JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

DISCLOSURE OF MONEY LAUNDERING THROUGH INVESTIGATIVE AUDIT AND FORENSIC ACCOUNTING

Dedy Sudarmadi
Universitas Langlangbnuana, Indonesia
dedy.sudarmadi59@gmail.com

Abstract: The aims of this study are to identify and analyze: (1) valid and effective forensic testing practices in prevention; (2) the application of valid and effective legal accounting for fraud detection. Financial statements are accounting information, one of the media that can be used by parties with an interest in the company/institution as a basis for decision making. Financial statements are actually an official statement that must be legally accounted for errors or dishonesty in the presentation of the presentation of the juridical consequences for the presenter. What is contained in the financial statements can be used as a basis for suing the presenter by parties who feel aggrieved because of trusting and using the report. Fraud is used for a variety of sinful acts: a) Fraud involving fraud to obtain unfair or illegal financial gain. b) False statement in the application of an amount or including data in accounting records or financial statements of an entity. c) Theft, whether accompanied by a false statement of accounting records or financial statements or not. The research method used is descriptive qualitative method. Determining respondents using the key person technique, namely people who work as forensic audits. The data used are primary data obtained from the results of interviews between researchers and respondents. This study uses source triangulation analysis techniques in testing the data. Based on the results of the analysis, the results of the investigative audit stages are predicate, hypothesis formulation, data collection, data testing, data analysis, summons for interviews and interrogation, calculation of losses, and reporting. Then the key is also that in theory and practice there is no investigative audit technique that is chosen as the most effective technique. Because previously the audit needs to consider the matters and characteristics of money laundering cases, only after that determines which investigative audit technique will be used. Investigative auditors give the results that the hypothesis test has been accepted, meaning that the ability of the examiner-investigator has a significant influence on the effectiveness of testing performing audit procedures in the use of money. The data analysis technique used is a quantitative method where the results are expressed in numbers. The data used is SPSS version 26 with the result that forensic audits have no effect on financial reporting, and audit investigations on financial reporting.
Keywords: Forensic Accounting, Money Laundering, Investigative Audit

INTRODUCTION

Money Laundering is a crime in the form of embezzlement or concealment of money or property that does not belong to him and is carried out by irresponsible people. The purpose of committing a crime is to enrich oneself and also to multiply the wealth one already has. Crimes

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

are committed by obscuring the sources of money and property, which seem to come from legitimate and official activities. Goods or money that does not belong to him is obscured and is considered no longer used when needed, thus, anyone who commits money laundering can take over all assets. Money laundering is an illegal activity and has its own legal basis, namely Law No. 6 of 2010. The crime of money laundering can be equated with activities of corruption, terrorism, robbery, human trafficking, illegal fishing, drugs and other serious crimes.

Based on this background, the formulation of the problem to be discussed are:

1. What is meant by money laundering and how is money laundering disclosed?
2. What is an investigative audit?
3. What is forensic accounting?

Several previous studies on forensic accounting and investigative auditing inrelation to fraud, including research conducted by Anggraini et al. (2019) which discusses how forensic accounting and investigative auditing conduct fraud disclosure.

According to David Fraser (Benny Swastika, 2011: 2) states that money laundering is a very simple process where dirty money is processed or laundered with legal or clean sources so that people can take advantage of it, illegal profits safely. Howard and Michael (2007) argue that money laundering generally goes through three stages, namely the preparation stage, the stratification stage and the integration stage. In general, criminals try to hide and disguise the origin of their criminal assets in various ways, so that the assets obtained from these crimes are difficult to find by law enforcement officers to be released and used for legitimate purposes and illegal activities. Therefore, the crime of money laundering not only threatens the stability and integrity of the economic and financial system, but can also endanger the lives of the community, nation and state at large.

Some actions related to money laundering are as follows: 1. Placement or Placement; The first process carried out in a money laundering operation is placement, in this process an effort to place money and assets obtained from criminal acts into a financial system that is considered legal. The financial system can be an investment in a bank or the provision of a certain amount of capital for a particular company. Activities that are made to appear legitimate, such as granting credit or financing by transferring cash in the form of credit, for example, the process of placing money in the crime of money laundering involves buying goods at very high prices to meet personal needs. 2. Transfer or Layering; After carrying out the first operation, namely positioning, money laundering usually performs transfers or layering. This process is carried out by separating some of the proceeds of money laundering from its source, with several financial transaction steps to hide or disguise the source of the proceeds or assets. In an overlay operation, each actor transfers assets or money from one account or location as a result of disposition to another location. This can be done through a series of very complex transactions and is carried out with the aim of camouflaging and eliminating traces of the source of the embezzled money. 3. Using Assets or Integration; This integration process uses assets as a form of effort to use assets and money that have been seen as legal from money laundering. The use of this wealth can be done by enjoying it directly, investing in several instruments, or in the form of other material or financial assets. In addition, integration activities can be carried out by money laundering actors by using

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

the money obtained to finance various legal business activities. The perpetrators can also give money which is a crime that is considered very difficult to trace. The main purpose in money laundry activities is to embezzle or eliminate traces or sources of assets or money that has been obtained.

According to Haryono Umar in (2009), investigative audit is one of the activities in the number of implementation of fraud disclosure strategies with an investigative approach. Investigative audit is one of the implementation of fraud disclosure strategies with an investigative approach. Meanwhile, according to Jack Bologna and Robert J. Lindquist (1995), investigative audits are "Investigative auditing insolve reviewing financial documentation for a specific purpose, which may relate to litigation support and insurance claims, as well as criminal matter."

Forensic accounting is the application of general accounting disciplines, including auditing, to legal matters for judicial or out-of-court settlement, in the public and private sectors. At first, forensic accounting is a simple combination of accounting and law, but in more complex cases, additional knowledge of forensic accounting, especially auditing science, is required. Singleton (2010) states that forensic accounting and investigative auditing, include processes that involve reviewing financial documents created for a specific purpose, often involving litigation support and insurance claims rather than criminal cases. In criminal cases that often involve trial in court, forensic experts from various disciplines, including forensic accountants, may be brought in to provide expert testimony or, in other words, examiners.

The investigative audit is directed at proving the presence or absence of a fraud or other unlawful act. Tuanakotta (2010) simply defines investigative audit as an effort to prove an error in accordance with applicable legal provisions. Since the objective of an investigative audit is to identify and disclose fraud or crime, the approaches, procedures, and techniques used in an investigative audit are relatively different from those used in financial audits, performance audits, or other specific purpose audits. (Anggraini et al., 2019).

An important feature of investigative audits in revealing fraud is that these activities are always marked by a lack of actual information about fraud and its perpetrators. The following elements can assist forensic auditors in revealing fraud (Karyono, 2002): The place where the fraud occurred by knowing the place where the fraud occurred is very useful for investigators in examining and interpreting the fraud. So that conclusions can be drawn and reconstructed the direction of the fraud; auditor's ability to reconstruct the occurrence of fraud; Knowledge is very necessary for an investigator in finding out the lack of information.; An experienced investigator tends to be able to see indications of fraud so that the type and motive can be shown; information from people who know about fraud, this information is very important to dig more and deeper about the truth of the facts.

In general, investigative audit consists of Pre-planning; in this stage data collection and analysis is carried out; Planning. Hypotheses are developed for an act of fraud and audit planning is carried out.; Evidence collection, at this stage the evidence that is considered legal evidence in uncovering fraud is collected by the auditor.

Evaluation of evidence; The evidence is analyzed to see the suitability between the existing evidence and the developed hypothesis. Evidence reporting; an investigative audit report is

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

prepared as documentary evidence that the auditor has performed his duties in accordance with applicable procedures, Follow-up. At this stage, the findings of the investigative audit are ascertained whether they have been followed up by the party responsible for the case or not. By conducting an investigative audit, facts regarding an act of fraud will be disclosed which include the type of fraud (subject), fraud perpetrator (object), an explanation of the modus operandi of fraud, as well as how much loss and the impact of fraud, as stated by Tuanakotta (2010), namely: "Regulators such as Bapepam, Securities and Exchange Commission, or the Financial Services Authority (OJK, Financial Services Authority) have a strong suspicion that the audit report of a public accounting firm contains serious errors (or the public accounting firm concerned admits this) . When financial statement fraud is carried out by electronic, integrated, and massive data processing or the dominant use of computers in preparing reports. Fraud can be committed by anyone, in terms of the perpetrators of fraud (Karyono, 2002).

According to Theodorus M. Tuanakotta (2010, p.4) "Forensic accounting is the application of the discipline of accounting to legal issues and resolving the law in or out of court. Forensic accounting is also defined as accounting that can withstand administrative proceedings or judicial review."meanwhile D. Larry Crumbley, editor-in-chief of the Journal of Forensic Accounting stated that: "Simply put, forensic accounting is legally accurate accounting. That is, accounting that is sustainable in some adversarial legal proceedings, or within some judicial or administrative review."

General and Specific Forensic Accounting Standards, Tuanakotta (2010, p.122), summarizes general and specific standards for forensic accounting from William T. Thornhill's book, Forensic Accounting: How to Investigate Financial Fraud.

William T. Thornhill, Forensic Accounting: How to Investigate Financial Fraud as follows:

- Independence Forensic accounting must be independent enough in carrying out its duties for the internal activities of the institution.
- Objectivity of forensic accountants must be objective (impartial) in carrying out their duties.
- Professional capability Forensic bookkeeping personnel must have adequate technical skills, training, and experience to carry out their duties properly.
- Independence Forensic accountants must be independent in carrying out their functions for the company's internal operations.
- Objectivity of forensic accountants must be objective and impartial in carrying out their duties.
- The professional capacity of legal accountants has technical qualifications, training and experience in carrying out their duties.

Forensic bookkeeping uses the allocation received, court accountants need to examine the assignment more closely to determine whether the assignment is professionally acceptable.

- Independence; for internal activities, forensic accounting must be sufficiently independent in carrying out its duties.
- Objectivity; Forensic accountants must be objective (not impartial) in carrying out their duties.

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

- Professional skills; Human resources who carry out forensic accounting must have adequate technical skills, education and experience to be able to carry out their duties properly.
- Scope of assignment; Forensic accounting must understand well the assignment it receives. A forensic accountant must examine the assignment more carefully to determine whether the assignment is professionally acceptable.
- Implementation of tasks; the implementation of forensic accounting duties must include: (1) problem formulation, problem evaluation and work planning, (2) evidence collection, (3) evidence assessment and (4) communicating the results of the assignment.

Tuanakotta (2010, p.106) concludes the results of Robert J. Lindquiest's research conducted by distributing questionnaires to Peat Marwick Lindquist Holmes staff, that the qualities that a forensic accountant must possess include creativity, curiosity, not giving up, common sense, business sense, believe in yourself.

The results of another study by Muhammad Iqbal (2010) show that investigative audits have a significant partial or simultaneous effect on efforts to reduce fraud and support previous research, namely Santi Susanti (2009). On this basis, investigators who are competent to carry out appropriate audit procedures can conclude that these procedures have a positive and significant impact on the effectiveness of disclosing money laundering news.
H1: Investigative audits affect the disclosure of money laundering

METHODS

In this study, the object of research is the disclosure of Money Laundering with investigative audits and forensic accounting. The research object is selected based on the data, samples, and information needed that are relevant to the subject matter that is the object of research. This research was conducted at the Bandung Regional Banking company.

Source and Type of Data

Sources of data to be collected in this study is quantitative data sourced from banking companies in the Bandung area as well as agencies that can support the various data needed in this study. Types of data are divided into 2 groups, namely primary data and secondary data.
The following is the explanation: (Sujarweni, 2016)
1. Primary data;
is a source of research data obtained directly from the interviewee's questions and primary data is specifically collected by researchers to answer research questions or statements.
2. Secondary data;

That is the source of survey data obtained and maintained through indirect and intermediary media and this data is collected in the form of evidence, historical records or reports, archives owned by research subjects, published or unpublished formats. Secondary Data is a source of survey data obtained and maintained through indirect media and intermediaries. This data is usually collected in the form of evidence, historical records or reports, archives owned by

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

the research subject, published or unpublished formats. The type of data used in this study is primary data. That is, survey data is collected directly, primary data is collected using the survey method

Operational definition

Investigative Audit

An investigative audit is the process of collecting and examining evidence relating to unusual circumstances that show signs of financial loss to the state or the state economy, to draw conclusions that support corrective action in litigation and management, with the following indicators: Reactive: indication of fraud, gathering information

Proactive: Analyzing Information, Field of Application, Early detection, Ongoing fraud, Basic investigation

Forensic Accounting

Forensic accounting is accurate accounting for legal purposes, this means that accountants can survive in a conflict environment during legal proceedings or in judicial and administrative review processes. Forensic accounting is also the application of general accounting disciplines, including auditing, to legal matters for legal settlement. inside or outside the court, with the following indicators:

1. Analyze irregularities
2. Unnatural situation.
3. Opinions and Facts
4. Conducting an audit
5. Application of Forensic Accounting

Money Laundering Disclosure

Disclosure is information provided as an attachment and/or supplement to financial statements, in the form of footnotes or supplements. This information provides an elaboration or explanation of the financial position and results of operations of a company. The disclosures used by companies to provide information to users of financial statements are divided into two, namely voluntary disclosure and discretionary disclosure with indicators, namely:

Internal control, Honesty and Integrity, Employee exploited, Indication of Fraud.

Methods of Analysis and Hypothesis Testing

a. Descriptive statistics; used to provide information about the characteristics of the main research variables and a list of respondents' demographics. Descriptive statistics provide an overview or description of a data seen as average (mean), standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewnes. (Gozali, 2011, p.19).

b. Data quality test; To test the quality of the data on this primary data, the researchers used validity and reliability tests.

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

Validity test

Validity is a measure that shows the extent to which the measuring instrument is able to measure what is being measured. According to Ghozali (2011, p.52) the validity test is used to measure the validity or validity of a questionnaire. In the validity test the questionnaire is declared valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. The test uses two sides with a significant level of 0.05. The test criteria are as follows:

a. If rcount is greater than rtable (2-sided test with sig.0.05) then the instrument or question items have a significant correlation with the total score (declared valid)

b. If r count is less than r table (2-sided test with sig. 0.05) then the instrument or question items are not significantly correlated with the total score (invalid).

Reliability Test

Reliability shows an understanding that an instrument is reliable enough to be desired as a data collection tool because the instrument is already good. Instruments that are not good because they are tendentious lead respondents to choose certain answers. Instruments that can be trusted that are reliable will produce reliable data as well. Reliability is a measuring tool to measure a questionnaire which is an indicator of a variable or construct. This reliability test is used to test the consistency of the data within a certain period of time, namely to determine the extent to which the measurements used are reliable or reliable.

Reliability shows that it is understood because the tool is already good. Tools are not good because they have a bias that forces respondents to choose certain answers. Reliable and trustworthy tools can also generate reliable data. Reliability is a measuring tool to measure the questionnaire as an index variable or construct. This reliability test makes it possible to check the consistency of the data over a certain period of time, in particular to see how reliable or trustworthy the measurement used is. Reliability shows that it can be understood because the instrument is good, with reliable and trustworthy tools it can also produce reliable data. Reliability is a measuring tool to measure the questionnaire as an index or structural variable. This reliability test checks the consistency of the data over a certain period of time, including how reliable or trustworthy the measurements used are.

Classic assumption test

To test the classical assumption on this primary data, the researchers conducted a normality test, multicollinearity test and heteroscedasticity test.

Data Normality Test According to Ghozali (2011, p.160) the data normality test aims to determine whether the dependent (bound) and independent (free) variables have a contribution or not. Research that uses a more reliable method to test the data has a normal distribution or not, namely by looking at the normal probability plot. A good regression model is normal distribution data or close to normal to detect normality can be done by looking at the spread of data on the diagonal axis of the graph.

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

a. Multicollinearity Test This multicollinearity test aims to test whether a regression model has a correlation between independent (independent) variables. Multicollinearity testing is seen from the amount of VIF (Variance Inflation Factor) and Tolerance which measures selected variables that are not explained by other independent variables.
b. Heteroscedasticity Test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation. If the variance from the residual of one observation to another observation remains, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is homoscedasticity or if it does not occur it is called heteroscedasticity.

Hypothesis test

Hypothesis testing is done through:

a. Test Statistics t; The t-test aims to determine the effect between the dependent and independent variables partially. To find out whether there is a significant effect of each independent variable, namely forensic accounting and investigative audit on one dependent variable, namely disclosure of financial statement fraud. Then the significant value of t is compared with the degree of confidence if sig t is greater than 0.05 then Ho is accepted, and vice versa if sig t is less than 0.05 then Ho is rejected. If Ho is rejected, this means that there is a significant relationship between the independent variable and the dependent variable. (Ghozali, 2011, p.101)
b. Fisher's Statistical Test (F); The F test was conducted with the aim of testing the overall independent variables of investigative audit and forensic accounting on the disclosure of money laundering. According to Ghozali (2011, p.98) independently with a significant of 0.05 it can be concluded that:

1. If the significant value is less than 0.05 then Ha is accepted and Ho is rejected, this means stating that all independent or independent variables do not have a joint influence on the dependent or related variables.
2. If the significant value is more than 0.05 then Ha is rejected and Ho is accepted, this states that all independent or independent variables have a joint influence on the dependent or related variables.

c. Multiple Linear Regression Equation Test
The method used by the researcher is multiple linear regression. Multiple linear regression analysis is a linear relationship between two or more independent variables and the dependent variable. Multiple regression model aims to predict the size of the dependent variable by using independent variable data that is known to be large (Singgih, 2004:163). This model is used to test whether there is a causal relationship between the two variables to examine how much influence the independent and dependent variables have. The formula used:

$$Y = \alpha + \beta X1 + \beta X2 + e$$

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

d. Determinant Coefficient (Adjusted R2); The coefficient of determination aims to measure how far the ability of the model can explain the variation of the dependent variable. In testing the first hypothesis, the coefficient of determination is seen from the value (Adjusted R2) to find out how far the influence of investigative audit and forensic accounting on money laundering disclosures.

RESULT AND DISCUSSION

The object of research in this study is the disclosure of money laundering through investigative audits and forensic accounting on the disclosure of money laundering. Sampling used a questionnaire distribution in that the sample in this study amounted to 50 respondents.

Based on the results of the classical assumption test carried out through several stages of testing, the results can be explained as follows;

1. The results of the normality test show the asympt.sig (2-tailed) value is greater than 0.10 then regression model meets the assumption of normality
2. The results of the multicollinearity test show that all the independent variables used in the regression equation model do not have multicollinearity. This can be seen from the tolerance value > 10 and the VIF value < 10
3. The results of the heteroscedasticity test show that the scatterplot graph shows the points spread in an unclear pattern above and below the number 0 on the Y axis, then the regression model does not occur heteroscedasticity.

Based on the results of multiple linear regression tests, the coefficient of determination (R2) and hypothesis testing (t-test) the results can be explained as follows:

1. The results of multiple linear regression test show the same results for each variable and constant. This can be seen as follows:

a. The constant value is 4,599, meaning that if the Investigative Audit and Forensic Accounting (X2) do not change or are considered 0, then the Money Laundering Disclosure will increase in value by 4,599 units.

b. The regression coefficient value of the Investigative Audit variable is positive indicating a unidirectional relationship between Forensic Accounting and disclosure of money laundering.

c. The regression coefficient value of the Forensic Accounting variable, has a positive value indicating a unidirectional relationship between the disclosure of money laundering. It can be said that a properly implemented investigative audit will reveal money laundering.

2. The results of the coefficient of determination test show that the R Square value is 0.361, which means that 36.1% of the dependent variable on money laundering disclosure can be explained by the independent variables Investigative Audit and Forensic Accounting, while the remaining 0.639 or 63 ,9% influenced by other variables not included in this study.
3. The results of the hypothesis test (t-test) show a significant value < 0.10 and t count is greater than t table. This can be seen as follows:

a. Forensic accounting variables have no effect on the disclosure of fraudulent financial reporting. This is indicated by the value at significance < 0.05 (0.514> 0.05) and t count < t table (0.655

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

<1.66023). With the most dominant factor because forensic accounting is not able to detect the possibility of fraud early on

b. The investigative audit variable has an effect on the disclosure of fraudulent financial reporting. This is indicated by the value at significance < 0.05 (0.000 < 0.05) and t count > t table (6.224> 1.66023). With the most dominant factor in the influence of investigative audits on the disclosure of fraudulent financial reporting, investigative audits are able to find the possibility of fraud and crime early before these conditions develop into fraud and greater crime, and with audit techniques that are carried out well, it greatly affects disclosure. fraudulent financial reporting

Discussion of Research Results

Based on the results of data analysis on the disclosure of financial reporting fraud by conducting causality research on forensic accounting and investigative audits with the following explanation:

1. Disclosure of Money Laundering on Investigative Audit

Based on the results of the data analysis conducted, it shows that H1 is accepted, this means that the investigative audit has an effect on the disclosure of fraudulent financial reporting. Investigations carried out with maximum audit techniques that are actively collecting information and analyzing the information obtained to find evidence of fraud greatly affect the disclosure of fraudulent financial reporting. The results of this study indicate that the investigative auditor's ability has a strong influence on the effectiveness of the implementation of audit procedures in proving money laundering and the most dominant factor in the role of investigative audits on money laundering disclosures is that investigative audits are able to find the possibility of money laundering early before the condition develops into fraud. and a greater crime. Investigative audits are carried out in areas or fields that have the potential for money laundering so that investigative audits are able to find fraud or crimes that are currently or in progress. The results of investigative audit investigations can be used as a basis for criminal investigations by law enforcement officers and improvements for management in uncovering money laundering.

2. Disclosure of Money Laundering on Forensic Accounting

Based on the results of data analysis conducted, it shows that H2 is rejected, this means that forensic accounting has no effect on the disclosure of money laundering, because forensic accounting is not able to detect the possibility of money laundering early. This happened because forensic accounting was carried out after indications of money laundering were found. Bologna and Lindquist in the book Tuanakotta (2010, p.84), mention that forensic accounting will be carried out when evidence is collected or when suspicions are raised through accusations. Forensic accounting plays a role in examining the records of financial reports, forensic accounting also plays a role in calculating compensation both in the context between the parties to the dispute.

In general, forensic accountants are different from conventional accountants, in forensic accountants the expertise needed is not only to examine financial statements, but includes accounting, investigation and auditing skills, the role of forensic accounting is not only to calculate numbers but also to analyze justice-based accounting, meaning that an accountant must be able to Analyzing irregularities in financial reporting, a forensic accountant is employed by a public

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

accounting firm (KAP), government, police, banks, insurance companies and so on. Forensic accounting activities are carried out with the aim of producing investigative reports on the company's financial statements. Forensic accountants are not only tasked with investigating the occurrence of fraud but also must carry out accounting activities that can support the legal process.

Research result

The investigative auditor gave the result that the hypothesis test had been accepted, meaning that the ability of the examiner-investigator had a significant effect on the effectiveness of testing performing audit procedures in disclosing money laundering. The audit review is carried out accurately, carefully and with maximum impact on money laundering. According to Tuanakotta (2010, p.350) audit techniques include: physical examination (physical investigation), confirmation of claims (affirmation), document verification (documentation), analytical review (analytic review or analytical review), request for oral or written information (auditee survey), recalculation (re-execution) and observation (observation). A document review conducted by an investigative audit may be construed as a calculation of cash, marketable securities, inventories, fixed assets, and other tangible assets. The information requirements of the investigative assessment should be strengthened, and with information from other sources, the investigative assessment should determine whether the third party providing the information was interested in the investigative activity taking place or not.

CONLUSION

Money laundering is a serious threat to the economy in a country and various ways have been carried out as an effort to prevent and disclose, as well as to minimize the existence of greater losses. Investigative audits and forensic accounting are techniques that can be used to reveal money laundering. While the detection can be done with effective internal control in the form of passive and active internal control. Based on these efforts, it shows the effectiveness of investigative audits and forensic accounting in uncovering indications of money laundering. Forensic accounting is the application of accounting, law, and auditing knowledge in the settlement of cases both inside and outside the court. While the investigative audit is an effort to prove fault in accordance with applicable law.

REFERENCES

Anggraini, D., Triharyati, E., & Novita, H. A. (2019). Akuntansi Forensik dan Audit Investigatif dalam Pengungkapan Fraud. Journal of Economic, Bussines and Accounting (COSTING), 2(2),372–380. https://doi.org/10.31539/costing.v2i2.708

Bologna, G. Jack and Robert. J. Linquisdt, Fraud Auditing and Forensic Accounting: New Tolls and Techniques, John Wiley & Sons, Inc.,1995.

Ghozali, Imam. (2011) “Aplikasi Analisis Multivariate Dengan Program SPSS”.Semarang: Badan Penerbit Universitas Diponegoro.

Haryono, U., & Purba, R. B. (2019). Audit forensic lawan korupsi. Jakarta: Penerbit Universitas Trisakti.

Submitted: July 21, 2022; Accepted: August 21, 2022;
Published: August 29, 2022; Website: http://journalfeb.unla.ac.id/index.php/jasa

JASa (Jurnal Akuntansi, Audit dan Sistem Informasi Akuntansi)
Vol. 6 No.2/ August 2022
ISSN 2550-0732 print / ISSN 2655-8319 online
DOI;10.36555/ jasa.v6i2.1930

Iqbal, Muhammad,O (2010), "Pengaruh Tindakan Pencegahan, Pendeteksian, dan Audit. Investigatif Terhadap Upaya Meminimalisasi Kecurangan Dalam Laporan Keuangan.

Karyono. (2002). Fraud auditing. Journal The Winners, 3(2), 150–160.

Singleton, Tommie W. & Singleton, Aaron J. (2010). Fraud Auditing and Forensic Accounting Fourth Edition. United State of America: John Willey & Sons, Inc.

S. Howard, and M. Sheetz. (2007). Forensic Accounting and Fraud Investigation for Non-Experts. John Wiley: New York.

Sujarweni, W. (2016). SPSS Untuk Penelitian. Yogyakarta: Pustaka Baru Press

Swastika, Benny. (2011). Tinjauan Hukum Asas Pembuktian Terbalik Dalam Tindak Pidana Pencucian Uang.

Tuanakotta, T. M. (2010). Akuntansi Forensik & Audit Investigatif (2nd ed.). Salemba Empat.