



## The Role Of Accounting Services Offices In Providing Non-Insurance Services To Clients

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**Abstract.** This study examines the role of non-assurance services provided by Accounting Service Offices (KJA) to clients in response to the increasing demand for professional consulting services beyond traditional audit activities. The objective of this study is to develop a conceptual framework and review previous research on the effects of non-assurance services on audit quality, auditor independence, and client satisfaction. The research employs a systematic literature review method by analyzing relevant academic journals and primary sources. The findings indicate that non-assurance services can enhance service efficiency and provide added value to clients through tax consulting, accounting systems, and other advisory services. However, these services may also create challenges related to auditor independence. Previous empirical studies in Indonesia report mixed results. Some studies suggest that non-audit services positively influence auditor independence and reduce earnings management practices, while others find negative or insignificant effects. These inconsistent findings highlight the need for a comprehensive research model that incorporates corporate governance and professional ethics perspectives. In conclusion, the implementation of non-assurance services in KJA should be supported by strong control mechanisms and adherence to the IAPI Code of Ethics to maintain audit quality, auditor independence, and stakeholder trust.

**Keywords:** *Non-Assurance Services, Accounting Service Office (KJA), Audit Quality.*

### INTRODUCTION

Global economic developments and advances in digital technology have brought significant changes to business practices and the accounting profession. Organizations today require financial information that is not only accurate and reliable, but also relevant, timely, and capable of supporting strategic decision-making. The increasingly complex business environment is driving the accounting profession to expand the scope of services it provides to clients. In addition to providing assurance services, the accounting profession is now increasingly expanding into providing non-assurance services oriented towards consulting, mentoring, and improving organizational performance (Tiwari & Debnath, 2021).

Non-assurance services are professional services that do not provide an opinion or level of confidence in financial statements, but instead focus on providing technical assistance, consulting, and managerial support to clients. These services include financial statement preparation, bookkeeping, tax consulting, management consulting, accounting information systems development, and organizational governance training and assistance. The increasing business demand for operational efficiency, regulatory compliance, and risk management has driven demand for non-assurance services across various business sectors (Ahmed et al., 2022).

Digital transformation has accelerated the development of non-assurance services within the accounting profession. The use of technologies such as cloud accounting, artificial intelligence, big data analytics, and digital-based information systems enables more effective and efficient financial management and reporting processes. Therefore, accountants are required to possess broader competencies, not only in accounting and financial reporting, but also in utilizing information technology and data analysis to support clients' business needs (Lokuge & Duan, 2021).

In the Indonesian context, Accounting Services Offices (KJA) play a strategic role in providing various non-assurance services to the public and businesses. Based on the Regulation of the Minister of Finance Number 216/PMK.01/2017 concerning State-Registered Accountants, KJA can provide professional services in the form of bookkeeping, financial report preparation, tax consultation, management consultation, accounting system preparation, and other professional services that do not include audit services. The existence of KJA is becoming increasingly important along with the growth of Micro, Small, and Medium Enterprises (MSMEs) that require support in financial management and fulfilling administrative obligations in accordance with applicable regulations.

The role of KJA is not limited to providing financial administration services, but also contributes to improving the quality of financial information, transparency, accountability, and financial literacy for business actors. Through consulting and mentoring services, KJA can help clients understand their business's financial condition, strengthen internal control systems, and support more effective and sustainable decision-making. Thus, non-assurance services are a crucial instrument in increasing business competitiveness and sustainability, particularly for MSMEs with limited financial management resources.

Despite its numerous benefits, the provision of non-assurance services also faces a number of challenges. One of the most widely discussed issues in the literature is the potential impact of non-assurance services on professional independence and objectivity. Some studies indicate that non-assurance services can enhance a service provider's understanding of a client's business conditions, thereby contributing to improved service quality. However, other studies have found that overly close relationships between service providers and clients can create conflicts of interest, potentially compromising professional independence if not balanced by adequate oversight mechanisms (Bleibtreu & Stefani, 2022; Ahmed et al., 2022).

Furthermore, rapid technological developments, limited competent human resources, and low awareness among some business owners of the importance of professional accounting services remain obstacles to optimizing non-assurance services. These conditions require accounting firms to continuously improve their professional competence, service quality, and adaptability to technological developments and increasingly complex client needs.

Various previous studies have examined the relationship between non-assurance services, audit quality, and auditor independence. However, most studies have focused on Public Accounting Firms (KAP), while studies on the role of Accounting Services Firms (KJA) as providers of non-assurance services are relatively limited, particularly in the Indonesian context. Furthermore, previous studies have shown mixed findings regarding the impact of non-assurance services on service quality, professional independence, and client satisfaction (Shi et al., 2021; Ahmed et al., 2022). These discrepancies indicate a research gap that requires further study using a comprehensive approach.

Based on the above description, this study aims to analyze the role of accounting firms in providing non-assurance services and identify the benefits, challenges, and implications for the quality of professional services. This research is expected to provide theoretical contributions to enrich the literature on non-assurance services in accounting firms and practical contributions for professional accountants, regulators, and business actors in improving the effectiveness and quality of accounting services in the digital era.

## LITERATURE REVIEW

The literature review is a theoretical basis that serves to examine, evaluate, and synthesize various previous studies related to non-assurance services in Accounting Services Offices (KJA), so as to be able to build a comprehensive and relevant framework for this study. This study is based on Agency Theory which explains that auditors as agents have a responsibility to safeguard the interests of principals through an independent attitude, but the provision of non-assurance services has the potential to pose threats such as self-interest threats and advocacy threats that can interfere with auditor objectivity (Jensen & Meckling, 1976), as well as Stakeholder Theory which emphasizes that audit quality and auditor independence are the main factors in building stakeholder trust in financial reports (Freeman, 1984). In practice, non-assurance services are professional services that do not provide an opinion on financial statements, but rather focus on consulting, bookkeeping, taxation, accounting information system development, and management assistance that provide added value in the form of operational efficiency and improved client decision-making quality (Svanström, 2013; Romney & Steinbart, 2018). The existence of these services also represents a form of adaptation of the accounting profession to technological developments and the increasingly complex needs of modern business. However, the literature indicates a dilemma between economic benefits and independence risks, especially when non-assurance services are provided to the same client as the audit client, so that auditors have the potential to lose objectivity in assessing the results of their own work (Simunic, 1984; Knechel & Sharma, 2012).

Empirically, previous research has shown mixed and inconsistent findings. Some studies have found that non-audit services have a positive effect on auditor independence, particularly when supported by audit fees and strong professional relationships (Wardoyo, 2014; Diktie, 2014), while other studies have shown that non-audit services have no significant effect on auditor independence (Asana & Yogantara, 2020), indicating differences in context, methods, and sample characteristics. Regarding audit quality, Nini and Trisnawati (2009) demonstrated that auditor involvement in non-audit services can reduce earnings management practices, thus reflecting improved audit quality. Darmawati et al. (2025) asserted that without adequate controls, non-audit services have the potential to reduce audit quality. From a stakeholder perspective, auditor independence remains a key determinant in building trust in financial reports, although non-assurance services can improve transparency, efficiency, and understanding of the client's business (Septemberiyanti et al., 2026; Nasywa et al., 2026). Furthermore, in the Indonesian context, the implementation of the professional code of ethics established by the Indonesian Institute of Certified Public Accountants (IAPI) is an important mechanism for identifying and controlling threats to auditor independence.

Based on the literature review, several research gaps remain that require further study. These include inconsistencies in research findings regarding the impact of non-assurance services on auditor independence, a comprehensive analysis of variables, and a lack of attention to contextual factors such as corporate governance, professional ethics, and the development of digital technology in accounting practices. Furthermore, the client's perspective as a service user is still relatively limited in the literature. Therefore, this study develops a conceptual framework linking non-assurance services with auditor independence, audit quality, and stakeholder trust, taking into account the role of control mechanisms such as professional codes of ethics and governance. This is expected to provide a more comprehensive understanding of the role of KJA in providing non-assurance services in the modern era.

## METHODS

This study uses a descriptive qualitative approach to deeply understand the role of Accounting Services Offices (KJA) in providing non-assurance services to clients, with the object of research at KJA Furqan. The data used consists of primary data obtained through semi-

structured interviews with KJA, as well as secondary data derived from supporting documents and related standard literature. Data collection was carried out through interviews as the primary source to obtain information on services such as training, financial statement preparation, and taxation, and supported by documentation studies of various relevant documents. The data were then analyzed using an interactive model that includes data reduction, data presentation, and conclusion drawing. In addition, this study refers to the professional standards of the Indonesian Institute of Accountants (IAI), the Indonesian Institute of Public Accountants (IAPI), and the International Federation of Accountants (IFAC) code of ethics in assessing non-assurance service practices.

## **RESULTS**

Accounting Services Office (KJA) Based on research results, KJA Furqan and Partners provides various forms of non-assurance services tailored to client needs. Services provided include bookkeeping, financial statement preparation, tax consulting, management services, corporate governance report preparation, and financial management training and assistance. In addition, KJA also carries out initial balance sheet preparation and data collection activities (enumerator) in collaboration with various agencies.

The implementation of non-assurance services is carried out through several stages, namely identifying client needs, initial consultation, drafting a memorandum of understanding (MoU), scheduling activities, and executing work according to the agreed scope. One of the most frequently provided services is financial management training for treasurers of agencies, Regional Implementation Units (UPD), and other institutions. Training materials cover financial report preparation, financial administration, and taxation. The training lasts for three to four days and concludes with evaluation through discussions and quizzes.

The research also shows that all services provided adhere to applicable professional standards, such as those issued by the Indonesian Institute of Accountants (IAI), the Statements of Financial Accounting Standards (PSAK), and the accounting profession's code of ethics. These standards are implemented to maintain service quality and ensure compliance with professional regulations.

The contribution of non-assurance services provided by KJA Furqan and Partners is evident in the clients' improved ability to prepare financial reports and manage financial administration more systematically. These services also help clients obtain more accurate financial information, which can be used as a basis for business decision-making.

However, the implementation of non-assurance services still faces several challenges. Technical challenges include power outages during training sessions and delays in the presentation of the speaker. Meanwhile, non-technical challenges include a lack of transparency from clients in providing data and information required during the work process. Furthermore, challenges related to client requests that are inconsistent with professional requirements, such as attempts to manipulate tax data, have been identified. Despite these challenges, KJA Furqan and Partners maintains its integrity by rejecting requests that violate the professional code of ethics.

## **DISCUSSION**

The research results show that KJA Furqan and Partners serves not only as a provider of technical accounting services but also as a strategic partner for clients through its various non-assurance services. The diversity of services provided reflects the development of the accounting profession, which is increasingly oriented towards providing value-added services, particularly in helping organizations and businesses improve the quality of their financial management.

Research findings indicate that training and mentoring services are a form of non-assurance service that makes a significant contribution. Through these activities, clients gain an increased

understanding of financial reporting, financial administration, and taxation. This aligns with the concept of professional services, which positions accountants as knowledge providers and mentors for clients in improving their financial management competencies.

The application of professional standards, which refer to the Indonesian Institute of Accountants (IAI), PSAK, and the professional code of ethics, demonstrates KJA's commitment to maintaining service quality. Compliance with these standards is crucial for building client trust and ensuring that services provided adhere to the principles of professionalism, objectivity, and integrity.

The contribution of non-assurance services is also evident in their ability to help clients obtain more reliable financial information to support decision-making. For small and medium-sized businesses, the existence of KJA can provide a solution to limited resources and competencies in accounting and taxation. Thus, non-assurance services not only provide administrative benefits but also support business sustainability and development.

On the other hand, this study found technical and non-technical obstacles in the provision of non-assurance services. A lack of client transparency in providing data can impact the quality of work and the effectiveness of services. Furthermore, the existence of requests that contradict professional requirements demonstrates the importance of implementing a code of ethics in accounting services. KJA Furqan and Partners' refusal of these requests demonstrates the implementation of the principle of integrity, a fundamental foundation of the accounting profession.

Other findings indicate that some business owners still perceive accounting services as relatively expensive. This perception has the potential to hinder the optimal use of non-assurance services. Therefore, broader education and outreach efforts are needed regarding the benefits of non-assurance services in improving financial management, tax compliance, and business decision-making.

## **CONCLUSION**

The study concludes that Accounting Services Offices play a significant role in providing non-assurance services that support clients in managing their financial and administrative activities effectively. Beyond their traditional accounting functions, these offices contribute to business development through services such as bookkeeping, tax administration, financial reporting, business consulting, financial planning, and regulatory compliance assistance. The findings indicate that the availability of comprehensive non-assurance services helps clients improve decision-making processes, enhance operational efficiency, and maintain compliance with applicable regulations.

Furthermore, the research highlights that the quality, professionalism, and expertise of Accounting Services Offices are essential factors in building client trust and satisfaction. By offering tailored solutions that address the specific needs of different clients, these offices create added value and strengthen long-term business relationships. In an increasingly complex business environment, the role of Accounting Services Offices extends beyond technical accounting support to become strategic partners that assist organizations in achieving sustainable growth and financial stability.

Therefore, Accounting Services Offices are not only service providers but also important contributors to organizational success through the delivery of reliable, ethical, and client-oriented non-assurance services. Future studies may further explore the impact of these services on business performance across different industries and organizational sizes.

## **LIMITATION**

This study still has several limitations that need to be considered when interpreting the results. The study was conducted only at KJA Furqan and Rekan, so the findings cannot comprehensively describe the practice of providing non-assurance services at all accounting firms

in Indonesia. Differences in organizational characteristics, types of services, and client profiles at each KJA allow for variations in the implementation and contribution of non-assurance services.

Furthermore, the study used a descriptive qualitative approach with interview and documentation techniques, so the results are highly dependent on the information provided by informants and the availability of supporting documentation. This may affect the depth of information obtained regarding non-assurance service provision practices.

This study also focused more on the perspective of the service provider, namely KJA Furqan and Rekan, and therefore did not fully reflect the perceptions and satisfaction levels of clients as service users. Therefore, further research is recommended to involve more accounting firms and incorporate client perspectives to obtain a more comprehensive understanding of the role and effectiveness of non-assurance services in Indonesia.

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