

Sustainable Tax Recovery to Prevent Tax Fraud in The Jabodetabek Area

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Abstract

In Conducting this field research, researchers conducted field research related to the practice of implementing tax and anti fraud (Tax Fraud) among MSMEs business players in Indonesia which refers to Law No 7 of 2021 in relation to economic recovery in the field of tax reform. The Aim to be achieved in this research to increase revenue. The research method used are used combinations a qualitative method and a quantitative method. A qualitative method used a symetric method with action research, critical analysis, quantitative narrative analysis, a Interviews and practical interview models and field observations with a symetric partial interest analysis approach using informant data. Representatives of business actors in the Jabodetabek area and surroundings areas, in Indonesia which has a gross turnover of 100 million per month. This research is very usefull for increasing the potential and revenue of regional taxes and central taxes in the MSME business distribution sector optimally and optimally. The contribution of the research is to increase tax revenues, especially the MSME taxation sector. The results of the research are to increase the culture of awareness of paying taxes and be able to increase sources of state revenue.

Article Info:

Submitted: February 19, 2024

Reviewed: June 09, 2024

Accepted: June 19, 2024

Keywords:

Green Tax Economy,
Tax payers,
MSME,
Tax revenue,
Sustainability.

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INTRODUCTION

Background of The Problem

The Tax consultant profession is one of the professions that operates in the field of taxation services which is an assurance job which is a job profession that is trusted by the public and society. This profession is expected to be able to carry out work according to the mandate of the community properly and correctly and is not permitted take sides by maintaining high integrity regarding the information presented by company management in the field of taxation. Tax services provided by tax consultants are non assurance services, namely services produced by accountants regarding tax which do not provide an opinion, summary of findings, or other forms of trust, for example tax and consulting services.

Table 1. Tax Performance on National Tax Revenues 2015-2020 Trillion of Rupiah

Years	Amounts	Growth (%)
2015	1,240.4	8.2
2016	1,285.0	3.6
2017	1,343.5	4.6
2018	1,518.8	13.0
2019	1,546.1	1.8
2020	1,462.6	(5.4)

Source: Ministry of Finance, Republic of Indonesia (2020)

The government’s commitment to dealing with the problems of tax revenues and the state revenue budget deficit was carried out by the government. Table 1. shows the performance of national tax revenues from 2015-2020. In 2015-2020, the number of tax revenues increased with the highest growth in 2018, namely 13%. The implementation of Government Regulation No 23 of 2018 has been successful in boosting the growth of tax revenues, this shows that the policies made by the government have produced very positive results.

Table 2. Elements That Must Be Considered When Recruiting Prospective Taxpayers for MSMEs and Medium and Large Companies

Elements That Must Be Considered	Conditions
1. Leadership responsibility	Appropriate procedures for prospective compliance
2. Compliance with applicable tax accountant professional Ethics	Have an attitude of integrity, objectivity, confidentiality
3. Tax payers’ sustainability receipts	Policies and procedures for new taxpayers
4. Human resources development	Taxpayers competencies
5. Monitoring	The legal certainty that is mandatory has been registered with the Directorate General of Taxes

Source: Research (Juni 2023-Desember 2023)

Identification of Problems

In Conducting this research, researchers identified problems related to the Green tax Economy and Anti Fraud: To Optimized state tax revenues for MSMEs business actors and other medium and large businesses in a sustainable manner in the Jabodetabek region, Indonesia and its surroundings. Identification by meeting the criteria for tax subjects and objects tax on MSMEs business actors based on a minimum business turnover of IDR 100 million per month which also refers to the latest legal regulations and after the issuance of Law No 7/2021 concerning Harmonization of Tax regulations.

Scope of Problems

This research is limited only to problem of: Green Tax Economy and anti fraud: Efforts to increase state tax revenues for the potential of New tax Evaders and Tax evaders who have been registered with the Indonesia Directorate General of Taxes with proven NPWP and NPPKP on The basis of gross business turnover per month and per year according to the rules and the minimum limit per month is around IDR 40 million-IDR 100 million per month in the Jabodetabek area and its surroundings on an ongoing basis.

Formulation of The Problem

The Problem formulation in this research is:

- a. Has the implementation of Tax regulations Law of No 7 of 2021 concerning Harmonization of tax regulations increased and generated maximum and optimal tax revenues to the state and avoided tax fraud?
- b. Have taxpayer services provided by the Directorate general Of Taxes of the Republic of Indonesia, Tax consultants, tax accountants and accounting services offices synergized to create increased access which will lead to increased state revenues in the tax sector and be able to attract new new taxpayers in the Jabodetabek area and Indonsia, its surroundings?

Research Objectives, Benefit and Contributions

The aim achieved in this research is to increase state revenues in the tax sector, especially central taxes in the field towards taxation MSMEs in order to increase central tax revenues and optimize national taxation, especially for MSMEs and other medium sized businesses which are more productive and fair in terms of in terms of turnover and production activities and distribution of consumer service lines and sustainable production in the community. This research is very useful for increasing the potential and revenue of regional and wider tax revenues in the MSMEs business circulation sector optimally and optimally by observing and analyzing business networks on an ongoing basis and increasing taxpayers to obedient and aware and obedient in paying taxes and fulfilling tax obligations on time. The contribution of the research especially the MSMEs taxation sector in a sustainable manner in supporting the economic sector.

LITERATURE REVIEW

Regulations that contain tax compliance in Indonesia are contained in PMK Number 39/PMK.03/2018 which explains that taxpayers with certain criteria in preliminary returns are subject to excess tax payments. Includes punctuality in submitting annual SPT and monthly SPT and not having unpaid tax installments or arrears in payment to the state (Tax debt). Taxpayer compliance can be classified into two types consisting of formal and material compliance (Pradnyani and Utthawi,2020). Formal compliance is the condition that taxpayers have fulfilled their tax obligations based on provisions which include the timeliness and amount of tax paid in submitting the annual Tax return. Material compliance is the condition of taxpayers substantially based on tax provisions.

Law on Harmonization of Tax Regulations (Regulations of Taxes, UU Most Number 7, 2021)

The aim of issuing this law is to increase growth and support economic acceleration, optimize state revenues, realize a taxation system that is fair and provide legal certainty, as well as implementing administrative reforms and taxation policies that are increasingly harmonious and consolidated. Most important point:

1. Groups and provisions of tax procedures
2. Amendment a number of provisions in Law No 6/1983,
3. Implementation of the population identification number (NIK) as NPWP for individual taxpayers
4. For tax regulations related to international taxation which enable Indonesia to provide collection assistance and also request collection assistance and also request collection assistance to partner countries/jurisdictions
5. Tax Sanctions

Value added Tax is one of the types of taxes collected upon delivery. In Practice the sellers who are confirmed as tax entrepreneurs must make electronic tax invoices as proof of tax collection. A Value added tax rate of 11% applies to all products circulating in the country. Objects subject to VAT; Delivery of taxable goods or taxable services.

Table 3. Tax Rate Based on Regulations Law of No 7 of 2021

Income Limited (In Million)	Rate (%)
0-60 million	5%
>60 -250	15%
>250-500	25%
>500-5 billion	30%
>5 billion	35%

The fraud triangle theory is a concept developed by criminology Donald Cressey to explain the three key elements that must be present for fraud to occur. The three elements are opportunity, the following are the elements of fraud: Auditors who can detect fraud are more professional than auditors who cannot. Fraud detective is a way that can be done to get early clues about fraud so that it can narrow the gap for perpetrators to commit fraud (Rahmawati et al, 2021) and are better ordinary auditors with a low ability to detect fraud.

Table 4. MSME Criteria are Based on Total Assets and Turnover Million of Rupiah

No	Description	Assets	Gross Omzet
1	Micro	<= 50	<=300
2	Small	>50-500	>300 -2.500
3	Middle	>500-10.000	>2.500-50.000

Source: Law No 20 of 2008

In an effort to increase tax revenue, the government issued a regulation requiring MSMEs to pay taxes as stated in Government Regulation No 23 of 2018. By making this regulation, it can encourage taxpayer awareness to make sales turnover reports so that MSMEs can indirectly monitor the condition and development of their business on a regular basis (Zelmiyanti & Suwardi, 2019). The tax incentives provided by the government aim to ease the burden on taxpayers regarding their tax obligations. The modern tax administration system can be carried out by means of e registration, e filling and e billing.

For example, prospective MSMEs that can be netted for taxpayers can be classified:

1. Livelihood activities are micro and medium businesses that are used for job opportunities to network potential taxpayers who are already tax payers and those who are not yet tax payers.
2. Micro enterprises are MSMEs that have the characteristics of craftsmen but do not yet have the entrepreneurial characteristics pf potential as taxpayers, both those who are and those who are not yet taxpayers.
3. Small dynamic enterprise is an MSMEs that has an entrepreneurial spirit and is able to accept sub-contracting and expulsions jobs that are not yet or are already tax payers.

Table 5. Table of Classification Measurements for The Level ff Access to The Network System for Taxpayers for MSMEs and Medium Sized Companies, Turnover Category Above 40 Million- IDR 100 Million per Month in Capturing Taxpayers in The Jabodetabek Region, Indonesia and Its Surroundings

Measurements and Categories	%age
Low	<60%
Middle	60%-79%
High	>80%

Source: Researcher – planning is processed (Juni - December 2023)

RESEARCH METHODS

These research are combination qualitative method and quantitative methods. By using A symmetric quantitative method with a symmetric content analysis approach to better understand the object being studied. According to (Sugiyono, 2013) the qualitative descriptive method is a research method used to research the natural condition of the object where the researcher, data collection techniques a quantitative are carried out systematically direct interviews. According to Sekaran & Bougie (2017) population is the entire group of people, events or other things that will be investigated by researchers. The qualitative data analysis approach is carried out by following the data collection stage, then data processing and the data detection stage which is then continued with development which will continue with the process according to the processed data by means of studies and field observation.

Tabel 6. List of Targets for Potential New Taxpayers Who Are Expected to Become Taxpayers in the Jabodetabek Area

No	Types of MSMEs and Creative Economy Business Actors are Potential Tax Subjects	Amount (Person)
1	MSMEs	240
2	Individual T Potential Taxpayers	120
3	Retail	180
4	Others	60
5	Total	600

Source: Researcher (Juni-Desember 2023)

Table 7. Table Content Research Analysis: Taxpayers Support System Method System

No	Description	Symbol Combination
1	Tax payers support system support service, identic forensic accounting	X ₁ (Forensic Accountant)
2	Minimum MSMe turnover of 40 million until 100 million per month, identic: framework by tax auditor/tax consultant	X ₂ (Auditor Experienced)
3	Prospective taxpayers understanding of the applicable laws and regulations, identic: forensic accountant skill	X ₃ (Forensic Accounting)
4	Continuous taxpayer compliance in paying and reporting taxes	Y (Sustainability and detection anti fraud)

Source: Researcher (Juni - December 2023)

The quantitative method are the analysis test hypotheses by researching googling the relationship between the variables studies by descriptive multi dimension. Variables were measured with research instruments and statistical procedures analyzed research results. Questionnaire data can be analyzed to identify patterns, trends and relationship between variables. object whose values and properties have been decided by the researcher. Each answer in the questionnaire was scored as follows:

A : Strongly Disagree Given a score 1

B : Disagree Is given a score 2

C : Neutral score 3

D : Agree is given score of 4

E : Strongly Agree was assigned a score of 5

H₁ : Forensic Accountant has a positive impact on the Fraud Detection

Investigation of Auditor as Forensic Accountant. Investigator can be interpreted as an effort to prove of decision making of audit. Generally, this evidence in court and applicable legal provision (Procedures) are taken from evidentiary law Based on the forensic and investigation accounting book (Tuanakotta, 2016). Meanwhile (Karyono, 2017) states that an investigation audit is a type of audit.

H₂ : Auditor experience

Auditor experience: Experience is one of the keys to the success of an auditor in conducting an audit depending on an auditor who has expertise which includes two elements, namely knowledge and experience. In this case, work experience is essential in predicting the auditor's performance on the resulting audit quality. An auditor has the expertise and always provides audit services to the auditee to examine financial reports.

H₃ : Forensic Accounting in Financial statements has a positive effect on fraud detection Investigation audits (Bologna et al 2016) it was added that the implementation of investigation audit is directed at determining the truth of the matter through the testing process of collecting and evaluating evidence relevant to the occurrence of fraud to disclose facts including the existence of fraudulent acts.

Tabel 8. MSMEs in the Service, Trade and Industry in The Middle and Upper Middle Class

Variabel and Dimension	Indicator Dimension Descriptive Multi Decision
H ₁ : Forensic Accountant Capability, professional, integrity, Fairness, Independence. (Identification: In recruiting potential taxpayer candidates in the Jabodetabek area)	The Forensic accountant searcher collect and make decision making.
H ₂ : Auditor experienced: Opportunity, accuracy, finished work, threat, experience, solution, decision making, entity: (Identification: Omzet MSMEs 40 million until 100 million per month Of MSMEs, at Jabodetabek area)	Investigation data and selecting data evidence and information can hinder the settlement process of their job.
H ₃ : Forensic Accounting: Consistent, ability, truth, information up to date, evidence, reliable, timelines, neutral, Substance over form. (Identification: (Identification: Prospective taxpayers understanding of the applicable: Laws and regulations)	The Physical Evidence Information is the breath and blood of forensic accountants and physical evidence provides a conclusion.

RESULTS AND DISCUSSION

The criteria for respondents and informants that researchers visited and conducted interviews were:

1. MSMEs and medium sized businesses operating in the trade, service and industrial sectors who already have NPWP and who already have NPPKP and who do not yet have NPWP equivalent to NIK and who do not yet have NPPKP.
2. Prospective individual taxpayers (WO OP) and corporate taxpayers who do not yet have business accounting records and have not prepared financial statements.
3. Retail traders in the Jabodetabek Area.

Table 9. Characteristics of Informants Based on Age

No	Age	Informants amount	Percentage
1	Less than 25-30 years	120	20%
2	31 -40 Years	120	20%
3	41 -50 Years	240	40%
4	More than>50 Years	120	20%
	Amount	600	100%

Source: Processing data (Dated: June 17, 2023 until December 24, 2023)

Table 10. Characteristics of Business Classification

No	Business Classifications	Informants Amount	Percentage
1	Classification of Businesses in the trading and industry sector	50	8,33%
2	Wholesale trade, retail and MSME Industry	280	46,66%
3	MSMEs in the service sector, trade and industry in the middle and upper middle class.	270	45%
	Total	600	100 %

Source: Processing data (June 17, 2023 until December 24, 2023)

The results of the research obtained indirect interviews techniques and online zoom meetings, Ms. Ratih, Mrs. Trinandari, Mrs. Novi and Mrs. Elsy of the 600 respondents, can be seen in the circle diagram which

shows that 40% came from middle class MSMEs aged 41 years to 50 years. About 25% comes from the business environment aged 25 years to 40 years and 35% comes from the trade business environment MSMEr, retail and industry, aged over 50 years.

Table 11. Respondent Data Table Informant for Regional Series

No	Indicators and Types of Taxable Entrepreneurs	Amount
1	Large entrepreneur, types of trader near and industry in the Jabodetabek area	150
2	Regional retail/retail trade and industry at Jabodetabek area	250
3	Middle and upper MSME Trade	200
Amounts		600

Source: Processing data (June 17, 2023 until December 24, 2023)

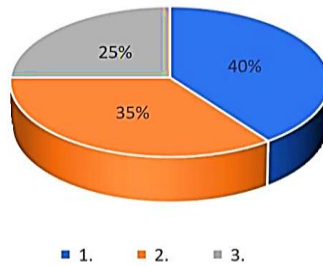


Figure 1. The Data of Interviews with Respondents and Informants

Based on the results of the interview: according to question No 1: it shows that as many as 200 people are equal to 33,33% of business actors do not know yet Law No 7 of 2021 regarding for 400 people is only 67.67% and this includes not having made payments and not yet reporting taxes. This means that there is the potential to be taxed and become a prospective taxpayer as well as a taxable entrepreneur.

Based on the results of the interview according to question number 2: business actors trading in retail and retail and industry do not know yet fully related to VAT and BM VAT which is home borne by the government as much as 75% and 25% in the letter of knowledge and they agree to support the tax sector and increase National Income by 65% and the remaining 35%,more or less agree. This means that there are still obstacles in paying taxes and reporting taxes and indications that there is tax fraud even though the amount is not large due to negligence in paying and reporting taxes and not paying an identification number.

Tabel 12. Output of AVE (As Follow Quantitative Research Method)

No	Construct	AVE
1	X ₁	0.467
2	X ₂	0.473
3	X ₃	0.454
4	Fraud detection (Variable endogen) (Y)	0.476

Source: Processing data (October 17, 2023 – December 24, 2023)

Tabel 13. Composite Reliability

No	Construct	Composite reliability
1	Forensic accountant (X ₁) (Variable)	0.689
2	Auditor experienced (X ₂) (Variable)	0.742
3	Forensic accounting (X ₃) (Variable)	0.719
4	Fraud detection endogen) (Y) (Variable)	0.792

Source: Processing data (December 17, 2023 – December 24, 2023)

The constructs have a composite reliability value above 0.600 because there is no un dimensionality problem on the influences of forensic accountant, Auditor experienced, Forensic accounting and fraud detection as variable endogen.

Analysis of The Effect of Forensic Accountant on Fraud Detection (X₁)

The results of partial regressions test using the t test showed the significant value of the forensic accountant variable X₁: 0.689 more than 0.050 accountant partially had no significant effect on fraud detection. Thus H₁,

which states that forensic accountant significantly impacts fraud detection is rejected. The results of the study are not in line with the research conducted by (Ogundana et al, 2019) (Abdurachman, 2019) (Bassey, 2018) (Okoye et al, 2019) (Batubara, 2020) (Rahmawati et al, 2021).

Analysis of The Effect of Tax Auditor Experience/Tax Consultant Experience

The results of partial regressions test using the t test showed the significant value of the forensic accountant variable X_2 : 0.742 more than 0.050 so forensic accountant partially had no significant detection. Thus H_2 , which states that the auditor's expertise significantly effect on fraud detection is accepted. Research conducted by (Dasila & Hajering, 2019) and supported by (Hamilah et al, 2019) states that the experience of auditors has a significant influences on fraud detection.

Analysis of The Effect of Forensic Accounting in Sustainability of Tax Payers

The results of partial regressions test using the t test showed the significant value of the forensic accountant variable X_3 : 0.719 more than 0.050 so forensic accountant partially had no significant effect on fraud detection. Thus H_1 , which states that forensic accountant significantly impacts fraud detection is rejected. The results of the study are not in line with the research conducted by (Ogundana et al, 2019) (Abdurachman, 2019) (Bassey, 2018) (Okoye et al, 2019) (Batubara, 2020) (Rahmawati et al, 2021) which states that forensic accountant has an effect fraud detection. Forensic accountant just waiting for evidence or documents find it to find new fraud models.

CONCLUSIONS

The Research can be concluded business actors trading in retail and retail and industry do not know yet fully related to VAT and BM VAT which is home borne by the government as much as 75% and 25% in the letter of knowledge and they agree to support the tax sector and increase National Income by 65% and the remaining 35%, more or less agree. This means that there are still obstacles in paying taxes and reporting taxes and indications that there is tax fraud even though the amount is not large due to negligence in paying and reporting taxes and not paying an identification number. (As follow a Descriptive qualitative symmetric method). it shows that as many as 200 people are equal to 33,33% of business actors do not know yet Law No 7 of 2021 regarding and services and sales tax on luxury goods and for 400 people is only 67.67% and this includes not having made payments and not yet reporting taxes. This means that there is the potential to be taxed and become a prospective taxpayer as well as a taxable entrepreneur. Forensic accountant Research conducted by (Dasila & Hajering, 2019) and supported by (Hamilah et al, 2019) states that the experience of auditors has a significant influences on fraud detection. Forensic accountant The Indicator asked for in the form of actual data evidence as important information to complete forensic accounting have not been fully and satisfactorily answered, so they cannot be used to detection of fraud. The results of information from forensic accounting do not affect fraud of detection control of financial statements. (As follow a quantitative method for fraud measurement).

Implications

It is hoped that Law No 7 of 2021 will be understood and implemented for the purpose of increasing income from the VAT and VAT BM Tax Sector, especially in the Jabodetabek and surroundings areas and avoiding tax fraud and manipulation. There is a need for integrated socialization among business actors in the customs area and in certain areas supervised by the government to increase understanding of tax credit entrepreneurs who are defaulters, cheaters and have not complied with and paid tax and filling of taxation and SPT returns annually.

Limitations

1. The author conducted this research using direct interview techniques and online zoom meetings, so that is very limited in managing data accurately, especially there is slow to know and ensure groups of business actors are tax free entrepreneurs who do not comply with government regulations regarding tax imposition. VAT and BM VAT follow the same rules. And the rules are stipulated in accordance with Law No 7 of 2021.

2. This research focuses on treatment of taxation, the potential of prospective taxpayers and taxpayer compliance and tax preventive control on their obligations as entrepreneurs of taxation in the Jabodetabek area regarding tax payments and filling of Masa SPT and annually SPT.

Suggestions

1. Based on the conclusions: There needs to be continues and sustainable understanding regarding the imposition of VAT and VAT on BM in The Customs area in the Jabodetabek area and surrounding areas effectively, directly and indirectly through coordination with the Directorate General Of Taxes, Customs and Other related parties.
2. There needs to be an approach and follow up definitely and appropriately for taxpayers who fail to pay taxes as they should according to the applicable laws with the aim of being disciplined so as to pay taxes to increase national tax revenues.
3. There is a need for socialization regarding Law No 7 of 2021, especially regarding and VAT on BM, especially to entrepreneurs who do not yet have a registration number of tax-free entrepreneurs and tax-free entrepreneurs who already have them entrepreneurs principal number or tax deduction related to the imposition of tax rates 11% of taxable services. Preventive action is needed against tax manipulators for entrepreneurs who are proven to have deliberately avoided paying taxes, delayed, and have cheated on their taxpayer status as entrepreneurs. Proven tax collectors should be obliged to pay the VAT owed and it is already mandatory.

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