Reconstruction of Compliance Risk Management Towards a Humanist Approach

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Abstract—**This study aims to reconstruct the compliance model of Compliance Risk Management (CRM) based on taxpayers' compliance risks. Reconstruction of the tax compliance model utilized the approach of historicity, rationality, and actuality. The CRM reconstruction process equipped results from the observation of data and participants that reflect the implementation of CRM during the Covid-19 pandemic through informants' perspectives, including a tax authority informant and an academic informant who is the head of the Tax Center. The historical results showed the tax authority informant's understanding regarding the influence of tax information existence within the scope of the authorities and the social community. Rationally, the perspective of taxpayers who are homo *economicus* reflects the practice of an antagonistic tax compliance model in line with the views expressed by academics who revealed that the tax compliance situation began to shift toward the taxpayers' psychological condition. The actuality of communicative synergistic interaction was assessed as the basis for the reconstruction of a sustainable humanist tax compliance model during the pandemic. Tax authorities' performance internalized with the role of universities was believed to be a form of optimizing tax risks mitigation measures during the pandemic. Internalization of the educative approach convinced a practical implication that encourages new perspectives to maximize authorities' performances in the implementation of CRM risk-based during the Covid-19 pandemic.**

Keywords—*humanist; tax compliance model; tax compliance; compliance risk management*

I. INTRODUCTION

Tax compliance is considered as a benchmark that forms the solidarity of tax authorities and taxpayers in optimizing the synergistic relationship, which is closely related to maximizing the potential and the basis of tax [1]. The tax revenue which once recorded a 14.10% growth reflects the brilliant achievement of tax compliance model implementation during the term of tax amnesty in 2016 to 2018 [2]. Tax amnesty is considered as a policy that is able to provide implications in improving the performance of tax authorities to encourage the intrinsic motivation of taxpayers in risk mitigation decisions of tax avoidance behavior [3]–[6]. Yücedoğru and Sarisoy shared the common view that tax amnesty is an effective practice representation of the compliance model. The rationalization of the compliance model is confirmed in the Performance Report of the Directorate General of Taxes which revealed that the tax amnesty succeeded in increasing the realization of tax revenues in 2016 from 81.59% to 92.24% [7].

The tax amnesty's weakness lies after its implementation, which actually led to a decrease in tax growth of 3.7% from 71.1% in 2018 [2]. The situation worsened when the pandemic hit Indonesia in March 2020. The Covid-19 pandemic had a critical impact on the health, social, and economic sectors [8]. The State Revenue and Expenditure Budget stated that tax revenues declined by 9.2% in 2020 [9], [10]. Active participation of taxpayers are required [11] in order to form a solid strength in the synergistic relationship between tax authorities and taxpayers to survive in this difficult time. In general, tax avoidance behavior could be influenced by two factors, the economic sector [12] and non-economic sectors [13]. The practice of maximizing utility is deemed as the

latest representation of taxpayers' situation and condition in rationalizing their subjective decisions. The subjective characteristics reflect the situation and moral condition of taxpayers, the perspective of tax compliance has now started to shift toward the psychological condition of the taxpayer [14].

Morals reflect the form of personality while psychological conditions reflect the understanding of reasons that shape behavior patterns [15]. A trusting behavior toward tax authorities is believed to be a fundamental concept of the Slippery Slope Framework (SSF) [16]. The dominant individualist practices became the meeting point for the implementation of tax compliance risk management [17]. Relating to SE-24/PJ/2019, tax authorities set out all forms of policies in the Compliance Risk Management (CRM) implementation. Tax compliance risk management focuses on taxpayers' compliance risk control activities [19]. The implementation of a structured CRM systematically refers to the level of taxpayers' compliance risks. [18], [20]. The implementation of CRM is identical with the implementation of extensification, supervision, inspection, and billing that is persuasive [21], honest [22], effective, and efficient [23] in managing tax avoidance risks [24]–[26]. Is CRM still relevant during the Covid-19 pandemic?

This study aims to suit the implementation of CRM during the pandemic. Adaptation is by reconstructing CRM with a historicity, rationality, and actuality approaches. The urgency of this research is to present a cognitive essence in the implementation of CRM with a humanist approach during the Covid-19 pandemic.

II. THEORY REVIEW

2.1 Taxpayer Compliance Risk

Tax avoidance is considered a continuous tax compliance problem [12], [14], [27]. In practice, tax compliance is a series of behaviors that are channeled by one taxpayer to another that eventually becomes a norm or a habit [28]. The phenomenon of tax avoidance becomes a complicated problem when the tax authorities are unable to understand the behavior that underlies the taxpayers' tax avoidance tendency [29]. Differences in beliefs and trust between tax authorities and taxpayers are an indication for tax avoidance behavior [16], [21]. Differences in perspectives, which are dominated by taxpayers' distrust of tax authorities' performance, are an important concern in the implementation of the SSF tax compliance model. Kirchler et al. revealed that the practice of the SSF compliance model illustrates an approach model that relies on the role of tax authorities in increasing taxpayer awareness to comply voluntarily [16].

2.2 Compliance Risk Management (CRM)

Tax authorities as the authorized agency have the opportunity to manage this risk by implementing compliance risk management, which affects the tax basis [19], [30], from the point of view of the tax authorities as well as the point of view of the taxpayer [27], [31]. Therefore, the tax authorities need more transparent and efficient policies [23], [32]. Transparency and efficiency are deemed as one form of a government's approach to the public as taxpayers to foster the confidence and trust of taxpayers when fulfilling their tax obligations [15]. Learning from the unoptimal tax amnesty in urging the active participation of taxpayers to pay taxes [33], demands the tax authorities to immediately manage the risk of taxpayers' compliance [18].

In accordance with DGT's SE-24/PJ/2019, the implementation of CRM could help tax authorities more effectively and efficiently in the realization of taxpayers' compliance in the future, in a further systematic and structured way [18]. Tax avoidance is a state problem that has not been solved until now. Taxpayers' mistakes in imbuing taxes have led to a flow of unsynergistic information. This confusion dominates the perspective and behavior of taxpayers to make subjective decisions and behave rationally, which eventually triggers continuous tax risks [12], [34], [22].

III. RESEARCH METHODS

3.1 Research Object

This study aims to reconstruct CRM with historicity, rationality, and actuality approaches. Historical research aims to deepen the basic assumptions that have been the basis for taxpayers' avoidance behavior [12]. Tracing the basic assumption is closely related to testing relevant concepts or theories in the past and then relating them to current and future events. Rationality becomes a derivative of the assumption of tax avoidance behavior based on relevant research studies [34], [35]. The study of relevant theories and research on historical tracking and rationalization of phenomenon leads to the final stage, which is the key to observational research, namely the actualization of phenomenon. Actuality is a CRM reconstruction process that has been adapted to current conditions and situations [36]–[38].

3.2 Data Collection

The process of collecting primary and secondary research data, which took place historically up to the actualization stage, is planned for six months. Time estimation is arranged for simultaneous and continuous tracking, analysis, and presentation of data. The collection of qualitative research data was carried out naturally by presenting two key

informants, namely Mr. Servant (Tax Authority) and Mr. Educate (Academic and head of Tax Center). The determination of the key informants of this research becomes a point of view, which supports the research objective in grounding the phenomenon of tax revenue in forming an interactive and synergistic solidarity relationship in the voluntary tax compliance model. The presence of two key informants became the role of this scientific work, which was added by the role of the researcher who became the interpreter of the two informants' perspectives on the research phenomenon through the results of interview manuscripts that were contemplated with the insights of the researcher's knowledge. Primary data collection in the form of interview manuscripts was supplemented by the function of secondary data collected on an ongoing basis in accordance with the concept of Miles and Huberman [39].

IV. RESULTS AND DISCUSSION

4.1 The Historical of Tax Compliance Model

Historically, Allingham and Sandmo's compliance model reveals that two aspects of the economic and non-economic sectors are the basis of tax avoidance behavior point of view. The results of the Ritsatos survey led to various understandings regarding the application of the tax compliance model [12]. The division of two aspects of tax avoidance behavior is in line with Mr. Educate's perspective:

...If we talk about tax avoidance behavior, there are two aspects that become factors that make taxpayers do tax avoidance, namely from the economic sector and the non- economic sector. For non-economics, it can usually come from a psychological aspect...

Mr. Educate agreed that tax avoidance behavior can be triggered by economic and non-economic factors. Along with the changing times, the perspective of taxpayers' compliance began to shift toward the psychological condition of the taxpayer. According to Lisi, taxpayer decisions tend to be subjective [14]. Decisions based on personal assumptions are of course related to knowledge of tax morales. The results of Jayawardane's research concluded that the taxpayers' psychological situation and condition is the taxpayers' point of view in making the decision between to comply or not to comply [40]. Congruent views were expressed by the two research informants:

Mr. Servant's perspective:
...The basis for the taxation in general is when a person is considered to have additional income or additional economic capacity. So that the situation is focused on the ability of the taxpayer to pay taxes, if indeed the taxpayer is proven to have no

income or additional economic capacity, why should he/she pay...

Mr. Educate's perspective:
...It's like this, sometimes people don't get complete information and this is also a tax dilemma, because one community or taxpayer misunderstands the information and then both of them don't know the complete information...

The key word that aligns these two views is information. Information disclosure and in-depth knowledge related to taxes are still weak for taxpayers. The social environment is one of the factors that supports this situation. The low level of synergistic interaction, among others, regarding taxes in the social environment is an obstacle to the growth and development of tax morales and knowledge. This view is in line with the opinion of Dulleck et al. [41] who stated that the social environment is one of the triggers for the emergence of tax gaps. The tax gaps would indirectly have a significant effect on the confidence and awareness of taxpayers [14], [37].

4.2 Rationality of Tax Compliance Model

The Main Performance Indicators of the Directorate General of Taxes (MPI DGT) are the guides for the authorities in providing services to taxpayers. Tax reforms that have occurred for decades since 1983 became the beginning of reforming the performance of the tax authorities to encourage the active participation of taxpayers. The implementation of the Self-Assessment System (SAS) is the solution, as taxpayers are led to calculate, report, and pay their obligations independently [38]. The two research informants shared a similar view:

Mr. Educate's perspective:
...In my opinion, the government is very confident that the people are willing and honest to "deliver" what is the object of taxation through the implementation of the self-assessment system. The implementation is good enough, it's just that the implementation still needs to be improved in terms of supervision, ee... considering that the implementation of this independent obligation leads to tax audit activities...

Mr. Servant's perspective:
...The implementation of the self-assessment system makes us feel like we have a presumption of innocence toward taxpayers. Thus, taxpayers can report themselves independently and whatever is reported is what we accept as it is. The same goes for accountability...

Both views surprised researchers. The implementation of SAS is not as great as the

researchers imagined. The dynamics of tax reform are not as pleasing as expected, the low awareness and volunteerism of taxpayers due to the low tax knowledges and communications are an obstacle. In order to support the implementation of SAS, a compliance model is implemented which is supported by the application of an electronic system (e-system) accompanied by tax volunteers [40] and the implementation of a tax inclusion program [41]. The underdevelopment of tax information in the taxpayer's social environment encourages authorities to target an educational approach strategy to maximize the level of taxpayer voluntary compliance. The same view was conveyed by Mr. Educate:

…The purpose of tax inclusion is to guide taxpayers and prospective taxpayers to understand taxation knowledge from an early age. So that it is fostered and formed the character of taxpayers who practice tax morals in the community. Eventually, no one would think that taxes are an obligation, but a necessity...

The low communication of tax information that triggers the low knowledge of tax morales among the public and taxpayers has become a historical model of tax reform. Communication that is closely related to the synergistic relationship between the authorities and taxpayers is a point of view from the lack of synergy in the implementation of tax compliance. The fundamentals of applying Kirchler et al.'s compliance model evidences that.

SSF illustrates   that the basis of taxpayer compliance is a belief and trust that grows voluntarily as a call to the heart [42]. The dynamics of tax reform continues to be in parallel with the pandemic in 2020. The Exchange of Information (EoI) era is a breath of fresh air for taxes to rise again from the slump of the pandemic and the risk of taxpayers' compliance.

4.3 *Actuality of Humanist Compliance Model Reconstruction*

Empirical research has been carried out by Arnold regarding the digitization of the administrative system, which is believed to have implications for increasing tax compliance and revenue [19]. The EoI era led tax authorities to establish a tool to support taxpayers' compliance risk mitigation decisions during the pandemic. The researcher believes that the view of the tax authorities when disclosing the application of the Directorate General of Taxes Information System (DGTIS) in the implementation of CRM. The following is an excerpt from an interview with the Mr. Servant:

…We have something called DGTIS. From the DGTIS we can see the compliance of each

taxpayer. Well... from there we can see the non-compliance of taxpayers. So that later as a final result, we can determine what are the risk mitigation actions will take…

In accordance with SE-24/PJ/2019, the implementation of CRM is considered to be in line with the implementation of the DGTIS. Taxpayer risk mapping based on centric data leads the authorities to categorize taxpayers' compliance risk in a transparent, objective, and more structured manner. The statement aligned with the results of Mr. Servant confirmation when interviewed regarding the impact of implementing CRM. The following is Mr. Servant's confirmation:

…Based on SE-24/PJ/2019, CRM is described as a series of taxpayer compliance risk management processes carried out systematically by the DGT by making appropriate treatment choices to effectively improve compliance, while preventing non-compliance based on taxpayer behavior and available resource capacity…

Mr. Servant assured the researcher that formal compliance goes hand in hand with material compliance. It's just that, in practice, formal compliance has not been perfected so that there is still the possibility of potential tax losses [43]. Material compliance supports the realization of tax revenue [9]. The tax revenue in 2020 is not satisfactory, due to the fact that the tax authorities are still struggling in their extra efforts during the difficult times following the tax amnesty and the pandemic. Thus, taxpayers' active accompaniment is necessary to support the extra effort through the reconstruction of Humanist CRM.

4.4 *The Reconstruction of Humanist Compliance Risk Management*

Taxpayers' compliance risk becomes a basic risk that is continuous and occurs on an ongoing basis. Tracing the historical tax compliance model through understanding the basic assumptions of tax avoidance behavior, the rationality of tax compliance model dynamics, up to the actualization of the risk-based tax compliance model in the digitization of the tax compliance model, the researcher understands that there is no compliance model that would be able to mitigate the taxpayers' compliance risk, which is the taxpayers' characteristics from generation to generation.

The low existence of taxes' nature becomes a serious problem that is deemed not to have knocked the taxpayers' voluntary heart to bear their tax obligations and responsibilities. Weak awareness, confidence and trust of taxpayers in taxes is the

limiting wall. The antagonist scope in tax information, which is not in harmony with the nature of taxes, is seen as a tangled thread that confuses the situation and conditions of tax risk management. The practice of compliance risk management is to be transparent and in accordance with the development of civilization in the current of EoI era. The use of DGTIS tools supports the performance of the authorities transparently and persuasively. The assistance of tax volunteers interprets the role of authority acted by universities as the first step in the formation of a synergistic Fiscal Authority through the role of the education sector. Considering the development of the flow of information and tax communication which is still antagonistic, it becomes anxiety that hinders the growth of tax morale.

The tax dispute, which is a tax compliance problem, must slowly be re-aligned by encouraging a call of heart between tax authorities and taxpayers. The formation of an interactive and synergistic flow of information and communication is believed to be a tangible manifestation of a persuasive approach in implementing risk-based CRM. Through the implementation of risk-based CRM that is transparent, systematic, and comprehensively educative, this is the end point of implementing the internalization of an educative approach in the reconstruction of humanist CRM. The researcher's view is aligned with the two research informants; the following are excerpts from interviews with Mr. Servant and Mr. Educate:

Mr. Servant's perspective:

...Currently taxpayers in Indonesia are much smarter, much more educated, and more open to the exchange of information that occurs very quickly. We are like that too, we are also trying to improve ourselves. In other words, we are already comparable to the private sector trying to attract consumers, so our marketing must also be good in order to be well received...

Mr. Educate's perspective:

...The implementation of humanist CRM reflects the role of education in the taxation circle, in addition to all the facilities provided by the tax authorities to taxpayers and the implementation of the tax inclusion program. There is a role for universities that are in the midst of a synergistic relationship between taxpayers and tax authorities. Universities act as a bridge between the synergistic relationship between tax authorities and taxpayers in maximizing a persuasive approach with an educative approach.

The congruence of the arguments of these two informants convinced the researcher's understanding of the urgency of risk-based CRM reconstruction. The

reconstruction of a humanistic CRM that internalizes an educative approach is considered capable in complementing the performance of the authorities in establishing synergistic communication with taxpayers. Therefore, it is hoped that the implementation of an educative approach in the reconstruction of humanist CRM can create voluntary tax compliance on an ongoing basis. The results of the reconstruction of the risk-based compliance model by internalizing the role of universities and the educational approach are presented in Figure 4.1.
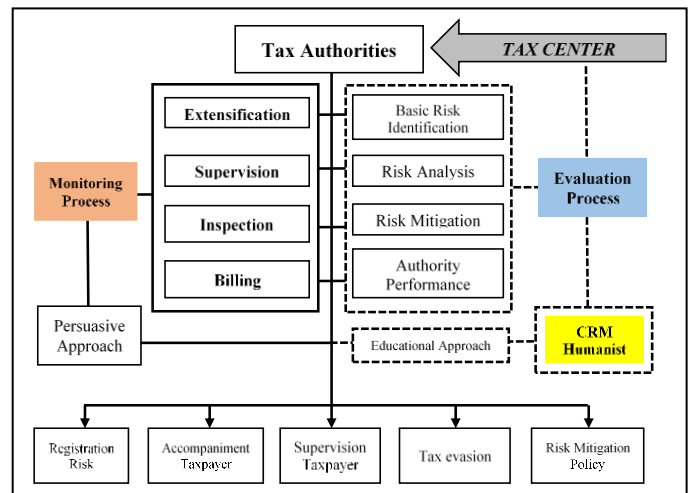

Figure 4.1
Reconstruction of Humanistic Compliance Risk Management

V. Conclusion

The shift in tax compliance perspectives toward the psychological condition of taxpayers encourages the authorities to implement a persuasive performance system. The actualization process of persuasive CRM is evidenced by the understanding of the implementation of DGTIS tools delivered directly by the tax authorities by implementing risk-based CRM. This persuasive approach is in line with Mr. Educate who revealed that the tax authorities have begun to adapt the fundamental concept of the Slippery Slope Framework in shaping taxpayers' confidence. Internalization of the fundamental concept of the Slippery Slope Framework is closely related to the formation of tax morale characteristics that are in harmony with the function of the educative approach.

Efforts are made to maximize persuasive CRM through a humanistic CRM reconstruction by optimizing the role of universities as a medium for evaluating sustainable risk-based CRM. The results of the study are intended as a contribution to practical implications for optimizing the application of risk-based CRM during the pandemic in mitigating the

risk of sustainable taxpayers' compliance. The implementation of a humanistic CRM reconstruction is supported by the internalization of an educative approach in maximizing the performance of authorities by cooperating with universities during the Covid-19 pandemic. The results of the reconstruction are expected to be continued by further researchers to explore aspects that encourage the growth and development of a humanist CRM at a sustainable practical level.

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