

The Challenges of Implementing Accountability at Village-Owned Enterprises (BUMDes) to Optimize Tax Compliance: Evidence from Madura

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ABSTRACT

BUMDes is a business entity, which means it is similar to other business entities such as PT or CV. However, BUMDes is owned by a village. Therefore, BUMDes has the same status as a business entity subject to taxation. However, several previous studies (Ginting et al., 2022; Monoarfa et al., 2023; Said & Anna, 2023; Salmiah et al., 2022) found that BUMDES are still unable to prepare their financial reports, which is a requirement for compliance as a corporate taxpayer. Therefore, this study aims to identify the obstacles faced by BUMDES in preparing their financial and fiscal reports. This study uses a descriptive interpretative qualitative approach using snowball sampling technique. The results obtained show that the obstacles faced are not only related to tax management but also related to understanding accounting, understanding taxation, and are also constrained by the leadership factors of the village head and the director of BUMDes.

Keywords : Accountability; Financial Statements; Tax Aspects of BUMDes

I. INTRODUCTION

Government Regulation of the Republic of Indonesia No. 11 of 2021 concerning Village-Owned Enterprises positions BUMDes as an important part of making villages self-sufficient. Transparency and accountability can help make BUMDes business development planning more sustainable (Sari & Sudana, 2020). In fulfilling its tax obligations, BUMDes is a business entity, meaning it is the same as other business entities such as PT or CV. However, BUMDes is owned by a village. Therefore, BUMDes has the same status as a business entity taxpayer. The tax obligations that must be fulfilled include withholding/collection of income tax (PPh), specifically PPh 21, PPh 22, PPh 23, PPh 4(2), and value-added tax (VAT) if registered as a taxable business entity. However, previous researchers (Ginting et al., 2022; Monoarfa et al., 2023; Said & Anna, 2023; Salmiah et al., 2022) found that BUMDes are still unable to prepare their financial statements, which is a requirement for compliance as a corporate taxpayer.

As a business entity that needs to present accounting records, BUMDES is also required to have a thorough understanding of proper accounting and taxation aspects. Good accounting will clearly show the performance of BUMDES in developing the village. The implementation of BUMDes in the field must be supported by a strong institutional role as a pillar of the organization, as well as the ability to present transparent and accountable reports, including tax-related aspects

(Payment and Reporting), to enhance public trust (Pesik et al., 2022).

In line with the implementation of PP 55 of 2022, which provides convenience for BUMDes in annual tax reporting, especially for BUMDes with a turnover of less than 4.8 billion per year, a tax rate of 0.5% of monthly turnover is applied and is final. This rate can be used for 4 years starting from when the BUMDes has an NPWP. Previous studies using the theory of planned behavior (Imanda et al., 2025; Maharriyfan & Oktaviani, 2021; Soda et al., 2021; Syakura et al., 2022; Valenty & Kusuma, 2019) state that an individual's intention to perform an action is influenced by three main factors: behavior belief (belief in the results of an action), normative belief (social pressure), and control belief (perception of control over an action). In the context of BUMDes taxation, tax literacy is related to behavior belief, individual trust in a policy is related to normative belief, and the last one, control belief, is the existence of things that support or hinder behavior and perceptions in influencing individual behavior.

The challenges in managing BUMDes include human resources with minimal financial management knowledge and limited ability to utilize technology, which can hinder the pace of village business development (Probowulan et al., 2021). The upper echelons theory explains that organizational decisions are determined by top management based on the CEO's personal interpretation (Dennis & Suhendah, 2024; Nurmawati, 2021; Rahmawati & Juliarto, 2024).

The purpose of this study is to identify the obstacles faced by BUMDES in preparing financial statements and complying with tax reporting requirements.

Accountability

Accountability is defined as a form of good governance in public service organisations, resulting in the production of relevant information. In this case, village heads as leaders must be accountable for their duties in the use and reporting of village funds provided by the government (Nelpion et al., 2023; Trisakti et al., 2023). Accountability refers to all BUMDes activities being technically and administratively accountable (Widiastuti et al., 2019). Law Number 14 of 2008 explains that accountability is a clarity of function, implementation and responsibility so that management is carried out effectively (Indonesia, 2008).

BUMDes Financial Reporting

The reporting process is carried out by presenting all financial statements along with supporting documentation during the audit process, prior to the publication of the financial statements (Wibowo & Hapsari, 2022). Therefore, human resources (HR) with the capability to learn and understand accounting, recording, and reporting systems in accordance with applicable laws and regulations are required as a form of transparency, accountability, and credibility. Thus, HR that is competent in accounting can not only prepare financial reports that comply with regulations but also support the creation of BUMDes that are more transparent, accountable, and credible in the eyes of the

community and related parties (Dewi Rahayu & Nurani Hartikayanti, 2023; Erlina & Sirojuzilam, 2020; Sulistyowati et al., 2024). Government Regulation No. 11 of 2021 concerning Village-Owned Enterprises Article 58 states that BUMDes Operational Executives are required to prepare periodic reports containing the implementation of BUMDes/BUMDes Bersama work plans, which include semester reports and annual reports, where semester reports will be submitted to the Advisor (Indonesia, 2021).

Tax Consequences for BUMDes

The application of taxation for BUMDes is based on Law Number 6 of 2014, which explains villages and more general taxation regulations, and can apply to all business entities in Indonesia (Prasetya & Widyastuti, 2020). This can pose a challenge for BUMDes, especially in terms of understanding and implementing tax obligations. However, a lack of understanding of the taxation system can be a major challenge for many BUMDes in Indonesia. Most BUMDes managers do not have sufficient knowledge of accounting and taxation, so BUMDes managers often consider taxes to be an additional burden that is quite difficult to overcome (Aprillianto et al., 2022; Safira Iman Niar et al., 2024; Yudha et al., 2024). Therefore, it is crucial for BUMDes managers to understand taxation so that they can take advantage of opportunities to reduce their tax burden through appropriate tax planning strategies. Thus, good BUMDes tax management can support state revenue and increase contributions to Village Original Revenue (PADes).

II. RESEARCH METHOD

This study uses a descriptive interpretative qualitative approach to collect actual and detailed data based on existing conditions and to describe or represent the conditions at the BUMDes (Village-Owned Enterprises) that are the location of the study on Madura Island.

There were 8 informants in this study, selected using the snowball technique. The informants consisted of 6 daily managers of BUMDes, 1 BUMDes assistant, and 1 government agency.

The data collection method used was primary data collected through in-depth interviews with informants using semi-structured questions. Meanwhile, the secondary data sources in this study were research journal references, articles, books, and official village websites that were relevant to the research topic. Observations were made by directly observing the research location and information from informants. Data processing and presentation were carried out by collecting all data/information that was the same and could represent the desired information. After various data were collected, qualitative analysis techniques were used to analyse them, including three elements, namely data reduction, data presentation, and conclusion drawing to describe the implementation of accountability, financial reporting, and tax reporting at BUMDes. The processed data were then presented in the form of a manuscript (narrative).

III. RESULTS AND DISCUSSION

The informants were daily managers of BUMDes, BUMDes assistants, and

regional agencies. All informants were male, aged 20-40 years, with only one informant over 50 years old. The majority of informants did not have a background in accounting or taxation. BUMDes became a legal entity after the enactment of Law No. 11 of 2020.

Accountability, Financial Reporting, and Tax Compliance of BUMDes

In accordance with the mandate of Permendagri No. 2 of 2010, as a village-owned enterprise, BUMDes is required to report its activities and finances to the village government and the community. One of the factors that influence BUMDes financial reports is accountability. It can therefore be concluded that the principle of accountability emphasizes that organisations have a responsibility to take ownership of the decisions, actions, and policies they make, as well as the results they achieve. Accountability does not only mean informing the appropriate parties in a clear, concise, and honest manner, but also being responsible for the results and impacts of those choices.

Meanwhile, The annual report must at least contain annual calculations consisting of the financial position report at the end of the new financial year and the profit and loss calculations from the relevant financial year and their explanations, the financial position report and consolidated profit and loss calculations from the BUMDes/BUMDesa Bersama Business Unit, reports on the condition and operation of BUMDes/BUMDes Bersama and the results to be achieved, the main activities of BUMDes/BUMDes Bersama and changes during the financial year, details of issues that

arose during the financial year that affected the activities of BUMDes/BUMDes Bersama, a report on the management duties carried out by the operational implementers, supervision by the supervisors, and advice provided by the advisors during the financial year that has ended.

The research findings indicate that accountability and financial reporting for BUMDes have been implemented. However, understanding of financial reporting preparation remains very limited. These findings are consistent with research on financial reporting for BUMDes (Erlina & Sirojuzilam, 2020; Ginting et al., 2022; Monoarfa et al., 2023; Probowulan et al., 2021; Said & Anna, 2023; Salmiah et al., 2022; Sulistyowati et al., 2024), as illustrated in the following interview excerpt:

“The initial capital came from DD (Village Fund), which was temporarily input manually, meaning that it would later be summarised into the application by the village facilitator” (A, 35 years old)

“I don’t understand it yet; I’m still learning how to input data into the application, but I’m also still facing challenges regarding the chart of accounts (COA) or the accounts to be used.” (S, 35 years old)

“So far, it’s still manual; we’ve never used the application” (S2, 35 years old)

“The bookkeeping uses the Youtap application. However, this application is not as comprehensive as SIKEUDES. Regarding the Taxpayer Identification Number (NPWP), we already have it, but we still have not

submitted the annual report because our Business Identification Number (NIB) has not been verified yet” (A2, 35 years old)

The manual recording referred to only involves recording cash inflows and outflows. Regarding more detailed bookkeeping, the informants are still very unfamiliar with it. One example is the following interview excerpt:

“There are selected customer debts based on internal screening to obtain loans from BUMDes, which are used as capital. The maximum debt age is three months. There is no specific record regarding the ownership of BUMDes tents, but it is believed that there are nine BUMDes tents. (In the field, there are tents that are privately owned mixed with those owned by BUMDes). BUMDes really needs assistance in preparing financial reports” (B, 35 years old)

Based on the above quote, several aspects can be interpreted, one of which is related to financial management, specifically the use of debt authorisation to third parties through a personal approach. The assets of BUMDes businesses are not properly inventoried.

The implementation of PP 55 of 2022 provides convenience for BUMDes in annual tax reporting, especially for BUMDes with an annual turnover of less than 4.8 billion, which are given a tax rate of 0.5% of monthly turnover and is final. This rate can be used for 4 years starting from when the BUMDes has an NPWP.

The results of the study show that BUMDes obtained a new NPWP in 2023 and has several lines of business. The average

annual turnover is still below IDR 4.8 billion. Therefore, it can still use the facilities provided by PP 55 of 2022, which is a 5% tax rate on gross income. The following is an excerpt from the interview:

“From tent rentals and cattle fattening, plus or minus 500 million. BUMDes owns 9 tents. Regarding the cattle business, the initial target was to sell 100 cattle, but only 38 were sold. The sales were made to the Jakarta area. This is because the selling price in Jakarta is higher, reaching Rp24 million per head, with transportation costs of Rp8 million per trip. One trip can carry 8-10 cattle” (A, 35 years old)

“When there was live music, it got really crowded, sir. It was quite busy here. The issue is that in one month, the turnover reached 40 million over two months, so it could contribute 5 million to the village revenue fund” (S2, 35 years old)

“If, for example, it’s Saturday night and Sunday, then Sunday is quite good, up to 2 million. In the past, every Sunday night we would hold acoustic performances, and back then it was quite good. In the past, for 4 months, running for 4 months, our gross turnover in one night was almost 6 to 7 million. However, now it’s almost the smallest, around 700-800 per day” (A2, 35 years old)

Regarding taxation, each BUMDes only obtained an NPWP in 2023. This poses a unique challenge in addressing the issues raised in the research topic. At the time of the interviews, the BUMDes had never filed a tax return. In line with studies using the theory of planned behavior (Imanda et al., 2025;

Maharriffyan & Oktaviani, 2021; Soda et al., 2021; Syakura et al., 2022; Valenty & Kusuma, 2019), it was found in the field that BUMDes managers “underestimate” taxes due to the many negative stigmas surrounding taxes, which influences their indifference towards taxes. The interview excerpt is as follows:

“Those of us who don't earn much are taxed, while officials with high incomes are not scrutinized and instead embezzle state funds” (A, 35 years old).

Upon further investigation, one of the reasons for this is a lack of literacy. This includes both financial literacy and tax literacy, which has led to this apathetic attitude. Meanwhile, other BUMDes managers have emphasized the importance of ongoing financial training from the local government and comprehensive tax awareness campaigns for BUMDes in order to improve their literacy.

Leadership Style

The facts on the ground reveal issues related to understanding financial reporting and compliance, as well as accountability. The researcher found facts related to leadership styles in managing BUMDes to realise independent villages.

BUMDes should be established to strengthen the village economy. Villages have the authority as the main capital holders for BUMDes, similar to the central government and local government for BUMN and BUMD. We can see here that the difference between purely private companies and government-owned enterprises is that they stand on two feet, namely they must be able to make a profit (because there is capital from shareholders who certainly expect

profits) to be distributed to these parties without forgetting their function to contribute to the welfare of the village. Thus, the leadership position in BUMDes, which is led by a director, has a coordination path with the village head. However, researchers have identified unique aspects in the governance of BUMDes.

In general, BUMDes have engaged in various types of businesses since BUMDes was enacted, with varying degrees of progress, some falling into the advanced, developing, beginner, and pioneer categories. The following is an excerpt from an interview with a functional BUMDes official from the government:

"There are BUMDes that continue to run smoothly to this day and have even been ranked as 'advanced' by the Ministry of Villages, but there are also many that exist only in name as BUMDes with minimal activity. The district government analysed that the active and well-run BUMDes generally have village heads who fully support the operation of the BUMDes and are also supported by professional BUMDes management, namely management that understands how to manage a business entity." (J, 52 years old)

Field findings indicate that this is not entirely the case, but unique characteristics were found in each of the BUMDes that were the subject of the study. These unique characteristics include:

1. Often, BUMDes management has kinship ties with the village head. Kinship relationships can have both negative and positive effects on BUMDes performance. The

appointment of BUMDes management is still dominated by the village head, and there are even BUMDes directors who understand the operations and development plans of the BUMDes only because they fulfil the village head's requests.

2. Dualism in leadership hinders the progress of BUMDes.

There is a BUMDes that has a business unit with bright prospects because of its strategic location and modern design.

However, it is hampered by socio-cultural conflicts related to the provision of entertainment on certain nights, even though for the general public this is still considered normal and does not offend general social norms. However, due to protests from several religious leaders, the village head asked the director of BUMDes to stop this type of entertainment. As a result, there has been a significant decline in revenue, causing the BUMDes Director to lose motivation to continue the steps he had already begun. The BUMDes' flagship business unit is currently struggling to survive, and the BUMDes Director has stated that his party is ready to advance the BUMDes as long as creativity and innovation can be compromised.

3. BUMDes that are already in a comfortable position must continue to innovate

There is also one BUMDes that has been the most stable from year to year because the land for business was available before the BUMDes was established. Even after the BUMDes was established and its management was transferred to

the BUMDes, it was able to make a significant contribution to the Village Treasury, the BUMDes itself and the Regional Treasury. In addition, it was also able to have other business units with different types of businesses so that it could improve the performance of the BUMDes. However, it is hoped that innovation can continue to be carried out and can involve more layers of residents in the business units that will be built in the future.

Based on the unique findings in the field regarding the strong role of the Village Head in the sustainability of BUMDes, no matter how creative and professional the Director of BUMDes is, the final decision remains in the hands of the Village Head, who is a very charismatic figure for all villagers. Another unique feature is that the management of BUMDes is still dominated by relatives or people associated with the Village Head, which poses the following risks:

- a. lack of professionalism and accountability in BUMDes from various perspectives.
- b. the sustainability of BUMDes may be threatened when the Village Head's power ends and falls to a new figure who has no connection with the former Village Head.

This is not in line with previous studies that used the upper echelons theory, which explains that organizational decisions are determined by top management based on the CEO's personal interpretation (Dennis & Suhendah, 2024; Nurmayanti, 2021; Rahmawati & Juliarto, 2024). In the context of this study, the CEO is the Director of the BUMDes. Therefore, the development of a BUMDes is determined by how the Director of the BUMDes manages the organization. This means that in order to realize an independent BUMDes, awareness and hard work are still needed, starting with the Director of BUMDes.

IV. CONCLUSION

The conclusion that can be drawn is that the financial reports prepared by BUMDes are still in the form of records of money coming in and going out. However, the government has actually provided a simple application to assist BUMDes managers and assistants in reporting their finances, but in practice, neither the assistants nor the BUMDes managers have an adequate understanding of accounting and taxation. The results obtained show that the obstacles faced by BUMDes are not only related to tax management but also to accounting and tax understanding, as well as leadership factors. The stronger the Village Head's intervention in BUMDes management, the slower BUMDes will achieve its independence.

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