The shift in the internal audit task in the banking sector can cause the hole in audit expectations to widen. This research uses qualitative methods with an interpretive paradigm which is rarely done by previous research. The results of interviews with internal audit work units and bank managers from 4 state-owned and private banks indicate a gap in audit expectations regarding the responsibilities between internal auditors and bankers, especially in carrying out the function of examining and detecting fraud. This study recommends the

financial services authorities and bank leaders be able to improve education regarding anti-fraud policies to stakeholders, especially in terms of a clear division of tasks in fraud detection in the banking sector.

Comments:

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**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: DIAN OKTARINA <dian.oktarina@perbanas.ac.id>

Sat, Apr 3, 2021 at 6:09 PM

----- Forwarded message -----

From: AC <growingscience@gmail.com>  
Date: Sat, 3 Apr 2021 at 15.24  
Subject: [AC] Submission ID 1043  
To: <nurul@perbanas.ac.id>, <growingscience@gmail.com>

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Last Name: Uswati Dewi  
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Country: Indonesia  
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Author 2:

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Last Name: Wulanditya  
Organization: STIE Perbanas Surabaya  
Country: Indonesia  
Email: [putri@perbanas.ac.id](mailto:putri@perbanas.ac.id)

Author 3:

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Last Name: Oktarina  
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Email: [dian.oktarina@perbanas.ac.id](mailto:dian.oktarina@perbanas.ac.id)

Author 4:

First Name: Herwin  
Last Name: Ardianto  
Organization: STIE Perbanas Surabaya  
Country: Indonesia  
Email: [herwin.ardianto@perbanas.ac.id](mailto:herwin.ardianto@perbanas.ac.id)

Contact Author: Author 1

Alternate Contact: [doni\\_arif@dosen.umaha.ac.id](mailto:doni_arif@dosen.umaha.ac.id)

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Comments:

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DIAN OKTARINA <dian.oktarina@perbanas.ac.id>  
To: NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

Mon, Oct 31, 2022 at 7:57 AM

**Dian Oktarina**  
**Assistant Professor of Accounting Department**  
**Quality Assurance Center Staff**  
**Universitas Hayam Wuruk Perbanas**  
**Jl. Wonorejo Utara no.16, Rungkut - Surabaya**

**WA : 08977444118**

----- Forwarded message -----

Dari: **NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
Date: Sab, 3 Apr 2021 pukul 18.10  
Subject: Fwd: [AC] Submission ID 1043  
To: DIAN OKTARINA <dian.oktarina@perbanas.ac.id>

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From: AC <growingscience@gmail.com>  
Date: Sat, 3 Apr 2021 at 15.24  
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Author 1:

First Name: Nurul Hasanah  
Last Name: Uswati Dewi  
Organization: STIE Perbanas Surabaya  
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Last Name: Wulanditya  
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Country: Indonesia  
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Last Name: Ardianto  
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Alternate Contact: [doni\\_arif@dosen.umaha.ac.id](mailto:doni_arif@dosen.umaha.ac.id)

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Comments:



UNIVERSITAS HAYAM WURUK  
Perbanas Surabaya

NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

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## Your paper in Accounting #1043

10 messages

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**Growing Science** <growingscience@gmail.com>  
To: nurul@perbanas.ac.id

Sun, Apr 4, 2021 at 9:54 PM

Dear Author

I have received the comments from one of the reviewers and it appears that the paper could be considered for publication should it go under careful editing. We have a group of people who could do this and in case they do the editing your paper will be accepted. The cost of our service is \$700USD. However, it is not obligatory and you may use your own service. If you wish to use our service please let me know, otherwise, feel free to upload a high quality paper using the UPLOAD option.

In case you wish to use our service, please let me know so that I could send you details of the payment.

Sincerely  
Sadjadi

---

**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: DIAN OKTARINA <dian.oktarina@perbanas.ac.id>

Sun, Apr 4, 2021 at 11:47 PM

[Quoted text hidden]

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**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: Growing Science <growingscience@gmail.com>

Mon, Apr 5, 2021 at 7:36 AM

yes, we want to use this service; we will immediately send via transfer

Where can we send this service fee?

Regards  
Nurul

[Quoted text hidden]

---

**Growing Science** <growingscience@gmail.com>  
To: NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

Mon, Apr 5, 2021 at 9:46 AM

Dear NURUL

Thank you for your reply. You may use the following two options to make the payment.

1. PayPal: In this case you could make  $\$700\text{USD} + 4\% = \$729\text{USD}$  to our account: [growingscience@gmail.com](mailto:growingscience@gmail.com)
2. Bank account: Please make  $\$700 + 15\% = \$715\text{USD}$  to the following bank account

Account Holder First Name: Seyed Jafar  
Account Holder Last Name: Sadjadi  
Bank Name: CIBC  
Bank Address: 27 King St N, Waterloo, ON N2J 3Z6, Canada  
Transit Number: 00452  
Bank Account: 9088636  
International Bank Swift Code: CIBCCATT  
Tel.: Phone: +1 519-886-2960

The address of the bank account holder is also as follows,

[970 Melbourne Ave](#)  
[North Vancouver BC,](#)  
[V7R 1N9 Canada](#)

Once you make the payment, we will keep you informed shortly.

Sincerely  
Sadjadi

[Quoted text hidden]

---

**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: Growing Science <growingscience@gmail.com>

Mon, Apr 5, 2021 at 10:32 AM

Can an invoice be sent?

[Quoted text hidden]

---

**Growing Science** <growingscience@gmail.com>  
To: NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

Mon, Apr 5, 2021 at 10:38 AM

Dear NURUL

Attached, please find the invoice

Best

[Quoted text hidden]

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 **invoice.pdf**  
170K

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**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: Growing Science <growingscience@gmail.com>

Mon, Apr 5, 2021 at 3:33 PM

we have carried out the shipping cost by bank transfer; please check again

Can we get an LOA?

Regards  
Nurul

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---

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**Growing Science** <growingscience@gmail.com>  
To: NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

Mon, Apr 5, 2021 at 3:34 PM

Dear NURUL

Thanks for the payment. We will keep you informed shortly

Sincerely  
Sadjadi

[Quoted text hidden]

---

**Growing Science** <growingscience@gmail.com>  
To: NURUL HASANAH USWATI DEWI <nurul@perbanas.ac.id>

Mon, Apr 5, 2021 at 7:38 PM

Dear NURUL

Kindly, please visit our website at <http://www.growingscience.com/ac/online.html> download your paper, read it very carefully and let me know if there is any problem. Attached, please find the acceptance letter. Also, please sign the attached copyright form and email it back to me.


Sincerely  
Sadjadi

[Quoted text hidden]



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 **acceptance letter.pdf**  
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**NURUL HASANAH USWATI DEWI** <nurul@perbanas.ac.id>  
To: Growing Science <growingscience@gmail.com>

Tue, Apr 6, 2021 at 8:56 AM

Thank you, I will do that.  
[Quoted text hidden]

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