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SYNERGY BETWEEN KPP PRATAMA JAKARTA MENTENG SATU AND BANKS IN TAX COLLECTION THROUGH ACCOUNT BLOCKING

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Abstract
One of the tax collection actions is blocking the taxpayer's account. The Directorate General of Taxes (DGT) has the authority to access taxpayer financial information in collaboration with banking institutions. This study evaluates the synergy between KPP Pratama Jakarta Menteng Satu and banks in executing account-blocking actions and their contribution to the realization of revenue collection. This research adopts a qualitative methodology, utilizing literature reviews and interviews with the Examination, Assessment, and Collection section for primary data collection, while secondary data is gathered through documentation studies. The synergy between the Tax Office and banks is assessed based on the timeliness of the bank's response to requests and the successful execution of blocking actions on identified accounts. The findings indicate that the effectiveness of this synergy fluctuated over three consecutive years, ranging from ineffective to highly effective. Key obstacles include delayed bank responses, uncertainty regarding account information, discrepancies in customer data, and conflicting priorities between DGT and banks. These challenges have resulted in a consistently low contribution of account-blocking actions to annual collection revenue. Despite these limitations, account blocking remains a critical enforcement mechanism for pressuring taxpayers to settle outstanding arrears. This study underscores the need for enhanced coordination between DGT and banking institutions and improved data accuracy to optimize the effectiveness of account blocking and maximize its contribution to tax collection efforts.
Keywords: Account Blocking, Financial Information Access, Synergy, Tax Collection

INTRODUCTION

The tax system in Indonesia currently operates under a self-assessment model, entrusting taxpayers with the responsibility of fulfilling their tax obligations independently. Taxpayer awareness and compliance are critical determinants of the successful implementation of the self-assessment system (Trisnayanti & Jati, 2015, as cited in Dimas et al., 2022). Nevertheless, low levels of taxpayer compliance have resulted in significant tax arrears. The Directorate General of Taxes (DGT) has implemented various legal enforcement measures to address non-compliance, including tax collection through official reprimand letters, issuance of forced collection letters, and initiating measures such as asset confiscation and taxpayer detention (Wisiswa & Aribowo, 2021).

According to Article 1, point 9 of Law Number 19 of 1997 on Tax Collection with a Forced Letter (PPSP Law), as amended by Law Number 19 of 2000, tax collection is defined as a series of legally sanctioned actions undertaken to compel taxpayers to settle their tax liabilities. One key process within tax collection involves the blocking of taxpayer accounts, which is followed by subsequent confiscation procedures (Aribowo & Setiawan, 2019).

Regulation of the Minister of Finance Number 61 of 2023 (PMK 61/2023) designates account blocking as a security measure for assets owned by taxpayers and managed by Financial Services Institutions (FSIs) to prevent any alterations other than value augmentation. Nevertheless, implementing this measure frequently encounters significant challenges and delays, requiring coordination with third parties, particularly banking institutions. In her research, Zhavira (2021, cited in Harris & Sulfan, 2022) shows that banks tend to be less cooperative in responding to account-blocking requests, citing the need to safeguard customer confidentiality. However, the Directorate General of Taxes (DGT) retains the legal authority to access financial information under Article 35 of Law Number 6 of 1983 on General Provisions and Tax Procedures (KUP Law) and Law Number 9 of 2017, which ratifies Perppu Number 1 of 2017 concerning Access to Financial Information for Tax Purposes (Financial Information Access Law). This legal framework enables the implementation of account blocking while ensuring compliance with bank confidentiality regulations.

Siregar et al. (2020) research indicates that account blocking exerts significant pressure on taxpayers to settle their tax liabilities, disrupting their financial operations and business transactions. Similarly, Dimas et al. (2022) found that account blocking effectively affects tax collection effort. This conclusion is further supported by the findings of Basnur et al. (2023), which suggest that account blocking demonstrates considerable effectiveness in facilitating the settlement of tax arrears. However, contrasting evidence is presented by Harris & Sulfan (2022), whose study revealed that account-blocking measures implemented by KPP Pratama Serpong in 2020 failed to contribute to the recovery of tax debts. Specifically, no payments were recorded from blocked accounts during that period, indicating that account blocking is not universally effective, particularly in cases where no disbursements are realized. This study evaluates the synergy between KPP Pratama Jakarta Menteng Satu and banking institutions in implementing taxpayer account-blocking measures. This synergy is anticipated to influence the effectiveness of account blocking in contributing to collection revenue through overbooking from blocked accounts.

Account blocking is a strategic measure aimed at expediting the resolution of tax arrears. The synergy between KPP and banking institutions is critical to ensuring its effectiveness. Effective synergy can streamline the account-blocking process, thereby enhancing its contribution to collection revenue. This study aims to comprehensively analyze how improved coordination and collaboration in this context can lead to more effective outcomes in addressing tax arrears.

LITERATURE REVIEW

Bank Secrecy Theory

Article 1, point 28 of Law Number 7 of 1992 concerning Banking, as amended by Law Number 10 of 1998 (Banking Law), establishes the principle of bank confidentiality, which mandates safeguarding information related to customers and their deposits. Djumhana (2000, as cited in Alkhafidz, 2022) identifies two primary theories of bank confidentiality: absolute and relative. The absolute theory emphasizes protecting customer information and prioritizing individual rights and privacy. In contrast, the relative theory permits the disclosure of customer information for specific purposes, including taxation, thereby prioritizing broader state or public interests. Kartiko et al. (2023) assert that the principle of bank confidentiality in Indonesia aligns with the relative theory, which enables banks to share customer information with third parties, provided it serves state interests, such as taxation. This approach balances protecting individual confidentiality and fulfilling obligations supporting public governance and fiscal objectives.

Article 40, paragraph (1) of the Banking Law establishes provisions regarding bank secrecy, obligating banks to maintain the confidentiality of customer information, albeit with specific exceptions, one of which pertains to tax purposes. Additionally, Article 41 of the Banking Law authorizes the Head of Bank Indonesia, upon request from the Minister of Finance, to issue written directives to banks requiring the disclosure of customer data to the Directorate General of Taxes (DGT) for tax-related purposes. However, following the enactment of the Financial Information Access Law, the procedural framework for accessing financial information underwent significant changes. The mechanism no longer requires approval through the Minister of Finance but allows the DGT to obtain information directly from Financial Services Institutions (LJK) (Bandiyono & Karimah, 2021). Consistent with this, (Corneles et al., 2021) argue that the principle of bank secrecy becomes inapplicable when addressing taxation interests. Sutrisni (2023) further emphasizes that the responsibility for maintaining the confidentiality of financial information for tax purposes has effectively shifted from banks to the DGT, reflecting evolving priorities in the balance between privacy and state interests.

Access to Financial Information

Ilanoputri (2022) highlights that the Financial Information Access Law grants the Directorate General of Taxes (DGT) the authority to access taxpayers' financial information from Financial Institutions, serving as the legal foundation for this power. This regulation is a lex specialis to Article 40, paragraph (1) of the Banking Law. According to Santoso (2020), this authority gives DGT immunity from criminal and civil liability when exercising its functions under this law. The enactment of the Financial Information Access Law streamlines bureaucratic processes, making them more efficient, expedited, and straightforward. This aligns with the provisions of PMK Number 19 of 2018, which amends PMK Number 70 of 2017, establishing technical guidelines for accessing financial information for taxation purposes.

Furthermore, Hanifah (2020) identifies the imposition of sanctions on leaders and employees of Financial Services Institutions (FSIs) under Article 7 of the Financial Information Access Law. Non-compliance, such as failing to submit financial information reports, conducting improper financial account identification procedures, or failing to provide required evidence or information (IBK), can result in penalties of up to one year of imprisonment or a maximum fine of IDR 1,000,000,000 (one billion rupiah).

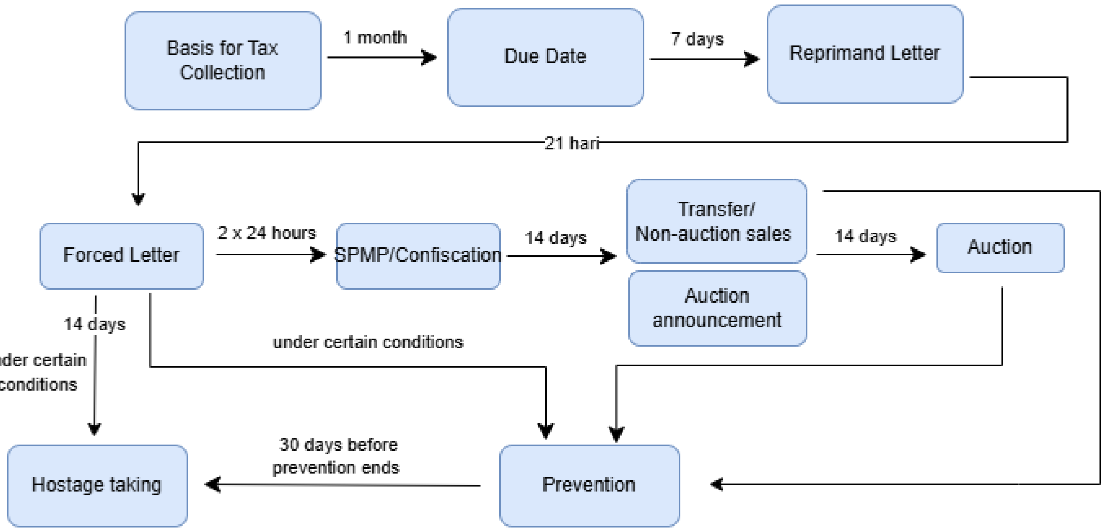
Tax Collection

Tax collection is regulated in Article 1 number 9 of the PPSP Law, which outlines measures to compel taxpayers to settle their tax liabilities, including associated collection costs. These measures include issuing reprimands, conducting immediate and complete collection, delivering Forced Letters, initiating prevention measures, executing confiscations, undertaking hostage-taking, and selling confiscated assets. Tax collection is categorized into two approaches: passive collection and active collection. Passive collection involves the issuance of notices or letters with specified payment deadlines, serving as appeals for taxpayers to settle their tax obligations. However, this method lacks legal enforceability (Johanna, 2022). In contrast, active collection encompasses legally binding measures undertaken to ensure compliance. According to Siahaan (2004), active tax collection represents a subsequent step based on monitoring taxpayer compliance in addressing outstanding tax debts. Liyana et al. (2019) emphasize the critical role of the Bailiff in active collection efforts, noting that their responsibilities extend beyond merely issuing bills or tax assessment notices. The Bailiff must adopt a proactive approach to enforce compliance effectively, underscoring the importance of active engagement in the tax collection process.

The tax collection process commences with the issuance of a reprimand letter by the Bailiff, delivered seven days after the due date for paying tax liabilities. If the taxpayer fails to settle the tax debt within 21 days following the issuance of the reprimand letter, the Bailiff proceeds to issue a Forced Letter. Should the tax debt remain unpaid within 48 hours (2 x 24 hours) of the delivery of the Forced Letter, the Bailiff will issue a Warrant to Carry Out Confiscation (Surat Perintah Melaksanakan Penyitaan, SPMP) and proceed with the confiscation of assets. An auction announcement is made if the tax debt is not paid within 14 days after the confiscation. Overbooking procedures are undertaken for assets not subject to auction, such as those held in financial institutions. Subsequently, if the tax debt remains unsettled after another 14 days, the confiscated assets are auctioned through the State Asset and Auction Service Office (Kantor Pelayanan Kekayaan Negara dan Lelang, KPKNL). After attempting to recover tax debts by auctioning or overbooking confiscated assets, the Bailiff may submit a prevention proposal. This proposal can be initiated following the issuance of a Forced

Letter without requiring prior issuance of an SPMP under certain conditions, such as the absence of identifiable confiscatable assets, the expiration of tax collection rights within two years, indications that the taxpayer may leave Indonesia or circumstances where a corporate taxpayer is likely to undergo dissolution or bankruptcy. Hostage-taking measures may be executed 30 days before the expiration of the prevention period and at least 14 days following the issuance of the tax demand letter under similar conditions to those outlined for prevention proposals. The sequential stages of the tax collection process are illustrated in Figure 1 below.

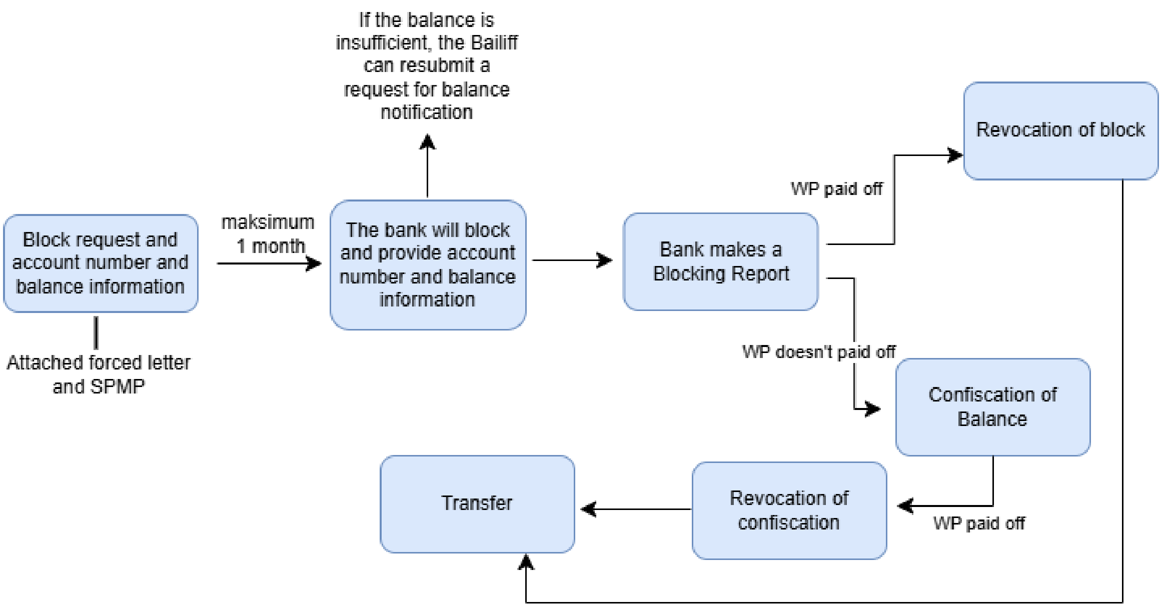
Figure 1. Stages of Tax Collection



Source: processed by the author (2024)

In the process of confiscating a taxpayer's assets held in financial institutions, account blocking is undertaken as a preliminary step. This is regulated under Article 27 of the Ministry of Finance Regulation Number 61 of 2023, which defines blocking as a security measure for the taxpayer's property managed by Financial Services Institutions (FSIs), including bank accounts, to prevent any modifications other than the addition of funds. The procedure for account blocking is illustrated in Figure 2. The process begins with the Tax Bailiff submitting a written request to the FSI for account blocking, accompanied by a copy of the Forced Letter and the Warrant to Carry Out Confiscation (SPMP). The request includes the taxpayer's account number and balance information. The FSI must immediately block the account for an amount equivalent to the tax debt and collection costs, providing a report on the account number and balance within one month of receiving the request. If the account balance is insufficient, the Bailiff may issue additional requests. Blocking is followed by preparing official blocking minutes, which are provided to both the DGT and the taxpayer, prohibiting any overbooking without DGT authorization. In data discrepancies, the DGT may request detailed account transaction information. Blocking may be lifted once the tax debt is settled through the blocked balance, overbooking, or confiscation of other equivalent assets. If the debt remains unpaid after the balance is determined, the Bailiff will confiscate the balance and issue official minutes of confiscation (BAPS) submitted to relevant parties. Confiscation is revoked only upon full repayment of the tax debt.

Figure 2. Flow of Taxpayer Account Blocking



Source: processed by the author (2024)

Contribution Theory

The term "contribution," as defined by the Kamus Besar Bahasa Indonesia (KBBI), refers to a tangible offering or support provided for a specific activity (Wahdi et al., 2018). In the context of tax collection, the contribution is associated with the achievement of tax debt disbursements resulting from tax collection measures, which directly impact collection revenue (Johanna, 2022). This study focuses on the contribution of account-blocking measures to the total tax debt disbursements managed by the Examination, Assessment, and Collection Section (Pemeriksaan, Penilaian, dan Penagihan, P3) of KPP Pratama Jakarta Menteng Satu. This contribution serves as a metric to assess the effectiveness of the synergy between the Directorate General of Taxes (DGT) and banking institutions in implementing collection actions through account blocking. The contribution of the synergy between the DGT and banks through account-blocking measures is calculated by comparing the amount of tax debt payments resulting from blocking actions with the total realization of tax receivable disbursements, expressed as a percentage (Harris & Sulfan, 2022). The detailed contribution criteria are presented in Table 1.

Table 1. Contribution Criteria

Percentage	Criteria
Below 10%	Very Less
10% - 20%	Less
20,1% - 30%	Medium
30,1% - 40%	Good enough
40,1% - 50%	Good
Above 50%	Very Good

Source: Beni Pekei (2016) cited in Harris & Sulfan (2022)

Synergy Theory

According to the *Kamus Besar Bahasa Indonesia* (KBBI), synergy refers to coordinated activities or operations. (Martins, 2024) elaborates that synergy involves effectively connecting, communicating, and collaborating to achieve optimal outcomes. Synergy emphasizes the importance of collaboration built on communication, trust, and cooperation. Effective communication plays a pivotal role in fostering collaboration and minimizing conflicts that may impede synergy.

In this study, the synergy between KPP Pratama Jakarta Menteng Satu and banking institutions is evaluated based on the number of blocking requests submitted by the Tax Office and the corresponding responses realized by the banks. The criteria for assessing the effectiveness of this synergy are presented in Table 2.

Table 2. Effectiveness Criteria

Presentase	Kriteria
Above 100%	Highly Effective
90% - 100%	Effective
80% - 90%	Effective Enough
60% - 80%	Less Effective
Below 60%	Ineffective

Source: Beni Pekei (2016) cited in Harris & Sulfan (2022)

Theory of Constraints

According to the *Kamus Besar Bahasa Indonesia* (KBBI), constraints are conditions that limit, hinder, or obstruct the achievement of specific objectives. Satyarani (2022) refines this concept by attributing constraints to interest differences between the Directorate General of Taxes (DGT) and banks. This divergence arises because the DGT is authorized to access financial information, which can conflict with Article 40 of the Banking Law, as it not only regulates exceptions to bank secrecy for tax purposes but also emphasizes the protection of customer confidentiality (Murniawati & Susilowati, 2018).

Several constraints or challenges in accessing bank secrets for tax purposes include lengthy procedural requirements and banks' apprehension about disclosing customer information. These fears stem from concerns about violating regulations and potentially eroding customer trust (Simanjuntak, 2020). Bandiyono & Putri (2021) consistently identified additional challenges in their research, including a lack of uniform understanding of the policy among banks and concerns about reduced customer trust. These challenges may lead to customers transferring their accounts to other financial service institutions, further complicating the effective implementation of financial information access for tax purposes.

Previous Research

Alkhafidz (2022), in his Final Project Paper (*KTTA*), identified that the implementation of account blocking and access to financial information for taxation purposes aligns with PMK Number 189 of 2020 and Law Number 9 of 2017. However, the study highlighted obstacles from banks, including prolonged processing times of two to three months, during which account balances may fluctuate. Additionally, banks do not execute blocking directly and comprehensively. The difference with this research is that it focuses on examining the realization and contribution of blocking actions to tax collection revenue.

Harris & Sulfan (2022), in their journal article, found that during 2020–2021, the implementation of account blocking adhered to PMK Number 189 of 2020 but encountered delays due to banks' slow response times in executing blocking measures. The effectiveness of blocking was classified as ineffective, with a success rate of 58.57%. Furthermore, the contribution to tax receivable disbursement was minimal, at only 1.85%, due to difficulties in accessing blocked funds and challenges related to the principles of bank confidentiality. This study diverges from their findings by focusing on analyzing the synergy between tax offices and banks in enhancing tax collection through account blocking.

METHODS

This research uses a qualitative approach to analyze the synergy between KPP Pratama Jakarta Menteng Satu and banking institutions in tax collection through account blocking. The study utilizes both primary and secondary data. Primary data is collected through open and semi-structured interviews with tax authorities. In contrast, secondary data includes records of account blocking requests to banks, bank responses to blocking requests, realization of account overbooking, and the disbursement of tax receivables from 2021 to 2023. Data collection employs both literature research and field research methods.

The literature research method involves reviewing scientific journals, laws and regulations, online articles, and other relevant sources to provide a theoretical foundation and enrich the discussion. These sources serve as references and form the basis of the literature review.

The field research method is conducted through interviews and documentation studies at KPP Pratama Jakarta Menteng Satu. Interviews are carried out with key informants involved in account blocking and bank collaboration, including the Section Head, Tax Bailiff, and P3 Section Executives. The Section Head provides insights into policy and supervisory aspects, the Bailiff elaborates on the mechanism of collection actions and collaboration with banks, and the P3 Executives provide detailed data relevant to the study.

The documentation study collects secondary data by accessing the DGT e-research site and requesting statistical data online. This includes data on blocking requests, bank responses, account overbooking realizations, tax receivable disbursements, and revenue data from KPP Pratama Jakarta Menteng Satu between 2021 and 2023. These data sets are analyzed to evaluate the contribution of bank collaboration to the realization of tax collection revenue.

RESULTS AND DISCUSSION

The synergy between KPP Pratama Jakarta Menteng Satu and Banking Parties in Blocking Taxpayer Accounts

The synergy between KPP Pratama Jakarta Menteng Satu and banking institutions in implementing taxpayer account blocking can be assessed through the banks' responsiveness to requests for blocking and financial information. In this context, the absence of a bank response to the Tax Office's request directly hinders the blocking process, making the bank's reply a critical indicator for evaluating the effectiveness of the synergy. Banks are expected to promptly and accurately respond to account-blocking requests and deliver necessary financial information efficiently (Alkhafidz, 2022).

Although banks play a pivotal role in facilitating account blocking for tax purposes, they often prioritize the interests of high-value or priority customers, which can disrupt the smooth execution of account-blocking measures. Furthermore, the realization of responses from banks to blocking requests is not always optimal. Table 3 details the extent to which banks respond to blocking requests submitted by KPP Pratama Jakarta Menteng Satu.

Table 3. Realization of Bank Replies to Blocking Requests

Year	Block Request Letter	Bank Reply Letter	Percentage	Criteria
2021	258	138	53,49%	Ineffective
2022	78	78	100%	Eeffective
2023	73	54	73,97%	Less Effective

Source: processed by the author (2024)

The data presented in Table 3 highlights fluctuations in the effectiveness of the synergy between KPP Pratama Jakarta Menteng Satu and banking institutions over three years (2021–2023). In 2022, the bank response rate was exemplary, with 100% of request letters receiving replies. This places the synergy within the "effective" category, indicating strong cooperation from banks in responding to requests from the Tax Office. Conversely, in 2021, only 53.49% of request letters were answered, categorizing the synergy as “ineffective.” This outcome reflects significant obstacles, particularly in response time and accuracy of execution.

Meanwhile, in 2023, the bank response rate improved to 73.97%, which falls within the “less effective” category. These variations demonstrate the challenges faced in maintaining consistent coordination and collaboration between the Tax Office and banks. Meanwhile, Alkhafidz (2022), in his research, found that synergy with banks could be effective when requests for financial information are consistently met with responses, including account balance details, reflecting a high level of cooperation from banks.

KPP Pratama Jakarta Menteng Satu sends a letter requesting the blocking and financial information of the Taxpayer to the bank using the spread net (*tebar jaring*) method. Over the three years examined, not all requested accounts were located by the banks, impacting the realization of blocking actions. The number of accounts identified and the resulting blocking actions, which serve as another indicator of synergy effectiveness, are detailed in Table 4.

Table 4. Accounts found from Blocking Request and realization of Blocking Action

Year	Bank Reply Letter	Account Found	%	Realization of Blocking Measures	%	Criteria
2021	138	29	21,01%	20	68,97%	Less Effective
2022	78	25	32,05%	27	108%	Highly Effective
2023	54	16	29,63%	13	81,25%	Effective Enough

Source: processed by the author (2024)

Based on Table 4, the number of taxpayer accounts identified in banks in 2021 was 29 out of 138 bank reply letters, representing only 21.01%. Of these, 20 blocking actions were executed, accounting for 68.97% of the accounts found. This indicates that some accounts were not blocked, placing the effectiveness of the synergy in account blocking for 2021 within the "less effective" criteria. In 2022, 25 accounts were identified from 78 bank reply letters, or 32.05%, with 27 blocking actions, exceeding the number of accounts found (108%). This anomaly occurred because blocking requests submitted at the end 2021 received responses in 2022. Consequently, all accounts identified in 2022 were successfully blocked, classifying the synergy effectiveness for 2022 as "very effective". For 2023, 16 accounts were identified from 54 bank reply letters, equating to 29.63%, and 13 blocking actions were conducted, representing 81.25% of the accounts found. This indicates that some accounts remained unblocked or had not been processed. Thus, the synergy effectiveness in 2023 falls under the "moderately effective" criteria. The disparity between accounts identified and blocking actions is attributed to factors such as accounts with zero balances or accounts that had been closed by the taxpayer, rendering them ineligible for blocking. Comparatively, Harris & Sulfan (2022) in their research found that the effectiveness of blocking actions at KPP Pratama Serpong in 2020–2021 was categorized as "ineffective," with an achievement rate of only 58.57%. These findings highlight the ongoing challenges in achieving optimal synergy in account-blocking actions.

Constraints and Solutions in the Synergy between KPP Pratama Jakarta Menteng Satu and Banking Institutions in Taxpayer Account Blocking

The synergy between KPP Pratama Jakarta Menteng Satu and banking institutions in implementing taxpayer account blocking does not always proceed seamlessly and faces several challenges that impact its effectiveness. Interviews conducted with the P3 Section Head, Tax Bailiff, and P3 Section Executors identified various obstacles and potential solutions to address these issues.

The primary obstacle is the prolonged response time from banks in processing blocking requests submitted by KPP Pratama Jakarta Menteng Satu. The account blocking process is not implemented immediately upon receipt of the request letter, with banks typically taking 1 to 3 months to act. This exceeds the one-month timeframe stipulated under PMK Number 61 of 2023. Delays in the blocking process hinder the Tax Bailiff from promptly obtaining the Minutes of Blocking Implementation (*Berita Acara Pelaksanaan Pemblokiran*), delaying subsequent stages such as account confiscation and fund transfer to the state account. Furthermore, the delay increases the risk of account balance depletion due to outgoing transactions before executing the blocking. One contributing factor to the delay is the reliance on confirmation from the bank's head office regarding an account at specific branches. (Alkhafidz, 2022) in his research identified similar delays, highlighting the risk of account balance changes due to prolonged response times, about 2 to 3 months to reply to the request letter from the Tax Office, so there is a potential change in the account balance. To address these challenges, KPP Pratama Jakarta Menteng Satu adopts a proactive approach by regularly contacting the bank's designated Person in Charge (PIC) to expedite the proces. This aligns with Harris & Sulfan (2022), who recommend frequent communication with banks to accelerate responses. In cases where the bank is geographically close to the Tax Office, the Tax Bailiff may visit the bank directly to expedite the process. Additionally, as stipulated in Article 32, paragraph (2b) of MoF Regulation Number 61 of 2023, the Tax Office can request detailed account transaction data if there is a significant delay, helping to mitigate the risk of adverse outgoing transactions.

The second obstacle is the uncertainty in obtaining information on account numbers and balances, particularly for taxpayers who have not undergone audits by the Functional Tax Auditor (*Fungsional Pemeriksa Pajak*, FPP). Generally, account information is only accessible for transactions exceeding two billion rupiah. The difficulty in finding account data is because the data owned by the DGT Head Office is not the latest (Harris & Sulfan, 2022). To overcome this problem, the "spread the net" query method was used. Harris & Sulfan (2022) suggest that net spreading is done by randomly sending blocking requests to other banks to obtain information on account numbers and balances. In this case, KPP Pratama Jakarta Menteng Satu spread the net to five national banks such as Bank Mandiri, BRI, BNI, BCA, BSI, and banks closest to the WP address, such as Lippo Bank, CIMB Niaga, Bank MNC, Mayapada, and Bank Mega.

The third obstacle is the divergence of interests between banks and the DGT. Banks often prioritize maintaining good relationships with priority customers, leading to delays in blocking or disclosing account information. Bandiyono & Putri (2021) noted that banks are concerned about losing customer trust if they disclose financial information. Banks have sometimes been found to notify taxpayers of impending blocking actions, enabling them to transfer funds before the blocking occurs (Alkhafidz, 2022). This behaviour undermines the synergy between the Tax Office and banks. To mitigate this issue, the Tax Office can report non-cooperative banks to the DGT Regional Office, which can escalate the matter to the Financial Services Authority (*Otoritas Jasa Keuangan*, OJK) for stricter enforcement measures.

The fourth obstacle is inaccuracies in the taxpayer data banks provide, particularly regarding taxpayer names. Even minor typographical errors can result in mismatched data, delaying the blocking process for individual and corporate taxpayers. A potential solution is using the Population Identification Number (*Nomor Induk Kependudukan*, NIK) for individual taxpayers and the deed of establishment number for corporate taxpayers to minimize errors. However, this solution has yet to be implemented due to the absence of regulatory provisions in current Standard Operating Procedures (SOPs). To address this, KPP ensures all submitted data undergoes thorough verification to prevent discrepancies.

The Contribution of Synergy in Account Blocking Actions to the Realization of Collection Revenue at KPP Pratama Jakarta Menteng Satu

The realization of tax revenue at KPP Pratama Jakarta Menteng Satu achieved a *hat trick*, exceeding100% of the set target for three consecutive years (2021–2023), as presented in Table 5.

Table 5. Target and Realization of Tax Revenue at KPP Pratama Jakarta Menteng Satu

Year	Target	Realization (Rp)	Percentage
2021	787.478.009.000	849.240.289.312	107,84%
2022	622.342.105.000	1.002.894.649.698	161,15%
2023	898.963.328.000	954.504.063.571	106,18%

Source: processed by the author (2024)

The hat trick condition shown in Table 5 shows the success of KPP Pratama Jakarta Menteng Satu in realizing tax revenue optimally. Meanwhile, Satyarani (2022), in research shows that in three consecutive years, tax revenue was only realized in 2020 with an achievement of 108.11%.

In terms of tax collection, taxpayers are obligated to settle tax debts along with tax collection costs. Over three consecutive years, collection revenue realization only met its target in 2022, achieving 175.86% of the target, mainly due to a significant reduction in the 2022 target compared to the previous year. This performance starkly contrasts 2021 and 2023, where collection revenue reached only 54.05% and 91.85% of the targets, respectively. Meanwhile, Satyarani (2022) reported that the realization of tax receivable disbursements failed to meet targets across three consecutive years, achieving 80.61% in 2019, 97.05% in 2020, and 52.94% in 2021. The target and realization of KPP Pratama Jakarta Menteng Satu's collection revenue are shown in Table 6.

Table 6. Target and Realization of Tax Collection Revenue at KPP Pratama Jakarta Menteng Satu

Year	Collection Revenue Target (Rp)	Achievement Realization (Rp)	Percentage
2021	20.605.809.134	11.136.532.049	54,05%
2022	6.354.892.000	11.175.840.749	175,86%
2023	12.436.565.000	11.422.570.476	91,85%

Source: processed by the author (2024)

The realization of collection revenue is derived from various tax collection actions, including issuing reprimand letters, forced letters, account confiscation, and account blocking. These measures contributed to exceeding predetermined collection targets, as shown in Table 7. This is in line with research conducted by Johanna (2022) which indicates that tax collection actions, ranging from reprimand letters to account blocking, consistently surpassed their established targets.

Table 7. Target and Realization of Collection Actions at KPP Pratama Jakarta Menteng Satu

Collection Action		2021	2022	2023
reprimand letters	Target	805	1.944	1.648
	Realization	1.820	2.336	4.374
	Percentage	**226%**	**120%**	**265%**
forced letters	Target	1.520	1.123	761
	Realization	2.157	1.147	1.075

	Percentage	**142%**	**102%**	**141%**
confiscation	Target	63	40	27
	Realization	130	51	28
	Percentage	**206%**	**128%**	**104%**
blocking	Target	7	20	9
	Realization	20	27	13
	Percentage	**286%**	**135%**	**144%**

Source: processed by the author (2024)

Based on the data presented in Table 7, although the account blocking target is often exceeded, the contribution of blocking measures to tax collection revenue remains very low. As illustrated in Table 8, the contribution of blocking to the realization of collection revenue was only 0.38% in 2021. Although it increased to 3.79% in 2022, this figure remains notably low. In 2023, the contribution declined again to 2.09%.

Table 8. Contribution of Synergy Between KPP and Banks in the Account Blocking Process to the Realization of Tax Collection Revenue

Year	Realization of Collection Revenue	Realization of Disbursement from Blocking	Contribution Percentage	Criteria
2021	11.136.532.049	42.492.231	0,38%	Very Less
2022	11.175.840.749	423.798.912	3,79%	Very Less
2023	11.422.570.476	238.644.060	2,09%	Very Less

Source: processed by the author (2024)

The data in Table 8 highlights that, despite being an intensive collection measure, account blocking's contribution to collection revenue over three consecutive years falls under the "very less" category. This aligns with the findings of Harris & Sulfan (2022) in their research, who reported that the contribution of blocking actions to the disbursement of tax receivables in 2021 was categorized as "very less," with an achievement of only 3.69%. Moreover, in 2020, blocking actions contributed nothing, with a 0% achievement due to the absence of payments from blocked accounts. Similarly, Johanna (2022) found that the contribution of blocking actions to tax receivable disbursement was classified as "very less", with achievements of 5.65% in 2020 and 4.72% in 2021, mainly due to the inability to determine account balances accurately.

The low synergy contribution between the Tax Office and banks in account blocking can be attributed to several factors. A key factor is the time lag between blocking an account and transferring funds to the state treasury, which heavily depends on the taxpayer's level of cooperation. If the taxpayer cooperates, disbursement can be completed within approximately one week. However, in cases where the taxpayer is uncooperative, the process can be significantly prolonged, sometimes spanning years, resulting in reduced disbursement realization from blocking actions within the corresponding year.

Despite its limitations, account blocking plays a significant role in compelling taxpayers to settle their tax liabilities. By disrupting financial activities reliant on the blocked bank account, this measure exerts considerable pressure on taxpayers, prompting greater awareness of their tax obligations and accelerating efforts to repay tax debts.

Nevertheless, it is essential to acknowledge that while account blocking may heighten taxpayer vigilance, it does not always result in immediate repayment through overbooking from the blocked account balance. Some taxpayers settle their debts through instalment payments or by offering substitute assets. This underscores that account blocking, as a tax collection measure, may not directly translate into immediate disbursement or collection revenue. Consequently, its contribution to revenue realization remains insufficient.

Although account blocking is an effective enforcement tool for reducing tax arrears, its contribution to revenue disbursement is minimal and falls within the "very insufficient" category. Enhancing the effectiveness of this measure requires more muscular coordination with banking institutions to ensure faster and more efficient blocking procedures. Additionally, greater transparency regarding the balances of blocked accounts is essential to maximize the potential contribution of this action to overall tax revenue.

CONCLUSION

The synergy between KPP Pratama Jakarta Menteng Satu and banks in blocking taxpayers' accounts shows a critical effort. Still, it faces various obstacles, such as delays in bank responses, uncertainty in account information, and data mismatches that affect blocking effectiveness. Despite an improvement in 2022, the efficacy of this synergy was still low in 2021 and 2023. The contribution of blocking actions to the realization of tax collection revenue is also relatively small, with a percentage below 10% for the last three years. Nevertheless, blocking action remains a strategic step to increase taxpayers' awareness of paying off debts. However, it does not always directly impact the disbursement of tax arrears. Improvements are needed in communication mechanisms, coordination, and information management so that this synergy can more optimally support tax revenue in the future.

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