

# SWOT Analysis of the Transition to Electronic Management of BPHTB System to Prevent Tax Fraud (Case Study at the Regional Revenue Office of Bondowoso Regency)

Wulan Cantikasari<sup>1</sup>, Diyah Probowulan<sup>2</sup>, Ari Sita Nastiti<sup>3</sup>

<sup>1,2,3</sup>University of Muhammadiyah Jember

## Article Info

### Article history:

Received January 2024

Revised February 2024

Accepted February 2024

### Keywords:

Bapenda

E-BPHTB

SWOT

Tax fraud

## ABSTRACT

The Regional Revenue Agency of Bondowoso Regency (Bapenda) is a governmental institution that operates and holds responsibilities in the field of regional revenue. The objective of this research is to analyze the SWOT of transitioning to an electronic BPHTB management system to prevent tax fraud, focusing on Bapenda of Bondowoso Regency. The method used is qualitative descriptive, and data collection is conducted through interview, observation, and documentation techniques. This research gathers data from interviews with employees of Bapenda Bondowoso in the BPHTB field, followed by data management using the SWOT matrix, as well as the IFAS and EFAS matrices. The IFAS research results show a strength score of 1.59 and a weakness factor of 0.68, resulting in an X value of 0.91. The EFAS research results indicate an opportunity factor of 1.8 and a threat factor of 0.8, resulting in a Y value of 1.0. With these results, it is determined that the position is in quadrant 1, as it has positive X and Y values. This signifies that Bapenda of Bondowoso Regency can adopt an aggressive strategy, indicating a strong and potential position for the institution.

This is an open access article under the [CC BY-SA](#) license.



## Corresponding Author:

Name: Wulan Cantikasari

Institution Address: Jl. Karimata 49, Jember, Jawa Timur, Indonesia 68124

e-mail: [wulancantikasari371@gmail.com](mailto:wulancantikasari371@gmail.com)

## 1. INTRODUCTION

One type of tax classified based on its collecting institution is national tax and local tax. Local tax is divided into two categories: local tax collected by the first-level local government (province tax) and tax collected by the second-level local government (regency/city tax), including the Acquisition of Rights over Land and Buildings Tax (BPHTB) [1]. BPHTB is a tax that must be paid as a result of acquiring rights over land and buildings, including ownership rights, land use rights, building use rights, usage rights,

ownership rights over condominium units, and management rights [2]. Fraud is an unlawful act carried out intentionally for specific purposes (such as manipulation or providing false reports to others) with the aim of gaining personal or group benefits, directly or indirectly causing harm to others [3]. There are several types of fraudulent activities, one of which is tax fraud.

SWOT analysis is a systematic identification of various factors to develop company policies based on a logic that can optimize strengths and opportunities while addressing weaknesses and threats. Strategic

decision-making procedures are often associated with the improvement of a company's mission, objectives, strategies, and policies [4]. Conducting a SWOT analysis on the elements of E-BPHTB is crucial to determine efforts to enhance BPHTB tax revenue [5]. Research related to E-BPHTB has been conducted by several researchers, including [6], who found in their study that many taxpayers still lack understanding and experience confusion regarding the use of E-BPHTB for land or building transactions in the city of Semarang. The correction process was also noted to be relatively time-consuming, taking two weeks to one month. Research related to SWOT analysis has been carried out by various researchers, one example being [7], who stated that regulations governing BPHTB management, innovations in local tax collection institutions that enhance BPHTB revenue, the creation of optimal plans, and the systematic establishment of annual BPHTB revenue targets that align with the potential are some of the strategies that can be applied to maximize BPHTB income.

Based on the above background, the researcher aims to determine and analyze the transition to electronic management of BPHTB at the Regional Revenue Office (Bapenda) of Bondowoso Regency regarding whether E-BPHTB can be utilized to prevent tax fraud [8]. This study employs SWOT analysis, where data collected includes surveys, interviews, observations, and documentation conducted by the researcher with the relevant authorities at Bapenda of Bondowoso Regency. This research differs from previous studies as it links E-BPHTB with the prevention of tax fraud, an aspect not previously addressed in earlier research.

## 2. LITERATURE REVIEW

### 2.1 Tax

Taxes are a crucial and significant source of national income, playing a vital role in the development of national infrastructure [9]. The costs required to be paid to the government and used for the benefit of both the government and the public are known as

taxes. Taxpayers who contribute to taxes may not directly experience the benefits, as taxes are utilized for the national development agenda. The tax revenue generated serves national interests such as development and assistance to the community. The tax revenue collected is employed by the government for developmental purposes, both at the central and regional levels. Tax collection is carried out in accordance with the prevailing national laws [10].

### 2.2 BPHTB

BPHTB (Bea Perolehan Hak atas Tanah dan Bangunan) is a tax imposed on the acquisition of rights over buildings and land. To obtain specific rights over land and/or buildings, such as land-use rights, ownership rights, usage rights, building use rights, and management rights, certain fees must be paid [11]. Additionally, ownership rights over condominium units are also subject to BPHTB. The types of land and/or building acquisitions subject to this tax include 15 categories as stipulated in Law Number 28 of 2009 Article 85 paragraph (2), including but not limited to: exchange, buying and selling, wills, gifts, income within a company or legal entity, inheritance, designation of the buyer in an auction, separation of rights resulting in a transfer, execution of a court decision with legal force, new acquisition of rights over land and/or buildings as a continuation of the release of rights, new acquisition of rights over land and/or buildings outside the release of rights, business mergers, business consolidations, business expansions, gifts, and so forth [2].

### 2.3 The online-based tax system

The online-based tax system is an electronic taxation system facilitated by the Directorate General of Taxes (DJP), allowing taxpayers to conduct tax transactions online. The implementation of this online-based taxation system aims to achieve optimal levels of security, convenience, transparency, effectiveness, and efficiency. One of the changes in the tax system is applied to tax administration activities. The modification of this administrative system aims to promote

good governance and deliver excellent government services to taxpayers [12].

#### **2.4 E-BPHTB**

E-BPHTB is a web-based application that facilitates Notaries/Public Notaries (PPAT) and taxpayers in applying for BPHTB services. It can be accessed through computer and mobile browsers [2]. The procedure for imposing E-BPHTB involves the implementation of legal regulations in the calculation and payment of the owed BPHTB. The government has imposed a fee of 5% (five percent), calculated using the taxpayer's Property Tax Object cost, deducted from the Non-Taxable Tax Object Acquisition Value (NPOPTKP), and then multiplied by the applicable rate [6].

#### **2.5 Fraud**

Defines fraud as an intentional act carried out by an individual or a group within management, Those Charged With Governance (TCWG), employees, and third parties [13]. Fraud involving members of management or TCWG is referred to as "management fraud" Fraud involving only employees of the entity is termed "employee fraud." Both management fraud and employee fraud can occur through collusion within the entity or with third parties outside the entity [14]. According to [3], fraud is an intentional act aimed at achieving specific goals, such as manipulating or presenting invalid reports to others, conducted by individuals both within and outside the organization to gain personal or group benefits, potentially causing direct or indirect harm to others.

#### **2.6 Tax Fraud**

Tax fraud is a form of intentional tax avoidance and can be punishable under the prevailing laws and regulations [15]. Tax fraud involves actions taken by taxpayers to evade their financial obligations and includes acts that violate tax laws. Furthermore, tax fraud refers to the intentional efforts of a taxpayer to illegally minimize, eliminate, or misuse their tax obligations – that is, avoiding paying taxes in accordance with the law, such as submitting false data or securing data [16].

[17] also define tax fraud, also known as tax evasion, as the act of taxpayers refusing to comply with their tax obligations as required by tax laws. It can be interpreted as a reality truly created by those involved in the tax system, including its components.

#### **2.7 Analysis SWOT**

The SWOT analysis is a systematic identification of various types to develop plans for an institution or company based on a logic that can optimize strengths and opportunities while addressing weaknesses and threats [18]. The evolution of the company's vision-mission, strategy, goals, and regulations is often equated with the strategic decision-making process. Strategic planning must examine the strategic factors (strengths, weaknesses, opportunities, and threats) of the company in its current state. SWOT analysis involves comparing internal factors, namely strengths and weaknesses, with external factors, namely opportunities and threats [4].

### **3. RESEARCH METHODOLOGY**

This research employs a qualitative research method with a descriptive approach, specifically examining the implementation of E-BPHTB through preliminary surveys and field surveys. The study uses an approach to understand the application of E-BPHTB at the Regional Revenue Office (Bapenda) of Bondowoso Regency. The primary data utilized are obtained through direct interviews with Bapenda of Bondowoso Regency, particularly the BPHTB section, and secondary data acquired through the internet, books, scientific journals, and documentation. Data collection techniques include observation, interviews, and documentation. The data analysis technique utilized in this research is qualitative descriptive analysis, which involves explaining descriptively related to the research data as a whole in the form of elaboration [19]. The following data analysis techniques are employed in this study:

#### **3.1 Data Collection**

The researcher will collect data obtained from preliminary and field surveys through interviews, observations, and documentation at the Regional Revenue Office (Bapenda) of Bondowoso Regency.

### 3.2 Data Reduction

To reduce data, the researcher will summarize, select essential elements, focus on important aspects, and identify themes and patterns related to BPHTB.

### 3.3 Data Analysis

Data analysis in this research employs the SWOT analysis technique, creating a SWOT matrix table.

### 3.4 Data Presentation

After the data merging process is completed, the results of the research data will be presented to serve as informational material.

### 3.5 Drawing Conclusions

The final stage of data analysis involves drawing conclusions or extracting the essence of the analyzed issues, aiming to address the research objectives.

## 4. RESULTS AND DISCUSSION

### 4.1. Research Results

Based on the research findings obtained through interviews conducted at BAPENDA Bondowoso Regency, the strengths, weaknesses, opportunities, and threats faced in the transition of E-BPHTB management can be identified as follows:

#### 4.1.1. SWOT Analysis

Based on the SWOT analysis conducted, the strengths, weaknesses, opportunities, and threats possessed by Bapenda Bondowoso Regency are as follows:

#### 1. Strengths

The strengths possessed by Bapenda Bondowoso Regency are:

a. The database entered directly synchronizes with the system.

Synchronization is a component of replication, involving a process to ensure that each copy of the database has similar objects and data. The synchronization process allows data updates on one database to occur directly

or periodically on other databases [20]. The database is directly synchronized with the Bapenda Bondowoso Regency system, so all data entered by PPAT in the E-BPHTB application can be immediately received by Bapenda.

b. There is a guidebook intended for Notaries/PPAT/PPATS in Bondowoso Regency.

The manual book contains instructions, guidance, or steps to perform a task [21]. This guidebook can facilitate Notaries/PPAT/PPATS in Bondowoso Regency in using the E-BPHTB application, as it provides instructions ranging from accessing the application to the payment verification process until it appears on the PPAT dashboard.

c. There is a systematic service flow for BPHTB using E-BPHTB in Bondowoso Regency.

This can make it easier for taxpayers to understand the processes involved in handling BPHTB.

### 2. Weaknesses

The weaknesses of Bapenda Bondowoso Regency are as follows:

a. Dependency on the network

In this digitally-driven era, a stable network is crucial for all online activities. All activities conducted online must rely on a stable network for smooth data upload. If there is a delay or disruption in the network, it can result in slow transmission of entered data, or in some cases, the data may not be readable by the Bapenda system. Therefore, the network availability at each PPAT location is sometimes constrained and can pose a problem.

b. Limited payment methods

The Payment System involves a series of steps and activities that involve the transfer of funds as part of payment for services, goods, bills, and the like. When paying BPHTB, taxpayers have only two options available: through the post office and Bank Jatim. This limitation requires taxpayers to allocate extra time to pay directly at Bapenda.

c. Offline payment validation process

Validation is an evidentiary action performed in accordance with procedures to ensure that the data matches the original and is valid [22]. BAPENDA Bondowoso Regency still conducts the payment validation process offline, where PPAT representatives need to visit Bapenda for the validation process. This method can cause delays compared to an online validation process.

### 3. Opportunities

The opportunities for Bapenda Bondowoso Regency are as follows:

#### a. Increasing Regional Revenue

Regional revenue is the entire rights of the region recognized as an addition to the net wealth value in the respective budget year [23]. The Online BPHTB Payment process facilitates taxpayers (WP) and supports the increase in regional revenue.

#### b. Facilitating Taxpayers

The E-BPHTB system provides convenience in payment, reporting, and monitoring BPHTB payments through E-BPHTB. The combination of interconnected components constitutes a system [24]. The database is directly synchronized with the BAPENDA system, allowing all data entered by taxpayers into the E-BPHTB application to be immediately received by BAPENDA. In E-BPHTB, all information will appear, including payment data, reporting, and BPHTB payment monitoring.

### 4. Threats

The threats to Bapenda Bondowoso Regency are as follows:

#### a. Low Level of Human Resources (SDM)

Digital sophistication is related to the human resources, especially PPAT employees, who need to have higher skills

because everything related to digital requires experience and computer skills to operate the E-BPHTB application. However, there are still PPAT employees with insufficient skills, which can slow down the work.

#### b. Lack of Legal Framework for E-BPHTB

The transition from manual BPHTB systems to E-BPHTB lacks specific regulations. This transition began in June 2020 due to the guidance not to have face-to-face interactions with taxpayers. This is one of the attentions /recommendations from the Corruption Eradication Commission (KPK).

### 4.1.2. MATRIX IFAS AND EFAS

The IFAS (Internal Factor Analysis Summary) analysis and EFAS (External Factor Analysis Summary) analysis are used to determine the values of factors in the SWOT matrix. The IFAS and EFAS matrices are shown below:

The IFAS analysis matrix, as per [25], is designed to ensure the company's position. The initial calculation involves assigning weights (a) and ratings (b) to each factor. The multiplication of weights and ratings ( $c = a \times b$ ) is computed for each S-W factor. Evaluation is conducted by assigning strength ratings with values of 3 (strong) or 4 (very strong), while weaknesses and threats are assigned values of 1 (very weak) or 2 (weak). Each factor is assigned a weight ranging from 0.00 (not important) to 1.0 (very important), and the total weight must sum up to 1.0.

## Matrix IFAS

Internal Strategic Factors	Weight	Rating	Score
Strenght:			
1. Database directly synchronized with the system	0,18	4	0,72
2. Availability of SIBPHTB guidebook	0,13	3	0,39
3. Systematic service flow of E-BPHTB	0,16	3	0,48
Jumlah S	0,47		1,59
Weaknesses:			
1. Dependency on the network system	0,19	1	0,19
2. Limited payment methods	0,15	2	0,3
3. Offline payment validation process	0,19	1	0,19
total	0,53		0,68
TOTAL	1,0		2,27

Sumber: Data Diolah (2023)

## Matrix EFAS

External Strategic Factors	Weight	Rating	Score
Opportunities			
1 Increasing Regional Revenue	0,2	3	0,6
2 Facilitating taxpayers in quick processing of BPHTB reporting and payment	0,3	4	1,2
Total Opportunities			1,8
Threats			
1 Low level of human resources	0,3	2	0,6
2 Lack of regulations regarding the transition from manual BPHTB to electronic system	0,2	1	0,2
Total Threats			0,8
Total	1,00		2,6

Sumber: Data Diolah (2023)

#### 4.1.3. Strategic Analysis

##### 1. Strengths–Opportunity (S-O)

Formulating SO strategies in the SWOT matrix combines strengths and opportunities, resulting in the following alternatives:

- a. Enhancing the E-BPHTB system can improve the performance of the Acquisition Levy collection process because E-BPHTB is highly

influenced by its operational system. Refining the E-BPHTB system can provide several benefits, making the process more efficient, user-friendly, and real-time.

- b. The convenience of E-BPHTB compared to manual BPHTB offers advantages to both officials and taxpayers, making the payment process more straightforward and faster. Benefits include simplified

BPHTB processes, efficient and real-time processing, minimizing fraud, reducing administrative costs, relational costs, and physical interaction distances. Bapenda Bondowoso can optimize the BPHTB payment process, making it easier and quicker for both officials and taxpayers.

### 2. Weakness–Opportunity (W-O)

Formulating WO strategies in the SWOT matrix combines weaknesses and opportunities, resulting in the following alternatives:

- a. Performing maintenance and checks on the network can enhance service performance for taxpayers and expedite the BPHTB service process since data can quickly synchronize.
- b. Implementing online validation processes can improve time efficiency for both taxpayers and BPHTB service personnel, making it easier for taxpayers to handle the process.
- c. Introducing payment methods through e-commerce provides ease and flexibility in terms of time and location. Tax payments through e-commerce can be done easily, quickly, and securely, offering an additional option alongside banks and postal services.

### 3. Strengths–Threats (S-T)

Formulating ST strategies in the SWOT matrix combines strengths and threats, resulting in the following alternatives:

Conducting awareness campaigns on E-BPHTB usage for PPAT. This awareness campaign aims to enhance public service in BPHTB tax administration. The campaign's objective is to provide understanding of online-based BPHTB collection services and deliver quick and transparent services to the public.

### 4. Weakness–Threat (W-T)

Formulating WT strategies in the SWOT matrix combines weaknesses and threats, resulting in the following alternatives:

- a. Establishing collaboration between Bapenda and PPAT. PPAT plays a

crucial role in providing information to taxpayers when determining tax receipts to be reported. Collaboration between Bapenda and PPAT is essential to ensure the success of tax collection. This collaboration can involve coordination, information exchange, and compliance with regulations related to BPHTB tax collection.

- b. Validating electronic signatures can be facilitated by implementing online BPHTB validation. This can be achieved using digital signature validation tools such as Adobe Acrobat Reader or DSS Demonstration WebApp, supporting secure and compliant electronic signature validation as per regulations like eIDAS. These tools can help ensure the authenticity and integrity of electronic signatures, providing a more efficient and reliable BPHTB document validation process.

The calculation results of coordinates on the SWOT diagram indicate positive values on both axes, with an X value of 0.91 and a Y value of 1.0. Both of these positive values indicate that the position of the Bapenda Bondowoso Regency is located in Quadrant I.

### 4.2. Discussion

The SWOT analysis results indicate that the position is in Quadrant I, with a positive X value of 0.92 and a positive Y value of 1.0. Therefore, in managing BPHTB electronically to prevent tax fraud, BAPENDA Kabupaten Bondowoso has significant strengths to face and capitalize on opportunities. The focused strategy is to leverage these opportunities using internal strengths to increase local tax revenue and prevent tax fraud in Kabupaten Bondowoso.

The necessary steps involve formulating alternative strategies. These alternative strategies are formulated based on the analysis results between the researcher and the researched party, ensuring that the

generated strategies provide benefits or solutions to enhance local tax revenue in Kabupaten Bondowoso. The four types of strategies resulting from this formulation include SO strategy (Strengths-Opportunities), WO strategy (Weaknesses-Opportunities), ST strategy (Strengths-Threats), and WT strategy (Weaknesses-Threats).

The quadrant determination results point to Quadrant I, in line with the theory explained by [25], which is Quadrant I (positive, positive). This quadrant signifies a strong and potentially advantageous company position. Therefore, the recommended strategy is an aggressive strategy, focusing on expansion, growth, and maximum advancement. As a result, Bapenda Kabupaten Bondowoso is advised to implement the following aggressive strategies:

1. Enhance the E-BPHTB System

Improvements to the system can be made through various means such as updating software systems and enhancing security features. This enhancement can help make the system more user-friendly, efficient, and secure. It is crucial to periodically update and enhance the system to ensure that the E-BPHTB system meets the changing needs of users and keeps up with technological advancements.

2. Ease of E-BPHTB compared to Manual BPHTB

E-BPHTB offers several advantages compared to manual BPHTB systems, making the payment process easier and faster. Some of these advantages include efficiency, as the electronic system allows for faster payment processing and reduces the need for manual documents, making the process more efficient. The convenience of E-BPHTB being accessible online, better security features, real-time payment updates, and reduced manual processing needs and associated costs, such as paper and ink. The E-BPHTB system offers several advantages compared to manual BPHTB systems: it is easier, faster, and more convenient for taxpayers in making payments.

## 5. CONCLUSION

After conducting research at Bapenda Kabupaten Bondowoso, several conclusions can be drawn. Firstly, concerning internal factors, there are two main factors: strengths and weaknesses. Factors influencing strengths include three points: the direct synchronization of the entered database with the system, the availability of the SIBPHTB guidebook, and the systematic service flow of BPHTB using E-BPHTB. Factors influencing weaknesses include three points: dependency on the network system, limited payment methods, and the offline validation process for payments. External factors consist of two main factors: opportunities and threats. Two factors influencing opportunities are increasing local revenue and facilitating taxpayers in quickly processing BPHTB reporting and payment. Threats consist of two factors: the low level of human resources and the absence of regulations regarding the transition from manual BPHTB to an electronic system.

The IFAS calculation results reflect the internal conditions of Bapenda Kabupaten Bondowoso. With a strength factor score of 1.59 and a weakness factor score of 0.68, the total IFAS score is 2.27, indicating that strengths are more dominant than weaknesses. In the EFAS calculation results, the opportunity factor score is 1.8, and the threat factor score is 0.8, resulting in a total EFAS score of 2.6, indicating that opportunities are more dominant than threats. Bapenda Kabupaten Bondowoso is in a highly advantageous position because it possesses strengths and opportunities that can be optimally utilized, allowing for continuous expansion, growth, and maximum progress.

## ACKNOWLEDGEMENTS

The author is deeply grateful to both parents, Mother Ninik and Father Suyono, for providing moral and material support until now and striving to give the best for the author. Thanks are also extended to the family for their support, both directly and indirectly. Special appreciation goes to friends who




provided support, encouragement, and accompanied the author in completing this task. The author would like to express gratitude to Mrs. Diyah and Mrs. Ari Sita, who served as the author's advisors, for their continuous guidance and direction, enabling the successful completion of this final

assignment. Thanks are also extended to the Regional Revenue Agency (Bapenda) of Bondowoso Regency, the research subject, for assisting the author in obtaining data, and to others who cannot be mentioned individually.

## REFERENCES

- [1] J. Ratnawati and R. Hernawati, *Dasar-Dasar Perpajakan*. Sleman: Deepublish, 2016.
- [2] Kartika, "Verifikasi Bphtb Secara Online Dalam Upaya," 2021.
- [3] ACFE, "Report to the nations on occupational fraud and abuse 2016," *Rep. to nations*, pp. 1–92, 2016.
- [4] F. Rangkuti, *Analisis SWOT Teknik Membedah Kasus Bisnis*, ISBN 979 -. Jakarta: PT Gramedia Pustaka Utama, 2002.
- [5] J. Hadi, V. Meyliani, R. Rovyanty, S. Sudirman, and D. F. Ferrary, "Strategi Peningkatan Pajak Bumi Bangunan (Pbb) & Bea Perolehan Hak Atas Tanah Dan Bangunan (Bphtb) Pada Badan Pendapatan Daerah Kabupaten Ogan Ilir," *J. Ilmu Adm. dan Stud. Kebijakan.*, vol. 4, no. 2, pp. 129–142, 2022.
- [6] R. Lulu, Z. Maftukha, D. Sulistyani, R. Sediati, F. Hukum, and U. Semarang, "Dampak Perubahan Mekanisme Pengurusan Bea Perolehan Hak atas Tanah dan Bangunan Di Kota Semarang Dalam Kaitannya dengan Sistem Elektronik" no. 1, pp. 1–13.
- [7] a H. Hutasuhut, "Analisis Potential Loss Penerimaan Bea Perolehan Hak Atas Tanah dan Bangunan (BPHTB) di Kecamatan Sungai Kakap Kabupaten Kubu Raya," *J. Ekon. Drh.*, pp. 1–29, 2019.
- [8] Janah, "Pajak Bea Perolehan Hak atas Tanah dan Bangunan," 2018.
- [9] B. Ayza, *Hukum Pajak Indonesia*, 1st ed. Jakarta: PT Fajar Interpratama Mandiri, 2017.
- [10] Hamidah, Junaidi, N. Rialdy, E. Suhartono, Amusiana, W. Sahusilawane, R. Lidyah, E. Isfaatun, T. Lumbanraja, and R. Surayuda, *Perpajakan*. Batam: Yayasan Cendikia Mulia Mandiri, 2023.
- [11] Bapenda, *Alur sistematika pelayanan BPHTB dengan menggunakan E-BPHTB di Kabupaten Bondowoso*. 2023.
- [12] I. Widiyati and Falikhhatun, "Pengaruh Pemahaman, Kesadaran, Sosialisasi, dan Sanksi Terhadap Kepatuhan Penggunaan Pembayaran Pajak dengan Online System Oleh Wajib Pajak Hotel dan Restoran Di Daerah Kota Yogyakarta," *J. Manag. Bus.*, vol. 2, pp. 14–20, 2019.
- [13] D. M. dan D. Urumsah, "Determinan pencegahan tax evasion pada bea perolehan hak atas tanah dan bangunan," *Proceeding Natl. Conf. ...*, vol. 3, pp. 125–139, 2021.
- [14] T. Tuanakotta, *Audit Berbasis ISA (Internasional Standards on Auditing)*. Salemba Empat, 2013.
- [15] N. I. Augustine, I. J. Aondoemba, and A. M. F. Chidoziem, "The Role Of Forensic Accountants In Tax Fraud Prevention In Nigeria," 2020, pp. 335–354.
- [16] Safitri, "Pengaruh Sistem Perpajakan, Keadilan, dan Sanksi Pajak terhadap Penggelapan Pajak (Tax Evasion) dengan Teknologi Informasi Sebagai Variabel Moderasi," Universitas Islam Negeri Syarif Hidayatullah, 2022.
- [17] M. Nurkholis, Sukoharsono, "Menguak Dimensi Kecurangan Pajak," *Akunt. Multiparadigma*, vol. 8, no. 2, 2017.
- [18] I. Primadini, "Analisis SWOT Terhadap Kebijakan Pajak Digital di Indonesia," vol. 10, no. 1, pp. 33–47, 2023.
- [19] Sugiyono, "Pengaruh Independensi, Profesionalisme dan Kompetensi auditor terhadap Kualitas Audit," *Metod. Penelit.*, pp. 32–41, 2018.
- [20] P. W. Buana, P. Studi, T. Informasi, F. Teknik, and U. Udayana, "Model Sinkronisasi Database Satu Arah dengan Metode Audit Log Menggunakan Apache Kafka," vol. 4, no. 2, 2023.
- [21] A. Sudartono, *Pengantar Manajemen Perpustakaan Madrasah*. Jakarta: UIN Syahid Jakarta, 2006.
- [22] D. Yusuf and F. N. Afandi, "Aplikasi Absensi Berbasis Android Menggunakan Validasi Kordinat Lokasi Dan Nomor Handpone Guna Menghindari Penularan Virus Covid 19," *Expert J. Manaj. Sist. Inf. dan Teknol.*, vol. 10, no. 1, pp. 16–22, 2020.
- [23] R. Adelina, "Adelina," *Prairie Schoon.*, vol. 90, no. 1, pp. 21–30, 2019.
- [24] I. Saragih, "Validasi Pajak Bea Perolehan Hak atas Tanah dan Bangunan (BPHTB) yang Nilai Transaksi Mengacu Pada Pajak Bumi dan Bangunan (PBB) Studi Kasus Dinas Pendapatan Daerah Kota Medan," *Lex Justitia*, vol. 2, no. 1, 2020.
- [25] Ahmad, *Manajemen Strategis*. Makassar: CV Nas Media Pustaka, 2020.

## BIOGRAPHIES OF AUTHORS

	<p>   Wulan Cantikasari is the name of the author of this journal. The author was born in Bondowoso Regency on September 30, 2001. The author studied from Elementari School Sumber Wringin 1 (graduated in 2013) continuing to Junior High School 1 Sukosari (graduated in 2016) and Vocational School 1 Bondowoso (graduated in 2019) until finally author was able to studied at the Faculty of Economics and Business, Muhammadiyah University of Jember. The author is also involved in organizational activities. The author gained organizational experience from the Capital Market Study Group of Muhammadiyah University Jember, serving in the Technology and Information Division. Additionally, the author obtained internship experience at PT. PLN (Persero) Rayon Bondowoso, specifically in the Service Assistant Department, and at the Regional Revenue Agency of Bondowoso Regency. Email: <a href="mailto:wulancantikasari371@gmail.com">wulancantikasari371@gmail.com</a></p>
	<p>  Diyah Probowulan is the name of the author of this journal. The author was born on November 30, 1974. The author is a Doctoral Student in the Accounting study program at Airlangga University, Surabaya, East Java, Indonesia. Her research interests include taxation, financial governance, and accounting information systems. She's also active as a lecturer in accounting at the accounting study program, Faculty of Economics and Business, University of Muhammadiyah Jember, East Java, Indonesia. Orcid: 0000-0002-3741-0797. ID Scopus: 57928819100. Email: <a href="mailto:diyahprobowulan@unmuhjember.ac.id">diyahprobowulan@unmuhjember.ac.id</a></p>
	<p>   Ari Sita Nastiti is the name of the author of this journal. The author was born in Jember Regency on January 9, 1987. The author took education starting from Bachelor of Accounting at University of Jember (graduated in 2009) . Then continued the master of accounting at the University of Jember (graduated in 2016). The author also followed the expertise certification, namely Certified International Internal Audit Quality (CIIQA) organized by LSP Quantum HRM International in 2023. The author is active in research activities, community service that is closely related to the fields of accounting, management and entrepreneurship. Presenter of scientific seminars in the field of management and accounting. The author is also the editor team of the Indonesian Accounting Scientific Journal (JIAI) of the accounting study program at Muhammadiyah Jember University in 2017-present. In addition, the author also has a work history, namely working at CV Multitech Jember, PT Bank Muamalat Indonesia Tbk Malang Branch, being a lecturer, chairman of UPM and secretary of the accounting study program at Muhammadiyah University of Jember. The author became the head of the planning and development of finance and assets of LP2KA, and the Internal Quality Audit Auditor of Muhammadiyah Jember University. ID Scopus: 57196323388. E-mail: <a href="mailto:arisitanastiti@unmuhjember.ac.id">arisitanastiti@unmuhjember.ac.id</a></p>