The Factors Impact On Prospective Client To Make A Decision Using The Accountant Service Office (“KJA”) In Indonesia

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Abstract: The accountant profession's existence in Indonesia is beneficial for completing development in all fields. There are no activities that do not require reliable and accurate administrative management. The purpose of this study is to examine the effect of financial statement utilization, client behavior, other accountant professions, and moderation of other accountant professions on client behavior and decisions to use KJA services. The study uses a questionnaire medium of KJA that has been sampled and has provided an answer to perception. Quantitative data analysis using SEM PLS with SmartPLS 3.2.8 software. The study results show that financial report utilization, client behavior, other accountant professions, and the moderating effect of other accountant professions have a negative and significant effect on the decision to use the KJA services. There are also shows that the higher these factors, the lower the decision to use KJA services.

Index Terms: KJA, Financial Report, Accountant Professions, Client Behavior

1. INTRODUCTION
The progress and success of a business is undoubtedly a dream for entrepreneurs, both from the micro, small, medium, and massive levels. All can not be separating from the integrated financial administration system into one in their daily business activities. A functional entity and managed sustainably, of course, must have a sound accounting information system so that in this case, the existence of financial statements is a must. Through financial statements, there will be many benefits that can be obtained by entrepreneurs, both in terms of financial or other operational aspects, which are generally doing in an analysis of financial statements. As to is in line with the opinion expressed by (Wild, John, K.R. Subramanyam, 2017) through the analysis of financial statements, it can carry out the process of evaluating the economic prospects and risks of the company. To include an analysis of the company's business environment, strategy, financial position, and performance. The business analysis is useful for many business decisions such as choosing investments in securities (securities or securities) of equity and debt securities, choosing a loan extension with a short or long term, valuing companies in an initial public offering, evaluating restructuring, which includes mergers, acquisitions, and investments. Likewise, stated by (Ross, E., Westerfield R., & Jordan, 2010) that financial statements are often an essential source of information for financial decisions, so the aim is to observe the financial statements briefly and show the features of financial statements that are more relevant. However, in Indonesia, generally, except for companies that have been listing on the Indonesia Stock Exchange, there are still many entrepreneurs who have not used the actual financial statements for business purposes and tax reporting.

This understandable because it does not bound into a statutory regulation against the necessity of making such financial statements. Very few entrepreneurs are aware of the benefits and usefulness of financial reports, both for internal and external parties. Furthermore, it can be seen in real terms where the provisions on the presentation of financial statements have not become mandatory or mandatory.

In the tax reporting system in the form of Annual Tax Return (SPT) reported by the employer at the end of each tax year, either an individual legal entity or in a larger firm, it must always be accompanied by financial statements from the company concerned. With the original purpose that the financial statements will be able to describe in a real way about the condition of the source and use of funds from the taxpayer's financial system. Nevertheless, unfortunately, a contradictory thing has happened so far, where the financial statements owned by taxpayers included in tax reporting, also do not have strong validity or reliability, because there are no institutions or independent parties that facilitate them. So that the financial statements should be appropriately accounted for, but it still needs to be explored further. It also becomes a new problem with the taxation system in Indonesia, which adopts a self-assessment system (Hutauruk, 2019). Since the establishment of an accounting service office (KJA) by the Indonesian Institute of Accountants (IAI) in 2015, which is expecting to be the spearhead accountant for an administrative order in Indonesia, following its main field is as a professional accountant that is identical to the preparation of compilation financial reports following Indonesian GAAP (SAK). Until now, the existence of KJA, which reached 210 offices throughout Indonesia, was not as expected, where there were almost no clients who used standard financial reporting services. However, in Indonesia, generally, except for companies that have been listing on the Indonesia Stock Exchange, there are still many entrepreneurs who have not used the actual financial statements for business purposes and tax reporting. This understandable because it does not bound into a statutory regulation against the necessity of making such financial statements. Very few entrepreneurs are aware of the benefits and usefulness of financial reports, both for internal and external parties. Furthermore, it can be seen in real terms where the provisions on the presentation of financial statements have not become mandatory or mandatory. In the tax reporting system in the form of Annual
Tax Return (SPT) reported by the employer at the end of each tax year, either an individual legal entity or in a larger firm, it must always be accompanied by financial statements from the company concerned. With the original purpose that the financial statements will be able to describe in a real way about the condition of the source and use of funds from the taxpayer's financial system. Nevertheless, unfortunately, a contradictory thing has happened so far, where the financial statements owned by taxpayers included in tax reporting, also do not have strong validity or reliability, because there are no institutions or independent parties that facilitate them. So that the financial statements should appropriately account for, but it still needs to be explored further. It also becomes a new problem with the taxation system in Indonesia, which adopts a self-assessment system. The problem is, no provision from the government requires financial reports before they submit to the tax return report to the tax office (KPP) must validate from the KJA. Prospective clients, who are mostly in the UMK sector, are more inclined to use the services of tax consultants and public accounting firms for the preparation of the financial statements. Thus, KJA in Indonesia experiences a difficult situation to be able to survive for a long time. Meanwhile in Indonesia, an accountant is allowed to have several professions at the same time, in addition to being a professional accountant (Charter Accountant/CA), also allowed as a public accountant (Certified Public Accountant/CPA) and as an official tax consultant (Certified Tax Consultant/BKP). Clients are more likely to choose accountants who can do professional accounting work at the same time, with the expectation of lower costs. Another impact that may arise is the internal control system of professional accountants who are no longer professional, where one person can do three types of work at the request of the client. There are the situation and dilemma that must resolve, to further increase compliance for taxpayers for the sake of successful development in all parts of Indonesia. Until now, most of the KJA is still having a problem getting clients because of the inhibiting factors, as stated.

2 LITERATURE REVIEW AND HYPOTHESIS

2.1 Literature Review

2.1.1 Financial Report Utilization

In business activities, it must be relating to finance and requires a report. The report is in the form of all financial transactions carried out by the company in conducting business. The financial transaction will provide a piece of information related to the origin of the money, as well as income and expenses made. In this case, the report is called the financial report. Where financial statements are one form of accountability, for that as a candidate or business person must make financial reports accurately and must not be arbitrary and must be following the standards held. Given the financial statements have several characteristics such as relevant to business conditions, and easy to understand (Hutauruk, 2019). That is because the financial statements are related to the continuity of the company is doing business, so in reporting the financial statements must have adequate knowledge of the operating environment of the reporting identity. From these statements, it can be said that financial statements have excellent benefits for business. Asuqo, Akpan, and Effiong (2014), in a study conducted, concluded that if there is proper compliance for a higher level of implementation of financial conventions, there will be effective financial management and control, and proper use of revenue. Financial statements are a system of recording and financial information relating to the source and use of funds in a particular business and a specific period. According to Levine (2005), it was suggesting that many kinds of literature identified several benefits associated with improving access and use of financial services. Economists have built a positive relationship between financial development and economic growth. Likewise, (McKenzie and Woodruff, 2008) found that microbusinesses have high rates of return and therefore benefit from increased access to finance. Karlan and Zinman (2010) noted that increased access to credit facilities, through the availability of financial reporting facilities, led to an increase in employment and income. The results of Aggarwal and Klapper's (2013) study show that the use of formal accounts produced by financial reports can facilitate transactions such as fund transfers, payment of salaries, and remittances to the government, among others. The results of (Aggarwal and Klapper, 2013), study show that the use of formal accounts produced by financial reports can facilitate transactions such as fund transfers, payment of salaries, and remittances to the government, among others. (Cole, S., Sampson, T., & Zia, 2011) show that most developing economies have a sizeable informal sector, which, if drawn to the formal sector, will encourage financial development. They added that the low demand for financial services could be due to the high fixed costs involved; indeed, savings, credit, and free insurance are proving in most emerging markets.

Financial literacy has also been identifying as one of the factors that explain the low demand for financial services because individuals will not demand products they do not know (Cole, S., Sampson, T., & Zia, 2011). It is saying that the high cost of financial services and the low level of financial literacy have important implications for financial development and therefore need to be further investigated by governments, policymakers, financial institutions, and international organizations aimed at increasing the utilization of financial services. Financial literacy has also been identifying as one of the factors that explain the low demand for financial services because individuals will not demand products they do not know (Calderon, M., 2014). Pipreka (2009) argues that increasing the level of financial literacy has a positive influence on access to credit by SMEs. Based on these descriptions, they can saw that financial statements are beneficial for every business decision-maker, and he can also affect economic conditions. Therefore its use is mandatory for every organization.

2.1.2 Client Behaviour

Clients or users of financial statement services are consumers, like in general marketing situations. Satisfaction with services is a priority. However, recently, consumers in the financial services sector have experienced significant behavioral shifts. Based on certain situations and cost factors become crucial issues. The absence of standard provisions from the government regarding the necessity of using official financial reports and validated professional accountants make new assumptions for entrepreneurs to be able to avoid it. Excellent service quality generally leads to increased customer satisfaction and positive word of mouth, attitude loyalty, and purchase intention (Gremler and Gwinner, 2000). The quality...
of service encounters has a direct relationship with customer satisfaction and perceived service quality (Jayawardhana et al., 2007). There also has an essential impact on customer ratings in terms of the overall quality of the service process, being a direct interaction between service operations employees and their customers. The quality of meetings is essential in the overall impression and evaluation of the quality of service experience (Lewis, 1989). Consumers act as co-producers in the service environment (Huang, 2008). However, not only do they influence their own quality experience to some extent but also have an impact on the satisfaction of other customers (Tax et al., 2006). Consumer behavior can be accepted and varies according to different service industries, where consumer demographics may also have a relative effect on bad behavior, diversity in behavior can change according to the individual, culture, context and also geographical location (Fullerton et al., 1997). There are means that the behavior of some consumers is considered acceptable; others can be considered morally wrong (Fisk et al., 2010). Fisk et al. (2010) suggested that consumers are difficult to predict. Consumers act as co-producers in the service environment (Huang, 2008). However, not only do they influence their own quality experience to some extent but also have an impact on the satisfaction of other customers (Tax et al., 2006). Consumer behavior can be accepted and varies according to different service industries, where consumer demographics may also have a relative effect on bad behavior, diversity in behavior can change according to the individual, culture, context and also geographical location (Fullerton et al., 1997). There are means that the behavior of some consumers is considered acceptable; others can be considered morally wrong and suggested that consumers are difficult to predict (Fisk et al., 2010). Seeing from the description shows that regular customers are those who pay attention to the level of service quality that they can feel as expected. Likewise, cultural and geographical factors, as well as the psychological environment, can influence their decisions.

2.1.3 Other Accountant Professions

For some people who have a very high level of business, various matters related to administration and taxation are a challenge. Things like this are usually felt by business people or workers who are not familiar with these various matters. Taxes have many complicated regulations in which most people are unfamiliar and have a good understanding related to various related rules. Even so, it does not mean that someone can ignore their tax obligations. Strictly speaking, this is regulating the taxation rules that every taxpayer, both a personal taxpayer and a corporate taxpayer, should pay taxes and report them annually. That is, no one is free from these obligations. Then, what if it turns out that taxpayers do not have the understanding and ability to calculate tax obligations? If we see the complexity applied in tax regulations, calculating and reporting annual taxes, ourselves is not an easy task. There is the main reason for using the services of a tax consultant. Through the use of consulting services, various errors related to tax calculation and reporting can avoid. Not only that, but the taxpayers also become calmer and can carry out their various activities more freely without messing with various regulations on taxation. The assertiveness of Tax Sanctions. Assertiveness is related to attitude. Attitudes are pleasant and unpleasant evaluative statements about objects, individuals, or events (Robbins and Judge, 2012). Assertiveness is the ability to express desires calmly, what a person wants or does not want, and how that person wants to be treated (Hadfield and Hasson, 2017). Knowledge is a system of ideas that is compatible with a system of things and is linked by the trust (Sobur, 2013). Thus that knowledge is all that is know about the sphere of life. Meanwhile, taxation knowledge is all that is know about general provisions and taxation procedures, both in the form of knowledge of taxation regulations, procedures for calculating and reporting the amount of tax owed to the function and role of tax collection (Waluyo, 2017). The results of studies conducted show that by using the services of a tax consultant, it helps taxpayers to be able to make it easier in carrying out tax administration (Muhammad Nuryatno, 2019). Seeing from the results of previous research that has done shows that the tendency of employees to use tax consultants is increasingly enormous, given the demands of the applicable tax administration. Thus it can be seen that these conditions can create new behaviors and can form a new mindset for entrepreneurs to be able to carry out all tasks related to taxation (including company bookkeeping) into one consultant. Besides, the existence of a public accounting firm also influences the client to determine his choice in preparing financial statements. The Public Accounting Firm has the legal status to audit financial statements based on state regulations. Also, public accounting provides other services for its clients such as special audits, tax services, other endorsements, accounting services, management consulting (A. Arens, Randal and Beasley, 2012). In Indonesia, tax accountants and public accountants are other accountant professions who widely known in the community. Taxation accountants get their professional permits under the auspices of the Indonesian Tax Accountants Association (IKPI) and public accountants under the auspices of the Indonesian Institute of Certified Public Accountants (IAPI). Both professions can be owned by the same professional so that he can do two jobs at once, namely taxation and auditing, to provide opinions for the financial report.

2.1.4 Decision to Use the Accountant Service Office (KJA)

Unlike the Public Accounting Firm (KAP) or the Tax Consultant Office, not many people are familiar with the Accountant Services Office (KJA). There is understandable because the existence of an Accountant Services Office is indeed relatively new. The existence of KJA is under the auspices of the Minister of Finance Regulation Number 216 / PMK.01 / 2017. Based on these regulations, KJA is mandated to be able to provide accounting services, management services, taxation services, and information system services. However, KJA may not provide insurance or audit services, as referred to in Article 3 paragraph (1) of Law Number 5 of 2011 concerning Public Accountants. This insurance service is a service provided by the Public Accountant or KAP. Accountants allowed to practice on KJA are Registered Accountants who have obtained permission from the Minister to provide accounting services. While KJA as a form of business can be in the form of an individual business entity, a civil partnership, a firm or a limited liability company, according to IAI, this KJA will open career opportunities for accountants who do not want a career in the area of public accountants and not as employees. So far, the same type of work as the KJA as the tax consensus is
taxation. However, because aside from being relatively new, and most entrepreneurs only know that there are tax consultants and public accounting firms, they do not feel familiar, and there is no need to use KJA. Research from (Saad, 2014) states that tax knowledge and tax complexity are seeing as factors that contribute to the behavior of taxpayer non-compliance in meeting their tax obligations. Even though each taxpayer has adequate knowledge and understanding of tax regulations, it can be ensuring that taxpayers will conscientiously comply with their tax obligations correctly and adequately to avoid tax violations that result in taxation sanctions (Fitria et al., 2019). This condition can create a new perspective for entrepreneurs, wherein the context of orderly administration and cost savings, all financial administration activities, or concerning accounting and taxation need only be done once with the same person. There is no need for another consulting office because it does not require specific validations. There is what makes the office. n line with the results of research conducted by (Muhammad Nuryatno, 2019) in which the presence of a tax consultant's office was able to resolve tax administration problems for taxpayers, in this case, entrepreneurs from the small and medium business sector.

2.2 Conceptual Framework and Research Hypothesis
Based on the support of theoretical and empirical studies, a conceptual framework model of this research is illustrated in Figure 1. as follows:

![Figure 1. Conceputal Framework Model](image)

The researches suggested hypothesis to be tested through research conducted:
H1: There is the influence of financial report utilization on the decision to use the KJA.
H2: There is the influence of client behavior on the decision to use the KJA.
H3: There is the influence of the other accountant professions on the decision to use the KJA.
H4: Other accountant professions can moderate client behavior to the decision to use the KJA.

3 RESEARCH METHODS
This research was conducted on all Accountant Service Offices (KJA) within the auspices of the Indonesian Accountants Association (IAI) located throughout Indonesia, totaling 451 offices as of September 2018. Communication is done via WhatsApp media, especially within the KJA group. Thus, all information extracted from respondents through a questionnaire can appropriately obtain according to the target.

Based on this population, a proportionate stratified random sampling was then determined, and a total of 210 KJA with a minimum service period of three years was determined. All responses were collecting among KJA, out of which 200 were returns, indicating a response rate of 95.24%. Of the number, questionnaires were re-examining, and the valid result questionnaires of 200 respondents used as primary data for processing data. Data were gathering through a 16 items questionnaires. SEM PLS Approach tests processing data with descriptive statistics and the model.

4 RESEARCH RESULTS

4.1 Validity and Reliability Test Result
The validity test is done by the Pearson correlation method or the Corrected item-total Correlation method. The table value determined for (n) = 200-2 = 198 (2-tailed test) is 0.1384. The results of the analysis show that all the items in question are above or> 0.1384 or with sig values. <0.05 (α = 0.05). That shows that all questions are valid. The testing data reliability is using the Cronbach Alpha method. Based on the results of the output data, it knows that the reliability value of all variables is above or> 0.70. Thus the measuring instrument in the study is reliable.

4.2 Structural Equation Modeling-Partial Least Square Analysis
This research uses a structural equation modeling-partial least square (SEM-PLS) analysis approach with SmartPLS 3.2.8 software (Ghozali Iman, 2015). The results of further analysis can describe as follows:

![Figure 2. Bootstrapping path diagram Results](image)

4.2.1 Evaluate The Outer Reflexive Construct Model

<table>
<thead>
<tr>
<th>TABLE 1</th>
<th>OUTER LOADINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Origin Sampl</td>
</tr>
<tr>
<td>CBR1 &lt;- Client Behavior</td>
<td>0.865</td>
</tr>
<tr>
<td>CBR2 &lt;- Client Behavior</td>
<td>0.863</td>
</tr>
</tbody>
</table>

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From the results of the outer loadings above it can be seen that it turns out that indeed all construct indicators in the model are valid where the resulting T-statistics value $> 1.96$ (t table) (Chin, 2010), (Hair, Ringle and Sarstedt, 2011).

**TABLE 2**

**AVERAGE VARIANCE EXTRACTED (AVE), COMPOSITE RELIABILITY AND CRONBACH’S ALPHA**

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>Composite Reliability</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Accountant</td>
<td>0.925</td>
<td>0.945</td>
</tr>
<tr>
<td>Professions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client Behavior</td>
<td>0.920</td>
<td>0.944</td>
</tr>
<tr>
<td>Decision to Use the KJA</td>
<td>0.928</td>
<td>0.949</td>
</tr>
<tr>
<td>Financial Report Utilization</td>
<td>0.909</td>
<td>0.936</td>
</tr>
<tr>
<td>Moderating Effect</td>
<td>1.000</td>
<td>1.000</td>
</tr>
</tbody>
</table>

At AVE values produced by all reflective constructs above 0.50, so it meets the requirements of convergent validity and reliability. The Cronbach Alpha value produced by all constructs is excellent, which is above 0.70, so that it can be concluded that all reflective construct indicators are reliable or meet the reliability test (Hair, Ringle and Sarstedt, 2011). The composite reliability value produced by all reflection constructs is excellent, which is above 0.70, so that it can conclude that all reflective construct indicators are reliable or meet the reliability test. It can also see that the value of composite reliability is much higher compared to all existing reflective constructs.

**4.2.2 Evaluate The Inner Model**

The evaluation of the inner model is done through the analysis of r-square values, which be presents in the following table:

**TABLE 3**

**R SQUARE**

<table>
<thead>
<tr>
<th>R Square</th>
<th>R Square Adjusted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decision to Use The Accountant Service Office (KJA)</td>
<td>0.520</td>
</tr>
</tbody>
</table>

From the results above it can be seen the R-Square value for the decision to use the accountant service (KJA) variable of 0.520, which means the model includes in the moderate category. Moreover, the next, the path coefficient results can be displayed as follows:

**TABLE 4**

**PATH COEFFICIENTS**

<table>
<thead>
<tr>
<th>Origin</th>
<th>Mean</th>
<th>STDEV</th>
<th>T Statistics</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRU -&gt; DCS</td>
<td>-0.406</td>
<td>0.126</td>
<td>3.237</td>
<td>0.001</td>
</tr>
<tr>
<td>CBR -&gt; DSC</td>
<td>-0.263</td>
<td>0.125</td>
<td>2.105</td>
<td>0.036</td>
</tr>
<tr>
<td>OAP -&gt; DCS</td>
<td>-0.227</td>
<td>0.095</td>
<td>2.393</td>
<td>0.017</td>
</tr>
<tr>
<td>Moderating Effect</td>
<td>-0.155</td>
<td>0.051</td>
<td>2.989</td>
<td>0.003</td>
</tr>
</tbody>
</table>

From the results of the above output, it can be seeing that all the variables turned out to have a significant effect with the T-statistics values generated by all variables is $> 1.96$ (t table) or with a P-value $< 0.05$ (level of confidence) (Hair, Ringle and Sarstedt, 2011), (Chin, 1998), (Chin, 2010). There are means that all alternative hypotheses are acceptable. In the results of this analysis it is also seen that the influence of financial report utilization, customer behavior, other accountant professions and moderation of the effect of other accountant professions on the decision to use the KJA is in a negative and significant direction, or with the path coefficient values respectively: $-0.406; -0.263; -0.277$ and $-0.155$. This condition also shows that the higher the financial report utilization, customer behavior, other accountant professions, and moderating the effects of the other professional accountant, the lower the decision to use the KJA.

**5 DISCUSSION**

The results of the SEM PLS analysis show that there are prospective client factors that significantly influence the decision to use the KJA, with a contribution of R square value of 0.520. It also shows that the factors affecting prospective clients contributed 52% on the decision to use KJA, while the remaining 47.8% were affected by other variables outside the model and also the error factor. This result also shows that financial report utilization, client behavior, and other accountant professions play an important role in making decisions using KJA. Besides, in this case, it also shows that other accountant professions can actively moderate client behavior in deciding to use KJA.

**5.1 The Influence of Financial Report Utilization on The Decision to Use The KJA**

The analysis results in Figure 2 Bootstrapping Path Diagram Results and Table 4 Path Coefficients show that the value of financial report utilization to decision to use the KJA is with T-Statistics 3.237 $> 1.96$, and P-values 0.001 $< 0.05$, and path coefficient -0.406. Thus the financial report utilization has a direct negative and significant effect on the decision to use KJA to reach 40.6% of its influence. These results indicate that there is sufficient statistical evidence to accept H1 that the
higher the financial report utilization, the lower the decision to use the KJA. This result is also in line with the opinion expressed by Hutauruk (2019), where financial reporting can accommodate the need for better administration and business management. This result is also in line with the opinion (Hutauruk, 2019) wherein a business activity a standard financial report is needed so that it can capture all business activities as material in making crucial business decisions. In line with (Asuqo, Akpan, and Effiong, 2014) that if there is proper compliance for the implementation of higher-level financial conventions, there will be effective financial management and control, and proper use of revenue. Financial statements are a system of recording and financial information relating to the source and use of funds in individual businesses and specific periods. Besides, financial statements are also an absolute requirement in various financial institutions and other businesses (Mckenze and Woodruff, 2008), (Aggarwal and Klapper, 2013), (Cole S Sampson & Zia, 2011) (Calderon M, 2014), and (Piprika, 2009). Some obstacles that occur are the lack of skills in making financial reporting standards, so this requires the need for professional accountants who can prepare it. However, based on the results of the analysis and observations made in the field, it shows that the client optimizes the ability available, meaning that in order to save costs, they use other professional services besides KJA with contracts on tax work or audit to concurrently create financial reports at once. Thus, the higher the need for the use of financial statements for specific administrative requirements of third parties, the higher the use of other professional accountants, so that it will cause the lower possibility of using KJA services.

5.2 The Influence of Client Behavior on The Decision to Use The KJA.

The analysis results in Figure 2 Bootstrapping Path Diagram Results and Table 4 Path Coefficients also shows that the value of client behavior to the decision to use the KJA is T-Statistics 2.105 > 1.96, and P-values 0.036 < 0.05, and path coefficient -0.263. Thus the financial report utilization has a direct negative and significant effect on the decision to use KJA to reach 26.3% of its influence. These results indicate that there is sufficient statistical evidence to accept H2 that the higher the client's behavior, the lower the decision to use the KJA. In this situation, the client's perception is formed by itself, looking at the situation. The absence of the necessity to use validated financial statements increasingly shapes the client's mindset into new behavior. Attributed again by reducing costs is their reason. During this time, the client is assisting by other professionals in the field of taxation who promise and make perceptions of work at a low cost. There is in line with the opinion (Jayawardhena et al., 2007), (Gremler and Gwinner, 2000), and (Lewis, 1989). Thus this situation makes the client have a pattern of behavior tailored to the situation. This client's behavior from one side might ease him, but from the other side, besides, he will have problems in the future. In the future, the state will also suffer losses through the results of financial statements that are not yet valid and cannot count. There is a determining factor in the client's willingness to use KJA services. How not, one professional working at the same time for different responsibilities. Nevertheless, this is the behavior in the field, where the cost savings factor again becomes the main thing by ignoring the more important things, of course. The more the client has such a mindset, the lower his desire to use KJA services.

5.3 The Influence of Other Accountant Professions on The Decision to Use The KJA.

Furthermore, in the analysis results in Figure 2 Bootstrapping Path Diagram Results and Table 4 Path Coefficients also show the value of the other accountant professions to the decision to use the KJA is T-Statistics 2.393 > 1.96, and P-values 0.017 < 0.05, and path coefficient -0.227. It also shows that other accountant professions have a direct negative and significant effect on the decision to use KJA to reach 22.7% of its influence. Thus there is sufficient statistical evidence to accept H3 that the higher other accountant professions, cause to lower the decision to use the KJA. Knowledge of taxation is crucial, but many entrepreneurs have not used it optimally. Though many things will obtain by studying it internally within the company. There is in line with the opinion (Waluyo, 2017), where through taxation knowledge it will also be known about general provisions and taxation procedures, both in the form of knowledge about tax regulations, procedures for calculating and reporting the amount of tax owed to the function and role of tax collection. Public accounting is one of the other accounting professions that provides services to the general public, especially in the field of audits or financial reports made by clients. This audit primarily intended to meet the needs of users of financial information such as investors, creditors, prospective creditors, and government agencies (Boyton & Kell, 2006). Thus the public accountant also does what KJA does, except in giving opinions. There is what causes users to choose because the cost calculation is cheaper as logically, but independently it can be questioned given the two jobs done by one professional at a time. Professional independence can be questioning in this matter. Today there are many other accountant professions, both those who have official licenses under the Ministry of Finance of the Republic of Indonesia or not. However, with their presence, it can be quite helpful and even able to take over most of the company's financial administration work. This condition makes a higher dependency on other professionals outside the KJA, so the less likely it is to use KJA services.

5.4 The Moderation Other Accountant Professions to Client Behavior on The Decision to Use The KJA.

At the end of this analysis, they are also showing in Figure 2 Bootstrapping Path Diagram Results and Table 4 Path Coefficients, where the moderation value of other accountant professions on client behavior to the decision to use the KJA is with T-Statistics 2.989 > 1.96 and P-values 0.003 < 0.05, and path coefficient -0.155. It also shows that other accountant professions can negatively and significantly moderate client behavior with the decision to use KJA or up to 15.5% influence. Thus there is sufficient statistical evidence to accept H4 that other accountant professions cause lower client behavior to determine the decision to use the KJA. In this case, the moderating variable other accountant professions are quasi moderation because it has a significant effect and can moderate or strengthen the relationship between client behavior on a decision to use the KJA. The behavior of entrepreneurs has formed by itself because of the support of the situation. With the aim of efficiency in spending makes everything related to spending money a matter of principle. In order to meet administrative requirements in business activities, other accountant professions who can be a company
representative in tax administration matters needs. Not only that, but they need to get an unqualified opinion from a public accountant is also an absolute requirement for administrative requirements from third parties. Seeing the situation in Indonesia, which makes it possible to do the job at once only through other accountant professions, becomes a tendency and behavior. There is what makes other professional accountants, whether official or not, able to become a variable that reinforces the client's behavior with his decision to use KJA services. The higher the involvement of other professional accountants, the greater the client's behavior will cause less interest in using KJA services.

6 CONCLUSION
Based on the analysis of the discussion conducted, conclusions can make as follows:
1) Financial report utilization has a significant and negative effect on the decision to use the KJA.
2) Client behavior has a significant and negative effect on the decision to use the KJA.
3) Other accountant professions has a significant and negative effect on the decision to use the KJA.
4) Other accountant professions has a significant and negative effect on the decision to use the KJA and can to moderating between client behavior with the decision to use KJA.

7 SUGGESTION
The government, especially the finance department, in coordination with the Indonesian Institute of Accountants (IAI), made a new arrangement that each taxpayer must submit financial reports that must be validated by the KJA. Besides, for the accounting profession in Indonesia, it must be regained, considering that some have licenses and those who do not. Then it must also be determined that an accountant must not have more than one professional license that is carried out, given the independence and a sound internal control system. The government is expected not to let the current situation take too long, given that it is minimal, and there are almost no pure jobs for KJA. Through KJA services, it will be able to create professional accounting independence towards orderly administration in the future, and to support development in all fields.

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