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# Taxpayer Perceptions of the Directorate General of Taxes' Supervision of Open Access Bank Transaction Data as a Tax Compliance Effort

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***Abstract**:* This study analyzes how taxpayer perceptions of the Directorate General of Taxes' (DGT) oversight of bank transaction data through open access mechanisms vary across taxpayer types, and how these perceptions relate to efforts to improve tax compliance. Using a descriptive qualitative approach, primary data were obtained through in-depth interviews with two distinct informant groups, MSME owners and representatives of larger business entities, supported by secondary data from regulations and literature on financial information access. Results show systematic empirical distinctions between groups: MSME informants more frequently emphasized concerns about privacy violations, potential data misuse, and the administrative burden of compliance, whereas business-entity informants were more likely to view open access as enhancing transparency, reducing reporting errors, and strengthening deterrence against underreporting. Within each group, perceptions further varied by regulatory literacy, prior administrative experience with the DGT, and trust in data security safeguards. These findings indicate that the positive effects of open access on compliance are contingent on taxpayer type and moderated by understanding of regulations, confidence in data protection, and past interactions with tax authorities. To maximize compliance gains while protecting privacy rights, the DGT should tailor communication, data-protection guarantees, and educational programs to the specific concerns and capacities of MSMEs versus larger business entities.

**Keywords**: Access to Financial Information; Taxpayer Perception; DGT Supervision; Tax Compliance; Data Privacy.

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## INTRODUCTION

Banking plays a strategic role in maintaining national economic stability because it serves as the primary link between those with excess funds and those in need. However, in the context of taxation, the banking sector is also central to the tension between customers' privacy rights and the state's interest in enforcing tax compliance. On the one hand, the principle of bank secrecy has long been the basis for protecting customer information and providing a sense of security to customers (Prakoso, 2017). On the other hand, this principle can limit tax authorities' access to taxpayers' financial data, thereby constraining the effectiveness of tax oversight.

To bridge these interests, the Indonesian government issued Law No. 9 of 2017 concerning Access to Financial Information for Tax Purposes. This regulation authorizes the Directorate General of Taxes (DGT) to access taxpayers' financial data at financial services institutions, including banks, while observing data protection mechanisms to prevent misuse (Ilanoputri, 2022). The law further requires financial services institutions to submit financial information reports and comply with proper account identification procedures. Gamaliel et al. (2021) emphasize that this obligation applies to financial services institutions (FSIs), other financial services institutions, and other entities engaged in deposits, custodianship, certain insurance, and investment activities. Thus, access to financial information has become an increasingly broad oversight instrument to support taxation interests.

Although this policy aims to strengthen oversight, empirical evidence indicates that opening access to financial information can improve the effectiveness of tax oversight and state revenue, but also raises taxpayer concerns about privacy and potential data misuse (Bandiyono & Putri, 2021). This means that the implementation of open access is not only related to legal and administrative aspects, but also concerns taxpayer perceptions and trust. Recent trends show that the scope of data accessible to the DGT is expanding, encompassing not only savings or checking accounts but also transactions via credit cards, e-wallets, and electronic payment platforms (IKPI, 2026). In practice, this expansion has elicited mixed responses from the public, as some taxpayers consider the oversight to be too invasive.

Within this context, digital developments in the financial sector—such as the growth of digital transactions, mobile banking, and electronic money documented by the Financial Services Authority (OJK, 2022)—are relevant insofar as they enlarge the volume and granularity of financial data that can potentially be used for tax supervision. Similarly, broader industry focuses on digitalization, credit growth, liquidity challenges, and macroprudential policies, as well as emerging open banking initiatives, shape the environment in which tax oversight operates (Perbanas, 2025). Non-bank financial institutions further complicate this ecosystem by helping to correct market inefficiencies and balance time mismatches in the funding system, thereby expanding the range of entities whose data may be relevant for tax purposes (Wang et al., 2023). Nevertheless, the core analytical focus of this study remains on how taxpayers perceive DGT oversight of bank transaction data through open access mechanisms, rather than on banking digitalization per se.

Based on these conditions, this study is crucial to analyze taxpayer perceptions of DGT oversight of bank transaction data through open access as a tax compliance measure. The research problem is how taxpayers perceive the Directorate General of Taxes’ (DGT) oversight of bank transaction data through open access as a means of tax compliance. The purpose of this study is to analyze taxpayer perceptions of the Directorate General of Taxes’ (DGT) oversight of bank transaction data through open access as a means of tax compliance. Theoretically, this research is expected to enrich the literature on taxpayer perceptions and tax oversight based on access to financial information. Practically, it is expected to provide input for the Directorate General of Taxes in developing more effective communication and oversight strategies. For taxpayers, this research can provide an understanding of the objectives of DGT oversight and the importance of tax compliance in supporting state revenue.

## METHODS

This study uses a descriptive qualitative approach because it aims to understand and describe phenomena in depth according to the natural conditions that occur in the field. According to Sugiyono (2019), descriptive qualitative methods are used to examine objects in a natural setting with the researcher as the main instrument, so that research results are presented in the form of verbal descriptions, not numbers. This approach was chosen because the study focuses on taxpayer perceptions of the Directorate General of Taxes' supervision of bank transaction data via open access, specifically regarding compliance, transparency, privacy, and the impact of supervision on taxpayer behavior. This focus aligns with research by Endah P. S. and Erik Nugraha (2018) and F. Rizkina (2025) which emphasizes the importance of exploring perceptions in the context of tax policy and compliance.

The object of this research is taxpayer perceptions regarding the fulfillment of tax obligations, particularly those related to reporting tax returns and financial transactions that can be verified through banking data. The research subjects were taxpayers with active bank accounts who were or potentially were affected by the policy on access to financial information for tax purposes. The selection of these subjects was based on their relevance to the research topic, namely the relationship between open access–based DGT supervision and taxpayer responses to the transparency and security of financial data. Research by Novera (2018) and Kurniawan et al. (2024) indicates that subjects directly connected to the tax compliance system will provide a more contextual picture of perceptions of tax policy.

Informants were selected using purposive sampling with the following criteria: (1) Indonesian taxpayers (individual or entity representatives) who have active bank accounts; (2) engagement in economic activities that generate reportable transactions (e.g., MSME owners, managers of business entities, or self-employed professionals); (3) direct experience or strong potential exposure to DGT oversight through financial information access (e.g., having filed tax returns, undergone audits, or received information from the DGT regarding financial data matching); and (4) willingness to provide informed consent and participate in in-depth interviews. To capture empirical distinctions in perceptions, the sample was further stratified by taxpayer type (MSMEs versus larger business entities) and by variation in regulatory literacy, prior administrative experience with the DGT, and trust in data security. The informants in this research consisted of three people, namely as follows:

**Table 1.** Research Informants

| No. | Informant | Business Name |
|---|---|---|
| 1. | Informant 1 | Dewi's Catering |
| 2. | Informant 2 | FnB dan Fashion |
| 3. | Informant 3 | CV. Mullur Galery Jombang |

The data used in this study consists of primary and secondary data. Primary data was obtained directly from taxpayers through in-depth interviews and open-ended questionnaires to explore their perceptions, attitudes, and experiences regarding DGT supervision via bank transaction data. The use of primary data aligns with Sinuhaji et al. (2024) and Ardianti (2023), who stated that field data provides direct insight into the experiences of research subjects. Secondary data was obtained from tax regulations, regulations related to access to financial information, and scientific journals discussing tax compliance, taxpayer perceptions, and digital tax policies. These secondary sources are supported by Nabila (2026) and Rizkina (2025) as material to strengthen the theoretical foundation and analysis of the study.

Data collection techniques were conducted through semi-structured interviews, documentation studies, and literature reviews. Semi-structured interviews were chosen because they allowed researchers to develop a flexible yet focused line of questions, allowing for deeper exploration of informant responses based on the context of their answers (Sugiyono, 2019; Miles & Huberman, 1992). Documentation studies were used to examine tax regulations, financial information access policies, and scientific documents relevant to the research topic. Meanwhile, a literature review was conducted to strengthen the analysis with the results of previous studies discussing financial data access, privacy, and taxpayer compliance (Sinuhaji et al., 2024; Nabila, 2026; Rizkina, 2025).

Data analysis was conducted qualitatively and descriptively, following the stages of data reduction, data presentation, and conclusion drawing as described by Miles and Huberman (2020) and Sugiyono (2019). In the data reduction stage, interview results and documentation were selected, coded, and grouped into main themes such as perceptions of tax fairness, privacy concerns, and the influence of supervision on compliance. Furthermore, the data were presented in the form of descriptive narratives, direct quotes from informants, and matrix tables to facilitate the identification of patterns and relationships between themes (Miles & Huberman, 2020; Ash-Shiddiqi, 2025). The final stage was drawing conclusions, which was carried out by comparing field findings with theory and previous research, then verified repeatedly to ensure consistency and accountability of the results (Miles & Huberman, 2020; Sinuhaji et al., 2024).

This research is aimed at understanding how taxpayers interpret the Directorate General of Taxes' (DGT) oversight through open access to bank transaction data, and whether this policy is viewed as a means of improving compliance or raising privacy concerns. Using a descriptive qualitative approach, this research is expected to provide a more in-depth understanding of taxpayer perceptions in the context of the increasingly digital tax oversight system. Furthermore, the results are expected to provide input for the DGT in designing communication and oversight strategies that are more transparent, effective, and compliant with taxpayer data protection needs.

## RESULTS AND DISCUSSION

### RESULTS

**Informant 1: (Owner of Dewi's Catering)**

1. Understanding the DGT's authority to access/request bank account transaction data?
   *"I know the Directorate General of Taxes can now access business owners' bank account data. I heard this from colleagues, and the Tax Office (KPP) has been providing outreach. I think this is*

*normal, as it's for tax purposes, but I hope the accessed data is only relevant to my catering business, not all personal transactions."*

2. DGT's access to bank transaction data influences the willingness to provide financial information?
*"It does have an impact. So i'm more willing to provide complete financial information because I know the DGT can check it directly. If I'm not honest, the bank data will find out."*
3. Response if the DGT requests data related to account transactions?
*"If the DGT asks for business account transaction data, I'll provide it. That's understandable, as it's for my catering tax purposes. But I hope the process is straightforward and completed quickly"*
4. Feel more motivated to provide complete information due to access to bank transaction data by the DGT?
*"Yes, I'm more motivated. Because I know the DGT can verify directly with the bank, so if I report incompletely, it will be different from their data. It's better to be honest from the start to avoid problems."*
5. Perception of the obligation to provide financial information that can be verified through banking data?
*"I accept it. But the boundaries must be clear. Don't let personal account data unrelated to the catering business be read by everyone. The important thing is to be transparent and clear, and its use is only for tax purposes."*
6. The DGT's access to bank transaction data affects the timeliness of information delivery?
*"It does have an impact. I've become more disciplined in collecting evidence of catering transactions and reporting them without waiting until the last minute. I was afraid of being caught if there was a discrepancy between my report and the bank data."*
7. Feel more motivated to submit data on time because bank transaction data can be accessed by the DGT?
*"Yes, I'm more motivated. Because I know that if I'm late, it can be traced through bank data. It's better to report on time and have peace of mind."*
8. Perception of the time limit given by the Directorate General of Taxes in the context of bank transaction data-based supervision?
*"I think a deadline is enough for a catering business. But if possible, there could be automatic reminders via WhatsApp or email, so you don't forget."*
9. If there is a delay, can bank transaction data be used as a control tool for the DGT?
*"Of course you can. Bank data has a clear track record, so if there are delays or discrepancies between reports and transactions, the DGT can check immediately."*
10. The financial data access system (open access) makes the reporting process more disciplined or increases the burden?
*"I'm more disciplined. At first I was a little confused about collecting all the proof of transactions, but after getting used to it, I became more orderly. The burden didn't increase, I just had to be more neat in recording every catering order."*
11. The DGT's access to bank transaction data makes it more careful in reporting financial data?
*"I'm definitely more careful. I don't want any discrepancies later. So I'm more meticulous in recording every incoming payment from catering orders and expenses for purchasing ingredients."*
12. Assess the conformity between the submitted financial reports and the bank account transaction data?
*"I try to make sure it's accurate. I record all catering transactions, so if I compare it to the bank data, there shouldn't be any difference. I check it regularly."*
13. Do you feel the need to ensure that all bank transactions are reflected in your tax report?
*"Yes, it's necessary. I know the DGT can check. If something isn't reported, it could cause problems. It's better to be complete from the start."*
14. If there is a difference between the report and bank transaction data, how should it be handled?
*"Just explain. Maybe someone forgot to note it down or entered it incorrectly. The important thing is that I don't want to hide my catering income."*

15. Can the DGT's access to bank transaction data improve the honesty and completeness of tax reporting?
 *"I think it's definitely possible. Because there's direct oversight, entrepreneurs are less likely to be dishonest. This is great for improving tax compliance among catering businesses."*

**Informant 2: (F&B and Fashion Business Owner)**

1. Understanding the DGT's authority to access/request bank account transaction data?
 "I know the Directorate General of Taxes (DGT) has the authority to access bank account data according to Law No. 9 of 2017. I have two businesses: F&B and fashion, so I'm worried about the data being mixed up. It should only be for tax purposes, not for anything else."
2. DGT's access to bank transaction data influences the willingness to provide financial information?
 "It does affect me, but I still want to be transparent. If I had no intention of hiding anything, I would have been completely transparent from the start. But I understand that with this access, I have to be more thorough."
3. Response if the DGT requests data related to account transactions?
 "If it's official and there's a clear request letter, I'll give it to you. But I first want to know what the purpose is, whether it's for F&B or fashion, and what data is being requested."
4. Feel more motivated to provide complete information due to access to bank transaction data by the DGT?
 "Yes, I'm more motivated. Because I know the DGT can check directly with the bank, so if I don't provide complete information, there will be discrepancies. It's better to be complete and honest from the start."
5. Perception of the obligation to provide financial information that can be verified through banking data?
 "I accept, but there must be a guarantee that the data is used according to regulations. I'm worried that my two businesses' data will be misused or leaked to competitors. Business privacy is important."
6. The DGT's access to bank transaction data affects the timeliness of information delivery?
 "It does have an impact. I've become more disciplined in reporting on time for both of my businesses. But I'm also used to it, so it doesn't really affect me that much."
7. Feel more motivated to submit data on time because bank transaction data can be accessed by the DGT?
 "Yes, I'm a bit more motivated. Because I know there's supervision, I don't want to be late. Especially for the F&B business, which has a lot of transactions every day."
8. Perception of the time limit given by the Directorate General of Taxes in the context of bank transaction data-based supervision?
 "The deadline is sufficient for F&B and fashion businesses. But sometimes there are a lot of transactions at the end of the month, so if you can have a little tolerance, it's better."
9. If there is a delay, can bank transaction data be used as a control tool for the DGT?
 "Of course you can. Bank data can't be manipulated, so it's clear if there are any delays or discrepancies between my F&B/fashion reports and the bank data."
10. The financial data access system (open access) makes the reporting process more disciplined or increases the burden?
 "It's a bit of a burden, because I have to be more careful about separating F&B and fashion transactions. But in retrospect, it's actually made me more financially disciplined and has separate accounts."
11. The DGT's access to bank transaction data makes it more careful in reporting financial data?
 "I'm definitely more careful. I don't want anything to go wrong or missing. So I'm more meticulous in recording every F&B and fashion transaction, and I keep all transaction receipts."
12. Assess the conformity between the submitted financial reports and the bank account transaction data?

"I try to keep it accurate, but sometimes things aren't recorded in real time, or I only realize it when I'm about to report it. That's why I'm now more diligent about recording every day."

13. Do you feel the need to ensure that all bank transactions are reflected in your tax report?
"Yes, it's absolutely necessary. I don't want any audit issues later. It's better to report all F&B and fashion transactions than to find out something is missing."
14. If there is a difference between the report and bank transaction data, how should it be handled?
"I have to explain why there's a difference. There may be unrecorded transactions or incorrect input. The important thing is that I didn't intentionally hide income from my two businesses."
15. Can the DGT's access to bank transaction data improve the honesty and completeness of tax reporting?
"It's possible, because there's the threat of being caught. But honesty really comes from within. This supervision is just an additional factor, not the only factor. But it does help."

**Informant 3: (Owner of CV Mullur Gallery Jombang)**

1. Understanding the DGT's authority to access/request bank account transaction data?
"I know the Directorate General of Taxes can access bank account data in accordance with Law No. 9 of 2017 concerning Access to Financial Information for Tax Purposes. As a CV owner, I think this is a good step to improve tax compliance among entrepreneurs."
2. DGT's access to bank transaction data influences the willingness to provide financial information?
"Yes, it's had a huge impact. I'm more willing to provide complete information because I know the DGT can verify it directly. So there's nothing hidden in Mullur Gallery's CV."
3. Response if the DGT requests data related to account transactions?
"I'll gladly provide it. This is in the public interest, to ensure a fairer tax system. I have no reason not to provide CV transaction data."
4. Feel more motivated to provide complete information due to access to bank transaction data by the DGT?
"I was very motivated. I knew if it wasn't complete, it would be revealed in the bank's data. It's better to be honest from the start than to run into problems later during the audit."
5. Perception of the obligation to provide financial information that can be verified through banking data?
"I support this 100%. This will make the tax system more transparent and fair. All corporate taxpayers have the same obligations. CV Mullur Gallery is ready to support this."
6. The DGT's access to bank transaction data affects the timeliness of information delivery?
"It's had a huge impact. I've become more disciplined and don't wait until the deadline is too close. I was afraid there would be problems with the DGT."
7. Feel more motivated to submit data on time because bank transaction data can be accessed by the DGT?
"Yes, I was very motivated. I knew the DGT could check at any time, so I didn't want to be late. That would be considered as me not caring about my CV's tax obligations."
8. Perception of the time limit given by the Directorate General of Taxes in the context of bank transaction data-based supervision?
"The deadline is sufficient for CVs. I think it's fair because it allows enough time to gather transaction data from gallery projects."
9. If there is a delay, can bank transaction data be used as a control tool for the DGT?
"Of course you can. Bank data is a clear digital footprint, so it can't be denied. If there's a delay in reporting, it's immediately apparent from the transaction data."
10. The financial data access system (open access) makes the reporting process more disciplined or increases the burden?
"More discipline! It doesn't add to the burden. I actually feel more disciplined because there's supervision. This is very positive for the business world in Jombang."
11. The DGT's access to bank transaction data makes it more careful in reporting financial data?
"I'm definitely more careful. I don't want anything to go wrong. So I'm more meticulous in recording all CV transactions and keeping proof of every gallery project."

12. Assess the conformity between the submitted financial reports and the bank account transaction data?
"I'm making sure it's correct. I recorded all of CV Mullur Gallery's transactions, so if you compare it to the bank data, it should be exactly the same."
13. Do you feel the need to ensure that all bank transactions are reflected in your tax report?
"Yes, it's absolutely necessary. I don't want to miss anything. It's better to report everything than to run into problems during a tax audit."
14. If there is a difference between the report and bank transaction data, how should it be handled?
"This needs to be clarified immediately. If there are any discrepancies, I will explain them. The important thing is that I didn't intentionally hide income from the gallery project."
15. Can the DGT's access to bank transaction data improve the honesty and completeness of tax reporting?
"Absolutely! This increases honesty because there's direct oversight. Corporate taxpayers are less likely to be dishonest. This is great for improving overall tax compliance in Jombang."

## DISCUSSION

### Discussion Taxpayers provide information and/or evidence or statements based on requests from the DGT

The findings for the first indicator show that the Directorate General of Taxes' (DGT) authority to access or request bank transaction data is generally perceived as a legitimate policy, yet it simultaneously generates caution among taxpayers. This duality reflects the tension embedded in Law No. 9 of 2017 concerning Access to Financial Information for Tax Purposes, which expands state oversight powers while formally maintaining data protection mechanisms (Ilanoputri, 2022). From a legal–policy perspective, the legitimacy of open access rests not only on statutory authority but also on how proportionality, necessity, and safeguards against misuse are implemented in practice. When taxpayers perceive these safeguards as weak or opaque, the policy risks being viewed as an instrument of arbitrary state power rather than a neutral compliance tool.

Perception theory helps explain why informants respond differently despite facing the same formal rules: individual understanding of the policy is shaped by prior experience with the DGT, regulatory literacy, and trust in the security of their data (Sugiyono, 2019). The divergent responses among Informant 1, Informant 2, and Informant 3 thus reflect not only personal backgrounds but also varying assessments of legal risk and institutional trust. In this context, open access functions simultaneously as a tax administration mechanism and as a signal of the state's willingness to penetrate private financial spheres. The critical policy question is whether the legal framework and its implementation convey a credible commitment to data protection. If taxpayers believe that access is exercised selectively, without clear procedural guarantees, their willingness to cooperate may decline, even when the law formally obliges them to provide information.

These findings support Bandiyono and Putri's (2021) argument that opening access to financial information can enhance the effectiveness of tax oversight, but also heighten privacy concerns. Interview data indicate that taxpayers are more willing to provide information when the DGT acts through official, transparent, and predictable procedures, rather than through ad hoc or seemingly arbitrary requests. This suggests that compliance is co-produced: it depends not only on legal authority but also on procedural justice and perceived fairness in how that authority is exercised. Prakoso (2017) notes that the principle of bank secrecy provides customers with a sense of security; in the tax context, the policy challenge is to calibrate access so that it is proportionate to legitimate revenue objectives without eroding trust. A legal–policy framework that emphasizes clear access criteria, audit trails, and accountability for misuse is therefore essential to align oversight effectiveness with privacy protection.

### Discussion Taxpayers must comply with the time period set by the DGT in submitting financial information.

The second indicator shows that open access influences the timeliness with which taxpayers submit financial information. Informants reported feeling more motivated to be disciplined because they recognized that bank transaction data could serve as a cross-checking tool for the DGT. From a compliance theory perspective, this is consistent with the deterrence logic: as the perceived probability of detection increases, so does the incentive to comply with formal requirements, including deadlines. In this sense, open access operates as a technological and legal control mechanism that strengthens administrative compliance by reducing information asymmetry between taxpayers and the tax authority.

This finding aligns with Bandiyono and Putri (2021), who argue that opening access to financial information can improve oversight and state revenues by making taxpayers more disciplined. However, the interview results also reveal that this discipline is accompanied by psychological pressure, particularly among business actors with complex transaction patterns. Kurniawan et al. (2024) emphasize that subject characteristics and prior experience with the tax system significantly shape responses to digital and data-driven policies. From a policy standpoint, this raises a critical issue: if the administrative burden and perceived risk become excessive, especially for MSMEs, the deterrent effect may be offset by resistance, avoidance strategies, or diminished trust in the system.

A stronger legal–policy analysis requires asking whether the current framework adequately differentiates between taxpayer types and complexity levels. Uniform deadlines and reporting expectations may be legally straightforward but can be perceived as inequitable if they ignore differences in capacity, systems, and risk profiles. Trust in the DGT is likely to be higher when taxpayers believe that time limits are reasonable, that extensions or clarifications are accessible, and that penalties are applied consistently and transparently. Thus, while open access can improve timeliness, its long-term compliance benefits depend on embedding deterrence within a broader framework of procedural fairness and capacity-sensitive implementation.

**The suitability and completeness of the financial information provided to the DGT**

The third indicator shows that DGT access to bank transaction data encourages taxpayers to be more careful in ensuring the accuracy and completeness of reported information. This finding supports the view that transparency in oversight can improve the quality of tax reporting, as taxpayers anticipate that their self-reported data can be directly verified against bank records. Legally, this dynamic is consistent with the intent of Law No. 9 of 2017 and related implementing regulations, which aim to create a more accurate and integrated oversight system by linking tax returns with financial information held by financial services institutions (Ilanoputri, 2022; Gamaliel et al., 2021).

However, the critical policy issue is not only whether reporting becomes more accurate, but under what conditions this accuracy is achieved without undermining trust. If taxpayers perceive that data matching is used primarily for punitive purposes, or that discrepancies are addressed without opportunities for explanation or correction, the system may foster defensive compliance rather than voluntary cooperation. Ilanoputri (2022) cautions that while access to financial information strengthens oversight, it must be accompanied by robust protection of taxpayers’ privacy rights. In this study, all informants emphasized that honesty and completeness of reporting become more important when bank transaction data may be compared with tax reports, but they also implicitly highlighted the need for clear rules on how discrepancies are handled, who can access the data, and how long it is retained.

From a legal–policy perspective, the emerging pattern of increased caution in reporting should be interpreted as both an opportunity and a risk. It is an opportunity because it indicates that open access can enhance data quality and reduce underreporting. It is a risk because excessive caution may reflect fear rather than trust, potentially leading to over-reporting, reduced economic activity, or informalization to avoid scrutiny. Gamaliel et al. (2021) note that the obligation for financial services institutions to report financial information aims to create a more accurate oversight system; however, the legitimacy of this system ultimately depends on whether taxpayers believe that their data are used fairly, securely, and strictly for tax purposes. Strengthening legal safeguards, clarifying dispute-resolution mechanisms, and communicating how data protection is operationalized are therefore critical to ensuring that improved accuracy translates into sustainable compliance rather than coerced conformity.

## CONCLUSION

Based on the research results, it can be concluded that taxpayers' perceptions of the Directorate General of Taxes' oversight of bank transaction data via open access tend to be two-sided: accepting the policy as a legitimate form of oversight while simultaneously harboring concerns about data privacy.

The three informants fundamentally understood that the Directorate General of Taxes has the authority to request or access taxpayers' financial data, but this understanding was accompanied by a cautious attitude and a need for procedural transparency. This study also shows that the Directorate General of Taxes' access to bank transaction data influences taxpayers' willingness to provide financial information. Open access encourages informants to be more careful, open, and honest in providing financial information because the reported data can be verified by the Directorate General of Taxes. Therefore, this policy serves as a control tool that strengthens taxpayer awareness and encourages them to fulfill their tax obligations more orderly. Furthermore, open access also impacts the timeliness of financial information delivery. Informants tend to be more disciplined in reporting data, aware of the potential for DGT verification of bank account transactions. However, this oversight also poses additional pressure, especially for businesses with numerous transactions and complex financial administration. Overall, the Directorate General of Taxes' access to bank transaction data can improve the honesty, completeness, and discipline of tax reporting, but its effectiveness still depends on taxpayer trust in data security and policy clarity. Therefore, the implementation of open access needs to be balanced with effective outreach, strong privacy protection, and transparent communication to optimally achieve the goal of improving tax compliance.

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