Cooperative Fiscal Efficiency: A Tax Management Strategy Design to Maximize Member Net Surplus (SHU)

Made Yessi Puspitha[1,*], Ni Made Puspa Pawitri[1], Made Andy Pradana Sukarta[1], and I Dewa Agung Nanditiya Putra[1]

[1] Accounting Department, Politeknik Negeri Bali, Bali, Indonesia
yessipuspitha@pnb.ac.id

Abstract. Cooperatives serve as a fundamental pillar of Indonesia's people-centered economy; however, their tax obligations have predominantly been managed in a reactive-administrative manner, creating significant risks of fiscal inefficiency and tax penalties that ultimately erode members' Net Business Surplus (SHU). Empirical studies specifically linking digital tax management strategies to SHU optimization remain limited, underscoring the urgency of this research. This study aims to design a digital-based cooperative tax management strategy to sustainably optimize members' SHU. Employing a descriptive qualitative approach through a case study at KSU Br. Sanding Serongga, Gianyar, Bali, data were collected via in-depth interviews, complemented by document analysis and tax regulatory review. Data analysis followed the Miles and Huberman model, encompassing data reduction, data display, and conclusion drawing. The resulting strategy was validated by taxation academics and professional tax consultants to assess its conceptual feasibility and regulatory compliance. The novelty lies in the development of a Digital Tax Governance model integrating tax planning, digital implementation through the Coretax system, periodic compliance monitoring, and cyclical evaluation as a comprehensive risk mitigation framework. This model is expected to transform cooperative tax governance from conventional reactive practices toward a proactive digital system, enhancing fiscal efficiency through legally deductible expense optimization and strategic tax incentive utilization, while minimizing penalty exposure. Consequently, SHU distribution to members can be sustainably maximized, contributing to Indonesia's Asta Cita agenda for grassroots economic sovereignty and SDG 8 on inclusive economic growth.

Keywords: Cooperatives, Coretax, Tax Management.

1 Introduction

Cooperatives are a key pillar of the national economy, strengthening community economic independence and members' economic participation (Masyhuri, 2024). Beyond profit, cooperatives deliver economic benefit to members through the Member Net Surplus (SHU), whose stability reflects operational efficiency, capital strength, and long-term member benefit (Hendriani, 2018; Jacobs et al., 2023; Sudarwanto, 2023). Sound resource and tax management are therefore essential to cooperative sustainability (Iacopetta & Peretto, 2024; Jiajia & Runke, 2025; Kenkel et al., 2023),

© The Author(s) 2026
W. G. S. Parwita et al. (eds.), *Proceedings of the International Conference on Sustainable Green Tourism Applied Science - Social Applied Science 2026 (ICoSTAS-SAS 2026)*, Advances in Social Science, Education and Humanities Research 1041,
https://doi.org/10.2991/978-94-6239-809-2_3

(Puspitha et al., 2026). Yet many cooperatives still treat tax obligations as routine administration rather than strategic management (Darmayasa et al., 2022; Darmayasa & Hardika, 2024; Rozi & Supriyanto, 2025). A fragmented approach that risks fiscal inefficiency, limits SHU growth, and calls for a more strategic approach that keeps obligations compliant while generating sustainable member value. Indonesia's Asta Cita agenda, promoting equitable growth from the village level, and Sustainable Development Goal (SDG) 8 on inclusive economic growth (Darmayasa et al., 2024; Sukarta et al., 2024).

Sustainable growth in members' SHU can be regarded as an important indicator supporting these objectives, as it reflects the cooperative's success in generating economic growth that directly enhances members' welfare.Previous studies on cooperative taxation have primarily focused on tax compliance and macro-level fiscal policy analysis (Agni, 2023; Alexander & Menicacci, 2025; Cai et al., 2025; Rozi & Supriyanto, 2025). These studies have generally adopted quantitative approaches emphasizing manual administrative compliance, with limited attention to digital operations or automated tax management systems. However, research specifically examining how tax management strategies can optimize members' SHU, while also linking these strategies to local economic development agendas, remains relatively scarce (Nugraha, 2024; Sudarwanto, 2023). This gap shows the need to develop a cooperative tax management model that goes beyond regulatory compliance to strengthen the sustainability of members' economic benefits. This study aims to develop a cooperative tax management strategy that sustainably maximizes members' SHU. The novelty of this research lies in the formulation of a digital tax governance framework that integrates tax management into the cooperative's digital ecosystem, distinguishing it from conventional models limited to tax compliance and reporting. The proposed framework offers an automated workflow to mitigate tax-sanctions risks while maximizing the sustainable distribution of SHU, thereby supporting the implementation of the Asta Cita agenda and achieving SDG 8. Based on the foregoing discussion, this study addresses the following research questions: (1) How is tax compliance managed within cooperatives? And (2) How can digital-based tax management be optimized within cooperatives to maximize members' SHU?

2 Methodology

This study employed a descriptive research design with a qualitative approach to develop a cooperative tax management strategy that supports the optimization of Member Net Surplus (SHU) (Ahrens, 2022; Gioia, 2020; Hannes et al., 2022; Santos et al., 2020). The research object was KSU Br. Sanding Serongga, a multipurpose cooperative located in Gianyar, Bali, whose primary business activity is providing savings and loan services to its members.

KSU Br. Sanding Serongga was selected as the research site because it exemplifies a structural condition prevalent among Indonesian savings-and-loan cooperatives: relatively stable SHU growth (averaging 10% annually over the past three years) alongside a persistently high non-performing loan ratio of approximately 15% of the

total loan portfolio. This combination provides an unusually clear and quantifiable case of how unresolved fiscal issues, specifically the tax treatment of allowances for doubtful accounts, directly limit the distribution of economic benefits to members. Although previous studies have examined cooperative tax compliance in general terms (Darmayasa et al., 2022; Rozi & Supriyanto, 2025), few have empirically demonstrated the direct, quantifiable relationship between credit risk management, tax treatment, and SHU outcomes. This highlights the urgency and practical relevance of examining tax governance at this specific case site.

2.1 Data Collection Techniques

Data were collected using three primary techniques to ensure credibility: document analysis, tax regulation analysis, and in-depth interviews (Belina, 2023; Clandinin et al., 2025; Langley & Meziani, 2020). Two key informants at KSU Br. Sanding Serongga were purposively selected: the Cooperative Chairperson and the Cooperative's Operational Manager. These individuals possess direct authority and responsibility for the cooperative's financial and tax-related decision-making, with the Chairperson providing strategic oversight and the Cooperative's Operational Manager managing operational bookkeeping. To enhance credibility, the study employed both source triangulation (cross-informant comparison) and methodological triangulation, verifying interview data against the cooperative's financial and tax documentation and relevant tax regulations, including Minister of Finance Regulation (PMK) No. 74 of 2024. The proposed tax management strategy was further validated through discussions with taxation academics and professional tax consultants.

2.2 Data Analysis Techniques

The data were analyzed using the Miles and Huberman model. Data reduction, data display, and conclusion drawing (Miles, 2018). This was used to formulate a strategy that strengthens tax compliance while optimizing lawful use of available tax incentives; the resulting strategy was reviewed with taxation academics and professional tax consultants for conceptual feasibility, regulatory relevance, and practical implementability.

2.3 Research Stages

The study proceeded in four stages: (1) a literature review of current tax regulations and tax management theories, producing a theoretical framework and regulatory matrix; (2) in-depth interviews with the Chairperson and Operational Manager to map tax compliance practices, producing interview transcripts and a tax compliance map; (3) processing the data into a proposed strategy, discussed with taxation academics and practitioners, producing a draft strategy; and (4) formulating practical recommendations to optimize SHU while ensuring regulatory compliance, producing the final tax management strategy.

3 Result and Discussion

KSU Br. Sanding Serongga is a multipurpose cooperative in Gianyar, Bali, providing savings and loan services to its members; the key informant has served as Chairperson for the past four years. Over the last three years, the cooperative has recorded average annual SHU growth of approximately 10%, indicating stable performance, though the greatest challenge is a non-performing loan (NPL) ratio of about 15% of the total loan portfolio a condition directly tied to the allowance for doubtful accounts and its tax implications. The three dimensions identified in our research findings include: First, Tax Compliance Tax obligations (Article 21 Income Tax and Article 17 Income Tax (under the facility provided in Article 17 paragraph (2c)) are handled solely by the manager without backup staff, relying on manual, in-person filing. Despite avoiding penalties, management's understanding of cooperative-specific tax incentives remains limited. Second, Digital-Based Tax Management. The cooperative uses official digital tax systems, but implementation is strictly restricted to basic reporting rather than strategic tax planning. Third, Tax Burden Optimization and Its Relationship with SHU. Lacking an annual tax planning strategy, the cooperative fails to identify deductible expenses to reduce tax burdens. Management acknowledges that non-performing loans present tax implications, but doubts whether bad debt allowances are fiscally optimized.

3.1 Cooperative Tax Compliance Remains Administrative in Nature

The findings from KSU Br. Sanding Serongga reinforces the view that cooperative tax management is still treated primarily as an administrative obligation rather than as an integral component of organizational strategic management management (Rozi & Supriyanto, 2025). This condition is consistent with previous studies indicating that cooperative tax compliance can serve as a pathway toward fiscal sustainability when managed strategically its members. The reliance on a single person responsible for tax administration, combined with limited knowledge of available tax incentives, suggests that the cooperative's tax compliance function has not yet been fully positioned as an instrument for enhancing members' welfare, as ideally envisioned (Sudarwanto, 2023).

This is confirmed from both perspectives. The Chairperson stated that tax obligations are "*handled directly by the cooperative manager... tax filing and payment are still carried out manually*", while the Operational Manager, who performs this work daily, elaborated: "*I handle the process directly from start to finish... almost the entire financial and tax administration process alone, without additional staff*" empirically confirming the institutional vulnerability of concentrating tax responsibility in a single role. This finding has both theoretical and practical implications. Theoretically, it reinforces the argument that tax compliance in resource-constrained, member-based organizations cannot be fully explained by models developed for individual taxpayers or large corporations, since cooperative governance entails accountability to members rather than shareholders. Practically, assigning tax responsibility to a single individual creates an institutional vulnerability a single point of failure that jeopardizes both regulatory compliance and the continuity of tax knowledge. Addressing this through role delegation and structured planning, as outlined in the Digital Tax Governance

model, constitutes a governance safeguard essential for sustaining long-term SHU growth.

3.2 Digitalization Has Been Limited to Tax Compliance

The cooperative's adoption of a digital tax administration system represents a positive initial step toward developing digital tax governance, consistent with findings that core tax administration systems play an important role in strengthening taxpayer trust and compliance (Darmayasa & Hardika, 2024). Digital transformation significantly enhances the effectiveness of corporate tax planning, with this impact mediated by the quality of the internal information environment (Xu & Zhang, 2026). Similar systems have also been shown to improve the effectiveness of tax reporting management in other organizations (Putra et al., 2026). Nevertheless, the use of digital technology in this cooperative remains limited to tax reporting functions and has not yet been integrated into strategic tax planning. This pattern is consistent with previous research demonstrating that the relationship between digital transformation and tax compliance is dynamic and requires stronger governance mechanisms rather than merely the adoption of digital technology (Cai et al., 2025).

Both informants converge on this point. The Chairperson stated that the digital system's "*implementation is considered satisfactory*" but remains reporting-focused. At the same time, the Cooperative's Operational Manager offered a more granular account of the transition: "*the process is quite helpful compared to a fully manual approach, but I admit there are still obstacles, especially during system updates or the migration process to a newer system like Coretax, where I need time to adapt and sometimes have to re-enter data because I am not yet familiar with the new interface or workflow*." This indicates that limited digital integration is not only a strategic gap but also presents an operational adaptation challenge for frontline staff during system transitions. This matters theoretically and practically: digital adoption and strategic tax governance are not automatically coupled—a cooperative can be operationally digitalized while remaining strategically reactive, echoing arguments that digital transformation research must distinguish tool adoption from governance transformation (Cai et al., 2025). Practically, cooperative tax digitalization policy should not stop at platform rollout (e.g., Coretax access) but must be paired with capacity-building for strategic use by the frontline staff who bear the burden of system transitions.

3.3 Non-Performing Loans and the Allowance for Doubtful Accounts as Key Opportunities for SHU Optimization

Analysis of the interview responses indicates that the cooperative's 15% non-performing loan ratio is not merely a credit risk management issue but also reflects an underutilized opportunity in tax management. Previous studies have shown that the tax treatment of reserves and cooperative obligations has direct implications for the economic benefits members receive (Kenkel et al., 2023). Corporate income tax planning models for cooperatives further demonstrate that the allowance for doubtful accounts can serve as a legitimate instrument for optimizing the distribution of the

Member Net Surplus (SHU) to members (Putra et al., 2022). Moreover, tax governance practices implemented as part of corporate social responsibility initiatives such as cooperative tax compliance programs in Italy provide relevant references for developing similar models in Indonesian savings and loan cooperatives (Alexander & Menicacci, 2025).

Both informants independently identified fiscal uncertainty over the allowance for doubtful accounts as a critical, unresolved issue. The Chairperson noted that "*loan-loss management and tax management are two interconnected issues for our cooperative... we are still not sure whether our allowance has been optimized from a tax perspective.*" The Operational Manager, directly responsible for this calculation, added: "*I am not entirely sure our allowance calculation is fully compliant with tax regulations... it may be accounting-correct but not necessarily optimal or fully compliant from a tax perspective".* This convergence of strategic and operational uncertainty reinforces the urgency of Stage 2 of the model: structured management of allowances for doubtful accounts under PMK No. 74/2024, addressing a concrete compliance gap. Beyond supporting prior findings on loan-loss reserves (Kenkel et al., 2023; Putra et al., 2022), this refines the theory: fiscal underutilization is not solely a leadership knowledge gap but a structural issue absent technical guidance, meaning interventions must extend to technical capacity-building for those responsible for calculations—directly shaping Stage 2.

Formulation of the Cooperative Tax Management Strategy (Digital Tax Governance). Based on the data reduction and analysis, a cooperative tax management strategy consisting of five stages was developed. Stage 1 – Establishing the Foundation for Tax Planning at the Beginning of the Fiscal Year. Tax planning should commence at the beginning of the fiscal year rather than shortly before the annual tax return filing deadline. This stage involves preparing projections of business growth targets, estimating pre-tax profits for each business unit, forecasting tax liabilities, and developing an annual tax compliance calendar that identifies both the primary person responsible and the designated alternate representative.

Stage 2 – Managing the Allowance for Doubtful Accounts in Accordance with Minister of Finance Regulation (PMK) No. 74 of 2024. This stage directly addresses the identified 15% non-performing loan ratio. As a savings and loan cooperative, KSU Br. Sanding Serongga is entitled to establish an allowance for doubtful accounts as a deductible expense from gross income under Minister of Finance Regulation (PMK) No. 74 of 2024. Implementation includes reclassifying receivables into the four official categories: current, substandard, doubtful, and loss; conducting an inventory of collateral; maintaining separate accounting records for commercial and fiscal provisions; and preparing a write-off list of uncollectible receivables supported by adequate legal documentation.

Stage 3 – Optimizing Other Lawful Tax Incentives and Deductible Expenses**.** Two key opportunities were identified: reviewing the withholding tax applied to interest on members' savings, given that interest income of up to IDR 240,000 per member per month is exempt from withholding tax, and systematically tracing operational expenses that are legally eligible as deductions from gross income but have not yet been

consistently recorded as such, including training expenses, asset maintenance costs, and depreciation of fixed assets.

Stage 4 – Strengthening Tax Administration Governance**.** Given that the cooperative's tax obligations have thus far been handled by a single manager, this stage proposes the appointment of a backup officer, the development of a written standard operating procedure (SOP) for managing supporting documentation, and the optimization of the digital tax administration system, including readiness for the transition to Coretax. Stage 5 – Periodic Evaluation and Transparency to Members. The proposed strategy is evaluated semi-annually, primarily to update the classification of receivable quality, and at the end of each fiscal year the results of this optimization are transparently disclosed to members at the Annual Members' Meeting as a form of accountability. As a whole, the strategy ensures receivable classifications reflect actual conditions, that every claimed expense is supported by valid documentation, and that undocumented write-offs cannot be claimed as fiscal deductions—optimizing tax incentives within prevailing regulations rather than serving as a loophole for tax avoidance.

Implications for SHU Optimization and The National Development Agenda. Consistent implementation of these five stages can convert non-performing-loan losses previously recognized purely as an operating burden into a fiscal deduction that reduces tax liability and increases SHU available for distribution, reinforcing strategic tax management as an instrument for cooperative sustainability in line with the Asta Cita agenda and SDG 8 on inclusive, sustainable growth.

Theoretical Contribution and Novelty of the Digital Tax Governance Model. This Digital Tax Governance model advances the literature on cooperative tax compliance, which has largely viewed systems such as Coretax as reporting rather than strategic governance tools (Darmayasa & Hardika, 2024; Cai et al., 2025) . By integrating five components, the model reconceptualizes cooperative tax management as continuous and proactive rather than fragmented and reactive—repositioning tax governance as a value-creation mechanism tied to SHU optimization, not merely compliance. This contrasts with models treating compliance and digitalization separately, such as the slippery slope framework's emphasis on trust and power (Darmayasa et al., 2022), here, these elements form an operational cycle tailored to savings-and-loan cooperatives, where fiscal decisions—including the allowance for doubtful accounts—directly affect members' welfare, distinguishing this contribution from earlier compliance-focused or macro-fiscal research (Alexander & Menicacci, 2025; Rozi & Supriyanto, 2025), offering a micro-level, actionable framework grounded in empirical evidence from an actual case.

4 Conclusion

This study found that tax obligation management at KSU Br. Sanding Serongga remains administrative and reactive: a single manager handles tax administration without a backup, and the digital system is limited to reporting. The 15% non-

performing loan ratio was identified as a fiscal opportunity not yet optimized through the allowance for doubtful accounts. This study proposes a five-stage strategy: (1) annual tax planning; (2) managing an allowance for doubtful accounts under PMK No. 74 of 2024; (3) optimizing lawful tax incentives and deductible expenses; (4) strengthening tax administration governance; and (5) periodic evaluation with transparent reporting to members. Consistent implementation can improve fiscal efficiency and increase SHU distributed to members, positioning strategic tax management as an instrument for cooperative sustainability in line with Indonesia's Asta Cita agenda and SDG 8. A limitation is its reliance on two key informants at a single site; though appropriate given their direct authority over tax decisions, this may not capture perspectives from supervisory board members or external stakeholders. Future research should evaluate this strategy's implementability quantitatively and expand to other savings and loan cooperatives with different portfolio characteristics.

Acknowledgment

The authors would like to express their sincere gratitude to all parties who contributed to and supported this research. Special appreciation is extended to the Center for Research and Community Service (P3M) of Politeknik Negeri Bali for its support, the management of KSU Br. Sanding Serongga for their cooperation and participation in this study, fellow lecturers from the Accounting Department of Politeknik Negeri Bali for their valuable insights and assistance, and taxation practitioners for their constructive input and professional expertise throughout the research process.

References

Agni, M. N. (2023). Pengaruh kesadaran wajib pajak, sosialisasi perpajakan, dan sanksi pajak terhadap kepatuhan wajib pajak UMKM. *Jurnal Ilmiah Raflesia Akuntansi*, *9*(1), 10–21.

Ahrens, T. (2022). Paper development in qualitative accounting research: bringing social contexts to life. *Qualitative Research in Accounting and Management*, *19*(1), 1–17. https://doi.org/10.1108/QRAM-03-2021-0044.

Alexander, A., & Menicacci, L. (2025). Tax governance as a social responsibility of the firm: Evidence from the Italian cooperative compliance program. *Social Responsibility Journal*, *21*(8), 1549–1565. https://doi.org/https://doi.org/10.1108/SRJ-01-2025-0094.

Belina, A. (2023). Semi-structured interviewing as a tool for understanding informal civil society. *Voluntary Sector Review*, *14*(2), 331–347. https://doi.org/10.1332/204080522X16454629995872.

Cai, C., Zhou, L., & Liu, D. (2025). Dynamic relationship between tax reputation, digital transformation, and corporate tax compliance in financial markets. *International Review of Financial Analysis*, *104*, 104258. https://doi.org/https://doi.org/10.1016/j.irfa.2025.104258.

Clandinin, D. J., Estefan, A., & Caine, V. (2025). "You have some questions for me?" considering qualitative interviewing. *International Journal of Qualitative Methods* , *24*. https://doi.org/10.1177/16094069251324170.

Darmayasa, I. N., Arsana, I. M. M., & Putrayasa, I. M. A. (2022). Reconstruction of the slippery slope framework tax compliance model. *ACRN Journal of Finance and Risk Perspectives*, *11*(1), 19–32. https://doi.org/10.35944/JOFRP.2022.11.1.002.

Darmayasa, I. N., & Hardika, N. S. (2024). Core tax administration system: The power and trust dimensions of slippery slope framework tax compliance model. *Cogent Business & Management*, *11*(1), 2337358. https://doi.org/10.1080/23311975.2024.2337358.

Darmayasa, I. N., Othman, R. D. B., Tanggamani, V., Hardika, N. S., Susanti, J., Sukarta, M. A. P., Lina, N. P. M., Setyastrini, N. L. P., & Wirayana, I. M. A. (2024). Equality principle in designing taxation international digital transactions: A case study of ASEAN. *Proceedings of the International Conference on Sustainable Green Tourism Applied Science - Social Applied Science 2024 (ICoSTAS-SAS 2024)*, 697–705. https://doi.org/10.2991/978-94-6463-622-2_77.

Gioia, D. (2020). A systematic methodology for doing qualitative research. *The Journal of Applied Behavioral Science*, *57*(1), 20–29. https://doi.org/10.1177/0021886320982715.

Hannes, K., Hendricks, L., Brgles, M., Dierckx, C., Gemignani, M., Huhnen, M., Vrebos, H., Swift, A., & Goidsenhoven, L. V. (2022). *The SAGE handbook of qualitative research design: Being creative with resources in qualitative research* (pp. 290–306). https://doi.org/10.4135/9781529770278.n19.

Hendriani, S. (2018). The role of cooperative development strategy to improving the success of village cooperative (KUD) in Riau Indonesia. *International Journal of Law and Management*, *60*(1), 87–101. https://doi.org/10.1108/IJLMA-11-2016-0132

Iacopetta, M., & Peretto, P. F. (2024). Business taxes, management delegation, and growth. *European Economic Review*, *170*, 104850. https://doi.org/https://doi.org/10.1016/j.euroecorev.2024.104850.

Jacobs, K., Kenkel, P., & Briggeman, B. (2023). Capitalization, equity, and growth in cooperative firms. *Handbook of Research on Cooperatives and Mutuals*, 277–290. https://doi.org/10.4337/9781802202618.00028.

Jiajia, L., & Runke, S. (2025). How tax incentives impact corporate green transformation: Evidence from China's tax survey data. *Journal of Cleaner Production*, *521*, 146279. https://doi.org/https://doi.org/10.1016/j.jclepro.2025.146279.

Kenkel, P., Jacobs, K., & Briggeman, B. (2023). The implications of taxation and tax policies for cooperatives and members. *Handbook of Research on Cooperatives and Mutuals*, 265–276. https://doi.org/10.4337/9781802202618.00027.

Langley, A., & Meziani, N. (2020). Making interviews meaningful. *Journal of Applied Behavioral Science*, *56*(3), 370–391. https://doi.org/10.1177/0021886320937818.

Masyhuri, M. A. (2024). The Urgency of cooperative development in rural areas of Indonesia. *Citizen: Jurnal Ilmiah Multidisiplin Indonesia*. https://api.semanticscholar.org/CorpusID:276025421.

Miles, M. B., H. A. M., & S. J. (2018). *Qualitative data analysis: A methods sourcebook (4th ed.)*. SAGE Publications.

Nugraha, H. (2024). Peran kebijakan perpajakan dalam mendukung koperasi di Indonesia. *Co-Value Jurnal Ekonomi Koperasi dan Kewirausahaan*, *15*(3).

Putra, T. A. P. S., Ikhsan, S., & Rahmawati, A. N. (2022). Model perencanaan pajak penghasilan badan pada koperasi pegawai pemerintah Kota Bandung. *Accounthink: Journal of Accounting and Finance*. https://api.semanticscholar.org/CorpusID:250517985.

Putra, I. D. A. N., Sukarta, M. A. P. & Muttiwijaya, G. T. P. (2026). Peran sistem core tax dalam meningkatkan efektivitas pengelolaan pelaporan pajak di KKP XYZ. *AL-MIKRAJ Jurnal Studi Islam dan Humaniora (E-ISSN 2745-4584)*, *6*(1), 1831–1837. https://doi.org/10.37680/almikraj.v6i1.9041.

Puspitha, M. Y, Pawitri, N. M. P., Sukarta, M. A. P., Suryasari, N. K. N., & Sari, N. W. D. P. (2026). Kesiapan wajib pajak dalam menghadapi pemeriksaan berdasarkan PMK nomor 15 tahun 2025. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, *17*(2), 2026–2299. https://doi.org/10.22225/kr.17.1.2025.299-308.

Rozi, F., & Supriyanto, S. (2025). Koperasi dan tax compliance: Studi empiris pada koperasi di wilayah pedesaan Kabupaten Lampung Selatan. *Benefit: Journal of Bussiness, Economics, and Finance*, *3*(2), 636–643.

Santos, K. da S., Ribeiro, M. C., de-Queiroga, D. E. U., da Silva, I. A. P., & Ferreira, S. M. S. (2020). The use of multiple triangulations as a validation strategy in a qualitative study. *Ciencia e Saude Coletiva*, *25*(2), 655–664. https://doi.org/10.1590/1413-81232020252.12302018.

Sudarwanto, A. (2023). Mengelola pajak koperasi untuk kesejahteraan anggota. *E-Logis: Jurnal Ekonomi Logistik*. https://api.semanticscholar.org/CorpusID:166584689.

Sukarta, M. A. P., Dananjaya, I. B. G., & Setyastrini, N. L. P. (2024). The influence of role stress on turnover intentions in a tax consulting office. *Proceedings of the International Conference on Sustainable Green Tourism Applied Science - Social Applied Science 2024 (ICoSTAS-SAS 2024)*, 145–154. https://doi.org/10.2991/978-94-6463-622-2_17.

Xu, L., & Zhang, L. (2026). How digital capabilities affect tax planning: The internal information environment. *Finance Research Letters*, *92*. https://doi.org/10.1016/j.frl.2026.109540.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (http://creativecommons.org/licenses/by-nc/4.0/), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

