

Legal Protection in Construction and Transfer Cooperation Between Surakarta Revenue Agency and Bank Mandiri's EPPSON Program

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Abstract

Local taxes are a vital source of revenue for Surakarta City, yet taxpayer compliance remains low due to payment procedures perceived as complex and inefficient. To address this issue, the Surakarta City Revenue Agency (Bapenda) implemented the Electronic Payment System Online (EPPSON) in collaboration with Bank Mandiri as part of its digital taxation and smart city initiative. This study examines the legal construction, regulatory framework, and legal protection of the cooperation agreement between Bapenda Surakarta and Bank Mandiri. Utilizing a normative empirical approach that incorporates legislative, socio-legal, and conceptual perspectives, the research examines both regulatory instruments and their practical implementation. The findings indicate that cooperation is structured through a non-cash local tax payment service under a Build, Transfer, and Operate (BTO) scheme, positioning Bank Mandiri as a strategic partner in fiscal digitalization. While EPPSON improves efficiency and accessibility, legal challenges persist, including contractual ambiguities, uneven data protection standards, and the absence of specific regional regulations governing digital tax payments. The program is legally grounded in Presidential Regulation No. 38 of 2015; however, strengthening derivative regulations and cybersecurity safeguards remains essential for its sustainability.

Keywords

EPPSON Program; Legal Protection; Surakarta City;

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1. INTRODUCTION

Taxes play a strategic role in the structure of regional revenue, including in Surakarta City, as they are one of the main contributors to Regional Original Revenue used to finance development, public services, and improve the quality of life for the community. However, the level of taxpayer compliance in Surakarta City still faces serious challenges, primarily due to payment procedures that are considered complex, time-consuming, and inefficient amidst increasing public demands for fast and easy services. (Hasyimi & Azizalrahman, 2021)

In response to these issues, the Surakarta City Revenue Agency (Bapenda) developed a digital tax payment system through the Electronic Payment System Online (EPPSON) to improve the convenience, efficiency, and certainty of payments for taxpayers. This program aligns with the national agenda for



accelerating the digital transformation of public services. It supports the implementation of the smart city concept in Surakarta City, while also aiming to improve compliance, transparency, and accountability in managing regional revenue. (Nugroho, 2023)

The digitalization of public services is also part of the smart city implementation strategy, which emphasizes the use of information technology to improve the quality of government governance. Komninos stated that smart cities require effective integration of digital systems, especially in services directly related to the public. (Suhardono et al., 2020) In the context of local taxation, the digitalization of tax payments, including e-billing and e-payment, is a crucial step in supporting transparency and accountability. (Nur Sa'adah & Indriawati, 2020) Sari added that the success of digitalization is greatly influenced by the integration between local governments and financial institutions, data security, and the clarity of regulations governing inter-agency cooperation. (Febrian et al., 2025)

In Indonesia, cooperation between the government and business entities in providing infrastructure and public services is regulated through Presidential Regulation Number 38 of 2015 concerning Government and Business Entity Cooperation (KPBU). Prakoso's research indicates that the success of PPPs depends not only on project feasibility, but also on the construction of the agreement that governs the rights, obligations, and risk allocation between the parties. (Mahani et al., 2022)

Despite this, research on public-private partnerships (PPPs) focusing on the digitalization of local tax payments remains very limited, particularly in examining the legal implications at the local government level. (Rahayu et al., 2020) Legal aspects of digital cooperation agreements are also a significant focus in various studies. Simanjuntak emphasized that digital agreements present legal challenges related to personal data protection, the legality of electronic transactions, and the accountability of service providers. (Setiawan, 2018) However, these studies have focused more on commercial digital transactions and have not extensively analyzed cooperation agreements involving local governments as public service providers through digital platforms. (Kawuri et al., 2024)

Regional taxes are a strategic component in strengthening Surakarta City's original regional revenue and are the primary source of funding for public services. However, the level of tax compliance remains low, partly due to administrative barriers and conventional payment mechanisms considered inefficient. To address these issues, the Surakarta City Regional Revenue Agency (Bapenda) developed a digital innovation through the Electronic Payment System Online (EPPSON), a cashless regional tax payment system implemented in collaboration with Bank Mandiri. This digital initiative aligns with the local government's agenda to strengthen good governance and accelerate the implementation of the smart city concept.

The EPPSON implementation uses a Build and Transfer partnership scheme, where Bank Mandiri provides the digital payment system infrastructure before transferring it to local governments. This

partnership requires a clear legal framework to regulate the parties' rights and obligations, data management authority, financial mechanisms, and risk sharing. Furthermore, the implementation of the digital system raises important legal issues related to the validity of electronic agreements, the protection of taxpayers' personal data, compliance with regional cooperation provisions, and alignment with national regulations regarding government-business cooperation. (Fatimah, 2023)

Given this complexity, an in-depth analysis is necessary to ensure that the EPPSON cooperation agreement adheres to the principles of legality, transparency, accountability, and legal certainty, while providing sufficient legal protection for the Surakarta City Government, Bank Mandiri, and taxpayers as service users. This study aims to analyze: (1) the legal construction in the cooperation agreement between Bapenda Surakarta and Bank Mandiri in the EPPSON Program, and (2) the form of legal protection provided to the parties within the framework of the Build and Transfer cooperation scheme.

2. METHOD

This research employs a normative-empirical approach to analyze the construction and legal protection within the EPPSON Program cooperation agreement by examining relevant laws and regulations, legal documents, and administrative instruments. The research collected empirical data through interviews with Bapenda, Bank Mandiri, and the Department of Communication and Information, as well as observation of the technical payment flow and the experiences of EPPSON users. It then analyzed the data thematically to identify implementation issues, data security concerns, and potential normative conflicts. The socio-legal approach integrates normative analysis and field findings to assess the consistency of treaty implementation while also uncovering legal gaps that have not been adequately addressed in practice.

3. FINDINGS AND DISCUSSION

3.1 Legal Construction in the Cooperation Agreement for the EPPSON Program

The EPPSON program aims to optimize local tax services by providing easy access to these services for the public as taxpayers, thereby improving the efficiency and effectiveness of local tax management and optimizing local revenue. The EPPSON program is one of the digital innovations developed by the Surakarta City Government to improve public services in the field of local tax management. This program was born out of the need to create a more efficient, transparent, and modern tax payment system, while also supporting the realization of Smart City Surakarta. (Fikriyah et al., 2022)

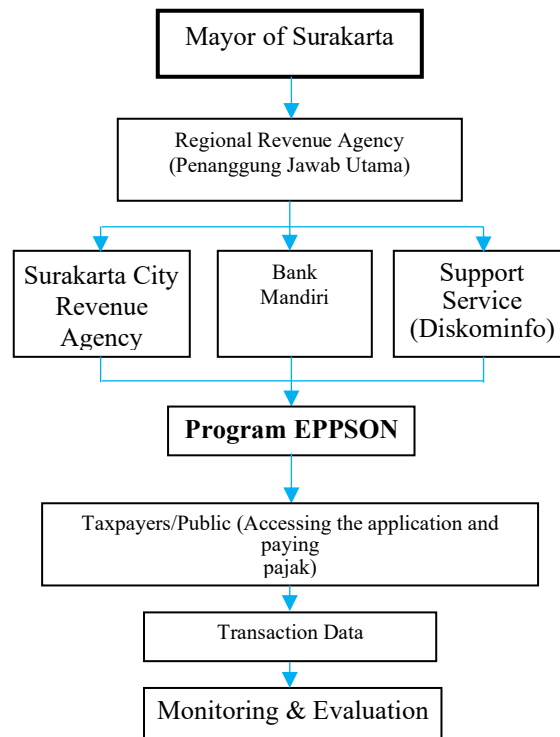


Figure 1. EPPSON Program Cooperation Flow

EPPSON is the result of collaborative cooperation between the Regional Revenue Agency (Bapenda) of Surakarta City and various financial and banking institutions. Through this collaboration, residents can pay local taxes non-cash using various payment channels, such as mobile banking, internet banking, ATMs, and the Solo Destination application, which serves as the central integration point for various public services in Surakarta City.

Conceptually, EPPSON not only serves as a digital payment tool but also as an instrument of good governance. (Abdul Rosyid et al., 2024) With this system, the entire tax payment process can be automated and recorded in an electronic system, thereby minimizing the potential for errors, speeding up transaction flows, and ensuring that tax revenue is deposited directly into the regional treasury without intermediaries. (Septika & Rina, 2025)

However, the autonomy policy implemented by the Surakarta City Government, which is broad, real, and responsible in its execution, has resulted in the growth and development of regional creativity, including through various forms of regional cooperation with other parties, both between government work units, with third parties (private sector), and with international parties. This impacts increased taxpayer compliance and strengthens Surakarta City's Regional Original Revenue. Local governments also benefit from increased administrative efficiency, reduced operational costs, and improved data accuracy. (Dewi, 2024)

Overall, EPPSON has become a symbol of Surakarta's progress toward becoming a smart, transparent, and participatory city. This is evident through the government's EPPSON program, which successfully integrates digital technology with public services, creating a more modern and efficient regional tax system. Based on the smart city aspect, EPPSON demonstrates how Surakarta utilizes technology to facilitate the public's ability to fulfill their tax obligations. (Faishol, 2023) The previously manual payment process can now be completed online through an application, making it faster, more practical, and more accurate. This aligns with the direction of digital-based city development, which emphasizes service efficiency and the integrated utilization of data. (Wibisono & Rohman, 2024)

Regarding government transparency, the EPPSON program serves as a tool to ensure that every tax transaction is digitally recorded and can be monitored directly by both the government and taxpayers. This system minimizes the potential for budget leaks, data manipulation, and corrupt practices, as the entire payment flow is automatically recorded and clearly documented. (Yulianto et al., 2020) Thus, the public can see that the taxes they pay truly go into the local treasury and are used for the public good. The EPPSON program increases community participation by opening up a wider space for citizens to actively engage in supporting regional development. (Setiawan & Rahmad, 2024)

The collaboration between the Surakarta City Government and Bank Mandiri on the EPPSON program was developed through discussions between the two parties, based on the principle of providing benefits for all involved parties and ensuring that the collaboration can be implemented practically. This is because the collaboration between the Surakarta City Government and Bank Mandiri also involves the use of IT systems between the two parties; therefore, it must be ensured that the process of exchanging data and information between the systems runs smoothly. (Wijayanti et al., 2025)

The main legal basis for implementing the EPPSON cooperation is Law Number 23 of 2014 concerning the Regional Government. In Article 363 paragraph (1), it is explained that local governments can cooperate with other regions or third parties to improve the welfare of the community. This provision serves as the main foundation for the Surakarta City Government to collaborate with various parties, including the private sector and educational institutions, in implementing the EPPSON program. Furthermore, Article 364 paragraph (1) emphasizes that this cooperation must be within the framework of carrying out government affairs that are the authority of the region, so that EPPSON activities remain in line with the functions and responsibilities of the local government. (Sofyan, 2024)

Government Regulation Number 28 of 2018 concerning Regional Cooperation also serves as a more detailed technical guideline. In Article 7, paragraph (1), it is stated that every regional cooperation with third parties must be formalized in a written agreement. (Eleanor, 2024) This agreement must include the objectives, scope of activities, rights and obligations of the parties, financing, duration, and dispute resolution mechanisms as stipulated in Article 8 paragraph (2). This indicates that the implementation

of the EPPSON cooperation is carried out formally and is subject to legal accountability. (Putra, 2024)

Minister of Home Affairs Regulation No. 22 of 2020 concerning Procedures for Regional Cooperation with Third Parties provides a detailed explanation of the cooperation stages. In Article 2, it is emphasized that regional cooperation must be based on the principles of transparency, equality, efficiency, and accountability. (Pohan & Rizal, 2024) Before cooperation is carried out, the local government is obliged to conduct a needs and feasibility analysis as referred to in Article 5 paragraph (1). (Abrori et al., 2024)

This system is a crucial component of the local government's efforts to implement transparent, efficient, and accountable financial governance, as well as to support the adoption of digital government in public services. When the public or local taxpayers make tax payments, such as restaurant tax, hotel tax, advertising tax, or PBB-P2, the process is no longer done manually at the Bapenda counter, but through the EPPSON application, which is integrated with the banking system. (Al Hazmi, 2024)

1. **Payment Stage by Taxpayer:** The taxpayer makes payment transactions through banking channels such as ATMs, mobile banking, internet banking, or directly through the EPPSON application within the Solo Destination platform. After payment is made, the funds do not immediately go into the Regional Treasury Account (RKUD), but are first held in a temporary holding account. (Wulandari & Mahmudah, 2024)
2. **Temporary Holding Stage at Partner Bank.** The proceeds from the public's tax payments will be deposited into a holding account opened by the partner banks of the Surakarta City Government (e.g., Bank Jateng, BNI, Mandiri, and others). This account is temporary because its primary function is to hold tax funds for a specific period, typically one business day. (Bidabad, 2024)
3. **Data Reconciliation and Verification Stage.** After the funds are deposited into the holding account, the Regional Revenue Agency (Bapenda) reconciles the data between the payment reports from the bank and the transaction data recorded in the EPPSON system. This process ensures that the nominal amount, the taxpayer's name, the payment code, and the type of tax paid are accurate and valid. (Rahman et al., 2024)
4. **Posting to the Regional General Cash Account.** After verification and confirmation of compliance, the partner bank will automatically transfer funds (auto-sweeping) or execute a transfer order from the holding account to the Regional Treasury Account, which is managed by the Regional Financial and Asset Management Agency. This transfer is typically completed at the end of each working day or in accordance with the terms of the cooperation agreement with the bank. (Hamdan et al., 2024)
5. **Recording and Reporting Stage** After the funds are transferred to the Regional Treasury Account (RKUD), the Regional Tax Agency (Bapenda) will record the transaction as the realization of

regional tax revenue. Subsequently, the Regional Financial and Asset Management Agency (BPKAD) records it in the regional general ledger and in the government's financial statements. All payment transactions have a unique identification number (billing code), allowing for easy and accurate tracking of all fund flows. (Lubis et al., 2025)

Cooperation in the EPPSON program is a collaboration between the Surakarta City Government and Bank Mandiri as the provider of the information technology system, aimed at increasing the effectiveness and transparency of local tax payments. This collaboration has met the 11 principles of government cooperation, as detailed in various regulations, including Permendagri Number 22 of 2020, which concerns Procedures for Regional Cooperation with Other Regions and Third Parties. (Supriyati et al., 2025)

EPPSON automatically records a digital footprint (audit trail) that facilitates examination by auditors. The EPPSON program also strongly adheres to the principle of efficiency in its implementation. EPPSON reduces the manual process in tax payments. The public doesn't need to visit the tax office, as the deposit system is automated and transferred directly to the Regional Treasury Account. This reduces administrative costs, service time, and the risk of human error. (Nisa & Tamrin, 2025) Although there are always risks in any collaboration. Risks in the EPPSON Program collaboration describe the occurrence of obstacles or disruptions that can reduce system effectiveness, cause financial losses, or decrease public trust in local government. Some risks that occur in the EPPSON program collaboration are:

1. Information technology is the backbone of EPPSON, so system disruptions, such as server outages, unstable networks, or data synchronization errors, can hinder tax transactions, cause recording errors, and delay the deposit of funds into the Regional Treasury Account, ultimately reducing public trust and the smooth flow of regional revenue.
2. Cybersecurity is a crucial issue in the EPPSON Program because it involves taxpayers' personal data, while weak data protection could potentially violate the Personal Data Protection Law. Therefore, the application of the principles of public interest, public accountability, and proportionality is necessary to ensure data security, maintain a balance between openness and privacy, and protect the public's digital rights. (Sulistiono & Octarina, 2025)
3. The EPPSON program requires a cooperation agreement that complies with the law, as non-compliance with local government regulations, as well as Bank Indonesia and OJK provisions, could potentially lead to legal issues and administrative liability. (Tiawarman K. & Vic, 2025)

Regulations regarding information confidentiality: The disclosure of information about the cooperation agreement by one party to the other designated party is limited to internal reporting or approval related to the implementation of the cooperation agreement. (Rinaldi et al., 2025) The written

report on the EPPSON Program collaboration is an official document that contains the results of activities, performance achievements, technical and financial realizations, and an evaluation of the collaboration between the Surakarta City Government and its partners. This document is prepared by the implementing parties of the collaboration, comprising both government elements and Bank Mandiri, to be reported periodically to the main responsible party, in this case, the Surakarta City Regional Revenue Agency (Bapenda) or the Surakarta City Regional Secretary (Sekda), as the regional policy controller. (Soegoto et al., 2024)

The implementation of the EPPSON program demonstrates a structured collaboration between the Surakarta City Regional Revenue Agency (Bapenda), Bank Mandiri, and the Communications and Information Technology Office (Diskominfo). Field observations indicate that the tax payment process through the EPPSON application is relatively stable, although some technical challenges persist, particularly during data reconciliation between agencies. A Bapenda official stated:

"The system is already running, but synchronization of payment data and taxpayer data still needs adjustment, especially during high transaction volumes." (Interview, Bapenda, 2024)

A Bank Mandiri representative also emphasized the reliance on network quality and the readiness of local government servers:

"We provide the payment infrastructure, but the stability of the local government system determines the smooth flow of transactions." (Wawancara, Bank Mandiri, 2024)

Meanwhile, service users found EPPSON to be easy to use, but some expressed concerns about data security:

"It's convenient, but I'm worried about where my tax and identity data is stored." (Wajib Pajak EPPSON, 2024)

These empirical findings contrast with the literature on Public–Private Partnerships, which emphasizes the importance of risk sharing, clear dispute resolution mechanisms, and data protection as integral parts of technology-based public services. In the context of EPPSON, risk sharing has not been explicitly stated in the agreement; therefore, some potential conflicts, such as those related to transaction errors, system failures, or data leaks, still depend on general interpretations of contractual principles and public administration.

The literature on digital taxation also states that successful tax digitalization requires system interoperability and strict electronic audit standards. At the same time, in EPPSON, there are no specific regulations regarding system audits and data security. This indicates a gap between field practice and the theoretical standards applicable to digital tax transformation.

3.2 Legal Protection for the Parties in the EPPSON Program Cooperation Agreement

Legal protection for the parties in the EPPSON Program Agreement of Surakarta City aims to provide legal certainty, justice, and security for all parties involved in the cooperation. This protection is necessary to ensure the program is implemented in accordance with the agreement and to prevent abuse of authority. Legal certainty is crucial for parties in a cooperation agreement, as it directly relates to their ability to protect their rights.

A significant concern is the resolution of disputes and conflicts, as one of the efforts that can be made to defend one's rights. Legal protection is provided from the initial stage, which is during the drafting of the cooperation agreement. The rights of all parties involved, including the Surakarta City Government, private partners, educational institutions, and the community, are guaranteed through a legally valid written agreement. This agreement contains clear provisions regarding rights, obligations, division of responsibilities, the duration of cooperation, and reporting and evaluation mechanisms. With this clarity, all parties are protected from potential misunderstandings or misuse. (Nahdi et al., 2024)

Legal protection in Build-Transfer agreements is based on several national legal frameworks, including general civil law, specific regulations regarding public-private partnerships (PPPs), and relevant sectoral rules. The main basis of the BT agreement is found in the Civil Code (KUHPerdata), specifically Articles 1313 and 1338, which stipulate that a legally made agreement is valid as law for the parties who entered into it. Build and Transfer agreements are also protected by specific regulations, such as Presidential Regulation Number 38 of 2015 concerning Cooperation between the Government and Business Entities in Infrastructure Provision, which provides the legal basis for implementing the PPP scheme. This regulation governs project implementation mechanisms, asset transfer, and financing schemes, and also establishes the principles of transparency, accountability, and legal certainty for investors. (Aptaningsih et al., 2025)

Regarding the EPPSON program, the Surakarta City government received banking facilities for online regional tax payments by taxpayers, including the provision of all supporting infrastructure and facilities at all payment locations. The Surakarta City Government also receives the transfer of funds from transactions in the revenue account to the Regional General Cash Account (RKUD) by Bank Mandiri on each working day.

The Surakarta City Government receives transaction reports from Bank Mandiri in accordance with the format applicable in the Surakarta City Government on each calendar day. The Surakarta City Government also receives information about the transaction fees for each local tax payment transaction through the Surakarta City Government Network. (Mandasari, 2024)

The agreement in the EPPSON program ensures fairness to all parties, enabling the Surakarta City Government to access Regional Tax Data from Bank Mandiri online. The Surakarta City Government receives the RKUD account number from Bank Mandiri as the destination account for transferring the entire balance of Regional Tax revenue payments. The Surakarta City Government receives information and/or confirmation from Bank Mandiri if, based on Bank Mandiri's reconciliation results, there is a difference in the value of Regional Tax obligations that the Taxpayer must pay. The Surakarta City Government also verifies the accuracy and correctness of the tax bill amount sent to them. (Sugeng et al., 2025)

The Surakarta City Government provides transaction reports to Bank Mandiri in the applicable format daily. Also, it determines and provides information about the transaction fees for each local tax payment transaction through the Surakarta City Government network. The monitoring and evaluation of the cooperation's implementation shall be carried out at least once a year, in accordance with the authority of the Surakarta City Government and Bank Mandiri, as stipulated by law. Local government cooperation can be utilized to the fullest extent to create innovative regional independence in managing and developing regional infrastructure. (Mujiyati et al., 2024) An analysis of the cooperation agreement shows that EPPSON uses a Build and Transfer scheme, which complies with the PPP framework in Presidential Decree 38/2015. The legal structure of the cooperation can be summarized as follows.

The research provides several alternative explanations for the emergence of legal risks. These risks are not entirely caused by weaknesses in the agreement, but also by external factors such as the limited technological capacity of local governments, the readiness of human resources to operate digital systems, and regulatory disharmony between the central and regional governments, which have not yet provided comprehensive regulations regarding electronic-based regional tax payment systems. These factors suggest that, although the legal basis for cooperation is robust, its implementation still faces significant structural and institutional challenges.

4. CONCLUSION

The research results indicate that the collaboration between the Surakarta City Regional Revenue Agency (Bapenda) and Bank Mandiri in the EPPSON Program has a strong legal basis, as established through the Build-Transfer scheme, in accordance with the Public-Private Partnership (PPP) framework outlined in Presidential Regulation Number 38 of 2015. However, research revealed technical and normative weaknesses, particularly in the absence of electronic system audit standards, detailed data security procedures, and an unclear division of authority among agencies in managing digital infrastructure.

This condition requires local governments to strengthen digital governance through technical regulations, institutional capacity building, and cross-institutional coordination. This finding also confirms the need to strengthen risk-sharing clauses, non-litigation dispute resolution mechanisms, and personal data protection in digital PPP practices. Therefore, this research clearly outlines the legal structure of the EPPSON cooperation and simultaneously emphasizes the need for policy recommendations to ensure legal certainty, accountability, and the sustainability of digital tax services at the regional level.

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