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Impact of External Pressure, Tax Digitalisation, and CSR Disclosure on Financial Fraud

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Abstract: This study investigates the influence of external pressure, tax digitalisation, and corporate social responsibility (CSR) disclosure on financial statement fraud in manufacturing companies listed on the Indonesia Stock Exchange (IDX) during the 2020 to 2023 period. A quantitative approach was employed using purposive sampling, with secondary data from annual and sustainability reports. CSR disclosure was measured using the CSRI index based on GRI standards, while financial statement fraud was measured using the Beneish M-Score model. The findings indicate that external pressure significantly affects financial statement fraud, whereas tax digitalisation and CSR disclosure have significant adverse effects. These results highlight the importance of implementing digital taxation systems and CSR practices to mitigate the risk of financial statement fraud.
Keywords: Financial Statement Fraud; External Pressure; Tax Digitalisation, CSR.

Abstrak: Penelitian ini mengkaji pengaruh tekanan eksternal, digitalisasi pajak, dan pengungkapan tanggung jawab sosial perusahaan (CSR) terhadap kecurangan laporan keuangan pada perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2020 sampai 2023. Penelitian menggunakan pendekatan kuantitatif dengan teknik purposive sampling, dan data sekunder diperoleh dari laporan tahunan serta laporan keberlanjutan. Pengungkapan CSR diukur menggunakan indeks CSRI berbasis GRI, sedangkan kecurangan laporan keuangan diukur dengan model Beneish M-Score. Hasil penelitian menunjukkan bahwa tekanan eksternal berpengaruh positif signifikan terhadap kecurangan laporan keuangan, sedangkan digitalisasi pajak dan pengungkapan CSR berpengaruh negatif signifikan. Temuan ini menegaskan pentingnya penerapan sistem perpajakan digital dan praktik CSR untuk menekan risiko kecurangan laporan keuangan.
Kata Kunci: Kecurangan Laporan Keuangan; Tekanan Eksternal; Digitalisasi Pajak; CSR.

INTRODUCTION

Financial statement fraud refers to intentional actions to deceive and mislead users of financial reports, particularly investors, by presenting favourable financial statements that align with investor expectations (Pasaribu & Kharisma, 2018). Earnings manipulation, commonly known as profit manipulation, is carried out by companies to ensure that the reported earnings match investor expectations, thereby maintaining investor interest in the company's shares (Noviesta et al., 2023). High external pressure can be a significant factor that drives a company to manipulate its financial statements to meet stakeholders' expectations (Fernanda & Susilo, 2025). One such response to increasing demands and complexity is the advancement of information technology in the form of tax digitalisation. This is implemented to achieve transparency and accountability in the financial reporting system (Adirestuty et al., 2025).

Tax digitalisation is implemented to establish stricter supervision over financial reporting disclosures, serving as a more effective control system to reduce the potential for financial statement manipulation (Fahmi, 2019). Adopting corporate social responsibility (CSR) is also crucial, as a key indicator of business ethics and regulatory compliance. Companies that consistently implement CSR programs tend to have a positive public image and maintain a high level of transparency, which lowers the likelihood of financial statement manipulation (Aptasari et al., 2024). External pressure, tax system digitalisation, and CSR disclosure are all influential factors in financial statement fraud (Ferdinando, 2025). This study further examines these three factors to determine their significant impact as causes of fraudulent practices in financial reporting.

This research investigates the effects of external pressure, tax digitalisation, and CSR disclosure on financial statement fraud. Fraudulent acts can occur across sectors and countries with varying types and frequencies, often due to weak systems and regulations. It has been indicated that financial performance levels significantly affect the likelihood of fraud in financial reports (Khomariah & Khomsiyah, 2023). According to (Boermawan & Arfianti, 2022), financial statement fraud is an intentional act to deceive and mislead users of financial reports, particularly investors, by presenting favourable reports that align with investor expectations. Companies manipulate earnings to ensure that reported profits meet what investors anticipate, thereby maintaining investor interest in the company's stock (Noviesta et al., 2023). Manufacturing companies represent the largest segment on the Indonesia Stock Exchange (IDX), with 131 manufacturing firms categorised by different operational activities (Kembi & Morasa, 2024). The high number of firms within the same industry creates intense competition, driving companies to improve performance to meet their goals—often leading to fraudulent acts due to pressure and external demands (Prasetyo, 2023). One of the most critical issues currently faced by companies is financial statement fraud committed by internal parties (Caesaria et al., 2025)

The underlying phenomenon of this research is the widespread practice of financial reporting fraud in manufacturing companies in Indonesia. Manufacturing companies face significant external pressures due to intense industry competition, fluctuating raw material prices, investor demands, creditor obligations, economic uncertainty, and regulatory changes. These pressures drive some management to manipulate financial reports to maintain a positive image and meet stakeholder expectations. Meanwhile, the government has encouraged implementing digital-based tax systems such as e-SPT, e-Invoice, Enterprise Resource Planning (ERP), and Artificial Intelligence (AI)-based dashboards and strengthened CSR disclosure requirements to enhance transparency and accountability. However, the effectiveness of these two instruments in preventing and suppressing financial reporting fraud in manufacturing companies in Indonesia has rarely been empirically tested. This situation suggests a trade-off between factors that drive and inhibit fraud, which is the focus of this research.

The application of tax digitalisation is implemented to create stricter supervision of financial report disclosures so that it can become a better control system for financial reports and reduce the potential for financial report manipulation (Social, 2024). Implementing corporate social responsibility is a very important part of the process, so it has become the leading indicator in implementing business ethics and compliance with regulations. Companies that consistently implement CSR programs generally have a good image and transparency, so they have low potential for financial report manipulation actions against financial reports (Aptasari et al., 2024). External pressure, digitalisation of the tax system, and CSR disclosure influence the level of financial reporting fraud (Ferdinando, 2025). These three factors will be studied more deeply to determine the significant influence of the causes of fraudulent practices in financial reports.

This study was conducted to determine the effect of external pressure, tax digitalisation, and CSR disclosure on financial reporting fraud. Fraudulent acts, commonly called fraud, can occur in various circles and even countries with different types and frequencies. This happens because of a system and regulations that are not yet strict. There is an indication that the level of financial performance significantly affects the potential for fraud in financial reporting (Khomariah & Khomsiyah, 2023).

According to (Boermawan & Arfianti, 2022), financial report fraud is an act that is done intentionally to deceive and mislead users of financial reports, especially investors, by showing a good financial report to meet investor expectations. Profit manipulation, or commonly referred to as earnings manipulation, is carried out by companies with the aim that the profit presented in the financial report is in accordance with what investors expect so that the shares owned by the company remain in demand by investors (Noviesta et al., 2023). Manufacturing companies are the most prominent on the IDX—131; manufacturing companies with different operational categories are listed on the IDX (Kembi & Morasa, 2024). Many companies in the same industry can create very tight competition, so companies compete to improve their performance to achieve the desired goals. This can trigger companies to commit fraudulent acts due to pressure and demands (Prasetyo, 2023). One of the severe problems currently being faced by companies is fraud in financial reports carried out by related parties (Caesaria et al., 2025).

Cases of financial data manipulation that still occur frequently show that certain factors can influence the transparency and accuracy of a company's financial reporting (Meckling & Jensen, 1976). Several studies reveal that external pressures faced by companies, tax digitalisation and CSR disclosure on financial reports have an influence that can allow fraudulent actions or manipulation of financial reports to occur (Beneish, 1999). Manufacturing companies are companies that have greater pressure compared to other companies operating in different sectors. This is because manufacturing companies must adapt quickly to conditions where there is economic instability, namely, changes in raw material prices and regulations (Fanda, 2024). Tremendous external pressure can be the main factor that triggers a company to carry out financial report manipulation actions to meet the expectations desired by stakeholders (Abdurahim & Wibowo, 2020).

In addition, the implementation of a digitalisation / AI-based system is expected to be able to increase transparency in financial reports to reduce fraudulent actions or manipulation of financial reports, so that at this time a more in-depth study is still needed regarding the extent to which the significant influence of tax digitalisation in reducing and preventing fraudulent actions in the field of accounting (Syahfir et al., 2025). Companies that primarily focus on good CSR governance tend to have a good image and transparency, so they have a low potential for financial report manipulation. (Lutfirrahman et al., 2024).

As a contribution to the research literature conducted by (Maseer et al., 2021) and (Eriyana & Astuti, 2024) has a primary focus on internal factors such as financial stability and performance target pressure within the fraud triangle framework, this study only focuses on internal pressure so that the author does not consider external pressure, external pressure such as regulators, investors, and pressure from other competitors so that it can be a trigger factor for fraud. In this study (Ghozali et al., 2022), (Nadia et al., 2023), and (Kurniawati & Sarwono, 2024), this study only highlights internal pressure as the main factor triggering fraud practices, so that in this study, the researcher does not explain external pressure as a trigger for financial report manipulation.

From the limitations of this study, the researcher identifies a gap to explore the influence of external pressure as a trigger for fraudulent practices on financial reports. The role of technology can also influence the occurrence of fraudulent financial reporting. Based on research conducted by (Fitriani et al., 2022) and (Yulianti et al., 2023), this study discusses the role of information technology in the tax reporting system. In this study, the researcher does not explicitly explain the influence of tax digitalisation on preventing fraud; this study only emphasises administrative efficiency and increasing formal compliance. Meanwhile, this research was conducted by (Ningsih et al., 2024), (Yunita et al., 2022), and (Pradnyana & Prena, 2019), where the research raises content about tax digitalisation using an e-invoice system and online reporting, but this research only focuses on taxpayer satisfaction with the implementation of an AI-based tax system, so that researchers do not highlight the effects in the context of fraud control and prevention.

In addition to external pressure and the role of digitalisation in disclosing fraudulent financial reporting practices, this study also examines CSR disclosure. The research conducted by (Damayanti & Firmansyah, 2021) and (Paramitha, 2022) examines the influence of CSR on company value. In this study, the researcher does not discuss the application of CSR disclosure in the scope of fraud. This study also discusses CSR which is seen as a reputation strategy rather than as a fraud prevention tool (Jao et al., 2021), (Daromes et al., 2023) and (Mayliza & Maihidayah, 2022) In this study, the researcher stated that companies that disclose CSR well tend to have a positive image so that companies that are consistent in disclosing CSR have a good image in the eyes of external parties, but in this study, the researcher did not discuss the tendency of financial report manipulation practices for good CSR disclosure.

The novelty of this research lies in the integrated examination of three key variables—external pressure, tax digitalisation, and corporate social responsibility (CSR) disclosure—on financial reporting fraud in manufacturing companies listed on the Indonesia Stock Exchange (IDX). Unlike previous studies focusing on internal variables such as financial stability, performance targets, or other factors within the fraud triangle theory framework, this study highlights the role of external pressure as a significant determinant potentially triggering financial reporting manipulation. Furthermore, this study combines the Beneish M-Score model for fraud detection with the Global Reporting Initiative (GRI)-based Corporate Social Responsibility Index (CSRI) to measure the level of CSR disclosure. This combination of methods is rarely used simultaneously in studies in Indonesia, resulting in a more comprehensive approach to identifying the determinants of financial reporting fraud. This integration provides a significant academic contribution while offering policy recommendations that regulators and company management can implement.

According to theory (Crowe, 2011), five factors influence fraud: pressure, opportunity, rationalisation, ability, and arrogance. Research by (Rahmi & Wijaya, 2022) also proves that the five elements in the pentagon fraud theory simultaneously and significantly influence fraud in financial reporting. Research by (Mayasari & Wulandari, 2022) states that financial stability has a significant positive impact that triggers financial reporting fraud. Someone with a high ego or greedy nature due to power or position in the company tends to be able to control certain situations, especially if the monitoring system in the company is not running effectively (Alfina & Amrizal, 2020). This creates an opportunity for fraudulent acts. Rationalisation occurs when individuals justify unethical acts for the company's benefit (Hildayani & Serly, 2021). In addition, pressure from external parties to show good financial performance can also be a driver of fraud (Agusputri & Sofie, 2019). Thus, these five factors are interrelated and encourage fraudulent actions in financial reporting.

However, several studies have found conflicting results (counter-research). Research by (Jao et al., 2021) shows that CSR disclosure, often associated with ethical corporate behaviour, is sometimes used as a reputation strategy to divert public attention from fraudulent practices, thus not always functioning as a fraud prevention mechanism. This aligns with the findings of (Damayanti & Firmansyah, 2021) and (Paramitha, 2022), which show that CSR is more influential in increasing corporate value and image, but does not directly reduce the potential for financial statement fraud. Furthermore, (Lutfirrahman et al., 2024) found that CSR disclosure tends to be directed at strengthening performance and market share, without significant discussion of its role in fraud prevention. These differing results indicate that while a comprehensive framework for understanding the causal factors of fraud exists, the influence of each element can vary depending on the industry context, governance mechanisms, and strategic orientation of the company.

THEORETICAL REVIEW

This research is based on three main theories: Fraud Triangle Theory, Legitimacy Theory, and the Technology Acceptance Model (TAM), which are used to address financial statement fraud in manufacturing companies. **The Fraud Triangle Theory**, introduced by (Cressey, 1953), explains that fraud arises from three main elements: pressure, opportunity, and rationalisation. This research focuses on external pressure, which originates from demands from external parties such as creditors, investors, and regulators for the company to demonstrate good financial performance. This pressure can encourage management to manipulate financial statements to meet external expectations.

Furthermore, **Legitimacy Theory** (Suchman, 1995) states that a company's survival depends on public acceptance of its operational activities. Companies can maintain public legitimacy through social responsibility disclosure (CSR disclosure). Transparent disclosure can strengthen a company's reputation, encouraging management to maintain the integrity of financial statements and reducing the tendency to commit fraud. Therefore, this theory is relevant to explaining the relationship between CSR disclosure and fraud prevention.

Meanwhile, the **Technology Acceptance Model (TAM)** developed by (Davis, 1989) explains that technology acceptance is influenced by perceived usefulness and ease of use. In this study, tax digitalisation is viewed as a technological innovation that can increase transparency, simplify the reporting process, and strengthen oversight mechanisms. Effective use of tax technology is expected to reduce the likelihood of financial statement fraud.

These three theories complement each other in providing a conceptual framework for this study. The Fraud Triangle Theory explains the factors driving fraud, Legitimacy Theory explains control mechanisms based on public legitimacy, while the TAM emphasises technology's role. Thus, these theories provide a strong foundation for examining the influence of external pressure, tax digitalisation, and CSR disclosure on financial statement fraud in manufacturing companies. Based on these findings, the hypotheses that can be proposed are as follows:

H1: External pressure has a positive effect on financial reporting fraud.

According to (Panjaitan & Yuna, 2024), digitalisation in the tax system plays an important role in reducing financial reporting fraud by increasing transparency and efficiency of tax management. Applying technology such as e-Filing and e-Billing facilitates reporting and paying taxes, allowing tax authorities to access and analyse data quickly and accurately, reducing the potential for financial report manipulation (Rosyid et al., 2024). (Josephine & Angelika, 2022) found that digitalisation positively affects tax compliance, reducing the chances of fraudulent financial reporting. In addition, (Rahayu & Budiasih, 2024) prove that the higher the level of technology utilisation in the tax system, the lower the possibility of fraud in financial reporting. The study (Shavitri & Darma, 2020) shows that applying digital forensic technology in the tax audit process strengthens the ability to identify fraudulent practices more accurately. However, digital transformation also presents challenges such as data protection and increasing users' digital capacity, so the development of infrastructure and policies that support the sustainability of tax digitalisation is needed. Based on these findings, the following hypotheses can be proposed:

H2: Tax digitalisation hurts financial reporting fraud.

Corporate Social Responsibility (CSR) is the responsibility of business actors to establish policies, make decisions, and carry out actions that align with society's hopes and values (Van, 2018). Within the agency theory framework, there is a conflict of interest between management and shareholders, where managers seek to obtain the most significant compensation for their performance. In contrast, shareholders want maximum returns on their investment (Devi & Faisal, 2021). In this context, managers often increase CSR activities strategically to disguise fraudulent financial actions. CSR is used to maintain relationships with stakeholders and form a positive corporate image to reduce public suspicion (Hartanto, 2024). The findings indicate that companies with high levels of CSR tend to engage in financial fraud practices. (Saputra & Primasari, 2024) States that CSR has a positive influence on financial fraud. Based on these findings, the hypothesis that can be proposed is as follows:

H3: CSR disclosure hurts financial reporting fraud.

METHOD

This study adopts a quantitative approach to examine the relationship between external pressure, tax digitalisation, and CSR disclosure on financial reporting fraud. It aims to identify causal links among the variables using numerical data and statistical analysis. The independent variables include external pressure (EP), which is measured by the ratio of total debt to total assets. Tax digitalisation (TD): assessed based on the level of AI-based technology utilisation in the tax system. CSR disclosure (CSR): evaluated using a CSR disclosure index. The dependent variable is financial reporting fraud (FF), which will be analysed using a fraud detection model, the Beneish M-Score or F-Score.

Table 1. Operational Definition and Measurement of Research Variables

Research Variables	Operational Definition	Measurement of Variables
External Pressure (EP)	External pressure is pressure to fulfil management requirements from third parties. (Rahmi & Wijaya, 2022).	$DEP = \frac{Total\ debt}{Total\ assets}$ (Ijudien, 2018)
Tax Digitalisation (TD)	Tax digitalisation is the application of digital technology in the tax administration system to increase efficiency, transparency, accuracy and compliance in tax reporting and payments (Wijaya et al., 2025)	$TD = \frac{\sum i = 1nXi}{n}$ Information: X_i = Score of each indicator of tax digitalisation; n = number of indicators (Jahadu & Santosa, 2024).
Corporate Social Responsibility (CSR)	Corporate Social Responsibility (CSR) is an approach in which companies proactively integrate social and environmental responsibility into their business operations and decision-making processes (Hartanto, 2024)	$CSRI_j = \frac{\sum X_{ij}}{N_j}$ Information: $CSRI_j$: Corporate social responsibility index of company j. X_{ij} : 1 = If Items i expressed; 0 = if item i is not disclosed (Kurniawati & Hafni, 2022)
Financial Fraud (FF)	An intentional action taken by management, by engineering the value of financial reports to mislead report users. Finance (Boermawan & Arfianti, 2022)	$Benish\ M - Score\ = 4.840\ 0EP\ +\ 0.920\ TD\ +\ 0.528\ CSR\ +\ 0.327\ FF$ Information: EP = Working Capital to Total Assets; TD = Retained Earnings to Total Assets; CSR = Earnings Before Interest and Taxes (EBIT) to Total Assets; FF = Market Value of Equity to Book Value of Total Liabilities (Pranoto et al., 2024)

This study employs multiple regression analysis to examine the influence of external pressure, tax digitalisation, and CSR disclosure on financial statement fraud and evaluate the relationship between these variables and the occurrence of fraud. In addition, a literature review is conducted to support the analysis by referencing findings from previous studies. The study uses secondary data from the annual and sustainability reports of manufacturing companies listed on the Indonesia Stock Exchange (IDX) from 2020 to 2023.

The population in this study consists of manufacturing companies listed on the Indonesia Stock Exchange (IDX), selected using purposive sampling. The sample criteria include companies that consistently publish annual and sustainability reports throughout the study period and provide relevant data for measuring the research variables. Data collection is based on secondary data sourced from financial and sustainability reports of these companies during the 2020 to 2023 period. Data were gathered through

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documentation and review of the reports. This approach is intended to offer a more comprehensive and detailed understanding of how external pressure, tax digitalisation, and CSR disclosure influence fraudulent financial reporting practices in manufacturing firms.

The data analysis method in this study is descriptive statistical tests (Mean, Standard Deviation, Minimum, and Maximum), classical assumption tests (Normality, Multicollinearity, Heteroscedasticity, and Autocorrelation), Multiple linear regression analysis, Hypothesis Test, F Test, T Test, and Determination Coefficient (R2).

Regression Equation:

$$FF_{it} = \alpha + \beta 1EP_{it} + \beta 2TD_{it} + \beta 3CSR_{it} + \mu + \lambda + e \quad (1)$$

α: Constants; FF: Financial fraud; EP: External Pressure; TD: Tax Digitalisation; CSR: Corporate Social Responsibility; β1β2β3: Regression Coefficient; *μ* firm fixed effect (firm characteristics that are constant over time); *λ* time fixed effect (looking at the influence of a particular year). *e*: Error terms.

RESULTS

From the findings in **Table 2**, it can be seen that the mean value is 0.276, which indicates the average level of financial report fraud (*fraud*) based on calculations and observations is 27.600 per cent. This figure shows that the tendency toward financial statement fraud is relatively moderate, so more attention is required for this factor. Based on **Table 2**, the standard deviation value is 0.212; this figure shows that the number or tendency towards financial statement fraud is quite large, which shows a high potential in the company to carry out financial statement fraud practices. This shows poor internal control when the company is under external pressure. Based on **Table 2,** the minimum value is -0.080 and the maximum value is 0.620, where the minimum value shows a negative value, which appears from the normalisation of the M-Score. The maximum value is 0.620; this figure shows a high potential for a company to commit financial statement fraud.

Table 2 shows the test results. It can be seen that the mean value is 0.530, which shows the influence of external pressure on financial statement fraud. The results show that an average of 53 per cent of funding sources in the form of company assets come from liabilities (debts), which can indicate high-risk funding. Based on **Table 2** above, the standard deviation value of 0.235 shows an extensive data distribution, so several companies have leverage much higher than the average value. The test results of **Table 2**. show a minimum value of 0.150 and a maximum value of 2.060, where the maximum value shows a very vulnerable situation where the company has a reasonably high debt than the assets it has, so this shows that there is a vulnerable condition and has a high potential for a company to carry out financial statement fraud practices due to high external pressure. These results show that the research conducted by (Ghozali et al., 2022), (Nadia et al., 2023), and (Kurniawati & Sarwono, 2024) can be denied. A minimum value of 0.150 indicates that the condition of a company is good and healthy in terms of its financial reports.

Table 2 shows the mean value is 0.593, which indicates whether or not the company is digitalising taxes. In the test **Table 2**, the mean value is 0.593; this figure shows that, in general, the company implements and uses a digital taxation system in the reporting system. This score is generated using a taxation system based on e-SPT, e-Faktur, ERP, and an AI dashboard. Based on the test results in **Table 2**, the standard deviation value of 0.150 shows a very significant difference between each company. Some companies still implement a manual reporting system. From **Table 2**, the minimum value is 0.350, which indicates that some companies use e-SPT without system integration. This is in line with research by (Fitriani et al., 2022). (Yulianti et al., 2023), the maximum value indicates the implementation and full use of digital-based technology in tax and financial reporting.

Table 2 shows the mean value is 0.497, which indicates whether or not the company is implementing CSR—the statistical test results are in **Table 2**. The mean value shows an average of 49.700 per cent of the 91 GRI indicators, indicating that disclosure of CSR is still lacking or limited. The standard deviation of 0.083 in **Table 2** shows a low potential for CSR disclosure against fraudulent practices compared to external pressure variables and tax digitalisation. From this figure, there is an indication that shows differences in commitment between companies with CSR disclosure (corporate social responsibility). The minimum value of 0.374 in **Table 2** shows that there are companies that disclose CSR partially from the CSR indicators that have been set. The maximum value also shows that some companies disclose more complete CSR indicators, but have not achieved full disclosure. This shows the low awareness of companies in disclosing CSR, while according to (Jao et al., 2021), (Daromes et al., 2023) and (Supper, 2022), the three studies state that companies that disclose CSR well tend to have a positive image but do not specifically discuss the influence of CSR on fraud disclosure in line with research (Damayanti & Firmansyah, 2021) and (Paramitha, 2022).

Table 2. Results of Descriptive Statistical Tests

Variable	Mean	Standard Deviation	Minimum	Maximum
Fraud	0.276	0.120	- 0.080	0.620
External Pressure	0.530	0.235	0.150	2.060
Tax Digitalisation	0.593	0.150	0.350	0.800
CSR (CSRI)	0.497	0.083	0.374	0.670

Table 3 shows the normality test; it can be seen that the skewness and kurtosis values of the financial statement fraud variable are 0.892 and 2.512. The skewness and kurtosis values of the external pressure variable are 1.235 and 3.968. The skewness and kurtosis values of the tax digitalisation variable are -0.436 and 2.147. The skewness and kurtosis values of the CSR variable are -0.208 and 2.574. The test results in **Table 3** show that all variables have skewness and kurtosis values within reasonable or customary limits, so the data meet the normality test criteria, meaning the residual distribution is symmetrical and close to normal.

Table 3. Normality Test Results

Variable	Skewness	Kurtosis	Interpretation
Fraud	0.892	2,512	Normal
External Pressure	1.235	3.968	Normal
Tax Digitalisation	-0.436	2.147	Normal
CSR (CSRI)	-0.208	2,574	Normal

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Table 4 shows the results of the multicollinearity test. The test results show that VIF is less than 10 and tolerance is more than 0.100, so this value indicates that there is no multicollinearity. The three independent variables stand alone and contribute different contributions to fraudulent practices.

Table 4. Multicollinearity Test Results

Variable	VIF	1/VIF
External Pressure	1.380	0.724
Tax Digitalisation	1.210	0.826
CSR (CSRI)	162	0.617
Mean VIF	**1.403**	

Table 5 shows the results of the heteroscedasticity test. The probability value is above 0.050, so it can be concluded that there is no heteroscedasticity. Thus, the assumption of residual homogeneity is met. The data is concluded to meet the criteria for not being affected by heteroscedasticity.

Table 5. Heteroscedasticity Test Results

	Chi2 (1)	Prob more than chi2
FV	0.937	0.332

Table 6 shows the results of the autocorrelation test. The probability value in the test was 0.172, indicating the test's significance level. This value is greater than 0.050, so the results are not significant. This value indicates no autocorrelation, and the regression model residuals are independent between observations. In previous research by Amalia (2022), with an F value is 5.222 and a significance level is 0.003, the significance value is less than 0.050, so the regression model obtained is significant, meaning that external factors greatly influence job performance. Other research by (Nayottama, 2022) obtained the same results as the value in the study. The study's results were 0.081, greater than 0.050, so there is no autocorrelation.

Table 6. Autocorrelation Test Results

Test statistics	Mark
F (1.250)	1.951
Prob more than F	0.172 (more than 0.050 not significant)
Conclusion	No autocorrelation occurs

Table 7 shows the multiple linear regression analysis. External pressure is shown to have a positive and significant impact on the likelihood of fraud, supporting Cressey's fraud triangle theory, which identifies pressure as a key factor driving fraudulent behaviour. The analysis evaluates the effects of three independent variables—external pressure, tax digitalisation, and CSR disclosure—on the occurrence of fraud. External pressure has a coefficient of +0.432 with a p-value of 0.003, indicating that higher pressure

from external parties to demonstrate strong financial performance increases the risk of fraudulent activity.

This finding aligns with the results of (Agusputri & Sofie, 2019); the higher the risk of fraud, the results align with research conducted by (Sari et al., 2023). In contrast, tax digitalisation has a coefficient of -0.285 with a p-value of 0.018, suggesting that using digital tax systems reduces the risk of fraud by enhancing transparency and oversight. These results support (Davis, 1989) technology acceptance theory, which posits that technology adoption improves efficiency and accountability.

Conversely, tax digitalisation shows a coefficient of -0.285 (p-value 0.018), indicating that applying tax technology can reduce the risk of fraud by increasing transparency and supervision. These results support Davis's theory of technological compliance (1989), which states that technology increases efficiency and transparency. CSR also shows a significant adverse effect with a coefficient of -0.392 (p-value 0.001), indicating that good social responsibility disclosure reflects the company's ethical commitment and helps prevent fraudulent acts. The model constant has a p-value of 0.781, which is not statistically significant. Research (Lutfirrahman et al., 2024) states that companies that consistently disclose CSR programs tend to be more ethical and transparent in their business practices, thus having a lower tendency towards manipulative actions.

Table 7. Multiple Linear Regression Test Results

Variable	Coefficient	P-Value	Significance
Constants	-0.164	0.781	Not Significant
External Pressure	+0.432	0.003	Significant
Tax Digitalisation	-0.285	0.018	Significant
CSR (CSRI)	-0.392	0.001	Significant

Table 8 shows the hypothesis test results. The constant value is -0.164, indicating that when all independent variables are equal to zero, the fraud score is -0.164. The standard error is 0.583, reflecting a relatively large deviation from the estimated intercept, suggesting a high level of uncertainty. The t-statistic value is -0.280, far from the critical value (approximately ±2), concluding that the constant is statistically insignificant. The p-value of 0.781 confirms that the constant coefficient is not statistically significant.

Table 8 also shows the influence of external pressure on financial statement fraud. The coefficient is +0.437, indicating that an increase in the debt-to-asset ratio by one unit raises the fraud score by 0.437. This demonstrates leverage's strong and positive influence as an external pressure on fraud practices. The standard error is relatively small, indicating precise estimation. The p-value of 0.003 (less than 0.050) confirms a statistically significant influence, supporting the hypothesis that external financial pressure can drive management to engage in fraudulent behaviour to maintain company image and meet external obligations.

Regarding tax digitalisation, the coefficient is -0.285, indicating that the fraud score decreases by 0.285 for every increase in digitalisation. This reveals a significant adverse effect, implying that tax digitalisation systems such as ERP and e-invoicing help reduce and prevent fraudulent financial reporting. The standard error is 0.110, showing stable estimation. The t-statistic of -2.590 indicates statistical significance, while the p-value of 0.018 further supports the conclusion that advanced tax systems reduce the potential for financial statement manipulation.

Lastly, the coefficient for CSR disclosure is -0.392, meaning that each increase in the CSR score reduces the fraud score by 0.392—a substantial and inversely proportional effect. The standard error of 0.091 is the smallest among all variables, indicating high estimation precision. The p-value of 0.001, far below the 0.005 threshold, suggests that CSR disclosure consistently mitigates and prevents fraudulent practices in financial reporting. This underscores that companies committed to transparent CSR disclosure tend to uphold ethical business practices.

Table 8. Results of Hypothesis Testing and t-Test

Variable	Coefficient	Std. Error	t-stat	P-Value	Information
Constants	-0.164	0.583	-0.280	0.781	Not Significant
xternal Pressure	+0.437	0.128	3.410	0.003	Significant
Tax Digitalisation	-0.285	0.110	-2.590	0.018	Significant
CSR (CSRI)	-0.392	0.097	-4.060	0.001	Significant

Table 9 shows the results of the F-test. The F-count value of 17.560 indicates that the variables of external pressure, tax digitalisation, and CSR disclosure simultaneously have a significant effect on financial reporting fraud. The p-value of 0.000 (less than 0.050) confirms that the regression model is statistically significant, so the null hypothesis is rejected. This means that the three independent variables can explain variations in fraud practices. The R-Square value of 0.610 indicates that 61 per cent of the fraud variation can be explained by the model. In contrast, the Adjusted R-Square of 0.580 indicates a correction to the number of variables in the model and states that 58 per cent of fraud factors can be explained validly. These results indicate that the regression model used is feasible and has strong predictive ability to uncover and explain fraudulent practices in financial reporting.

Table 9. F and R2 Test Results

	Mark	Interpretation
F-Count	17.560	Simultaneous Significant Model
Prob more than F	0.000	The less than 0.050 model is very significant
R2	0.610	61 per cent of Fraud Variation is influenced and explained by the model
Adjusted R2	0.580	Correction of the Number of Variables

DISCUSION

The empirical evidence generated from this research offers an in-depth and integrated interpretation of the factors influencing financial statement fraud within manufacturing entities listed on the Indonesia Stock Exchange. The analysis confirms that external pressure significantly and positively impacts the propensity to engage in fraudulent financial reporting. In contrast, tax digitalisation and corporate social responsibility (CSR) disclosure demonstrate significant negative associations, thus functioning as preventive mechanisms against such unethical practices. Viewed from the "What" dimension, these results directly address the formulated hypotheses, affirming that heightened financial and stakeholder pressures elevate the likelihood of fraudulent conduct. At the same time, implementing advanced digital tax systems and substantive CSR disclosures is instrumental in mitigating these risks. From the "Why" perspective, the observed relationships can be explained by the structural incentives and constraints embedded within each factor, coherently aligned with the fraud triangle theory (Cressey, 1953), the technology acceptance model (Davis, 1989), and legitimacy theory (Lindblom, 1994). From the "How" perspective, the findings indicate clear managerial and policy implications, highlighting the necessity for enhanced governance oversight, accelerated technological adoption, and the institutionalisation of ethical accountability as mutually reinforcing instruments in safeguarding the integrity of corporate financial reporting.

The positive and significant association between external pressure and financial statement fraud substantiates the core premise of the fraud triangle theory, which identifies pressure as a primary antecedent to fraudulent actions. Within the empirical context of this study, firms exhibiting high leverage—where a substantial portion of assets is financed through debt—operate under persistent demands from creditors, investors, and market analysts to deliver consistently favourable financial outcomes. This environment, characterised by high-stakes performance expectations, generates an acute motivational force for management to manipulate financial reports to preserve stakeholder confidence, avert covenant violations, and circumvent reputational deterioration. The findings are consistent with those of (Agusputri & Sofie, 2019) and (Sari et al., 2023), who similarly reported that firms subject to pronounced external stress are significantly more prone to engage in financial misrepresentation. The underlying mechanism is well articulated through agency theory, which posits that when the objectives of managers and principals are misaligned, and monitoring is imperfect, agents may engage in opportunistic behaviours to safeguard their positions and benefits, even at the expense of long-term corporate sustainability.

The sectoral characteristics of manufacturing firms intensify this dynamic. Given their capital-intensive operations, extended production cycles, and exposure to volatile input costs and regulatory changes, these firms are particularly susceptible to fluctuations that can jeopardise quarterly or annual performance metrics. In such a context, any deviation from stakeholder expectations—whether due to declining market demand, supply chain disruptions, or unfavourable macroeconomic shifts—can trigger cascading effects, including a decline in market valuation, loss of investor trust, and restricted access to credit. The statistical profile of this study's sample, where the mean leverage ratio stands at approximately, reflects a structurally high financial dependence on external funding, magnifying the perceived necessity to sustain a favourable public image through accounting adjustments or deliberate misstatements. This confluence of sectoral volatility and financial dependence explains why external pressure is a significant driver of fraudulent practices.

Nevertheless, it is critical to recognise that external pressure does not predetermine fraudulent outcomes. Organisations with robust internal governance frameworks, effective audit committees, and ethical leadership cultures can channel external demands into operational efficiencies and strategic innovation, rather than manipulation. However, as the empirical results indicate, in the absence of such safeguards—particularly in highly leveraged entities—the probability of fraudulent reporting escalates markedly. This outcome reinforces the pro-fraud association found in the literature while acknowledging the existence of conditional scenarios under which external pressure might be neutralised or even redirected toward legitimate performance improvements.

In contrast, the negative and significant relationship between tax digitalisation and financial statement fraud underscores the deterrent effect of technology-driven transparency mechanisms. Adopting e-SPT, e-Invoice, ERP platforms, and AI-enabled monitoring tools enhances financial transactions' traceability, accuracy, and timeliness, reducing the scope for concealment or manipulation. This finding is firmly grounded in (Davis, 1989) technology acceptance model, which maintains that the perceived utility and ease of use of technological innovations determine adoption, and such adoption can improve operational performance and compliance behaviour. Within the scope of this research, digital tax systems function as preventive and detective controls, generating immutable records that increase the likelihood of detection and elevate the perceived costs of fraudulent conduct.

The descriptive results, indicating an average digitalisation score, reveal that although most firms have embraced some form of digital tax infrastructure, the degree of implementation remains heterogeneous. Firms with comprehensive integration benefit from continuous monitoring, automated reconciliation, and real-time data synchronisation with the Directorate General of Taxes, thereby narrowing the opportunity window for financial misrepresentation. Conversely, partial or rudimentary adoption leaves residual vulnerabilities, particularly in processes reliant on manual input, susceptible to error and intentional distortion. The practical implication is that while digitalisation delivers administrative efficiencies, its more consequential impact lies in reshaping the risk–reward calculus for potential fraud by heightening surveillance and reducing concealment feasibility. This conclusion parallels the findings of (Fitriani et al., 2022) and (Rosyid et al., 2024), who emphasised that digital platforms foster compliance through automation and reinforcing a culture of accountability and trust between regulatory bodies and the corporate sector.

Mechanistically, tax digitalisation mitigates fraud risk through multiple, interconnected pathways. It enforces data integrity by generating digital footprints that are systematically archived and auditable; it facilitates cross-validation of financial information with external datasets; and it minimises the frequency of discretionary, face-to-face interactions between taxpayers and tax officers, thereby curbing opportunities for collusion or informal arrangements. The resultant elevation in perceived detection probability is a behavioural deterrent, discouraging management from engaging in fraudulent acts. However, the deterrent potential of digitalisation is contingent upon both the adequacy of IT infrastructure and the digital competencies of human resources, a point substantiated in the work of (Ningsih et al., 2024). Consequently, policy measures aimed at universalising adoption—through infrastructure investment, technical training, and targeted incentives—are essential to maximise the governance benefits of digital taxation systems.

The analysis further reveals that CSR disclosure exerts a significant and negative influence on financial statement fraud, suggesting that greater transparency in communicating social and environmental commitments is associated with lower incidences of financial manipulation. This relationship is congruent with the central premise of legitimacy theory (Lindblom, 1994), which posits that firms must align their operations with prevailing societal norms and expectations to maintain legitimacy. In manufacturing, where environmental and community impacts are pronounced, CSR disclosure is a reputational instrument and an implicit governance mechanism. By publicly committing to ethical and socially responsible behaviour, firms create normative constraints that render fraudulent conduct more costly in reputational terms.

This study indicates that most firms remain at an intermediate stage in the comprehensiveness of their CSR communication, with limited variance across the sample. Entities with higher disclosure scores are more likely to have integrated CSR into strategic and operational frameworks, ensuring that ethical considerations permeate decision-making processes. This internalisation of CSR principles is a cultural safeguard against opportunistic behaviour, reinforcing stakeholder trust and narrowing the conditions under which management would contemplate financial misrepresentation. The deterrent effect of substantive CSR practices is supported by (Jao et al., 2021) and (Napitupulu & Siahaan, 2025), both of whom found that sustained and authentic CSR engagement correlates with reduced manipulation, whereas superficial or symbolic CSR—often termed "greenwashing"—fails to exert a meaningful influence on ethical conduct.

From a holistic standpoint, the combined explanatory power of external pressure, tax digitalisation, and CSR disclosure—reflected in the model's R^2 demonstrates that fraudulent finance's multifaceted interplay between economic incentives, technological safeguards, and ethical governance structures shapes fraudulent financial reporting and intensifies the perceived necessity for performance manipulation. However, this propensity can be mitigated by structural deterrents such as advanced digital tax systems and the institutionalisation of CSR principles. Conversely, firms that experience high external pressure but lack these moderating mechanisms are at heightened risk of engaging in fraud, underscoring the importance of integrated prevention strategies.

The implications of these findings are twofold. At the policy level, regulatory authorities should prioritise targeted oversight of highly leveraged firms, promote widespread adoption of advanced digital reporting technologies, and incentivise comprehensive CSR disclosure. At the managerial level, firms must recognise that fraud prevention extends beyond the remit of the finance function, requiring coordinated engagement across governance, IT, sustainability, and stakeholder relations domains. By embedding technological transparency and ethical accountability into corporate structures, firms can strengthen compliance and reputational capital, thereby achieving firm resilience in increasingly scrutinised market environments.

In synthesis, the results of this study reinforce the theoretical propositions of (Cressey, 1953), (Davis, 1989), and (Lindblom, 1994), providing empirical validation within the Indonesian manufacturing sector. The "What" is empirically evident: external pressure elevates fraud risk; tax digitalisation and CSR disclosure reduce it. The "Why" is embedded in the incentive–constraint structures elucidated by the respective theories. The "How" operates through tangible mechanisms of financial dependency, technological transparency, and social legitimacy. These findings give scholars and practitioners a robust conceptual and empirical foundation for developing integrated, context-sensitive strategies to curtail financial statement fraud.

Therefore, this study suggests that the government, regulators, and company management should be more serious in paying attention to the factors that trigger high financial pressure, encouraging the adoption of digital systems and the implementation of transparent and strategic CSR. Companies are also advised to develop more structured CSR policies and invest in information system-based monitoring technology so that the potential for report manipulation can be suppressed from the start. By strengthening CSR disclosure and utilising digital technology systematically, companies will be more encouraged to operate ethically, and the quality of national financial reporting integrity will increase significantly.

CONCLUSION

The research findings reveal that external pressure, tax digitalisation, and corporate social responsibility (CSR) disclosure significantly affect financial reporting fraud in manufacturing companies. External pressure, measured by the debt-to-asset ratio, has a significant positive effect on financial reporting fraud, indicating that the higher the external pressure a company faces, the greater the likelihood of financial report manipulation. In contrast, tax digitalisation and CSR disclosure significantly negatively affect financial reporting fraud. Implementing advanced digital tax systems, such as e-SPT, e-Faktur, and AI-based dashboards, can reduce opportunities for manipulation, while consistent CSR disclosure promotes ethical and transparent business practices.

In the manufacturing sector, the adoption of tax digitalisation generally follows regulations set by the Directorate General of Taxes to enhance transparency and efficiency in tax administration. Meanwhile, internal corporate policies and stakeholder expectations often influence CSR disclosure. This indicates that both the application of tax technology and the implementation of CSR serve compliance purposes and reflect the company's commitment to maintaining the integrity of financial reporting. Financial reporting fraud is a significant concern for investors, regulators, and the public. Therefore, manufacturing companies must manage external pressure prudently while maximising the benefits of tax digitalisation and CSR disclosure as preventive measures. Collaboration among management, tax teams, and CSR units is expected to foster more transparent and accountable corporate governance. In conclusion, the combined efforts of managing external pressure, leveraging tax technology, and strengthening CSR practices can significantly reduce the risk of financial reporting fraud, maintain investor trust, and enhance a company's reputation in the capital market.

Several important recommendations can be considered to improve the quality and accuracy of research results. First, manufacturing companies are advised to strengthen their internal control systems through more effective risk management and regular financial ethics and integrity training to mitigate external pressures that can encourage manipulation of financial reports. Second, tax digitalisation indicators need to be further developed, not only limited to adopting technology such as e-SPT and e-Faktur, but also include the effectiveness of use, integration of tax systems, and data security and information protection. Third, CSR disclosure analysis should not only focus on the number of items disclosed based on GRI, but also evaluate the quality of the substance of the disclosure, for example, through a qualitative approach or content analysis. Further research is advised to include additional variables such as the effectiveness of the board of commissioners, external audit quality, managerial ownership level, and organisational culture to expand the scope of the research model and explain variables that have not been accommodated.

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