The Importance of Forensic Tax and Accounting Knowledge to Prevent Fraud in New Normal Era

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Abstract: The purpose of this study to provide a new logic thinking that the fraudulent financial statement is also related to the sakes of tax evasion or fraud. This research is new in terms of disclosing the level of tax forensic knowledge to prevent tax fraud. The phenomenon of tax fraud has rarely been highlighted in several pieces of literature. This addition was made in order to provide a new logic thinking that the fraudulent financial statement is also related to the sakes of tax evasion or fraud. This study's population was 1,053 auditors, and the percentage level of leeway used was 10%. The questionnaires distributed were 300 copies or 28.49% of the population. The method of analysis of this research was applying Partial Least Square (PLS). This study found that forensic accounting and tax forensic knowledge positively affected the prevention of fraudulent financial statements in Indonesia's new normal era at this time. Although there were many studies on forensic accounting, none had collaborated with the level of forensic tax knowledge. Some parties are afraid when there is education about forensic tax knowledge in Indonesia, especially the new normal period towards the new world order.

Keywords: fraudulent financial statement, forensic tax, forensic accounting.

司法税务和会计知识对防止新常态欺诈的重要性

摘要：本研究的目的是提供一种新的逻辑思维，认为欺诈性财务报表也与逃税或欺诈的目的有关。这项研究是从披露税收司法鉴定知识水平以防止税收欺诈方面进行的新研究。在几篇文献中很少提到税收欺诈现象。进行此添加是为了提供新的逻辑思维，认为欺诈性财务报表也与逃税或欺诈的目的有关。该研究的人口为1,053位审核员，回旋的百分比水平为10％。分发的问卷共300份，占人口的28.49％。这项研究的分析方法是应用偏最小二乘（最小二乘）。这项研究发现，目前在印尼新的正常时代，法务会计和税务法务知识对预防欺诈性财务报表产生了积极影响。尽管有很多关于法务会计的研究，但没有一个与法务税务知识水平合作。当在印度尼西亚接受有关法医税收知识的教育时，尤其是在朝着新的世界秩序迈进的新的正常时期，一些政党感到害怕。

关键词：欺诈性财务报表，法务税，法务会计。

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1. Introduction

Fraudulent practices (fraud) are still repeated in many countries, including Indonesia. Thus, research on fraud still has its own interests by some academics and practitioners. Based on data from the ACFE (Association of Certified Fraud Examines) in 2016 below, it presents that there are still many corruption cases that still occur as if they reflect the government's

role so far in preventing fraud still needs hard work. Fraud acts are categorized into 3 (three): corruption, misuse of state and/or company assets, and fraud in financial statements.

Based on data from [1], it shows that as many as 67% of the frauds that were most detrimental to Indonesia were corruption. Meanwhile, the rest is an act of misuse of government and/or company assets and fraudulent financial statements. This, of course, requires efforts from the government to prevent eradication by tightening it through regulations for institutions authorized to undertake corruption or fraud through the BPK, BPKP, Inspectorate, KPK, and NGOs, such as MTI and ICW. However, all these efforts are deemed insufficient for the government to penetrate the solid wall of the perpetrators of fraud or corruption.

These three categories of fraudulent acts have caused losses to the country. However, from the three categories of fraud that have been disclosed, we will focus on one category of fraud, namely the fraudulent financial statements. Financial statements are very important for the survival of an entity. Besides, financial reports are also applied by potential investors as useful financial information for their decision-making. Meanwhile, the important financial information in the financial statements is profit. When the profit generated by an entity reaches the target or even exceeds the company's target, then this can certainly prosper the stakeholders and the period of the entity itself [55]. However, the problem that occurs is that the stakeholders do not know factually during preparing the financial statements whether the earnings information is in accordance with the company's operational activities. The perception of these stakeholders arises because they do not monitor the company's operational activities every day, so it is necessary to re-examine the financial statements, especially the profit information. Therefore, an occasion known as earnings management practices emerged [2].

[3], [4] also agree that one concrete example of fraudulent financial statements is the practice of earnings management. This earnings management activity can be carried out in several steps, such as manipulating financial records, supporting documents or other business transactions, deliberately eliminating evidence of transaction notes, accounts, or other significant information during the financial reporting process, selecting accounting principles, wrong and deliberate policies, and procedures that are used to measure, acknowledge, report, and disclose the economic occasions and business transactions of an entity [5]. Besides, several pieces of literature have revealed several motivations for this earnings management practice, such as bonus plans, tax avoidance, debt motivation, and political motivation [6]–[8]. This literature evidence also points out that earnings management practices have occurred for a long time, and until now, the emphasis is still not maximal.

One of the proxies that can be applied easier to detect earnings management practices in an entity is discretionary accruals [9]. Discretionary accruals are used to manipulate company profits to obtain bonuses, avoiding political costs and avoiding breaches of collection of an entity's debts. However, along with some previous literature development, this accrual model was finally re-evaluated by Dechow et al. [9]. The evaluation is done by modifying the Jones model [7] to detect earnings management practices of a particular entity's financial statements. The modified Jones model is designed to reduce the tendency for errors to occur in the previous Jones model. Thus, in this modified Jones model, the non-discretionary accrual aspect has been taken into account during the period when the earnings management prediction occurred. The accrual accounting system on accounting principles also provides an opportunity for managers to take profit manipulation [10].

Someone's expertise in conducting examinations related to fraud has begun to be needed in the business sector. This expertise is needed to be able to prevent, detect and disclose various forms of fraud, such as the misuse of several company assets, financial report recording errors, insurance fraud, deliberate business bankruptcy, fraud by abusing the development of *fintech* (information technology), and so on [11], [12], [56]. Hence, when someone has studied that knowledge and has a certification of expertise in examining fraud, it is hoped that it can benefit an entity. On the other hand, these individuals' presence can also maintain accountability from a financial report presented by company management to stakeholders [13]. One of the knowledge or examination expertise certifications is forensic accounting [14].

Forensic accounting's learning practice has developed since the financial crisis in 1997-1998 occurred in Indonesia [14]. The development of forensic accounting is also applied and developed in America. In fact, this country has clearly stipulated its regulations through the Sarbanes Oxley Act. Besides, this law is also strengthened by the Foreign Corrupt Practice Act in the OECD countries. This institution was established as one of the organizations that specialize in preventing fraud, including acts of corruption. This institution is also specifically tasked with uncovering the motives and ways of fraud perpetrators in carrying out their actions professionally. Thus, from this point of view, it is obvious that fraud can only be committed by a professional, and to reveal it requires an expert. This expertise is specialized in forensic accounting.

The application of forensic accounting originates from the application of accounting for legal matters, so the term used is forensic accounting and not forensic

auditing [14]. This also allows forensic accountants to act as expert witnesses in a legal issue in court (litigation). However, this forensic accountant also has a role outside the field of law or outside the court (non-litigation), such as helping to develop alternative strategies for resolving a dispute, designing compensation calculations and the impact of termination of employment due to a violation of the terms of an agreed contract. Therefore, an accountant who is an expert in forensic accounting must also have creativity, curiosity, apply his logic in solving every problem, understand an entity's business, be confident, and not give up easily [14]. Crumbley et al. [15] states that a fraud auditor is a skilled and professional accountant in auditing, generally involved in activities regarding the discovery, documentation, and prevention of fraud. Meanwhile, a forensic accountant is an accountant who can be involved in a fraud audit and possibly a fraud auditor. However, he can also use other professional services, consulting services, and legal experts in a broader engagement. The Forensic Auditor is skilled in accounting and has a good knowledge of the legal system and communication skills in carrying out testimony as an expert witness in a legal issue.

On the other hand, the tax fraud phenomenon is the other side of a fraudulent financial statement that has rarely been highlighted in some literature. In fact, fraud that occurs in the field of taxation also impacts state revenues [16], [17]. Basically, nobody likes paying taxes. In fact, tax evasion behavior tends to be part of the self-assessment system [18]. This action shows that tax fraud can be considered one of the motivations for committing a fraudulent financial statement deliberately carried out and focused on an entity's financial report.

The management can perform fraudulent financial statements to minimize the tax burden of an entity. Some other examples of tax fraud activities include sales of services that are not charged to Value Added Tax and withholding or charging VAT from partners. However, the amount deposited in the state treasury is not appropriate. So, this problem also requires a certain expertise in terms of disclosing tax fraud by an organization. Therefore, knowledge such as tax forensics is needed, which is used to detect motivation and other factors that cause a person to commit tax fraud.

Tax fraud is a phenomenon of taxpayer behavior carried out with various motivations and certain goals that affect a country's revenue. Allingham's [19] classic model explains one of the reasons that taxpayers dare to commit fraud, namely to maximize their expected utility. Other literature, such as [20], [21], explains that a taxpayer's motivation to commit fraud is due to the high tax rate and the complexity of a taxation system. The complexity of a taxation system can create loopholes for fraudulent acts. Thus, the system which

should ease the taxpayers is actually complicating them. The perception of other literature results also states that tax fraud can also occur due to parties directly or indirectly related to the taxation system [22], [23].

In general, taxpayers will always make different interpretations of the behavior or actions they take regarding taxation. This is caused by human behavior formed through a reaction or response to a particular object. This reaction can be simple or complex, depending on several interventions, such as motivation to perform these actions, different human personality traits, and human interactions with their environment [24]. Thus, the traditional compliance approach (deterrence effect) to suppress tax fraud has long been abandoned because current taxpayers are more focused on a psychological contract approach which analogizes the relationship between taxpayers and the government [25], [26]. This change is one of the reasons why a new tax science is needed, which can detect tax fraud in more detail, such as tax forensics.

Based on the description above, everything proves that fraud is still commonly happened. Thus, fraud is still an interesting theme to deepen for the benefit of reforming old policies or providing input for policy makers to formulate new policies. On the other hand, the level of forensic accounting knowledge is a development of an accounting discipline that has great prospects for solving criminal acts of corruption or fraudulent financial statements. This research is new in terms of disclosing tax forensic knowledge to prevent tax fraud. This addition was made to provide a new logic thinking that fraudulent financial statements are also related to tax evasion or fraud. For this reason, a conceptual issue of the importance of the level of knowledge of tax and accounting forensics is compiled to prevent fraudulent financial statements in Indonesia.

2. Literature Review and Hypothesis Development

Tuanakotta [14] forensic accounting is more appropriate if it relates to the law. Forensic accounting is unlike any other branch of the accounting profession. This difference appears since the investigative process gathers reliable information and serves as evidence suitable for use in court [27]. Forensic accounting is also called investigative accounting because it is a merger of forensic science and accounting [28]–[30]. Financial crime is a part of an economic crime that has taken deep into the world economy structure and continues to harm the socio-economic environment [31].

This study applies a grand theory, namely Linguistics and Forensic Psychology, and several other supporting theories. Olsson [32] states that forensic linguistics is the relationship between language and enforcement, problems, legislation, disputes, or processes in law that can involve several violations of

the law or the need to obtain the legal settlement. Forensic linguistics is a multidisciplinary science derived from linguistics and law that has been developed in America and Europe since 1997 [33]. [34], [35] states the main thing that has not been the focus of a person in researching a crime is examining a person's language. This is because the actor's personality and characteristics can be seen in the actor's languages. Meanwhile, the application of forensic psychology in the criminal investigation process has a very big role. Among them can help facilitate understanding criminal fraud incidents, detect misleading information during the examination process, reasons for insane admissions to avoid legal obligations and responsibilities, assist in making profile analyses of criminals, and many other things [36].

Theory of Reasoned Action was formulated in 1967 to provide consistency in the study of the relationship between behavior and attitudes [37]. This Theory of Reasoned Action (TRA) connects belief, attitude, intention, and behavior. Research on tax awareness can be viewed from the psychological side of the taxpayer [25]. In the psychology literature, it is said that human behavior can be viewed as a reaction that can be simple or complex. One of the interesting characteristics of human behavioral reactions is their differentiation. One stimulus can cause more than one different response, and several different stimuli can cause the same response [25].

Previous literature states that forensic accounting acts as a regulation for professionals to estimate the involvement of fraudulent acts or violations of an entity's financial reporting [38]. Knowledge of forensic accounting helps determine fraudulent acts of financial statements, which can lead to criminal charges [39], [40]. Professional services such as forensic accountants in developed countries have helped to improve counter-fraud capabilities further and prepare early for the increasingly complex challenges of fraud [11], [12], [41]. In contrast to developing countries which still consider this a new trend [42], [43]. Forensic accounting is an appropriate method to identify and review fraudulent transactions in financial reports [27], [44]. On the other hand, this step can also increase the trust and credibility of a financial report [13], [45]–[47].

H_1: The level of forensic accounting knowledge affects the prevention of fraudulent financial statements.

Tax fraud represents the behavior of taxpayers' resistance to their tax obligations, which should be carried out under the tax law's provisions. Various studies have attempted to reveal the underlying motivations for taxpayer fraud, including the motivation to commit tax fraud based on an economic perspective on Allingham's classic model [19]. The classic model explains why taxpayers commit fraud (tax fraud) to maximize their utility (expected utility).

Tax fraud is a reality that is actually constructed by people who are in the tax system, including elements of the taxation system itself. Previous literature also revealed that taxpayers would use tax consultants' services to help them interpret; map the provisions of tax laws that are considered complex and difficult to interpret to minimize the tax burden [22], [23]. It is also used to prevent improper financial reporting and is carried out in varied tax avoidance ways [48]–[52]. The various exposures that have resulted from several previous studies show that:

H_2: The level of forensic tax knowledge affects the prevention of fraudulent financial statements.

3. Research Method

The approach applied in this research is quantitative with a random sampling technique using a survey method distributed to several respondents, namely young independent auditors from all KAPs (Public Accounting Firms) in Indonesia. The survey method is used to get data from a certain place from the respondents naturally. The criteria for respondents are young independent auditors from all KAPs (Public Accounting Firms) in Indonesia. Their working period is at least 2-3.5 years so that their experience in compiling financial reports and their forensic abilities is still at the junior level. Young auditors are chosen because they have a better level of expectation. Besides, they also have a high level of interest in learning and improving their knowledge for the continuity of their profession.

In the data of the year 2015, the number of auditors in Indonesia is estimated at 1,053 people. These auditors have various ages, ranging from those age over 59 years old as 32%; aged 40-49 years as 29%; aged 50-59 years as 26%; and 30-39 years old as 12%. This condition causes the lack of auditors in Indonesia. A population of 1,053 accountants requires a percentage level of leeway used for sampling 10%. The determination of the sampling number using the Slovin formula [53] is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

where:

n = Sample size / number of respondents

N = Population amount

E = The allowable percentage of error (error) when sampling is still tolerable of e = 0.1

In applying the Slovin formula [53], there are 2 (two) provisions as follows:

1. Value of e = 0.1 (10%) for large population
2. Value of e = 0.2 (20%) for small population

Therefore, the percentage range of samples taken from this technique is between 10-20% of the study population. To find out the number of samples of this study is calculated as follows.

$$n = \frac{1.053}{1 + 1.053(10)^2}$$

n = 91.32 → This result was then adjusted to be 100 respondents.

Based on the above calculations, the number of samples which became respondents in this study was 100 respondents or 9.49% of the total population. The number of questionnaires distributed was 300 copies or 28.49% of the population and expected to return 100 responses or even more than 100 so that the results obtained are more accountable.

This study employs an assessment on the questionnaire sheet using the Likert scale, namely 1-5 consisting of STS: Strongly Disagree, TS: Disagree, KS: Less Disagree, S: Agree, and SS: Strongly Agree [54]. The definitions and indicators of the variables in this study are described in Table 1 as follows.

Table 1 Operational definition and indicators of research variables

No.	Variable	Definition	Indicators	Number of questions/statements
1.	Level of Forensic Accounting Knowledge (X_1)	Forensic accounting is also called investigative accounting because it is a combination of forensic science and accounting [28]–[30]	Forensic Accounting Skills Forensic Accounting Standards	1, 2, 3, 4, 5, 6, 7, 8,
2.	Forensic Tax Knowledge Level (X_2)	Forensic tax is a merge of domestic and international taxation science and forensic engineering	Tax Ability Taxation Standards	9, 10, 11, 12, 13, 14, 15, 16,
3.	Prevention fraudulent financial statement (Y)	Wells [3] states that the fraudulent financial statement is one of the fraudulent acts of financial statements carried out for the benefit of certain parties and is detrimental to other parties	Identify the symptoms of a fraudulent financial statement Techniques for detecting fraudulent financial statements	17, 18, 19, 20, 21, 22, 23, 24, 25.

The analysis method in this study applies the Partial Least Square (PLS) method through a variance-based structural equation model (SEM) statistical test tool.

4. Result and Discussions

The results of data analysis that have been carried out found several things, including the following.

4.1. Characteristics of Respondents

Secondary data collected by researchers were analyzed to determine respondents' characteristics from general questions, namely gender, age, education, and length of time as an auditor. The descriptive results of the respondent's characteristics are shown in the following table.

Table 2 Characteristics of respondents (Data tabulation, 2021)

No.	Gender	Frequency
1.	Man	70 people
2.	Woman	130 people
Total		200 people
No.	Age	Frequency
1.	28-29 years old	194 people
2.	30-32 years old	6 people
Total		200 people
No.	Education	Frequency
1.	Bachelor	98 people
2.	Master	102 people
Total		200 people
No.	Length of time as an auditor	Frequency
1.	2-3 years	145 people
2.	> 3 years	55 people
Total		200 people

Based on the table above, it can be seen that the number of young male auditor respondents is 70 people; it is less than the female respondents, which is 130 respondents. The respondents, which consisted of young auditors, were also divided into 2 groups, ranging in age from 28-29 years to 32 years. The young auditors aged 28-29 were 194 people, while the age 30-32 years were 6 people. The background of the young auditor respondents recorded was divided into 2 categories, namely S1 (bachelor) and S2 (master) graduates. The length of time the respondents worked as young auditors was also classified into two, with 145 people who had worked for 2-3 years and more than 3 years as many as 55 people.

4.2. Validity and Reliability Test

Table 3 represents that all question items have a correlation value (r) greater than 0.3, while the alpha coefficient is greater than 0.6. This means that all question items for each variable are valid and reliable for further testing.

Table 3 Results of the validity and reliability test of research instruments (Processed data, 2021)

Variable	Dimension	Item	Correlation (r)		Coefficient	
			r	Stts	Alph	Stts
Forensic Accounting Science (X_1)	Forensic Accounting Skills	AF01	0,612	Valid	0,641	Reliable
		AF02	0,558	Valid		

		AF03	0,796	Valid	
		AF04	0,686	Valid	
		AF05	0,706	Valid	
	Forensic Accounting Standards	AF06	0,615	Valid	0,717 Reliable
		AF07	0,796	Valid	
		AF08	0,686	Valid	
		TF09	0,472	Valid	
	Tax Ability	TF10	0,629	Valid	0,610 Reliable
		TF11	0,629	Valid	
Forensic Tax Science (X₂)		TF12	0,516	Valid	
		TF13	0,711	Valid	
	Taxation Standards	TF14	0,720	Valid	0,813 Reliable
		TF15	0,774	Valid	
		TF16	0,633	Valid	
	Identify the symptoms of a fraudulent financial statement	FF17	0,771	Valid	
		FF18	0,788	Valid	0,740 Reliable
		FF19	0,607	Valid	
Fraudulent financial statement prevention (Y)		FF20	0,718	Valid	
		FF21	0,639	Valid	
	Techniques for detecting fraudulent financial statements	FF22	0,771	Valid	
		FF23	0,788	Valid	0,687 Reliable
		FF24	0,597	Valid	
		FF25	0,441	Valid	

4.3. Structural Equation Model Test Results

The SEM test phase was carried out by testing the outer model, evaluating the structural model (inner model), and testing the research hypothesis. The test results are as follows.

4.4. Testing the Outer Model and Evaluating the Inner Model

The outer model test uses the composite reliability indicator block data that measures a construct by evaluating the composite reliability (ρc) value. The dimension is considered reliable if it has a composite reliability (ρc) value above 0.7. Here are the results of calculations using composite reliability (ρc):

Table 4 The results of calculating composite reliability (Smart PLS, 2021)

Dimension	Composite Reliability	R-Square
Forensic Acc.	0,867	0,199
Forensic Tax	0,839	0,751
Forensic Fraud	0,885	-

The Inner structural model was evaluated using the R-Square for the dependent construct, the Stone-Geisser Q-Square test for predictive relevance. The results of calculations that have been carried out found that the R-Square value for the Tax forensic variable is greater than 0.2. It can be interpreted that the latent predictor has a big influence on the structural level. Meanwhile, forensic accounting is still below 0.2, so it can be interpreted that the latent predictor has a very low or small effect at the structural level.

The inner structural model was also evaluated by looking at the Q-Square predictive relevance for the

constructed model. Here are the results of the Q-Square calculation.

$$Q^2 = 1- (0.199)(0.751)$$
$$= 1- 0.149$$
$$= 0.850$$

The calculation results show that the value of Q-Square> 0 so that the model deserves to be said to have a relevant predictive value.
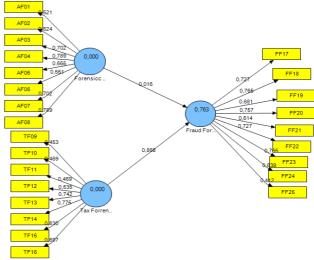

Fig. 1 Data test results (Smart PLS, 2021)

Hypothesis testing was done by comparing the t value with the t table value. If the t value is greater than the t table, then the relationship between the variables is significant and can be analyzed further. With 200 data, the t table value (α=5%) is 1,652 and the t table value (α=10%) is 1,285. The results of hypothesis testing are presented in Table 5 below.

Table 5 Hypothesis testing results (Processed data, 2021)

Hypothesis	Effects			Path Coef.	t Count	Remark
H₁	Forensic Acc.	→	Fraudulent financial statement	0.199	2,244*	Significant
H₂	Tax Forensic	→	Fraudulent financial statement	0.751	10.535*	Significant

* Significant at 5% level, t table value at 5% level = 1.652
** Significant at the 10% level, the t table value at the 10% level = 1.285

Based on Table 5, the structural equation is as follows:

FF = 0.199AF + 0.751TF

where:

FF = Fraudulent financial statement

AF = Forensic Acc.

TF = Tax Forensic

The interpretation of Table 5 can be explained as follows:

1)   Forensic accounting has a positive and significant effect on fraudulent financial statements with a CR value (t count > t table (2,244> 1,996) and a path coefficient of 0.199, this coefficient indicates that the better the knowledge level of young auditors about forensic accounting, this will also increase their awareness of the prevention of fraudulent financial statements. This result also indicates that the first hypothesis that has been built is not rejected.

2)   Tax forensic has a positive and significant effect on fraudulent financial statements with a CR value (t count> t table (10,535> 1,996) and a path coefficient of 0.751, this coefficient shows that the better the knowledge level of young auditors about tax forensics, this will also increase their awareness of the prevention of fraudulent financial statements. This result also indicates that the first hypothesis that has been built is not rejected.

The findings of this study put into a large number of previous studies on forensic accounting [11], [12], [41], but not in this new normal period. Previous research was conducted under different conditions from the new normal era in Indonesia. The new normal nuance in Indonesia is still full of political content from various involved parties. Many behalfs indicate that much information is not easily obtained for free [38]–[40]. This causes the provided information is full of various concerns so that the presented report is also the indication of a load of fraud.

5. Conclusion

The data collection, calculation, testing, and data analysis that have been carried out have found several findings that the level of forensic accounting and tax forensic knowledge has a positive effect on the prevention of fraudulent financial statements during the new normal in Indonesia recently. The current condition of the new normal era in Indonesia has made several large entities begin to arrange new strategies to maintain their business continuity. The strategies that are applied also vary, but all of these strategies must lead to financial reports. The company's financial statements in the new normal era really need to be examined carefully because when investors misanalyze the information presented, all goals of increasing wealth will be in vain. Knowledge of forensic accounting is currently required to have a more extra role as a regulation for professionals when estimating the involvement of fraudulent acts or violations of an entity's financial reporting [38]. Therefore, forensic accounting knowledge is the right method in the current new normal era for identifying and reviewing fraudulent transactions in corporate financial reports [27], [44]. On the other hand, the development of forensic accounting knowledge now needs to be developed with special expertise, especially in the field of taxation, so it is necessary to develop forensic tax knowledge. It is important to use it to prevent improper financial reporting for tax avoidance [6], [49]–[52]. There is much research on forensic accounting, but none has developed it with forensic tax science. It seems that many parties were afraid when the forensic tax was imposed in Indonesia. This study's findings should be taken seriously by higher education providers to better prepare graduates who are ready to work for the new world order era in the future.

The obstacle experienced when this research was conducted was getting responses from auditors. This condition occurs because the government too often restricts large-scale activities in several areas to disrupt mobility. Another disturbing thing is the increasingly dense work of the auditors, so they tend to respond to the questionnaire for a long time. We really appreciate the respondents for helping us obtain opinions and data for this research in the new normal period. We realize that it is difficult to research the new normal era because many parties are keeping a distance from each other for mutual health.

Acknowledgment

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