

Red Flag in Fraud Circle

by Syamsu Alam

Submission date: 03-Jul-2023 12:49PM (UTC+0800)

Submission ID: 2125850526

File name: 84-Article_Text-275-1-10-20201003.pdf (155.58K)

Word count: 5639

Character count: 29528



Red Flag in Fraud Circle

Fitri Indah Sari ^{†1}, Syamsu Alam ² Fadliah Nasaruddin ³

Universitas Muslim Indonesia, Urip Sumohardjo KM.5 Street, Panaikang, Makassar, 90231, South Sulawesi, Indonesia

Submission Info :

Editor : Amran
Received 24 August 2020
Accepted 02 October 2020
Available online 03 October 2020

Keyword :

Red Flag
Fraud
Taxation

Email :

fitriindahsari38@gmail.com
syamsu.alam@umi.ac.id
fadliah.nasaruddin@umi.ac.id

Abstract

This study aims to detect indications of Red Flags in a taxation case in South Makassar KPP. This research method uses descriptive qualitative research. The results show that in knowing the indication of Red Flags in a taxation case, it requires financial statement analysis, sales analysis, or contract analysis, then after finding an irregularity in the taxpayer's financial report, an interview can be conducted with the taxpayer to find out indications of fraud, namely taxpayers who have indications of committing fraud based on pressure, opportunity, rationalization, ability, or arrogance. Another thing that can be done by tax officers in finding out fraud committed by taxpayers is by collaborating with external parties, namely corporate partners, banks, regional revenue offices, or Electronic Procurement Services.



This is an open access article under the [CC BY 4.0 International License](https://creativecommons.org/licenses/by/4.0/)
© Point of View Research Accounting and Auditing (2020)

1 Introduction

Taxpayers are often the target of mistakes when the level of taxpayer compliance is low so that it interferes with the realization of tax revenue. Even though in the taxation system, taxpayers are not a single actor, but the existence of taxpayers is accompanied by tax officers and tax consultants (Pelu et al., 2020). Governments in many countries anticipate tax fraud because this action has a negative impact and reduces state revenue (Mangoting et al., 2017). The tax-levying authorities seek to eradicate tax evaders in such a way as to go through a variety of methods. America activates the role of whistleblowers, namely citizens who report known acts of tax fraud to the judiciary to help judicial institutions manage law and justice. At the same time, the Chinese government prefers to impose criminal penalties for tax evasion that are applied proportionately to the losses caused by tax evasion. (Mangoting et al., 2017).

(Carley, 2006) explains that taxpayers can also use tax consultants' services to help them interpret the provisions of tax laws that are considered complicated and difficult to interpret or research (Frecknall-Hughes & Kirchler, 2015), which maps one of the services provided by consultants. Tax is a tax planning that tends to minimize the tax burden aggressively. This cannot be avoided because tax consultants have the competence to complete the tax obligations of taxpayers and understand the intentions, motivations, and desires of taxpayers

[†]Corresponding author. Fitri Indah Sari

Email address: fitriindahsari38@gmail.com

when requesting their services to complete their responsibilities as taxpayers.

The phenomenon that occurs regarding tax fraud can be seen in the case committed by two tax crime suspects, Andreas Jappy Hartanto, Jemur Andayani residents, and Vinsensius Kurniawan Suganda, and the Special Crimes Section immediately arrested the two suspects. Both of them were arrested for making fake tax invoices in the name of CV Jaya Mulia and using fake tax invoices for PT Mastevi. In this tax crime case, the suspect, Andreas Jappy Hartanto, has caused state financial losses of Rp1,942,867,637. In contrast, the actions of the suspect Vinsensius Kurniawan Suganda have a loss of state finances amounting to Rp1,093,348,450 (Beritalima, 2019).

This research was conducted at the South Makassar Pratama Tax Office because, in its business, the South Makassar KPP has improved its performance by implementing new rules, namely the application of the Whistle Blowing System culture which is intended so that every employee activity can be monitored to avoid things that violate the code of ethics of tax evasion. The Regional Office of the DJP Sulselbartra has also launched an Integrity Zone and a Free Area from Corruption and tax evasion in order to achieve revenue targets. With this rule, it is hoped that it can reduce the rate of tax evasion that occurs.

According to Tuanakotta (2014), Fraud is an illegal act characterized by Fraud, concealment, or breach of trust. Taxation is carried out by people from within or from outside whose function is to run the internal control system and operate the agency or company operating system. However, we can see from the current phenomenon that we are inseparable from Fraud that occurs. One of them is tax collection/deduction, where there are still many irresponsible persons, in this case, people who carry out acts of tax collection or evasion.

Research conducted by (Bas türk, 2020) states that "Insurance frauds deeply affect insurance companies, policyholders, and the insurance industry as a whole. The cost of fraudulent damage affects companies' profitability and has negative effects on society in terms of moral values ". Furthermore (Baker et al., 2020) stated that "Corruption, embezzlement, fraud, these are all characteristics everywhere. It is regrettably the way human nature functions, whether we like it or not. What successful economies do is keep it to a minimum. No one has ever eliminated any of that stuff". Finally, according to (Kılıç, 2020) states that "In particular, fraudulent financial reporting disrupts the reliability, accuracy, and efficiency of financial markets in terms of existence and continuity".

Red Flag is a condition that is odd or different from normal conditions (Widiyastuti & Pamudji, 2009; Rahim et al., 2019). Red Flags are used to obtain evidence of concealment, and conversion provides instructions on how to collect and track direct and indirect evidence that can be used to avoid mistakes in court (Lokanan, 2019). Ozili (2020) states that fraud is elaborate, and the complexity of fraud can affect the way researchers conduct forensic accounting-based fraud research. This statement shows that red flags are essential in the early monitoring of impending fraud. Red Flags are an indication or indication of something unusual and require further investigation by the authorities in the company. Although the emergence of Red Flags does not always indicate an act of cheating that has occurred within the company, Red Flags usually appear in every case of fraud that occurs, so that it can be a warning sign that fraud has occurred (Amrizal, 2004). Red Flags can be a tool used by tax auditors before deciding whether the employee or the company is performing fraudulent or not. So, Red Flags is essential for tax auditors to assist the tax auditors' next steps in obtaining evidence to detect fraud that may occur to minimize and detect it.

Based on previous research conducted by (Mangoting et al., 2017), which states in research that for taxpayers, tax fraud is interpreted as a compulsion, deliberation, unwillingness, and aggressiveness of officers. This phenomenon is supported by the consultant's understanding that tax fraud is a taxpayer's need to support it. Meanwhile, according to (Nurkholik & Kurniawan, 2019) which states in research that taxpayers have the intention to deliberately make fictitious purchases so that the difference between the cost of goods sold and sales is small, so that the profit automatically becomes small, which aims to make the tax obligation also small. Based on the background review and the formulation of the problem, this study aims to detect indications of Red Flags in a taxation case at KPP Makassar Selatan.

2 Research Method

This type of research is descriptive qualitative research to describe the events that occurred in South Makassar

KPP regarding Tax Fraud and Red Flags, through in-depth interviews and observations. The technique of determining the informants in this study was using a purposive sampling technique. The informants' selection was based on criteria, namely South Makassar KPP employees, and had or are currently involved in handling Taxation reports. Data collection techniques used in this research are observation, in-depth interviews, and document study. In this study, we are using two data sources, namely primary data and secondary data. This research's data analysis technique is Data Reduction, Data Presentation, and Conclusion and Verification.

3 Result and Discussion

Result

In detecting fraud, it is necessary to have a Red Flags study to find out in more detail the fraud committed by the taxpayer himself by interviewing one of the staff from the South Makassar KPP with the initials FF. This research was conducted at the South Makassar Pratama Tax Office because, in its business, South Makassar KPP had improved its performance by making new regulations. This rule is called the Whistle Blowing System culture application, which is intended so that every employee's activity can be monitored to avoid things that violate the code of ethics of tax evasion.

The pressure that makes taxpayers commit fraud on their SPT can be seen from the Tax Planning they make. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"Usually, when we discuss pressure, of course, that is the first factor in the internal side of individual taxpayers or companies, why do they commit fraud? Because of their internal interests, the second is the existence of tax planning. In general, the name is a company, for example, a company, if they are running a business, of course, they will aim to reap as much profit as possible and how to do it, what is it called ... they plan to pay taxes as low as possible. Maybe low, so they want to profit more, the tax is less, So that is the pressure or pressure that makes taxpayers, as possible, do tax planning so that the tax owed is smaller than the third is the potential tax that should be owed, for example, they already know the rate, the potential is so, now they see the potential for such a tax. So they plan what is the name as much as possible to reduce the tax owed, they plan so that the tax is not too large so yes again, actually everything is in what is called the internal company itself So how do they manage? en determine the direction of the company until yes, there is a decision to commit fraud."

The informant (FF) explained that taxpayers' pressure to commit fraud is tax planning, wherein company planning requires as much profit as possible with the lowest possible tax. The main objective of tax planning is to reduce the amount of total taxes paid by taxpayers. However, keep in mind, this is done legally, not illegal. Tax planning is a legal action because tax savings are only carried out by taking advantage of things not regulated by law. The aim is not to avoid paying taxes, but to arrange so that the tax paid is not more than the amount it should be. However, in reality, Tax Planning requires sufficient knowledge to be realized in financial reports, so that this can be a pressure for taxpayers who have less knowledge about tax regulations. This is further explained by FF as a Tax Auditor Functional as follows:

"The cause of the pressure from within to commit fraud, the first is minimal knowledge, so due to minimal knowledge of taxation, so either intentionally or unintentionally what they are called ... reporting improper taxes may be wrong, yes because they do not know or they do not. interested in studying taxation than the second Yes, back again to the amount of taxes to be borne."

The informant (FF) explained that knowledge is needed to realize Tax Planning legally because, with minimal knowledge, it can make taxpayers carry out Tax Planning illegally. This is due to taxpayers' lack of interest to study taxation rules, thus making these taxpayers feel pressured by the amount of tax that must be borne and eventually committing fraud.

The opportunity to commit fraud is known only to the taxpayer himself. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"Yes, of course only the perpetrator himself knows ... it returns to the point of view ... again only the perpetrator knows whether there is an opportunity or opportunity in committing tax fraud."

The informant (FF) explained that in committing an offense, the perpetrator would wait for an opportunity to commit his fraudulent act. By finding the weak points of taxation regulations, it can be an opportunity for

fraudsters to be able to commit fraud on their SPT.

The Directorate General of Taxes (DGT) acknowledges that the UMKM Taxpayers (WP) who enjoy the Final Income Tax facility of 0.5% of turnover is still weak. After running for one and a half years, the UMKM Final PPh rate was lowered from 1% of turnover to 0.5% of turnover, tax revenue from UMKM WP using the UMKM Final PPh scheme did not increase but instead decreased. This indicates that there is a fraud from the UMKM WP who deliberately reports their turnover below the turnover threshold of IDR 4.8 billion per year—based on the latest data, starting from the year the PP. 23/2019, namely as of July 1, 2018, to June 30, 2019, realized tax revenue from the UMKM Final PPh was IDR 4.84 trillion. This nominal value is lower than the previous period, where the realization of the Final Inco, me Tax for MSMEs, reached Rp. 6.19 trillion (Ekonomi.bisnis.com, 2020).

For this violation, the Directorate General of Taxes (DGT) will continue to strengthen and impose sanctions on taxpayers who violate it. However, the fraud will continue to be committed by the perpetrators of this fraud by looking for opportunities even though they have been sanctioned. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"Yes, it could be, for example ... like this, if there are taxpayers who do not carry out their obligations, they are usually subject to sanctions because of the administrative sanctions imposed, of course, the taxpayer ... is beard fires ... he will think about this. I got this sanction because I was stuck, so yes, they were cheating ..."

The informant (FF) explained that the panic that arises from taxpayers due to these sanctions could make them more motivated to commit fraud and look for tax rules that they think can be used as opportunities for tax fraud.

The rationalization carried out by fraud perpetrators is that they explain their intentions and goals in recording the act of fraud. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"If we talk about taxation, we are talking about financial report data figures, SPT, for me, I do not need to look at the taxpayer's defense or reasons or what is the rationalization of the taxpayer itself ... if the numbers are not correct, then it is not correct. ... So I do not need to ask what the reason the taxpayer commits to commit fraud regardless of his defense ... the important thing is if the data is not correct, it is wrong ... we mean ... reading data is very easy, reading that number looks really if something is not right or wrong ... you will find out, so without asking the reason why our WP already knows if the data is wrong."

The informant (FF) argues that the rationalization made by tax actors is not a way for tax officials to indicate fraud. However, this rationalization, in reality, is something that needs to be examined more deeply. This is because many of them are tax perpetrators, committing acts of fraud. After all, their income has decreased so that it becomes the basis for committing fraud based on rationalization. FF further explains this as a Tax Auditor Functional, which is as follows:

"Of course, it affects, if we talk generally, the higher the unemployment rate, the greater the crime rate, yes, they commit crimes to pay for their lives, living expenses, daily expenses, so if there are employees or leaders who have been given a generous income. big, yes, of course, he does not have any thoughts of committing fraud, well unless we talk about morals, yes, but does the amount of income effect, of course, if the greater the human welfare, the less likely it is to think or commit fraud."

The informant (FF) argued that there was a possibility that fraud could occur based on rationalization in terms of income. The taxpayer's actions based on these are also the reasons or defense that are most often raised. This is explained because in the case of a former BUMN official from 1982-2001 with the initials SA and a number of his family members would be reported to law enforcement officials (APH) regarding the alleged ownership of fat assets IDR 4 trillion. The assets were allegedly obtained from corruption, tax manipulation during his tenure at a BUMN. "We will report the findings of cases of corruption, tax manipulation, and money laundering offenses officially to law enforcement agencies after Lebaran. The investigation was proposed in the form of a joint investigation with the Director-General of Taxes. The Corruption Eradication Commission and TPPU Building Task Force must supervise, given the fantastic value of IDR 4 trillion," said the Coordinator of the Anti-Legal Discrimination Task Force, Gunawan, to reporters in Jakarta (Klikanggaran.com, 2020).

Capability is one indication of taxation violations possessed by the knowledge and experience of tax

regulations that have weaknesses carried out by the parties concerned. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"Of course, this is closely related to the way the perpetrator commits his crime, the ability that is meant by the perpetrator's way of being able to manipulate financial reports so that tax officials cannot detect them."

FF's explanation states that in committing acts of fraud, perpetrators often study taxation rules, look for weaknesses in these rules, and then manipulate their financial reports according to the knowledge they get. The parties who are the brains in committing this fraudulent activity are internal and external. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"Yes, the internal party. Yes, of course, this position holder will be done if we talk about the company. Think of it as a company. Yes, the company's responsible position holder is either the management or the financial staff or whoever is responsible for the company environment. It is called an external actor, who yes? It depends on whom the company is transacting with; for example, if it makes a sale and purchases with the transaction, it continues to provide an opportunity to minimize the tax burden, of course, the company makes transactions with external parties. basically outside the company"

The informant (FF) emphasized that the company's internal and external parties can also commit fraud based on its condition. The financial statements prepared by a company involve several parties. The parties involved in preparing these financial statements can be divided into two, namely internal and external parties of the company. Internal Company Parties Internal company parties are parties within the company, such as directors, accountants and accounting staff, and employees. Meanwhile, external parties are parties outside the company, such as investors, creditors, suppliers, and the government.

The arrogance of leadership style in the company can make employees feel depressed, but this does not necessarily lead to various frauds, especially tax fraud. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"You can't if you only look at one arrogance factor ... I do not think we can tell whether this taxpayer is committing fraud or not if you just look at it ... Oh, he is arrogant, maybe he is a fraud ... yeah, that is not possible, so the answer is yes ... yes we cannot tell he committed fraud just by looking at his arrogant nature."

The informant (FF) argues that arrogance leadership style cannot be a significant factor in determining taxpayers' indications in committing fraud in taxation. This is further explained by FF as a Tax Auditor Functional, namely as follows:

"The leadership style here cannot be a factor in the occurrence of fraud or a driving force for fraud ... I do not think this has anything to do with it."

The informant (FF) argues that the leadership style's arrogance cannot be the driving force for tax fraud against taxpayers. In some cases, if arrogance can be examined from a disciplinary point of view, an arrogant leader can also make the company more disciplined in maintaining the company's rules. Less disciplined employees are sometimes a problem for companies because they reduce productivity and work efficiency. Therefore, companies need to make various efforts to improve their discipline. By disciplining, company employees can increase their productivity so that they can avoid acts of tax fraud.

Fraud is an illegal act marked by deception, concealment, or breach of trust. It does not depend on the application of threats of force or physical force. Deception by individuals and organizations to obtain money, property, or services; to avoid payment or loss of services or specific personal business advantage.

Tax fraud is referred to as tax evasion, which is an act of taxpayers who always try to pay the smallest tax payable amount. It violates the provisions of taxation laws; for example, taxpayers do not report actual income. The things described in more detail by FF as a Tax Auditor Functional are as follows:

"The simplest form of fraud that usually occurs is reporting unreal income, for example, in a year, the contract value or the value of the income. Suppose that the number is ten, but it turns out that only 5/7 are reported; now, it is the simplest form of fraud commonly committed by taxpayers in Indonesia. the tax report, namely the SPT."

The informant (FF) emphasized that the usual form of fraud is an error in reporting the taxpayer's income so that in the tax calculation, indications of fraud are found. By looking at the factors described, namely pressure,

opportunity, rationalization, ability, and arrogance, tax officers can determine taxpayers' primary motivations in committing fraud. Based on this explanation, FF also explained that:

"Yes, maybe it does not have to be all one if there is a chance in the company. Yes, if they want to commit fraud, they will do it. So if there is an opportunity, you do not have to wait for all the factors, one of them, if there is an intention, that is what I think."

The informant (FF) stated that the taxpayer, in committing fraud, only needs one of the indicated indications, then the taxpayer who has one of these intentions can commit fraud. This result is in line with the opinion according to (Mardiasmo, 2018) which states that tax evasion is an effort made by taxpayers to ease the tax burden by violating laws. Taxpayers completely ignore the formal provisions of taxation they are obliged to do, falsify documents, or fill in data incomplete and incorrectly. Based on this explanation, it can be concluded that taxpayers only need one of the indications, namely pressure, opportunity, rationalization, ability, or arrogance, in the act of fraud. Taxpayers who have one of these indications can commit fraud in taxation.

Red Flags or red flags have often been used in various audit literature; their meaning is a danger sign, a sign that something is not appropriate and needs attention. In knowing the indication of red flags on taxation, FF as a Tax Auditor Functional explains that:

"The most basic thing is that we have to know whether the income has been reported correctly or not, so we analyze the financial statements, sales analysis or contract analysis, basically to analyze the taxpayer's data, from there we can see if there are any problems or the data indication is correct. Is it not only then we will advise? So if there is an indication after we have done the analysis, then we advise the taxpayer to invite us to interview us and ask about the income from the taxpayer's explanation. We will see the factors that were explained. What was there? There is pressure. There is a chance from the interview results, and then we can see Oh Wp; there is pressure. Oh, Wp, there is a new chance we can see there usually from there. That is the simplest technique, so first analyze it, then we urge us to interview like that."

The informant (FF) emphasized that in knowing the indication of Red Flags in a taxation case, it requires financial statement analysis, sales analysis, or contract analysis; then, after finding an irregularity in the taxpayer's financial report, an interview can be conducted with the taxpayer to find out the indication. From fraud, namely that taxpayers indicate committing fraud based on pressure, opportunity, rationalization, ability, or arrogance. Other factors as a way to identify fraudulent acts committed by taxpayers are also explained by FF as a Tax Auditor Functional, explaining that:

"Another thing that can be done is to collaborate with external parties from external parties. Yes, we have to know, the income is correct. Is it true or not, what is reported, how to crosscheck, what if there is only one data from one taxpayer, so we need cooperation, please? from other parties, third parties, either from the transactional counterparty or from a bank or regional revenue office, for example, or from LPSE or where else the income is obtained, so we analyze not only from one side of the taxpayer but from third parties with whom he is transacting "

The informant (FF) emphasized that tax officers can do another thing in finding out the fraud committed by taxpayers is to cooperate with external parties, namely corporate partners, banks, regional revenue offices, or Electronic Procurement Services. By doing so, the tax officer can find out the income of the taxpayer that is suspected of having fraud.

Discussion

Red Flag is a condition that is odd or different from normal conditions (Widiyastuti & Pamudji, 2009). Red Flags indicate something unusual and require further investigation by the authorities within the company (Smith et al., 2005; Priestland, 2016). Although the emergence of Red Flags does not always indicate an act of cheating that has occurred within the company, Red Flags usually appear in every case of fraud that occurs, so that it can be a warning sign that fraud has occurred (Amrizal, 2004). These Red Flags can be a tool used by tax auditors before deciding whether employees or companies commit fraudulent presentations or not (Purwanti & Bagus, 2017). So, Red Flags is essential for tax auditors to assist the tax auditors' next steps in obtaining evidence to detect fraud that may occur to minimize and detect it.

Any illegal act characterized by fraud, concealment, or breach of trust is an act of fraud (Sholehah et al., 2018; Su'un et al., 2020). Taxation is carried out by people from within or from outside whose function is to run the internal control system and operate the agency or company operating system. However, we can see from the current phenomenon that we are inseparable from fraud that occurs. One of them is tax collection/deduction, where there are still many irresponsible persons, in this case, people who carry out acts of tax collection or evasion.

The results of this study are also in line with research conducted by Mangoting et al. (2017), which proves that for taxpayers, tax fraud is interpreted as a compulsion, deliberation, unwillingness, and aggressiveness of officers. This phenomenon is supported by the consultant's understanding that tax fraud is a taxpayer's need to support it. Research by Hermansyah (2017) also proves that companies practice tax fraud using two methods. First, VAT has been collected and deducted from service sales transactions. However, only a part of it is deposited into the state treasury, and second, companies conducting goods sales transactions are not subject to VAT. From the results of the physical test, the two conditions were answered with significant tax fraud. Nurkholik & Kurniawan's research (2019) proves that taxpayers have a deliberate intention to make fictitious purchases so that the difference between the cost of goods sold and sales are small so that the profit automatically becomes small, which aims to make the tax obligation also small.

4 Conclusions

Finding out the indication of Red Flags in a taxation case requires financial statement analysis, sales analysis, or contract analysis. After an irregularity is found in the taxpayer's financial report, an interview can be conducted with the taxpayer to find out indications of fraud, namely the taxpayer who indicates committing. Fraud is based on pressure, opportunity, rationalization, ability, or arrogance. Another thing that can be done by tax officers in finding out fraud committed by taxpayers is to cooperate with external parties, namely corporate partners, banks, regional revenue offices, or Electronic Procurement Services. By doing so, the tax officer can determine the taxpayer's income that is suspected of having fraud.

5 References

- Amrizal. (2004). Pencegahan Dan Pendeteksian Kecurangan Oleh Internal Auditor. https://Scholar.Googleusercontent.Com/Scholar?Q=Cache:Glggtnyirkkj:Scholar.Google.Com/+Amrizal+2004&Hl=Id&As_Sdt=0.5
- Baker, H. K., Nofsinger, J. R., Puttonen, V., Baker, H. K., Nofsinger, J. R., & Puttonen, V. (2020). Other Frauds and Scams that Lure Unsuspecting Investors. In *The Savvy Investor's Guide to Avoiding Pitfalls, Frauds, and Scams* (pp. 149–177). Emerald Publishing Limited. 63 <https://doi.org/10.1108/978-1-78973-559-820201010>
- Bas türk, F. H. (2020). Insurance Fraud: The Case in Turkey (pp. 77–97). Emerald Publishing Limited. <https://doi.org/10.1108/s1569-375920200000102009>
- Beritalima. (2019). Pidsus Kejari Surabaya, Tahan 2 Tersangka Penggelapan Pajak – Beritalima.Com. <https://Beritalima.Com/Pidsus-Kejari-Surabaya-Tahan-2-Tersangka-Penggelapan-Pajak/>
- Carley, K. M. (2006). Understanding Taxpayer Behavior and Assessing Potential IRS Interventions Using Multiagent Dynamic-Network Simulation. In academia.edu. <http://www.academia.edu/download/48705674/06carley.pdf>
- Ekonomi.Bisnis.Com. (2020). Ditjen Pajak Akui Pengawasan Fasilitas Pph Final Umkm Lemah - Ekonomi Bisnis.Com. <https://Ekonomi.Bisnis.Com/Read/20200309/259/1210627/Ditjen-Pajak-Akui-Pengawasan-Fasilitas-Pph-Final-Umkm-Lemah->
- Frecknall-Hughes, J., & Kirchler, E. (2015). Towards a general theory of tax practice. In *Social & Legal Studies*. <https://journals.sagepub.com/doi/abs/10.1177/0964663915571787>
- Hermansyah, W. (2017). Teknik Mengungkap Tax Fraud. *Jurnal Ekonomi Dan Bisnis Airlangga*, 27(1). <https://Doi.Org/10.20473/Jeba.V27i12017.5576>
- Kılıç, B. İ. (2020). The Effects of Big Data on Forensic Accounting Practices and Education (pp. 11–26). Emerald Publishing Limited. <https://doi.org/10.1108/s1569-375920200000102005>

- Klikanggaran.Com. (2020). Diduga Korupsi Dan Manipulasi Pajak, Pejabat Bumn Bakal Dilaporkan Ke Aph. <https://Klikanggaran.Com/Peristiwa/Diduga-Korupsi-Dan-Manipulasi-Pajak-Pejabat-Bumn-Bakal-Dilaporkan-Ke-Aph.Html>
- Lokanan, M. E. (2019). A fraud investigation plan for a false accounting and theft case. *Journal of Financial Crime*, 26(4), 1216–1228. <https://doi.org/10.1108/JFC-09-2017-0086>
- Mangoting, Y., Sukoharsono, E. G., Rosidi, & Nurkholis. (2017). Menguak Dimensi Kecurangan Pajak. *Jurnal Akuntansi Multiparadigma*, 8(2), 274–290. <https://doi.org/10.18202/Jamal.2017.08.7054>
- Nurkholik, & Kurniawan, B. (2019). Kecurangan Pelaporan Pajak (Studi Kasus Pada Perusahaan Pt.Qrs). *Bingkai Ekonomi*, 4(1), 35–47. <http://itbsemarang.Ac.Id/Jbe/Index.Php/Jbe33/Article/View/69>
- Ozili, P. K. (2020). Advances and issues in fraud research: a commentary. *Journal of Financial Crime*, 27(1), 92–103. <https://doi.org/10.1108/JFC-01-2019-0012>
- Pelu, M. F. A., Lannai, D., & Rianthy, G. A. (2020). Application Benchmark Behavioral Analysis Model in Supervision and Inspection Tax. *ATESTASI: Jurnal Ilmiah Akuntansi*, 3(1), 50-62.
- Priestland, D. (2016). *The red flag: A history of communism*. Open Road+ Grove/Atlantic.
- Purwanti, I. G. A. D. S. dan Astika, I. Bagus P.(2017)." Pengaruh Auditor's Professional Skepticism, Red Flags, Beban Kerja Pada Kemampuan Auditor Dalam Mendeteksi Fraud. *E-Jurnal Akuntansi Universitas Udayana*, 21(2), 1160-1185.
- Rahim, S., Muslim, M., & Amin, A. (2019). Red Flag And Auditor Experience Toward Criminal Detection Trough Profesional Skepticism. *Jurnal Akuntansi*, 23(1), 47-62.
- Sholehah, N. L. H., Rahim, S., & Muslim, M. (2018). Pengaruh Pengendalian Internal, Moralitas Individu dan Personal Culture Terhadap Kecurangan Akuntansi (Studi Empiris Pada OPD Provinsi Gorontalo). *ATESTASI: Jurnal Ilmiah Akuntansi*, 1(1), 40-54.
- Smith, M., Omar, N. H., Idris, S. I. Z. S., & Baharuddin, I. (2005). Auditors' perception of fraud risk indicators: Malaysian evidence. *Managerial Auditing Journal*, 20(1), 73-85.
- Su'un, M., & Hajering, M. (2020). Professional Commitment and Locus Of Control Toward Intensity In Whistleblowing Through Ethical Sensitivity. *Jurnal Akuntansi*, 24(1), 100-118.
- Tuanakotta, T. M. (2014). *Audit Berbasis Isa (International Standards On Auditing)*. Salemba Empat.
- Widiyastuti, M., & Pamudji, S. (2009). Pengaruh Kompetensi, Independensi, Dan Profesionalisme Terhadap Kemampuan Auditor Dalam Mendeteksi Kecurangan (Fraud). *Value Added I Majalah Ekonomi Dan Bisnis*, 5(2). <http://103.97.100.145/Index.Php/Vadded/Article/View/687>.

Red Flag in Fraud Circle

ORIGINALITY REPORT

8%

SIMILARITY INDEX

6%

INTERNET SOURCES

3%

PUBLICATIONS

2%

STUDENT PAPERS

MATCH ALL SOURCES (ONLY SELECTED SOURCE PRINTED)

1%

★ quotlr.com

Internet Source

Exclude quotes On
Exclude bibliography On

Exclude matches Off