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COMPLIANCE RISK MANAGEMENT TAX SUPERVISION OF VILLAGE GOVERNMENT AGENCIES: CASE STUDY OF KPP PRATAMA JEMBER

Moh Abrori Akbar*
Universitas Indonesia, Indonesia

Buddi Wibowo
Universitas Indonesia, Indonesia

**Penulis Koresponden: abroriakbar@gmail.com*

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Moh Abrori Akbar*
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Abstract:
Research objective: *This research aims to create a compliance risk map for village government agencies (IPDes) in KPP Pratama Jember, to inform monitoring and education priorities*
Method: *In-depth interviews were conducted and analyzed qualitatively using thematic analysis to gain a deeper understanding of the phenomenon under study and machine learning techniques were utilized for data mapping*
Research findings: *The resulting risk map categorized 14 IPDes as high-risk, prioritizing them for targeted supervision and intervention efforts.*
Practical implication: *This research is expected to provide additional insights into the application of CRM to IPDes. The development of IPDes CRM needs to be considered by the Directorate General of Taxes (DGT) to be realized considering that no tool can be used to prioritize IPDes supervision. Furthermore, this study can be a trigger for the development of CRM at the national level, and village tax compliance can be a variable in the distribution of regional transfers*
Keywords: *Compliance Risk Management, village government agencies (IPDes), village income and expenditure allocations (APBDes).*

Abstrak:

Tujuan Penelitian: Penelitian ini bertujuan untuk membuat peta risiko kepatuhan bagi Instansi Pemerintahan Desa (IPDes) di KPP Pratama Jember, guna memberikan informasi prioritas pengawasan dan edukasi.
Metode: Wawancara mendalam dilakukan dan dianalisis secara kualitatif menggunakan analisis tematik untuk mendapatkan pemahaman yang lebih mendalam tentang fenomena yang diteliti dan menggunakan *machine learning* untuk pemetaan.
Hasil Penelitian: Peta risiko yang dihasilkan mengategorikan 14 IPDes sebagai risiko tinggi, sehingga menjadi prioritas untuk pengawasan dan intervensi yang ditargetkan.
Implikasi Praktis: Penelitian ini diharapkan dapat memberikan wawasan tambahan mengenai penerapan CRM pada IPDes. Pengembangan CRM IPDes perlu dipertimbangkan oleh Direktorat Jenderal Pajak (DJP) untuk direalisasikan mengingat belum adanya alat yang dapat digunakan untuk memprioritaskan pengawasan IPDes. Lebih lanjut, studi ini dapat menjadi pemicu pengembangan CRM di tingkat nasional dan kepatuhan pajak desa dapat menjadi variabel dalam penyaluran transfer daerah.

Kata kunci: Manajemen Risiko Kepatuhan, Instansi Pemerintah Desa (IPDes), Anggaran Pendapatan dan Belanja Desa (APBDes).

INTRODUCTION

Compliance risk is any possibility or uncertainty that has an impact on Taxpayer compliance related to loss of tax revenue due to taxpayers' non-compliance in making timely reporting, timely payments, and complete and correct reporting (DGT, 2021). Indonesian Directorate General of Taxes (DGT) has implemented Compliance Risk Management (CRM) since 2019 with Taxpayer compliance risk management procedures which are carried out in a structured, measurable, objective, and continuous manner, aiming to form a more efficient and effective decision-making system which then displayed in the form of a Taxpayer compliance risk map(DGT, 2021). The DGT's annual report shows that the compliance ratio from 2019 to 2022 increased by 13.74%. This is also in line with the achievement of tax revenues in the last three years, namely 2023, 2022, and 2021 even though the pandemic hit it.

The implementation of CRM since 2019 has succeeded in increasing taxpayer compliance and also increasing overall tax revenues (Diamendia & Setyowati, 2021). CRM can be used to increase the effectiveness and efficiency of tax audits at the DGT(Astuti & Gunadi, 2021; Rizal & Maradona, 2022). Implementation of CRM in extensification efforts, namely efforts to increase the number of registered taxpayers. Research on the application of CRM in tax extensification, with the results of voluntary registration of taxpayers and being given a tax identification number (NPWP) on a job basis, results in CRM output being very low (Sukadana, 2020). Modeling the village government agencies (IPDes) CRM through the number of village income and expenditure allocations (APBDes) per tax office with the result that there are 55 KPP Pratama that are in the high-risk quadrant (Saputra & Akbar, 2022). CRM modeling with a focus on villages in Banyumas Regency, through this modeling obtained 109 villages with high-risk criteria so that they need to be prioritized for assistance (Saputra & Akbar, 2023)

The level of compliance of government agencies in fulfilling tax obligations is still not optimal (Luthfiani, 2020; Andriana, 2020; Indrianasari, 2018; Pramurti, 2018; Isnawati, 2016; Subandi & Fadhil, 2018; Ratnafuri & Herawati, 2012). Misuse of Village Funds was the largest number of cases prosecuted by law enforcement officials during 2021, namely 154 cases (Indonesian Corruption Watch, 2022). This Tax Office oversees 226 IPDes with an average village budget (APBDes) of over 2.5 billion Rupiah per village in 2022, ranking 29th nationally. Jember Regency, with an area of 3,092 km^2, is the third largest district in East Java after Malang and Banyuwangi. In 2022, the total APBDes managed was Rp 553,145,627,396 with a tax ratio of 2.43%, and in 2023, with a total APBDes of Rp 568,575,062,733, the tax ratio decreased to 2.32%.

CRM has generally had a positive impact on various business processes within the Indonesian Directorate General of Taxes. This study aims to explore CRM implementation in the public sector, specifically in village government agencies. Through in-depth interviews and machine learning techniques, this research seeks to understand the factors influencing CRM adoption and identify opportunities for improvement in tax supervision, particularly for IPDes taxpayers. The findings of this study will provide insights for policymakers to enhance the efficiency and effectiveness of tax supervision in village government agencies.

LITERATURE REVIEW

Compliance risk was first discussed and approved for its definition in the Basel document, namely the risk of legal or regulatory sanctions, material financial losses, or reputational losses that may be experienced by a bank due to non-compliance with laws, regulations, rules, standards of related self-regulatory organizations, and code of ethics that applies to its

banking activities(Singh, 2005). Ramakrishna (2015) for effective risk management compliance needs to carry out risk identification, risk assessment, risk mitigation, risk monitoring, and risk remediation. CRM is a structured process for the systematic identification, assessment, ranking, and treatment of tax compliance risks such as failure to register, failure to properly report tax liabilities etc (OECD, 2004).

Figure 1. CRM Process

The Slippery framework provides a deep understanding of tax payment behavior as well as regulatory practices by focusing on the need to consider authority power, trust in authority, and the dynamic interactions between the two (Kirchler et al., 2008). The dynamic interaction between the two is explained in seven interactions, namely audit probabilities, fines, tax rate, subjective tax knowledge and participation, attitudes towards taxes, personal, social and national norms, and perceived fairness in the current framework. Batrancea et al. (2019) researched in 44 countries that trust and power as in the slippery framework have an effect on compliance where in countries where trust and power are considered weak, ignoring taxpayers' demands and expectations regarding assistance, justice, and welfare will result in tax evasion. However, providing support and services to taxpayers (e.g., fiscal incentives to run businesses, media facilities to monitor policy accountability and transparency, resources to express opinions in important decisions), while targeting tax evaders in a targeted manner, can improve compliance. In countries that already have high levels of trust and power, maintaining a regulatory environment that supports business, simplifying tax payment systems, and increasing public dialogue when developing fiscal reforms will contribute to maintaining and enabling high levels of taxpayer compliance.

In accordance with Law Number 6 of 2014 about Villages, the Village Revenue and Expenditure Budget (APBDes) is the basis for Village financial management, which is prepared for a period of one budget year which is then determined by the village head into village regulations, which consist of three parts, namely the expenditure, income, and income sections, and financing. Article 11 of the Minister of Home Affairs Regulation Number 20 of 2018 defines income as all village revenues in one budget year which are the right of the village and do not need to be returned by the village, which includes groups of original village income, transfers, and other income. Sources of village income, according to Article 72 of the Village Law, states that village income consists of original village income, sharing of regional taxes and regency/city levies, transfers from the central government, financial assistance from the Provincial APBD and Regency/City APBD, non-binding grants and donations from third parties and other legitimate village income. Apart from that, it is also stated in the Minister of Home Affairs Regulation Number 20 of 2018 Article 15, that expenditure is defined as all expenditure to fund the implementation of village authority for 1 (one) budget year for which the village will not recover the payment. Government

Regulation Number 43 of 2014 stdtd Government Regulation Number 11 of 2019 and Minister of Home Affairs Regulation Number 20 of 2018 outline the types of village expenditure consisting of personnel expenditure, expenditure on goods and/or services, capital expenditure and unexpected expenditure.

Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management Article 58 explains that for every expenditure sourced from the APBDes, whether for capital expenditure, goods/services, and employees, the head of financial affairs shall deduct and/or collect tax in accordance with the existing tax laws and regulations. applies. IPDes tax obligations include:

1. Income Tax Article 21, which is imposed on village cash expenditures for employee expenses in the form of salaries, wages, honorariums and other payments received by individuals).
2. Income Tax Article 22, which is imposed on village cash expenditures for purchasing goods with a purchase value of more than IDR 2,000,000.00 and is not broken up.
3. Income Tax Article 23, which is imposed on income received by partners from rent (excluding land and/or building rent), as well as compensation for management services, engineering services, consultants and other services in accordance with applicable tax provisions which are charged to the village treasury .
4. Income Tax Article 4 paragraph (2), which is imposed on village treasury expenditures for the transfer of rights to land and/or buildings, rental of land and/or buildings, construction services and lottery prizes.
5. VAT, which is imposed on village cash expenditures for the purchase of taxable goods (BKP) and/or taxable services (JKP) which amount to more than IDR 1,000,000, and is not a fragmented payment.

Expenditures that are deducted and/or taxed must be deposited into the state treasury and then reported in the Periodic Income Tax and/or VAT notification letter (SPT).

RESEARCH METHOD

The research "Compliance Risk Management Tax Supervision of Village Government Agencies: Case Study of KPP Pratama Jember" is descriptive qualitative research using a case study approach. The research will be described in an exploratory and in-depth manner. Creswell, (2014) states that through qualitative research, we can gain a deep understanding of an individual or group's views regarding a social problem. Imran & Almusharraf (2023) explained that qualitative research allows researchers to evaluate the experiences of parties who are sources of information through certain research methods such as in-depth interviews, FGDs, observations, content analysis, visual methods, or life histories. Case studies allow researchers to focus on an event, activity, or process, while maintaining a real-life perspective (Martinsuo & Huemann, 2021). The research samples were KPP Pratama Jember employees who were related to the supervision of Village Government Agencies, the Directorate of Extensification and Appraisal of the DGT Head Office as the business owner supervising Regional Taxpayers, and Village Heads or village officials in Jember Regency. Data collection was carried out through in-depth interviews with semi-structured and open questions. Interviews were conducted individually, either face to face or via electronic media. Questions for Tax Officials include the potential use of CRM in IPDes tax supervision and the factors that need to be considered in its development. Questions to IPDes asked about the obstacles faced in fulfilling tax obligations. All participants will be asked to be willing to be sources and the identity of the sources will remain confidential.

RESULT AND DISCUSSION

Interviews were conducted with informants, including seven from KPP Pratama Jember, three from the Directorate of Extensification and Appraisal at the Directorate General of Taxes Headquarters, and five from village heads or village officials in Jember Regency. The informants come from various units related to policymakers and supervisory strategies for other taxpayers, implementers of policies and strategies in the field, and the taxpayers themselves. The data obtained are the results of interviews conducted both online and offline. In addition, data in the form of Village Budget (APBDes) and tax payments were obtained directly by researchers from tax authorities and Village Community Empowerment Service (DPMD) as material for analyzing the compliance map.

CRM IPDes

Based on the thematic analysis conducted, the author formulated two main themes derived from the codes formed, namely CRM IPDes and IPDes Supervision, in addition to the codes already formed. The existing codes were then formulated into sub-themes as shown in the table 1.

Table 1 Theme and Sub-theme

Theme	Sub-theme
CRM IPDes	IPDes CRM Factors
IPDes Supervision	IPDes Taxation Obstacles, Future Strategy

As outlined in SE-39/PJ/2021, the compliance risk map is formed from the X-axis and Y-axis. The X-axis represents the likelihood of non-compliance with tax obligations, including reporting, payment, and accuracy of reporting, while the Y-axis represents the fiscal impact arising from non-compliance with tax obligations. Based on this definition, factors that can be considered in forming the IPDes compliance risk map, as identified through interviews, are education level, village budget (APBDes), village development index (IDM)/village status, distance from village to tax office, tax payable (Siskeudes), and average tax paid. Although benchmarking in tax potential estimation or fiscal impact assessment can trigger differences in interpretation between tax officers and IPDes, this method remains relevant for identifying potential IPDes negligence, both in terms of non-payment of taxes and failure to input withholding or collection tax data in the Siskeudes Application. This is evidenced by the existence of 5 villages in Jember Regency that in 2023 still made tax payments but did not input withholding or collection data in the application.

Therefore, benchmarking is still needed to anticipate the risk of IPDes not fulfilling both obligations, namely inputting data in the Siskeudes Application and making tax payments. The Y-axis also uses the difference between the tax payable on the Siskeudes Application and the tax payment to the state treasury, and benchmarking the percentage of tax payments as an indicator of fiscal impact.

IPDes Supervision

Obstacles experienced by IPDes can be categorized into tax knowledge, perceived tax legitimacy, trust in tax authorities, and the power of tax authorities. Slippery framework by Kirchler et al., (2008) explains that tax compliance is affected by seven interactions, namely audit probabilities, fines, tax rate, subjective tax knowledge and participation, attitudes towards taxes, personal, social, and national norms, and perceived fairness in the current framework. Batrancea et al. (2019) trust and power as in the slippery framework have an

effect on compliance where in countries where trust and power are considered weak, ignoring taxpayers' demands and expectations regarding assistance, justice, and welfare will result in tax evasion.

The author identifies two major themes in the future strategy of IPDes: synergy and governance. Wang and Ran (2023) define collaborative governance as a governance approach that emphasizes collaboration among diverse actors in decision-making and public service provision. The future strategy will focus on collaborative governance, involving collaboration the Ministry of Finance, Village Community Empowerment Agency (DPMD), and with regional inspectorates. Informants emphasized the need for systematic Tax Payment Identification Number (NTPN) validation due to the ineffectiveness of current manual validation, as evidenced by discrepancies between tax payment data recorded in Siskeudes by IPDes and manual checks by the Tax Office. This will be one of the governance improvements to be implemented.

IPDes Compliance Map

The OECD (2004) outlines several stages in CRM: risk identification, risk assessment, and prioritization, analysis of compliance behavior, determination of strategies, planning and implementation of strategies, and compliance evaluation. The Directorate General of Taxes (DGT) conducts risk identification through SE-05/PJ/2022, which divides taxpayers into two segments: Strategic Taxpayers and Other Taxpayers. IPDes fall under the Other Taxpayers segment. Accurate segmentation is fundamental for comprehensive risk identification (OECD, 2004).

Risk assessment and prioritization utilize the X-axis as the likelihood of non-compliance and the Y-axis as the fiscal impact, as per SE-39/PJ/2021. Based on the previously discussed factors, a compliance risk map will be created to map IPDes according to their risk levels. The X-axis is influenced by the educational level of the village head, Village Development Index (IDM), distance, and the amount of the village budget (APBDes). The Y-axis is influenced by the tax ratio and tax debt in the Siskeudes application. After the compliance risk map is formed, cluster analysis is conducted to determine the quadrants of the risk map, resulting in nine quadrants: X1Y1, X1Y2, X1Y3, X2Y1, X2Y2, X2Y3, X3Y1, X3Y2, and X3Y3. The data format used is as shown in Table 2, where if the potential surplus is greater than zero, the Risk column will be filled with the number 1, and if not, it will be filled with the number zero.

Table 2. Data Sample X-Axis

Village Name	Educational Level	IDM 2023	Distance	Log APBDes	Log Tax gap	Risk
Village 1	2	0.8914	8.5	9.44	8.087292	1
Village 2	2	0.8465	23.6	9.39	8.086551	1
Village 3	2	0.7425	44.4	9.62	8.062471	1
Village 4	2	0.8241	42.3	9.60	8.050825	1
Village 5	4	0.7721	31.2	9.45	8.016115	1
Village 6	2	0.8371	38	9.37	8.007828	1
Village 7	2	0.811	21	9.31	7.91077	1
Village 8	2	0.879	19.2	9.31	7.836266	1

Village Name	Educational Level	IDM 2023	Distance	Log APBDes	Log Tax gap	Risk
Village 9	2	0.8171	19.4	9.42	7.780053	1
Village 10	2	0.8746	23.3	9.43	7.673806	1
Village 11	4	0.886	17.4	9.38	6.478288	1
Village 12	2	0.819	32.5	9.31	0	0

The data is then processed using the R Application to create a model to predict non-compliance risk based on the factors mentioned above. For modeling, the caret library and XGBoost are used.

```
      Feature      Gain      Cover  Frequency
1:   IDM 2023 0.3461577 0.29538424 0.28683694
2: Log APBDes 0.3446421 0.35186752 0.37328094
3:      Jarak 0.2873029 0.33050311 0.31237721
4: Pendidikan 0.0218973 0.02224514 0.02750491
```

Figure 2. Influence factor value

After determining the magnitude of influence of each factor, the next step is to determine the point on the X-axis by re-entering the values for those factors, resulting in a point on the X-axis. For example, for Village 1, the IDM column is the result of multiplying the influence factor of IDM with the IDM value, which is 0.3461577 x 0.8914, and so on for the Log APBDes, Distance, and Education columns. The X-axis value is the sum of all these factors.

Table 3. How to Determine Point X-Axis.

Village Name	IDM	Log APBDes	Distance	Education Level	X-Axis
Village 1	0.308565	3.26	2.442075	0.0437946	6.049505
Village 2	0.293022	3.24	6.780348	0.0437946	10.35236
Village 3	0.257022	3.31	12.75625	0.0437946	16.37132
Village 4	0.285269	3.31	12.15291	0.0437946	15.79077
Village 5	0.267268	3.26	8.96385	0.0875892	12.57464
Village 6	0.289769	3.23	10.91751	0.0437946	14.482
Village 7	0.280734	3.21	6.033361	0.0437946	9.565431
Village 8	0.304273	3.21	5.516216	0.0437946	9.074166
Village 9	0.282845	3.24	5.573676	0.0437946	9.145242
Village 10	0.30275	3.25	6.694158	0.0437946	10.28955

The Y-axis represents the fiscal impact of taxpayer non-compliance. The data used to determine the point on the Y-axis are the tax ratio and tax debt found in the Siskeudes Application. Based on Siskeudes data, IPDes has inputted data on taxes that have been withheld or collected but the tax funds have not been deposited into the state treasury. Therefore, the difference between the tax inputted and the amount that has entered the state treasury is a factor that can be taken into account to determine the point on the Y-axis. In addition, informants also mentioned the use of a tax ratio as an indicator to see the potential tax gap. Therefore, the tax ratio is also used as a factor in determining the point on the Y-

axis. The tax ratio used is the tax payable on Siskeudes divided by the APBDes value with an average value of 2.65%. This is because, based on the author's analysis, this ratio will better reflect the actual conditions compared to the tax ratio using tax payments divided by the APBDes value with an average value of 2.32%. Thus, these two factors are used to determine the point on the Y-axis.

Table 4. How to Determine Point Y-Axis

Village Name	Tax Gap	Potential Difference % average 2023 (Sikeudes)	Fiscal Impact
Village 1	122,262,164	-	122,262,164
Village 2	122,053,803	-	122,053,803
Village 3	115,470,558	-	115,470,558
Village 4	112,415,301	-	112,415,301
Village 5	103,780,385	-	103,780,385
Village 6	101,818,875	-	101,818,875
Village 7	81,427,206	-	81,427,206
Village 8	68,590,841	-	68,590,841
Village 9	60,263,294	8,138,067	68,401,361
Village 10	47,185,266	-	47,185,266
Village 11	3,008,070	-	3,008,070
Village 12	-	-	-

Therefore, based on the two points obtained, namely the X-axis and Y-axis, a scatter plot is created using the Tableau Application. The analytics feature is used to cluster the data into nine clusters according to the number of quadrants on the risk map, with the results as shown in the figure. Based on these results, the author analyzed to see the differences between quadrants, so adjustments were made to determine the boundaries of each quadrant. Observing the existing pattern trend, X1 is in the range of zero to 10.47, X2 is in the range greater than 10.47 and less than or equal to 15.68, and X3 is greater than 15.68.

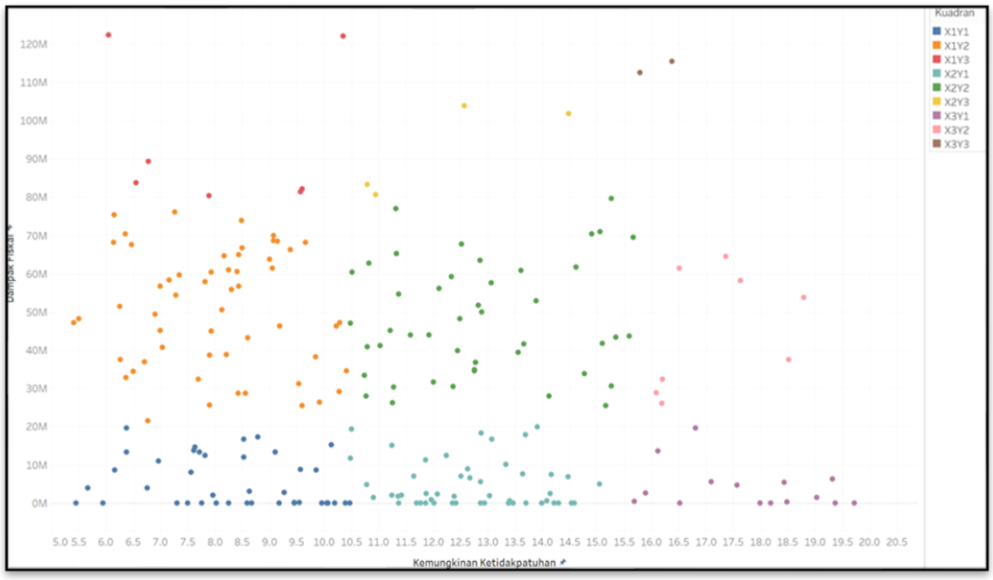

Figure 3. IPDes Clustering

Meanwhile, Y1 is in the range of zero to twenty million rupiahs, Y2 is in the range greater than twenty million rupiahs and less than or equal to eighty million rupiahs, and Y3 is greater than eighty million rupiahs.

Therefore, the figure 4. shows the distribution of IPDes compliance risk in the Jember Primary Tax Office. Based on this map, supervision priorities can be established for high-risk IPDes, namely quadrants X3Y3, X2Y3, and X3Y2. Primarily, quadrant X3Y3 should be prioritized for the two IPDes located in this quadrant.

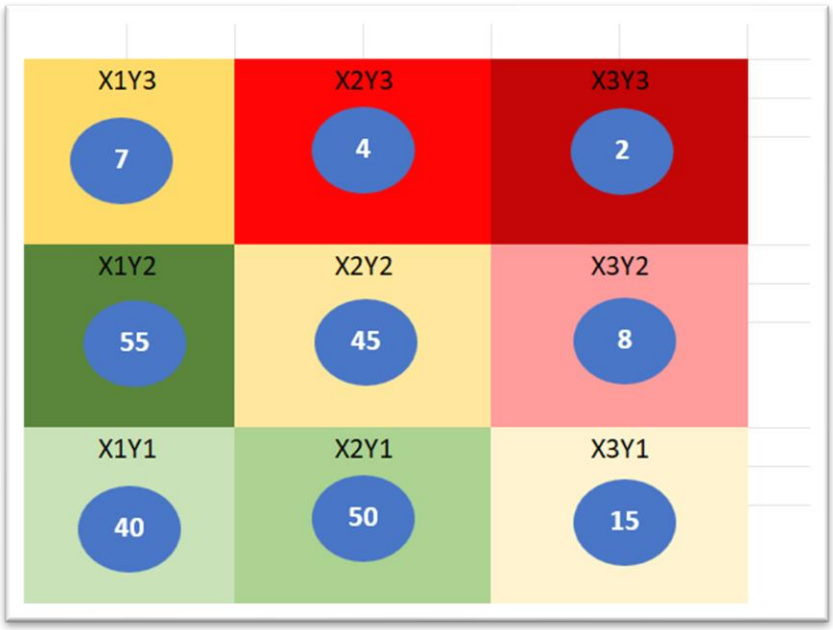

Figure 4. IPDes Compliance Risk Map

Subsequently, in analyzing taxpayer behavior, it was found that four categories influence compliance: tax knowledge, perceived tax legitimacy, trust in tax authorities, and the power of tax authorities. Kirchler, Hoelzl, and Wahl (2008) in their slippery slope framework state that tax knowledge, perceived tax legitimacy, trust in tax authorities, and the power of tax authorities are positively related to tax compliance.

Next, the selection and application of appropriate strategies, according to SE-05/PJ/2022, prioritize supervision for taxpayers with high-risk levels, namely those in quadrants X3Y3, X3Y2, and X2Y3. 14 high-risk IPDes are prioritized for supervision. The Directorate of Extensification and Appraisal, as the party responsible for regional supervision, chooses to improve existing governance so that supervision in the field is more effective, as discussed before.

Finally, for the compliance evaluation stage, Betts (2022) states that there needs to be an evaluation of the impact of compliance, which can be in the form of additional taxes paid. Based on the data obtained by the author, the tax ratio in 2022 to APBDes was 2.43%, while in 2023 the tax ratio to APBDes was 2.32%. The decrease in the tax ratio to APBDes from 2022 to 2023 needs to be evaluated in the IPDes supervision process.

CONCLUSION AND SUGGESTION

This research explores the potential of implementing a specialized Compliance Risk Management (CRM) system for Village Government Agencies (IPDes) in Indonesia. By utilizing internal and external data, a compliance risk map was created, categorizing 226 IPDes into risk levels. The study found that 14 IPDes are high-risk, highlighting the need for targeted supervision and intervention. The findings of this research can contribute to the development of CRM at the national level and inform decision-making regarding regional transfers based on village tax compliance. However, due to the limited sample size, further research is needed to validate these findings and provide a more comprehensive understanding of IPDes tax compliance.

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