

Virtual Account-Based Digitalization of Local Tax and Retribution Collection in Indonesia: A Systematic Literature Review

Sandi Perwira¹, Antonius Wahyu Sudrajat^{2*}

¹Master of Information Systems Study Program, Faculty of Computer Science and Engineering,
Universitas Multi Data Palembang, Palembang, Indonesia

Corresponding Author: wahyu.sudrajat@mdp.ac.id

ABSTRACT

Purpose Indonesian regional governments are required to migrate tax and retribution collection to non cash channels under the Regional Government Transaction Electronification policy, and regional development banks increasingly issue virtual accounts for this purpose. Evidence on whether and how such channels improve local revenue remains fragmented. This review synthesizes that evidence and identifies the conditions under which virtual account based collection is likely to succeed. Design Methodology Approach A systematic literature review following PRISMA two thousand twenty was conducted. A curated full text corpus and literature matrix supplied by the researchers were combined with supplementary Crossref and Google Scholar searches. Of one hundred seventy four records identified, forty nine studies published between two thousand sixteen and two thousand twenty six met the eligibility criteria and were appraised, coded, and synthesized thematically. Findings Five themes emerged fiscal and revenue effects, taxpayer compliance and adoption, channel implementation and last mile barriers, interoperability and institutional capacity, and transparency and accountability. Digital channels are consistently associated with lower compliance costs, faster settlement, and higher revenue realization, but effects depend on system integration, local infrastructure, and cash holding habits. Only one study examined virtual accounts explicitly. Research Implications The review integrates technology acceptance, task technology fit, information systems success, and tax compliance perspectives into a virtual account enabled collection framework with five testable propositions. Practical Implications Local revenue agencies and regional banks should prioritize real time API reconciliation with SIPD, open multi channel virtual account payment, and the involvement of village intermediaries in assisted digital payment. Originality Value This is the first systematic review to focus on virtual account based local tax and retribution collection in the Indonesian ETPD context. As the first phase of a multi phase study, it supplies the constructs, propositions, and design for the authors subsequent empirical research.

Keywords: virtual account; local tax digitalization; regional government transaction electronification; local own-source revenue; systematic literature review

1. INTRODUCTION

Local own-source revenue (*Pendapatan Asli Daerah*, PAD) remains a structural weakness of Indonesian decentralization. Collection of regional taxes and retributions is often constrained by manual procedures, cash handling through intermediaries, and weak reconciliation with the regional treasury (Asian Development Bank, 2022). To address these weaknesses, the government has made the elektronification of regional government transactions (*Elektronifikasi Transaksi Pemerintah Daerah*, ETPD) a national agenda, coordinated by the Task Force for the Acceleration and Expansion of Regional Digitalization (Satgas P2DD) and reinforced by Law No. 1 of 2022 on central–regional fiscal relations (Republic of Indonesia, 2021, 2022; Sinulingga, 2025).

Within this agenda, the virtual account (VA) has become a key collection instrument. A VA is a unique account number assigned to each tax object or billing record, which allows payment through teller, ATM, mobile banking, or partner channels and which can be matched automatically to the billing system. In South Sumatra and Bangka Belitung, Bank Sumsel Babel, the regional development bank (BPD) that holds the regional general cash account (RKUD), provides VA services integrated with local tax applications such as V-Tax in Palembang (Mandiri et al., 2024). Other regions rely more on the Quick Response Code Indonesian Standard (QRIS) or e-retribution applications (Sudrajat & Kristian, 2022; Wijayanti et al., 2023).

Research on digital tax administration has expanded rapidly. International reviews show that e-filing, e-invoicing, and pre-filled returns can lower compliance costs and improve enforcement (Bassey et al., 2022; Hesami et al., 2024; Okunogbe & Santoro, 2023). Indonesian studies document positive associations between digital platforms and local revenue (Mujiyati et al., 2024) but also persistent implementation gaps, such as the very low uptake of QRIS for land and building tax (PBB) in some cities (Sintia et al., 2026).

Three features of this literature make a systematic review, rather than a narrative one, necessary. First, the evidence is *fragmented*: it is spread across public administration, accounting, economics, and information systems outlets that rarely cite one another, so no single study shows the cumulative picture. Second, the findings are *inconsistent*: some studies report that digitalization strengthens compliance, whereas others find no effect on tax morale or very low adoption (Abrori et al., 2024; Safitri et al., 2026; Wijayanti et al., 2023), and these differences cannot be interpreted without a structured comparison of settings, designs, and channels. Third, the evidence is *channel-blind*: outcomes are usually attributed to "digitalization" in general, and the VA is seldom isolated. Existing reviews do not close this gap, because they cover national taxes (Ardiana & Setyowati, 2026; Safitri et al., 2026) or public-sector transformation in general (Haug et al., 2024). In information systems research, a systematic review is the recommended way to consolidate such a body of knowledge, expose its gaps, and build a conceptual foundation before new empirical work is designed (Okoli, 2015; Snyder, 2019; Webster & Watson, 2002).

This review is also the first phase of a larger research program. The authors are preparing an empirical study of VA-based collection by Bank Sumsel Babel and the regional revenue agencies (Bapenda) it serves. A rigorous evidence base is needed to select theories and constructs, to justify hypotheses, and to choose designs that avoid the weaknesses of earlier studies. The SLR therefore answers four research questions (RQs). RQ1: What are the characteristics of research on the digital collection of local taxes and retributions? RQ2: What outcomes of digital collection channels are reported? RQ3: Which enabling and constraining conditions shape these outcomes? RQ4: Which gaps remain, particularly for VA-based collection through regional development banks, and how should the subsequent empirical study address them? The review contributes (a) a thematic map of the evidence, (b) a VA-enabled collection framework with five propositions, and (c) a design blueprint for the main study.

2. LITERATURE REVIEW / THEORETICAL FRAMEWORK

2.1 Digital Tax Administration and Local Revenue

Digital tax administration refers to the use of information systems across the registration, assessment, billing, payment, and audit cycle (Bassey et al., 2022). Its revenue logic rests on two mechanisms: digital channels reduce the cost of complying, which supports voluntary compliance (Slemrod, 2019), and digital records create traceable data that reduce discretion, collusion, and leakage (Banerjee et al., 2020; Muralidharan et al., 2016; Okunogbe & Pouliquen, 2022). For local governments, these mechanisms operate within a broader digital transformation in which technology, organizational routines, and public value change together (Mergel et al., 2019; Twizeyimana & Andersson, 2019).

2.2 Theoretical Lenses

Four theoretical lenses recur in the reviewed literature and served as the coding frame of this review. UTAUT explains intention to use digital channels through performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). The Theory of Planned Behavior adds attitudes, norms, and perceived control, which are relevant to habitual cash payment (Ajzen, 1991). Task-Technology Fit holds that performance improves when a channel fits the task, here the payment and reconciliation of a specific tax object (Goodhue & Thompson, 1995). The DeLone and McLean model links system, information, and service quality to use and net benefits such as faster settlement and accurate revenue reports (DeLone & McLean, 2003).

3. RESEARCH METHOD

3.1 Review Design and Data Sources

The review follows the PRISMA 2020 reporting guideline (Page et al., 2021). Records were identified from three sources: (a) a curated full-text folder assembled by the researchers during the preparation of the main study on VA-based tax digitalization at Bank Sumsel Babel (44 files); (b) the researchers' literature matrix of 60 entries, covering journals indexed in Scopus or SINTA; and (c) supplementary searches run on 18 October 2026 in the Crossref REST API and Google Scholar/web search to capture recent and traceable studies. Search strings combined three concept blocks: (*"virtual account" OR "e-payment" OR "digital payment" OR QRIS OR "e-retribution" OR "e-filing" OR "e-billing"*) AND (*"local tax" OR "regional tax" OR "retribution" OR "own-source revenue" OR PAD OR ETPD*) AND (*compliance OR revenue OR effectiveness OR transparency*).

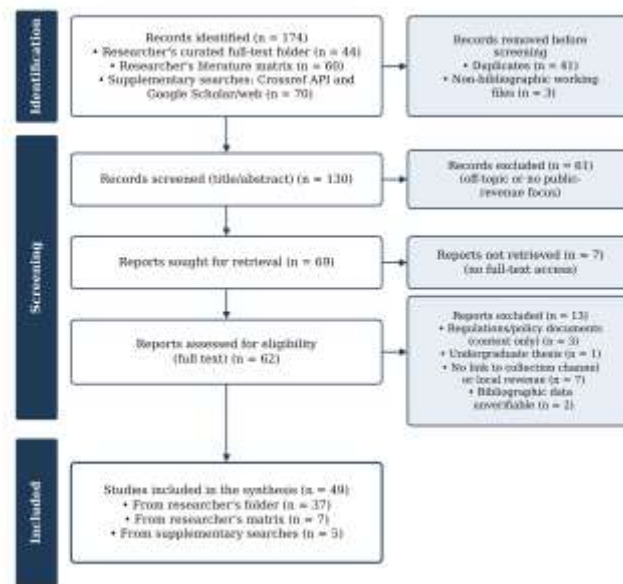


Figure 1. PRISMA 2020 Flow Diagram of Study Selection

3.2 Eligibility Criteria

Table 1 summarizes the eligibility criteria. Regulations and policy documents were retained only as contextual sources.

Table 1. Eligibility Criteria

Criterion	Inclusion	Exclusion
Topic	Digital payment/collection channels (VA, QRIS, e-retribution, e-billing), digital tax administration, or governance of local revenue digitalization	No link to public revenue collection or to a digital channel
Outcome	Revenue, compliance, adoption, effectiveness, transparency, or implementation	Purely technical system design without evaluation
Source type	Peer-reviewed journal articles and systematic reviews	Theses, news, regulations (context only), unverifiable records
Period and language	2016–2026; English or Indonesian	Outside period; other languages
Access	Full text available and bibliographic data traceable (DOI or journal URL)	Full text not retrievable

Note. VA = virtual account; QRIS = Quick Response Code Indonesian Standard.

3.3 Screening, Appraisal, and Synthesis

Figure 1 shows the selection process. After removing 41 duplicates and three non-bibliographic working files, 130 records were screened by title and abstract, and 61 were excluded. Of 69 reports sought, seven could not be retrieved. Of 62 full texts assessed, 13 were excluded, leaving 49 studies. Screening and coding were performed by the first author and checked by the second author; disagreements were resolved by discussion. Data were extracted into a standardized form (setting, design, sample, channel, theory, outcome, and key finding; see Supplementary Table S1). Study quality was appraised with a five-item checklist adapted from the Mixed Methods Appraisal Tool (clear aim, appropriate design, transparent data, rigorous analysis, and stated limitations) and rated high (≥ 4), medium (3), or low (≤ 2). Findings were synthesized through thematic analysis, with each study coded to one or more themes.

4. RESULTS

4.1 Characteristics of the Included Studies (RQ1)

Of the 49 included studies, 33 (67.3%) focus on Indonesia and 16 (32.7%) on other settings, including China, India, Peru, Rwanda, Tajikistan, and global reviews. The literature is recent: 2 studies appeared in 2016–2021, 14 in 2022–2023, 19 in 2024, and 14 in 2025–2026. Quantitative designs (surveys, SEM, panel regression) dominate ($n = 19$; 38.8%), followed by qualitative case or document studies ($n = 16$; 32.7%), reviews ($n = 8$; 16.3%), and experimental or quasi-experimental studies ($n = 6$; 12.2%), all of the latter from outside Indonesia. Twenty-three studies were rated high quality, 17 medium, and 9 low (Supplementary Table S1). Five studies examined QRIS, but only one, a qualitative case of V-Tax and Bank Sumsel Babel VA in Palembang, examined the VA explicitly (Mandiri et al., 2024).

4.2 Thematic Synthesis (RQ2 and RQ3)

Five themes emerged: fiscal and revenue effects (T1, $n = 13$), compliance and adoption behavior (T2, $n = 17$), channel implementation and last-mile barriers (T3, $n = 9$), interoperability and institutional capacity (T4, $n = 16$), and transparency, accountability, and transformation governance (T5, $n = 18$). Counts overlap because studies could address several themes.

T1. Fiscal and revenue effects. The strongest Indonesian evidence comes from a panel of 37 regional revenue units in Central Java (2018–2022), where digital platforms for motor vehicle tax increased tax revenue, particularly when supported by online information services (Mujiyati et al., 2024). Administrative data from Temanggung show the non-cash share of local tax payments rising from 34% in 2023 to 43.3% in 2024 (Aulia & Khotijah, 2025), and ETPD implementation was associated with PAD and financial literacy in Lampung (Zahra, 2024). Experiments abroad clarify the mechanisms: e-filing reduced compliance time and bribes (Okunogbe & Pouliquen, 2022), electronic payment systems reduced leakage of public funds (Banerjee et al., 2020; Muralidharan et al., 2016), and e-invoicing produced compliance spillovers (Bellon et al., 2023; Kotsogiannis et al., 2025).

T2. Compliance and adoption behavior. Survey studies consistently find that e-billing, e-filing, and digital payment improve taxpayer compliance, mediated or moderated by awareness, tax understanding, and service quality (Bachtiar & Subagyo, 2024; Lannai, 2024; Panjaitan & Handayani, 2023; Rokhman et al., 2023; Rosyid et al., 2024). In Jakarta, digitalization strengthened the effect of awareness and service quality on PBB compliance, but not that of tax morale (Abrori et al., 2024). Among 455 MSMEs, digital payment improved financial sustainability partly through compliance (Heliani & Rusdiansyah, 2026). Payment-adoption studies identify usefulness, ease of use, security, and social influence as drivers of QRIS and mobile payment use (Hamzah Muchtar et al., 2024; Ramayanti et al., 2025; Tikno et al., 2024), and readiness varies by generation (Alkausar et al., 2022), while e-government service quality shapes continued use (Aljukhadar et al., 2022).

T3. Channel implementation and last-mile barriers. Case studies agree that digital channels make payment faster and more secure, but uptake is uneven. In Kebumen, QRIS eased PBB payment, yet most payments still flowed in cash through village collectors (Wijayanti et al., 2023). In Jambi, QRIS-based PBB collection remained at the "digitization" stage rather than full transformation (Sintia et al., 2026). Subang and Kupang show similar partial adoption (Horo et al., 2025; Sudrajat & Kristian, 2022). In Palembang, V-Tax and Bank Sumsel Babel VA accelerated payment, reduced manual errors, and improved fiscal transparency, but taxpayers still needed physical verification for some services (Mandiri et al., 2024). Weak infrastructure and low digital literacy are recurrent threats (Burhan & Gunadi, 2023; Zubaidah et al., 2024).

T4. Interoperability and institutional capacity. Interoperability is the most frequently cited condition for benefits. Coordination and digital strategy shaped service effectiveness in South Buton, and digital policy without coordination was ineffective (Mutiarin et al., 2024). An evaluation of SIPD in West Java, Banten, and Jambi found that asymmetric institutional capacity and infrastructure limit

integration (Fatoni, 2026). Document analysis of 127 local-government sources found that platform interoperability is the least mature strategy cluster (Murcitaningrum & Yorman, 2026). Technology–organization–environment factors predict e-government maturity (Keban et al., 2024), and international studies show that APIs, data standards, and other boundary resources enable cross-agency service innovation (David et al., 2023; Gong & Li, 2023).

T5. Transparency, accountability, and transformation governance. Digital financial systems are associated with greater transparency and accountability in Indonesian local governments (Indar et al., 2024; Kannapadang et al., 2025; Maulidi et al., 2025; Octavio & Urumsah, 2024; Pribadi et al., 2024). E-government services also reduce corporate tax avoidance (Bi et al., 2026). However, digital initiatives can be decoupled from actual practice (Crusoe et al., 2024), policies frame transformation differently (Mettler et al., 2024), and change depends on drivers and processes, not technology alone (Eom & Lee, 2022; Haug et al., 2024).

5. DISCUSSION

The synthesis suggests that digital collection channels improve local revenue mainly through three mechanisms: lower compliance costs, automatic identification and reconciliation of payments, and the removal of cash intermediaries. The VA performs all three functions, because each billing record receives a unique payment identity that can be settled through many channels and posted automatically to the RKUD. In TTF terms (Goodhue & Thompson, 1995), the VA fits the reconciliation task better than generic channels such as static QRIS, which require manual matching. Yet the benefits depend on conditions outside the channel itself. The Indonesian cases show that the same technology produces different results when regional infrastructure, back-office integration, and taxpayer habits differ (Fatoni, 2026; Sintia et al., 2026; Wijayanti et al., 2023).

Figure 2 integrates these findings into a VA-enabled collection framework, which also serves as the initial research model of the main study. Enabling conditions activate collection mechanisms, which in turn produce compliance, revenue, reduced leakage, and transparency. Five propositions follow. **P1:** VA-based collection increases revenue realization more when VA issuance is linked to the billing system and SIPD through real-time API callbacks. **P2:** Organizational capacity and data governance in the revenue agency strengthen the effect of VA on settlement speed and reporting accuracy. **P3:** Perceived ease of use, trust, and digital literacy increase taxpayers' use of VA channels, while cash-holding habits reduce it. **P4:** The revenue effect of VA is larger for frequent, low-value retributions than for annual taxes such as PBB. **P5:** Regional ICT infrastructure, the involvement of village collectors or BUMDes as assisted payment points, and open multi-bank channels moderate these relationships.

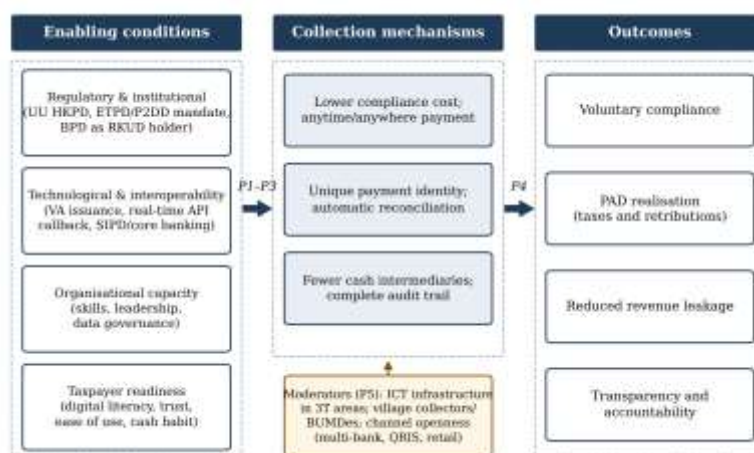


Figure 2. VA-Enabled Local Revenue Collection Framework and Propositions

5.1 Research Gaps (RQ4)

Four gaps emerge. First, a *channel gap*: only one study examined VA directly, and none compared VA, QRIS, and teller channels on the same revenue objects. Second, a *methodological gap*: Indonesian evidence is mostly qualitative or cross-sectional, whereas international studies identify causal effects with experimental or quasi-experimental designs on administrative data (Bellon et al., 2023; Okunogbe & Pouliquen, 2022). Third, a *theoretical gap*: few studies combine acceptance, fit, and IS success models with tax compliance theory (Ardiana & Setyowati, 2026). Fourth, a *contextual gap*: evidence from South Sumatra, Bangka Belitung, and other non-Java regions is scarce, although regional disparities in ETPD are large (Sinulingga, 2025).

5.2 Implications for the Subsequent Main Study

Because this SLR is the first phase of the authors' research program, its results directly shape the design of the main study. Each gap is addressed by a design choice. To close the channel gap, the main study will treat the VA as the unit of analysis and compare it with QRIS and teller payments for the same tax and retribution objects. To close the methodological gap, it will use an explanatory sequential mixed-methods design. The quantitative strand combines (a) a taxpayer survey analyzed with SEM-PLS and (b) a panel of PAD realization for regencies and cities served by Bank Sumsel Babel, analyzed with fixed-effects and difference-in-differences or event-study models around the introduction of VA collection. The qualitative strand then uses interviews with Bapenda and bank officers to explain integration problems and unexpected results. To close the theoretical gap, the research model integrates UTAUT, TPB, TTF, and the DeLone and McLean model with tax compliance constructs, as summarized in Table 2. To close the contextual gap, the sample covers both urban areas and rural or remote (3T) regions in South Sumatra and Bangka Belitung.

Table 2. From Review Propositions to the Design of the Main Study

Proposition	Constructs to operationalize	Planned data and analysis	Grounding studies
P1	VA–billing–SIPD integration (real-time API callback) and revenue realization	Interviews and system documents; PAD panel with event-study around VA go-live	Fatoni (2026); Gong & Li (2023); Mujiyati et al. (2024); Mutiarin et al. (2024)
P2	Organizational capacity and data governance; settlement speed and reporting accuracy	Survey of revenue-agency staff; CIPP-based evaluation	Fatoni (2026); Keban et al. (2024); Zubaidah et al. (2024)
P3	Effort and performance expectancy, trust, digital literacy, cash habit; VA use and compliance	Taxpayer survey with adapted UTAUT/TPB items; SEM-PLS	Abrori et al. (2024); Ajzen (1991); Ramayanti et al. (2025); Venkatesh et al. (2003)
P4	Revenue type (taxes vs. retributions) as source of heterogeneous effects	Panel regression by PAD component	Aulia & Khotijah (2025); Mujiyati et al. (2024); Zahra (2024)
P5	ICT infrastructure, village collectors/BUMDes, channel openness as moderators	Multi-group analysis (urban vs. 3T); moderation tests in SEM-PLS	Burhan & Gunadi (2023); Sinulingga (2025); Wijayanti et al. (2023)

Note. Measurement items will be adapted from the cited instruments and validated in a pilot study before data collection.

The review also yields three rules for conducting the main study: separate tax morale from service-related drivers, because digitalization appears to strengthen only the latter (Abrori et al., 2024); measure revenue with administrative transaction data rather than self-reports alone (Kotsogiannis et al., 2025; Mujiyati et al., 2024); and document integration and governance conditions explicitly, since the same channel produced different results in different regions (Sintia et al., 2026; Wijayanti et al., 2023).

5.3 Practical Implications

Revenue agencies and BPDs should treat VA as part of an integrated payment architecture: real-time callbacks between core banking, the tax application, and SIPD; open VA access through other banks, QRIS, and retail outlets; assisted payment through village officials or BUMDes; and public collection dashboards for accountability.

6. CONCLUSION

This review synthesized 49 studies on the digitalization of local tax and retribution collection. The evidence indicates that digital channels are associated with lower compliance costs, higher revenue realization, and greater transparency, but these outcomes depend on interoperability, institutional capacity, infrastructure, and taxpayer readiness. The VA is conceptually well suited to the reconciliation needs of local revenue agencies, yet it remains almost unstudied. As the first phase of the authors' research program, the review translates these findings into a framework, five propositions, and a mixed-methods design that the main study on Bank Sumsel Babel will test. The review has limitations: it relied partly on a researcher-curated corpus, the supplementary searches did not include subscription databases such as Scopus or Web of Science, seven reports could not be retrieved, and the quality appraisal used a simplified checklist.

AUTHOR CONTRIBUTIONS

Sandi Perwira: conceptualization, data curation, investigation, writing (original draft). Antonius Wahyu Sudrajat: methodology, supervision, validation, writing (review and editing).

DATA AVAILABILITY

The extraction and appraisal data are provided in Supplementary Table S1. This review used published studies only and did not require ethical approval.

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CONFLICT OF INTEREST

The authors declare no conflict of interest.

DECLARATION OF AI-ASSISTED TOOLS

An AI assistant (Claude, Anthropic), guided by the Scientific Agent Skills literature-review procedure (Kassis et al., 2026), supported screening, Crossref metadata verification, and language editing. The authors verified all content and take full responsibility for it.

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