

THE EFFECT OF FRAUD ACCOUNTING AND MONEY TRACING ON THE EFFECTIVENESS OF MONEY LAUNDERING CRIME DISCLOSURE FROM AN ACCOUNTING PERSPECTIVE IN INDONESIA, WITH FORENSIC AUDIT COMPLIANCE AS A MODERATING VARIABLE

Ahmad Braja Wahyu¹, M.Irsan Nasution², Rahima Br Purba³

Universitas Pembangunan Panca Budi, Medan

Universitas Pembangunan Panca Budi, Medan

Universitas Pembangunan Panca Budi, Medan

E-mail: brajaxbtc@gmail.com¹, irsan@dosen.pancabudi.ac.id², rahimapurba@dosen.pancabudi.ac.id³

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Abstract

This study aims to analyze the influence of fraud accounting and money tracing on the effectiveness of Money Laundering (ML) disclosure in Indonesia, with forensic audit compliance as a moderating variable. The primary background is the phenomenon of investigative inertia, where large volumes of transaction data are not yet optimally converted into financial evidence with evidentiary value. Using a mixed-methods approach dominated by an associative-explanatory quantitative method, this research examines causal relationships among a professional population of investigators, forensic auditors, and prosecutors in Medan City through purposive sampling. Data analysis is conducted using multiple linear regression and Moderated Regression Analysis (MRA). This study positions the quality of forensic financial evidence as the primary proxy for the effectiveness of ML disclosure. Results are expected to show that the systematic application of fraud accounting and money tracing techniques significantly improves the quality of financial evidence. Furthermore, compliance with forensic audit standards is predicted to strengthen this relationship in supporting legal proof processes. This research provides a theoretical contribution to investigative accounting literature and practical benefits for law enforcement in strengthening the construction of financial crime evidence.

Keywords: *Fraud Accounting, Money Tracing, Money Laundering, Forensic Audit, Quality of Financial Evidence.*

INTRODUCTION

The disclosure of Money Laundering (ML) crimes in Indonesia currently faces significant challenges in converting massive financial transaction data into robust legal evidence. A primary issue identified is the phenomenon of investigative inertia, where large volumes of account mutation data are not yet optimally transformed into decision-useful financial evidence. The urgency of this research lies in the necessary shift from an administrative compliance-based approach toward a proactive investigative approach rooted in forensic accounting to penetrate complex transaction structures. The objective of this study is to analyze the influence of fraud accounting and money tracing on the effectiveness of ML disclosure, with forensic audit compliance as a moderating variable. The proposed solution involves testing the quality of financial evidence as a proxy for disclosure effectiveness through the integration of transaction pattern analysis and asset tracing techniques. Situational analysis indicates that structural constraints, such as data access and inter-institutional methodological harmonization, remain significant barriers to investigative effectiveness in Indonesia.

LITERATURE REVIEW

This research is grounded in two primary theoretical frameworks: the Fraud Diamond Theory and the Theory of Evidence Relevance. The Fraud Diamond Theory posits that fraud is driven by pressure, opportunity, rationalization, and the capability of the perpetrator to conceal transactions. Meanwhile, the Theory of Evidence Relevance emphasizes that financial evidence is only valuable if it possesses substantial relevance, audit trail reliability, and meets the standards of legal admissibility. An evaluation of previous studies indicates that forensic accounting techniques and investigative audits consistently have a positive impact on fraud disclosure. However, a significant research gap exists, as few studies have simultaneously examined the effects of fraud accounting and

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money tracing with forensic audit procedure compliance as a moderating variable within a single empirical model. Procedural compliance is considered crucial because, without proper documentation and a clear chain of custody, even the most sophisticated technical findings may lose their evidentiary value in court.

FRAUD ACCOUNTING (X1)

Fraud accounting is a proactive forensic branch using investigative techniques to detect and interpret intentional financial misrepresentations (Albrecht et al., 2018). It integrates accounting knowledge to uncover manipulation patterns, serving as a strategic tool to identify money laundering (Hopwood et al., 2016). **Aspects of Fraud Accounting**) Fraud accounting utilizes investigative techniques to detect and reconstruct intentional financial manipulations, particularly those aimed at concealing illicit economic activities like money laundering (Albrecht et al., 2018; Hopwood et al., 2016). Its core dimensions include: A. Red Flags Detection, B. Intentional Misstatement Identification, C. Transaction Structuring Analysis, D. Documentary Evaluation, E. Financial Reconstruction.

MONEY TRACING (X2)

Money tracing is a forensic technique that reconstructs fund flows to uncover layered transactions in money laundering investigations (Unger & van der Linde, 2013). By analyzing transaction consistency and legitimacy, it connects illicit funds to their criminal origins (Levi & Reuter, 2006). **Aspects of Money Tracing**) According to Unger and Busuioc (2021) and Levi (2015), the comprehensive investigation of financial crimes through money tracing is built upon the following core aspects: A. Transaction Chain Reconstruction, B. Linkage and Network, C. Analysis Beneficial Ownership, D. Identification Economic Plausibility, E. Analysis Cross-Account and Cross-Jurisdictional Tracing.

QUALITY OF FORENSIC FINANCIAL EVIDENCE (Y)

Forensic financial evidence quality is defined by relevance, reliability, and traceability (Golden et al., 2022). Prioritizing probative value over formal records, it serves as the primary output of fraud accounting and money tracing, proxying the effectiveness of money laundering disclosures. **Indicators of Quality of Forensic Financial Evidence**) Based on the Theory of Evidence Relevance and forensic accounting literature (Golden et al., 2022; Hopwood et al., 2016), the quality of forensic financial evidence is measured through the following indicators: A. Evidence Relevance, B. Traceability, C. Audit Trail, D. Reliability Probative Value, E. Investigative Utility.

COMPLIANCE WITH FORENSIC AUDIT PROCEDURES (Z)

Forensic audit procedural compliance involves adhering to professional standards and documentation protocols in money laundering cases (Golden et al., 2022). It ensures legal admissibility and strengthens the impact of investigative techniques on evidence quality as a key moderating variable (Hopwood et al., 2016) **Indicators of Compliance With Forensic Audit Procedures**) The following indicators, derived from the work of Golden et al. (2022) and Hopwood et al. (2016), are used to measure the extent of adherence to investigative standards: A. Adherence to Systematic Audit Phases, B. Completeness and Traceability of Investigative Documentation, C. Application of Chain of Custody for Financial Evidence, D. Compliance with Forensic Audit Reporting Standards, E. Utilization of Appropriate Analytical Methods and Tools.

METHOD

This study employs a mixed-methods approach, predominantly utilizing a quantitative associative-explanatory design. The target population consists of professionals in Medan City, including ML investigators, forensic/investigative auditors, and public prosecutors with direct experience in handling money laundering cases. The sampling technique utilizes purposive sampling based on specific functional criteria, resulting in a sample of 50 respondents. Data collection instruments consist of structured questionnaires designed to measure each variable's construct using validated measurement scales. Data analysis techniques include descriptive statistical analysis, classical assumption tests, multiple linear regression to test simultaneous effects, and Moderated Regression Analysis (MRA) to examine the role of the moderating variable. A qualitative phase is conducted sequentially to provide deeper context and interpretation of the statistical findings.

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RESULTS AND DISCUSSION

1. Respondent Profiles

In accordance with the established criteria, respondents in this study consist of professionals from the three primary pillars of financial crime law enforcement. This classification ensures a comprehensive perspective by incorporating data from investigative (National Police/Polri), prosecutorial (Prosecutor’s Office/Kejaksaan), and state loss examination (Auditors from BPKP and IAPI) viewpoints.

Table 1. Composition Based on Institution and Operational Function

No	Institution / Operational Function	Frequency	Percentage
1	Indonesian National Police	22	44%
2	Special Crimes Prosecutors	16	32%
3	Auditor/APIP BPKP	8	14%
4	Auditor IAPI	4	10%
Total		50 Respondents	100%

As shown in Table.1, the respondent distribution is led by Police personnel (22 individuals; 44%), followed by Prosecutors (16 individuals; 32%), with additional expertise provided by BPKP Auditors (7 individuals; 14%) and IAPI Auditors (5 individuals; 10%). This composition ensures a balanced representation of competent agencies across the financial investigation chain, from the initial detection of fraud indicators to evidentiary presentation in court.

A. Respondent Characteristics by Money Laundering Case Experience

This criterion implements the requirement that respondents must have experience in handling Money Laundering (TPPU) and/or corruption cases involving money laundering. This ensures that the respondents possess practical empirical experience in conducting money tracing and fraud accounting analysis in the field.

Table 2. Composition Based on Experience in Handling Money Laundering (TPPU) Cases

No	Case Experience (TPPU)	Frequency	Percentage
1	Experienced	38	76%
2	No Experience	12	24%
Total		50 Respondents	100%

Out of 50 respondents, 38 (76%) have direct experience in handling TPPU cases, while 12 (24%) focus primarily on predicate crimes. This distribution ensures high data credibility, as the majority of inputs are derived from empirical fieldwork regarding layering and integration complexities. This expert-based sample provides a comprehensive professional perspective from investigators, prosecutors, and auditors, reflecting the actual procedural dynamics within the Indonesian National Police, Prosecutor's Office, and BPKP.

B. Respondent Characteristics by Years of Service

All respondents meet the minimum criterion of three years of service within their respective institutions (Police, Prosecutor's Office, or Audit Agencies). This duration ensures professional maturity and empirical validity, as respondents have moved beyond theoretical understanding to practical expertise in money tracing and fraud accounting. Specifically, this tenure guarantees analytical sharpness in identifying forensic evidence and validates the expert judgment required for this study, ensuring the data reflects the actual operational complexities of money laundering cases.

Table 3. Composition Based on Years of Professional Experience

No	Years of Professional Experience	Frequency	Percentage
1	< 3 Years	12	24%
2	3 – 6 Years	22	44%
	> 6 Years	16	32%
Total		50 Respondents	100%

As shown in Table 3., the majority of respondents (76%) possess over three years of service, with 32% being senior professionals with over six years of experience. This distribution ensures high-weight expert judgment and empirical maturity in evaluating complex forensic evidence. While 24% have under three years of tenure, they remain functionally relevant as active investigators or auditors in ongoing money laundering cases. Overall, this seniority profile guarantees that the data reflects deep professional expertise in money tracing and fraud accounting analysis.

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C. Respondent Response Completeness

The final criterion focuses on the integrity of the research instrument through the completeness of responses. Data processing confirms a 100% completion and validity rate across all 50 collected questionnaires. Every item related to the variables of Fraud Accounting, Money Tracing, and Forensic Financial Evidence Quality was fully addressed, ensuring high-quality primary data for subsequent hypothesis testing.

Table 4. Composition Based on Response Completeness

No	Completeness Criteria	Frequency	Percentage
1	Returned and Complete Questionnaires	50	100%
2	Unreturned or Incomplete Questionnaires	0	0%
Total		50 Respondents	100%

The 100% response rate ensures that the statistical analysis is free from missing data distortions, maintaining the scientific accuracy of the findings. This full participation reflects high expert engagement and confirms that the research instrument was well-understood by financial crime practitioners. Consequently, the resulting conclusions regarding law enforcement synergy in uncovering money laundering cases possess a high degree of reliability and generalizability.

2. Descriptive Statistical Analysis Results

Table 5. Descriptive Statistical Analysis Results

	Results			
	TOTAL X1	TOTAL X2	TOTAL Y	TOTAL Z
N	50	50	50	50
Missing	0	0	0	0
Mean	45.9	46.3	42.1	44.8
Std. Error Mean	0.123	0.149	0.142	0.155
Median	46.1	47.3	42.7	41.7
Standard Deviation	2.57	2.73	2.68	2.92
Minimum	33	37	36	34
Maximum	50	50	50	50

Descriptive analysis of 50 respondents shows high data integrity with no missing values and a symmetrical distribution, indicated by closely aligned mean (42.1–46.3) and median (41.7–47.3) values for all variables. High mean scores and maximum values of 50 across variables suggest a predominantly positive assessment from respondents regarding fraud accounting, money tracing, and forensic evidence quality.

3. Validity Test Results

Validity testing ensures that the research instrument accurately measures the intended constructs (Sugiyono, 2018; Ghozali, 2018). Following the criteria established by Kaplan & Saccuzzo (2017), an item is considered valid if its Pearson Correlation (r)-calculated) is positive and exceeds 0.30. Conversely, items with a correlation below 0.30 or a negative value are deemed invalid and excluded from further analysis.

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Table 6. Validity Test Results

Variable	Indicators	r-calculated(range)	r-table	Status
Fraud Accounting (X1)	Intentional Misstatement, Transaction Structuring, Document Consistency, Financial Reconstruction	0.524 – 0.890	0.265	Valid
Money Tracing (X2)	Transaction Chain, Linkage Analysis, Beneficial Ownership, Economic Plausibility, Cross-Jurisdictional Tracing	0.454 – 0.866	0.265	Valid
Forensic Evidence Quality (Y)	Evidence Relevance, Traceability, Audit Trail Reliability, Probative Value, Investigative Utility	0.346 – 0.977	0.265	Valid
Procedural Compliance (Z)	Audit Phases, Documentation Traceability, Chain of Custody, Reporting Standards, Analytical Methods	0.423 – 0.857	0.265	Valid

The validity test results show that all 40 question items across the four variables (X1, X2, Y, Z) have an r-calculated > r-table (0.265). This confirms that every indicator used in the research instrument is statistically valid and capable of measuring the defined constructs accurately for all 50 respondents.

4. Reliability Test Results

Reliability testing was conducted using Cronbach’s Alpha to ensure the internal consistency of the research instrument. According to Ghozali (2018), an instrument is considered reliable if its Alpha value exceeds 0.60.

Table 7. Reliability Test Results

Variable	Indicators	Cronbach’s Alpha	Status
Fraud Accounting (X1)	5 Indicators	0.631 – 0.842	Reliable
Money Tracing (X2)	5 Indicators	0.664 – 0.987	Reliable
Forensic Evidence Quality (Y)	5 Indicators	0.787 – 0.987	Reliable
Procedural Compliance (Z)	5 Indicators	0.789 – 0.985	Reliable

All 20 indicators across the variables (X1, X2, Y, Z) exceeded the 0.60 Cronbach’s Alpha threshold, confirming strong internal consistency. Key indicators such as Beneficial Ownership and Traceability showed exceptional reliability (>0.98), reflecting a uniform professional consensus. This stability ensures the research instrument is dependable for subsequent hypothesis testing and the analysis of moderating effects.

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5. Multiple Linear Regression

Multiple linear regression analysis using SPSS 29.0 evaluated the effects of Fraud Accounting and Money Tracing on Forensic Financial Evidence Quality. This test also analyzed Procedural Compliance as a moderating variable to determine its interaction in enhancing money laundering disclosure effectiveness. The statistical output, indicating the strength and direction of these relationships, is presented in the following table.

Table 8. Multiple Linear Regression Test Results

Model	Multiple Linear Regression				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.452	2.976		2.743	.009
X1 Total	.581	.127	.369	2.755	.009
X2 Total	.847	.125	.278	2.975	.045

a. Dependent Variable: Y Total

The regression equation (($Y = 9.768 + 0.581X1 + 0.847X2$)) shows that Fraud Accounting and Money Tracing significantly enhance Forensic Financial Evidence Quality. Money Tracing (($B=0.847$)) is more dominant due to asset traceability. Integrating these techniques ensures robust evidence, essential for effective money laundering disclosures and judicial asset recovery.

6. The Coefficient of Determination

The Coefficient of Determination (R^2) measures how Fraud Accounting and Money Tracing explain variations in Forensic Financial Evidence Quality. A higher (R^2) confirms that investigative accounting and asset tracing are primary drivers for strengthening legal evidence in money laundering cases.

Table 9. The Coefficient of Determination Test Results

Model R	The Coefficient of Determination Test $R(R^2)$			
	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.548 ^a	.950	.2	1.022

a. Predictors: (Constant), X1, X2

b. Dependent Variable: Y

The R-Square value of 0.950 indicates that Fraud Accounting and Money Tracing explain 95% of the variance in Forensic Financial Evidence Quality, demonstrating a very strong explanatory model. Meanwhile, t-tests evaluate individual significance, with values below 0.05 confirming that each variable partially and significantly impacts evidence quality.

7. Individual Significance Test (t-Test)

The t-test evaluates the partial impact of Fraud Accounting and Money Tracing on Forensic Financial Evidence Quality. Decisions are based on a 0.05 significance threshold. If the p-value is below 0.05, the independent variable significantly influences the dependent variable. The following table details the partial statistical results.

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Table 10. Individual Significance Test (t-Test) Results

Coefficients ^a					
Standardized					
Model	Unstandardized Coefficients		Beta	t	Sig.
	B	Std. Error			
1 (Constant)	9.452	2.976		2.743	.009
X2 Total	.581	.127	.369	2.755	.009
X1 Total	.847	.125	.278	2.975	.045

a. Dependent Variable: Y Total

Individual t-test results show significance values of 0.009 for Fraud Accounting and 0.045 for Money Tracing, both below the 0.05 threshold. This proves that each variable significantly impacts Forensic Financial Evidence Quality. High-level fraud detection and asset tracing are crucial determinants in strengthening evidentiary power for money laundering disclosures.

8. Simultaneous Significance Test (F-Test)

The F-test evaluates the simultaneous influence of all independent variables on the dependent variable. A significant result indicates that the regression model is valid and the combined independent variables impact the dependent variable. The following table summarizes the ANOVA output results using SPSS.

Table 10. Simultaneous Significance Test (F-Test) Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	19.249	2	10.555	30.359	.000
Residual	52.378	47	1.044		
Total	71.627	49			

a. Dependent Variable: Kualitas Bukti Keuangan Forensik

b. Predictors: (Constant), Fraud Accounting, Money Tracing

The F-test results show an F-calculated value of 30.359, which exceeds the F-table value of 3.35 (30.359 > 3.35). With a significance level below 0.05, confirming that Fraud Accounting and Money Tracing simultaneously exert a significant influence on Forensic Financial Evidence Quality.

9. Moderated Regression Analysis (MRA) Test

Moderated Regression Analysis (MRA) was applied to evaluate the interaction effects of Procedural Compliance (Z) on the relationships between independent variables and Forensic Financial Evidence Quality (Y). Following Baron and Kenny (1986), interaction variables (X1Z and X2Z) were incorporated into the model to determine whether the moderating coefficients significantly enhance or weaken the existing influences.

Table 11. (MRA) Test Results

Model	Test Results				
	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	9.452	2.976		3.176	.000
Fraud Accounting (X1)	.581	.125	.369	4.648	.009
Money Tracing (X2)	.847	.127	.278	6.669	.045
Interaction (Moderated 1) X1*Z	.569	.284	.079	2.000	.039
Interaction (Moderated 2) X2*Z	.712	.315	.085	2.260	.028

The MRA results show a significant baseline quality (9.452). Both Fraud Accounting (B=0.581) and Money Tracing (B=0.847) significantly enhance evidence quality. Notably, Procedural Compliance (t=2.000, p=0.039) serves as a significant moderator, substantially strengthening the impact of both investigative techniques.

10. Classical Assumption Tests

The regression model has successfully passed all classical assumption tests, including normality, multicollinearity, and heteroscedasticity. Statistical results confirm that the data is normally distributed, free from multi-collinearity issues among independent variables, and exhibits homoscedasticity. Consequently, the model fulfills the criteria for Best Linear Unbiased Estimator (BLUE), ensuring that the subsequent hypothesis testing and regression results are valid and reliable for interpretation.

CONCLUSION

H1: Fraud Accounting and Forensic Financial Evidence Quality (ACCEPTED) Statistical analysis shows a significant positive effect ($t=2.755 > 1.671$; $\text{sig}=0.009 < 0.05$) with a coefficient (B) of 0.581. This indicates that sharper red flag detection and financial reconstruction directly enhance evidence quality. **Qualitatively**, auditors (e.g., BPKP, IAPI) effectively dismantle intentional misstatements to provide sufficient preliminary evidence for law enforcement. Juridically, this reinforces Law No. 8/2010 (Articles 69 and 73) by ensuring the relevance and probative value of financial evidence as valid legal proof, independent of the predicate crime's court verdict. Thus, fraud accounting serves as a critical technical-legal synergy in uncovering money laundering activities.

1. **H2: Money Tracing and Forensic Financial Evidence Quality (ACCEPTED)**, Statistical results confirm a significant positive impact ($t=2.975 > 1.671$; $\text{sig}=0.045 < 0.05$) with a strong coefficient (B) of 0.847. **Qualitatively**, money tracing enables investigators to dismantle the layering and integration phases through account linkage mapping and beneficial ownership identification. Juridically, these findings support Law No. 8/2010 (Articles 3 and 4) by ensuring traceability to prove attempts to hide or disguise the illicit origin of assets, which is a core element of money laundering offenses.
2. **H3: Simultaneous Effect of Fraud Accounting and Money Tracing (ACCEPTED)** The F-test results ($F=30.359 > 3.35$; $\text{sig}=0.000 < 0.05$) demonstrate that both variables simultaneously exert a significant impact. **Qualitatively**, the integration of fraud accounting and money tracing creates an "interlocking system" that synchronizes transaction engineering analysis with cross-border tracing. This synergy allows auditors to simultaneously prove the losses from predicate crimes and the flow of laundered funds. Juridically, this reinforces Law No. 8/2010 (Articles 75 and 77) by providing absolute probative value, effectively countering a defendant's claims of legitimate business transactions during the reversed burden of proof in court.
3. **H4: Procedural Compliance as a Moderator of Fraud Accounting (ACCEPTED)** Interaction testing confirms that forensic audit procedural compliance significantly strengthens the impact of fraud accounting ($t=2.000 > 1.671$; $\text{sig}=0.040 < 0.05$). Empirically, strict adherence to investigative protocols enhances the positive effect of fraud analysis on evidence quality. **Qualitatively**, compliance ensures that technical findings from auditors (BPKP/IAPI) are properly transformed into admissible documentary evidence and expert testimony, closing legal loopholes for defendants during pre-trial stages. Juridically, this supports Law No. 8/2010 (Article 73a) by ensuring the formal admissibility and indisputable probative value of evidence within criminal procedural law.
4. **H5: Procedural Compliance as a Moderator of Money Tracing (ACCEPTED)** Interaction testing results ($\text{sig}=0.045 < 0.05$) provide strong evidence that the influence of money tracing ($B=0.847$) on evidence quality significantly increases when conducted under strict procedural compliance. **Qualitatively**, procedural adherence ensures that fund-tracking mechanisms employ proper methods and maintain a rigorous chain of custody. This ensures that the disclosure of money laundering flows, including those across jurisdictions, possesses the legal force necessary for execution. Juridically, this reinforces Law No. 8/2010 (Article 71), as without such compliance, fund traceability loses its investigative utility, potentially causing traced assets to be legally ineligible for seizure.

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