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Integrating Forensic Accounting and Technology: A Lifecycle Framework for Tax Fraud Counteraction

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ABSTRACT

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This study proposes a new strategic lifecycle-based conceptual framework called the Forensic-Tech Tax Tool Framework (FTTTF), designed to counter tax fraud by integrating forensic accounting with digital technologies such as artificial intelligence, blockchain, and big data analytics. The framework positions tax fraud not merely as a financial offence but as a threat to national economic security, with implications for public trust, fiscal stability, and sovereignty. Established around three interconnected stages of prevention, detection, and correction, the model combines forensic expertise with intelligent technologies to enhance transparency, strengthen enforcement capacity, and support institutional accountability. It is based on five theoretical perspectives: the Fraud Triangle, Institutional Theory, Control Theory, the Technology Acceptance Model, and the Theory of National Economic Security. With relevance for developing economies where enforcement capacity is limited, the framework highlights the need for specialist teams, digital risk assessment, secure audit systems, and stronger inter-agency collaboration. As a conceptual model, the FTTTF still requires empirical validation, but it offers a basis for future research and policy experimentation. By reframing digital tax enforcement as a strategic component of economic governance rather than a purely technical function, the study offers a scalable tool for improving compliance and strengthening government accountability.

KEYWORDS

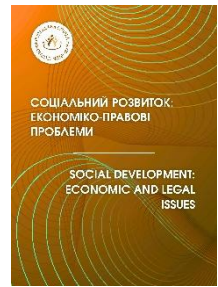
economic security, compliance enforcement, fiscal governance, big data analytics, blockchain integration, financial transparency, revenue mobilization strategies.



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Інтеграція судово-бухгалтерської експертизи та технологій: структура життєвого циклу для протидії податковому шахрайству

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СТАТТЯ

АНОТАЦІЯ

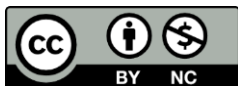
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Це дослідження пропонує нову концептуальну рамку, що базується на стратегічному життєвому циклі, під назвою Forensic-Tech Tax Tool Framework (FTTTF), розроблену для боротьби з податковим шахрайством шляхом інтеграції судово-бухгалтерської експертизи з цифровими технологіями, такими як штучний інтелект, блокчейн та аналітика великих даних. Ця рамка позиціонує податкове шахрайство не просто як фінансовий злочин, а як загрозу національній економічній безпеці, що має наслідки для суспільної довіри, фіскальної стабільності та суверенітету. Заснована на трьох взаємопов'язаних етапах запобігання, виявлення та виправлення, модель поєднує судово-медичну експертизу з інтелектуальними технологіями для підвищення прозорості, зміцнення правоохоронних можливостей та підтримки інституційної підзвітності. Вона базується на п'яти теоретичних перспективах: трикутнику шахрайства, інституційній теорії, теорії контролю, моделі прийняття технологій та теорії національної економічної безпеки. Будучи актуальною для країн, що розвиваються, де правоохоронні можливості обмежені, ця рамка підкреслює необхідність спеціалізованих команд, оцінки цифрових ризиків, безпечних систем аудиту та тіснішої міжвідомчої співпраці. Як концептуальна модель, FTTTF все ще потребує емпіричної перевірки, але вона пропонує основу для майбутніх досліджень та експериментів з політикою. Переосмислюючи цифрове податкове правозастосування як стратегічний компонент економічного управління, а не як суто технічну функцію, дослідження пропонує масштабований інструмент для покращення дотримання законодавства та посилення підзвітності уряду.

КЛЮЧОВІ СЛОВА

економічна безпека, забезпечення дотримання вимог, фіскальне управління, аналітика великих даних, інтеграція блокчейну, фінансова прозорість, стратегії мобілізації доходів.

1. Introduction

Tax fraud poses a threat to fiscal stability, economic security, and sustainable development, particularly in developing economies, since these economies have structural inefficiencies, large informal sectors, and weak enforcement systems [1; 2]. It includes deliberate misrepresentation of financial data to evade taxes, and this leads to government revenue losses, decreases public trust, and increases vulnerability to illicit financial flows and transnational criminal activities [3–5]. To tackle this, scholars and practitioners are resorting to the use of forensic accounting and digital technologies to detect and prevent fraud [6–9]. Forensic accounting combines auditing, data analysis, and legal procedures to identify irregularities and produce evidence that can be acted upon [10; 11]. Institutionalizing it will enhance transparency and discourage misconduct [12].

Using technologies such as artificial intelligence (AI) and big data analytics with features that enable real-time monitoring, risk profiling, and anomaly detection offers adaptable solutions to complex fraud schemes [13–15]. The combination of these technologies with forensic methods establishes an innovative approach to addressing tax fraud. Researchers have not fully integrated forensic accounting with emerging technologies to form a unified framework in addressing tax fraud to their increasing interest in the area. And in addressing the gap, this study presents a three-stage model (prevention, detection, and correction) described as the Forensic-Tech Tax Tool Framework (FTTTF), which positions tax fraud as a national security issue. The framework offers a theory-driven lifecycle-based approach to support compliance enforcement, institutional accountability, and economic resilience in developing economies.

2. Literature Review

The Nature and Theoretical Perspectives of Tax Fraud. Tax fraud, described earlier as an intentional misrepresentation of financial data to evade tax, threatens fiscal stability and national security, especially in developing economies where enforcement is weak [5; 16; 17]. Aside from reducing government revenue, it also undermines public trust and encourages illicit financial flows [18; 19]. According to Cressey's Fraud Triangle Theory [20], fraud is driven by three key factors, which include pressure, opportunity, and rationalization. These conditions are often worsened in low-trust environments [20; 21]. Sutherland's Differential Association Theory reinforces the need for institutional reform by adding that fraud is often a learned behavior, which is influenced by systemic norms [21].

Forensic Accounting: Strategic Utility. Forensic accounting integrates auditing, legal, and investigative techniques to identify financial irregularities and produce acceptable evidence [22; 23]. Studies where forensic audits are applied report increased tax compliance and reduced fraud [24–26]. However, implementation is impeded by inadequate capacity and legal systems [22; 27; 28]. The Institutional Theory by North [29] also supports the incorporation of forensic practices within formal rules to enhance systemic-wide deterrence.

Role of Technology in Tax Enforcement. Technological advancements such as AI, blockchain, and big data analytics have become essential tools in tax enforcement because they enable real-time fraud detection, anomaly tracking, and risk profiling [15; 30]. AI enhances the identification of suspicious filings, while blockchain ensures the integrity of transactions by providing secure and tamper-proof transaction records [13–15], and Big data supports real-time fraud detection. Upon these benefits, automation bias and legal limitations can hinder the effectiveness of these technologies where there is no human oversight. The Technology Acceptance Model suggests that successful adoption of technology depends on users' perceptions of its usefulness and their ease of use [31–33]. Furthermore, Control Theory emphasizes that automated control systems can reduce deviant behavior through enhanced controls [34; 35].

Toward a Unified Forensic-Tech Approach. Given the need for an integrated fraud counteraction approach that combines forensic accounting and digital technologies, few studies currently explore how these two areas can be applied together [36; 37]. Recent developments leverage the emergence of hybrid models using NLP, AI, and blockchain for tax verification [6–9]. This aligns with the principles of Institutional and Agency Theories, which emphasize the need to reduce information asymmetry and strengthen institutional trust.

Tax Fraud as a National Security Concern. Tax fraud undermines economic sovereignty by weakening the government’s ability to fund essential areas like infrastructure, national security, and public services [16]. According to the Theory of National Economic Security, a nation’s ability to mobilize resources such as taxes is essential for its resilience and stability. Forensic accounting tools and surveillance technologies enable the government to collect intelligence for identifying and mitigating systemic financial risks [38; 39]. Agency Theory further explains fraud as a misalignment of interests and a lack of information between taxpayers and the government. This can be reduced by using data-driven enforcement tools to monitor and ensure compliance [40; 41].

Development and Structure of the Forensic-Tech Tax Tool Framework (FTTTF). The Forensic-Tech Tax Tool Framework (FTTTF) is a unified, theory-driven model designed to prevent, detect, and correct tax fraud by combining forensic accounting techniques with modern technologies such as artificial intelligence, blockchain, and big data analytics to ensure transparency, compliance, and institutional accountability and to improve national economic security.

The framework draws from five established theories:

- Fraud Triangle Theory by Cressey [20] explains why people commit fraud (pressure, opportunity, and rationalization), supporting the design of preventive tools.
- Control Theory by Hirschi [35] emphasizes social control and discipline, and the Technology Acceptance Model (TAM) by Davis [42] focuses on how and why people adopt new technologies.
- Institutional and Agency Theories by North [29] justify the need for systemic reforms and oversight mechanisms.
- National Economic Security Theory reframes tax fraud as a threat to national resilience and fiscal independence [43; 44].

Key Lifecycle Stages and Tools:

- Prevention: Uses AI for taxpayer risk profiling, blockchain to secure audit trails, and digital portals to simplify taxpayer interaction and encourage voluntary compliance [30; 45–47].
- Detection: Forensic audits and AI-based anomaly detection are used to identify fraud patterns in real time [45; 48].
- Correction: Digital evidence systems can be used to support legal and corrective actions, automated penalty mechanisms, and feedback loops that enhance enforcement and inform future policy reform [49].

At its core, the FTTTF emphasizes human–technology synergy, pairing forensic accounting expertise with intelligent systems to deliver scalable, proactive tax governance [50]. Designed for adaptability, it supports implementation in both advanced and developing environments, offering policymakers a practical approach to enhance revenue mobilization and national economic security.

Table1. Theoretical Foundations and FTTTF Lifecycle Mapping

Theory	Lifecycle Stage	Application in FTTTF
Fraud Triangle Theory	Prevention	Explains why people commit fraud (pressure, opportunity, rationalization), to inform risk management
Control Theory	Prevention	Emphasizes social control and discipline deterrence through automated monitoring and internal control mechanisms
Institutional Theory	Detection	Supports the need for systemic reforms and oversight
Technology Acceptance Model (TAM)	Detection & Correction	Highlights how and why people adopt new technologies.
National Economic Security Theory	Correction	Frames tax fraud as a threat to national resilience and fiscal independence

Source: Author’s construction.

Conceptual diagram of the Forensic-Tech Tax Tool Framework (FTTTF).

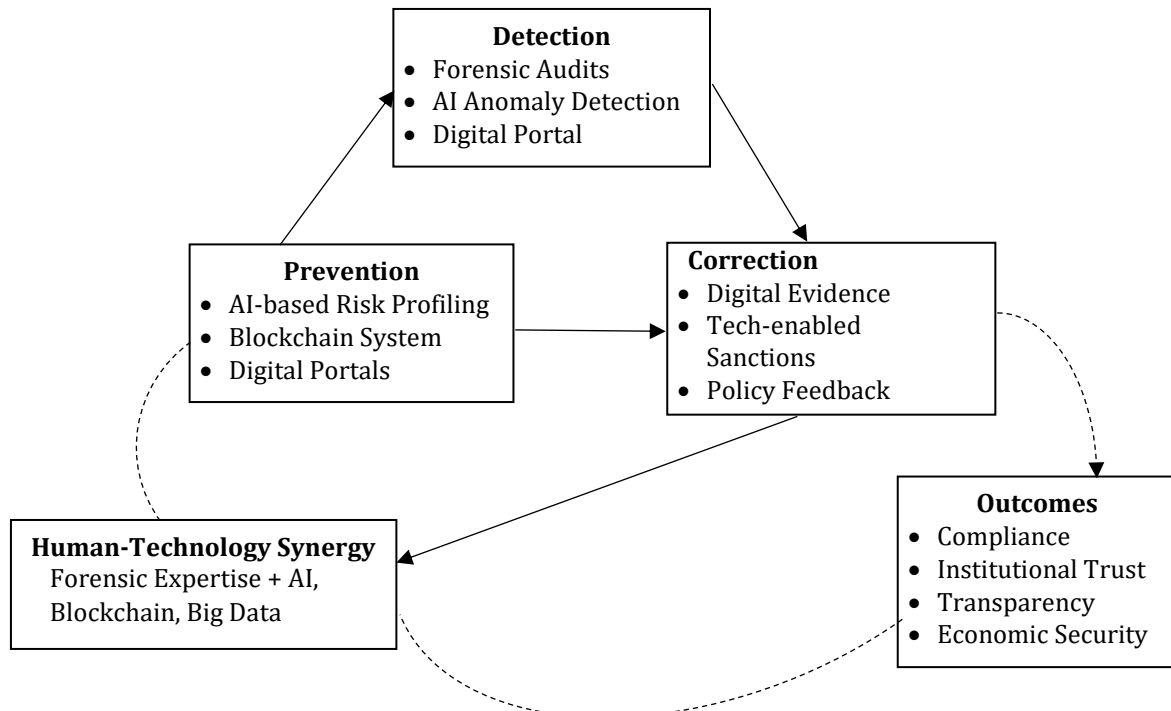


Figure 1. Forensic-Tech Tax Tool Framework (FTTTF). A strategic framework integrating forensic accounting and technology across the tax fraud lifecycle to support national economic security

Source: Author's elaboration.

3. Problem Statement

Tax evasion diminishes government revenue and undermines public trust, posing significant risks to stability and security. The implications are more evident in developing economies characterized by inadequate enforcement and a substantial informal sector. Despite the efficacy of forensic accounting and digital technologies like AI, blockchain, and big data in fraud detection and prevention, they are frequently utilized in isolation, leaving a gap for an integrated framework to address tax fraud comprehensively.

4. Methods and Materials

Research Design. This study uses a qualitative, conceptual research design that is focused on developing ideas and theories rather than collecting numerical data or conducting experiments. Reviewing and synthesizing existing literature to develop the Forensic-Tech Tax Tool Framework (FTTTF). This design is suitable for constructing prescriptive models and identifying interdisciplinary connections between accounting, digital technologies, governance, and national security [51].

Data Sources and Selection Criteria. The study relies on secondary data obtained from peer-reviewed journal articles, institutional reports, and policy documents. Sources were selected based on their relevance to the topics of forensic accounting, tax fraud, digital technologies, and national economic security. Preference was given to studies that explore theoretical models, conceptual frameworks, or empirically grounded insights, particularly from developing countries and selected OECD contexts. Databases searched included Scopus, SSRN, ScienceDirect, and Google Scholar.

Analytical Approach. This study conducts a conceptual content analysis to extract recurring themes, connections, and theoretical constructions from the literature. The synthesis was guided by the following questions:

- What theories underlie the use of forensic accounting and digital tools in fraud counteractions?
- How are technologies such as AI, big data, and blockchain used to achieve tax compliance?
- What strategic value do these tools offer in improving financial management and economic security?

Key themes were included in the fraud lifecycle, prevention, detection, and correction, and mapped to established theories. This thematic mapping informed the development of the forensic-Tech Tax Tool Framework.

Methodological Justification. This approach is consistent with a conceptual research approach that prioritizes theoretical model development over data collection [52]. Schryen [53] adds that structured synthesis is particularly useful in fragmented research areas where empirical findings are context-specific. This study integrates knowledge from accounting, information systems, and public policy to develop a unified conceptual model that addresses a critical gap in the academic literature on strategic tax fraud counteraction.

5. Results and Discussion

This study presents a new, theory-based framework (FTTTF) that strategically integrates forensic accounting and emerging technologies to prevent, detect, and correct tax fraud. The framework addresses a key gap in both literature and policy practice by integrating multiple disciplines and framing tax fraud as a national security issue.

Key contributions include:

- **Lifecycle-Based Structure:** The FTTTF uniquely integrates prevention, detection, and correction, providing a continuous response model instead of fragmented enforcement [54].
- **Theoretical Integration:** It combines insights from Fraud Triangle Theory, Institutional Theory, TAM, Control Theory, and National Economic Security Theory to support both behavioral and systemic interventions [29; 42–44].
- **Security-Oriented Framing:** Tax fraud is framed not just as a fiscal issue but as a threat to national sovereignty, economic governance, and resilience [43; 44]
- **Cross-Disciplinary Innovation:** The model connects forensic auditing, AI, blockchain, and public policy in a way that reflects emerging best practices in digital governance [55; 56]
- **Scalability for Developing Economies:** Designed to function even in low-capacity environments, the FTTTF supports future empirical validation, implementation studies, and comparative research [57; 58].

Framework Synthesis and Implications

Strategic Role of Forensic Accounting and Technology

FTTTF uses AI and blockchain to proactively detect and respond to tax fraud. Digital risk profiling reduces vulnerabilities; in detection, forensic audits and anomaly detection reveal misconduct; and in correction, digital evidence systems provide timely enforcement and feedback loops. The model classifies prevention, detection, and correction as integrated phases in a continuous cycle, which is supported by technology. It also promotes continuous oversight. For the framework to be implemented effectively, policymakers must establish hybrid forensic-tech units, invest in digital infrastructure, and reform legal frameworks to support real-time, data-driven enforcement. Cross-border data sharing and coordinated governance further enhance the model's scope and effectiveness.

Theoretical and Practical Contributions

This study advances both academic literature and policy practice through the Forensic-Tech Tax Tool Framework (FTTTF).

Theoretical Contributions

- **Lifecycle extension:** Unlike prior works that examine fragmented enforcement models [54], this study extends the fraud lifecycle model to public tax systems, uniting prevention, detection, and correction as a continuous process.
- **Multi-theory integration:** While earlier studies have relied separately on Cressey's Fraud Triangle [20], Hirschi's Control Theory [35], Davis's TAM [42], or North's Institutional Theory [29], this study contributes by synthesizing five perspectives, including National Economic Security Theory, into one unified framework.
- **Reframing tax fraud:** Building on OECD [16] and Achmad et al. [39], which highlight fiscal risks, this study explicitly positions tax fraud as a national economic security issue, expanding forensic accounting's theoretical scope.

Practical Contributions

- Policy roadmap: Previous studies (e.g., Alkhalaleh et al., [24]; Alshira & Lutfi, [25]) show forensic audits improve compliance but highlight implementation barriers. This study provides a roadmap for developing economies, recommending hybrid forensic-tech teams, AI risk profiling, blockchain-secured audits, and inter-agency systems.
- Institutional strengthening: By aligning technology adoption with forensic practices, the framework supports reforms that enhance transparency and accountability in resource-constrained settings.
- Foundation for testing: It creates a conceptual basis for empirical validation and comparative research, which has been called for in works like Kollwitz [36].

Scientific and Theoretical Novelty of the FTTTF

The novelty of this study lies in three dimensions:

1. Integration: Prior studies (e.g., Ikumapayi & Ayankoya, [7]; Mittal et al., [9]) explore AI or blockchain in isolation. This study's novelty is in integrating forensic accounting with multiple technologies into a single lifecycle framework.
2. Security orientation: While OECD [16; 30] discusses the fiscal implications of tax fraud, they do not frame it as a national economic security challenge. This paper introduces reframing, extending forensic accounting to the domain of sovereignty and resilience.
3. Interdisciplinary synthesis: Some works [8; 32] study technology adoption, and others [22; 27] emphasize forensic auditing. This paper's novelty lies in bridging accounting, information systems, governance, and public administration into one conceptual model.

6. Conclusions

This study presents the Forensic-Tech Tax Tool Framework (FTTTF), a unified model that combines forensic accounting with digital technologies across prevention, detection, and correction. Unlike fragmented approaches noted in the literature [54; 37], the FTTTF offers a continuous, theory-driven cycle of enforcement.

Policy implications: Consistent with OECD [5; 16] recommendations for stronger enforcement, the framework specifies concrete steps, including creating hybrid forensic-tech units, investing in digital infrastructure, and reforming legal frameworks for digital evidence.

Research implications: While past works such as [36] have called for integrated models but stopped short of testing them, this study establishes a platform for empirical validation, cross-country comparisons, and legal studies of AI- and blockchain-based evidence.

Limitations and future research: In line with Schryen [53], who stresses the need for structured conceptual development, this paper acknowledges its conceptual scope. Future studies should pilot the framework in revenue agencies, conduct comparative analysis across countries, and evaluate legal acceptance of digital evidence.

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