



# AI Governance in Risk Analysis

**IOTA Digital Conference**

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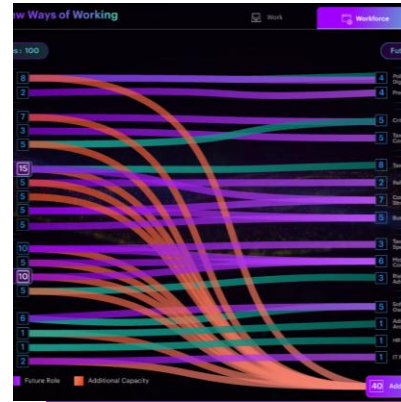
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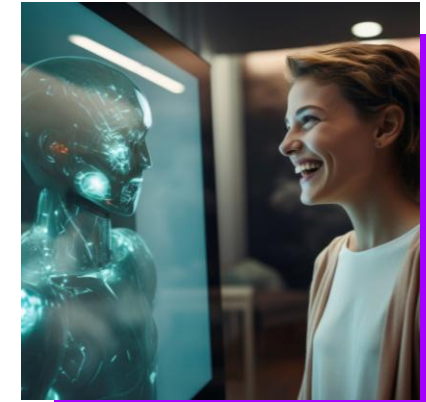
# Agenda



## Implementing AI in Tax Administration



## AI to Enhance Compliance



## AI Governance and Sovereignty

# Collectable debt has increased disproportionately to net tax collections

COVID changed everything. Many countries implemented policies that put money directly in the hands of their people and companies to prevent a collapse of the economy. Today, tax administrations are still cleaning up after the stimulus checks and undergoing audits to ensure retrospective compliance.

Geography	Net Tax Collections in USD			Collectable Debt in USD		
	2019	2023	Increase %	2019	2023	Increase %
Europe	\$772 billion	\$1029 billion	33%	\$18 billion	\$54 billion	200%
Oceania	\$278 billion	\$377 billion	30%	\$17 billion	\$33 billion	94%
South-East Asia (Income Tax only)	\$22 billion	\$28 billion	27%	\$150 million	\$217 million	44%
Africa	\$70 billion	\$92 billion	31%	\$9 billion (derived on 7.5% yearly inc.)	\$12 billion (from compliance)	33%
America	\$3112 billion	\$4035 billion	30%	\$550 billion	\$688 billion (2021)	25%
East Asia	\$406 billion	\$451 billion	11%	\$5 billion	\$6 billion (2022)	20%
European Union (VAT for 27 EU countries)	-	-	-	-	\$66 billion	-



# AI Powered Value Chain to address Non-Compliance

Revenue agencies must stop focusing on a siloed use case – instead they should consider applying AI on the business capabilities that run through this value chain. The approach should be to move away from “What AI solutions are suitable for Revenue?” to “**How do we resolve our business problems using AI solutions?**”



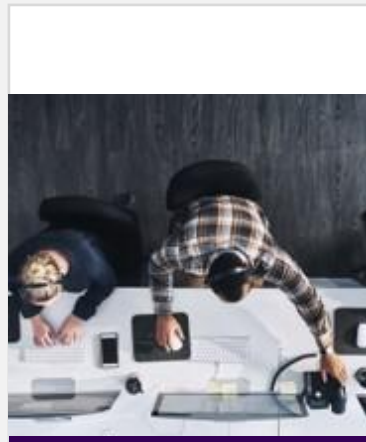
Policy & Enablement

How can AI be used to suggest TAX 3.0 Re Invention?



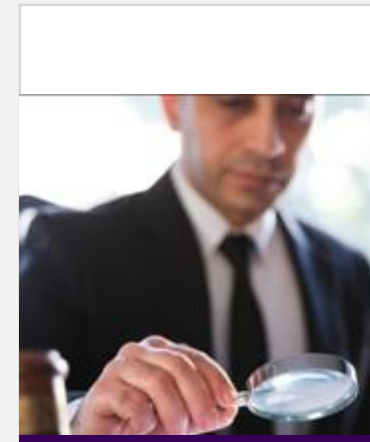
Taxpayer & Ecosystem

How can we rethink taxpayer interaction?



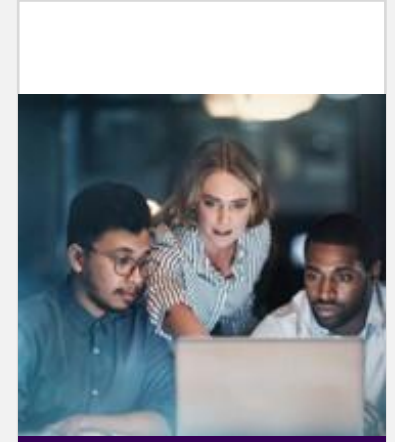
Core Processing

How to facilitate tax returns to be processed in real-time?



Compliance Management

How to use agents to monitor compliance at scale?

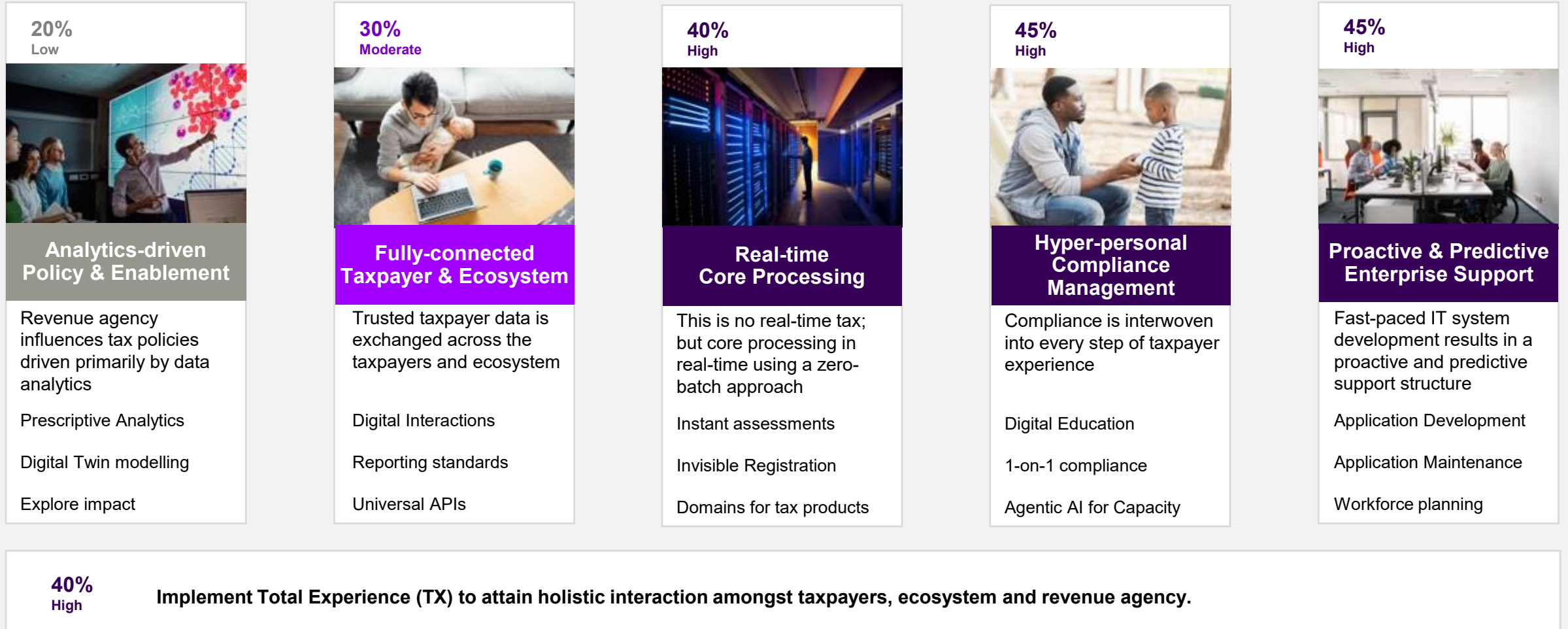


Enterprise Support

How to open real collaborations across the eco system?

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# Agentic AI for Compliance

# Using Agents in Revenue Risk & Compliance

## Super Agents

### Risk Advisor



Risk scoring advisor delivers inspection prioritisations, preliminary case decisions and case escalations.

### Compliance Advisor



Compliance investigation support - identifies audit targets, generates evidence packages and preliminary audit reports.

### Critical Thinker



Analyzes the logic and validity of strategies and decisions, ensuring thorough scrutiny and robustness. Focuses on enhancing decision-making through exploring alternatives..

### Knowledge Base



Acts as a central repository for accumulated information, continuously updating and refining its database to support informed decision-making.

## Tooling/Utility Agents

### Return Processing



Automates ingestion, validation, and processing of tax returns (e.g., income tax, VAT, corporate tax) and reconciles with supporting documents and reported data.

### Exemption Verification



Validates taxpayers and entities against registries of tax exemptions, eligibility criteria, and compliance status (e.g., VAT registration databases, special tax regimes).

### Income Classification



Uses NLP to extract and categorize structured data from tax-relevant documents, such as invoices, payroll reports, contracts, and financial statements.

### Tax Payment Reconciliation



Matches tax payments and refund claims against reported liabilities, transaction data, and treasury records to ensure accuracy and detect discrepancies.

### Analytics



Provides insights across multiple data sources to inform planning and optimization.

### Decision Support



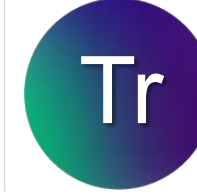
Automates prioritization and recommendations based on insights and potential impact, ensuring focus on high-impact cases.

### Forecasting



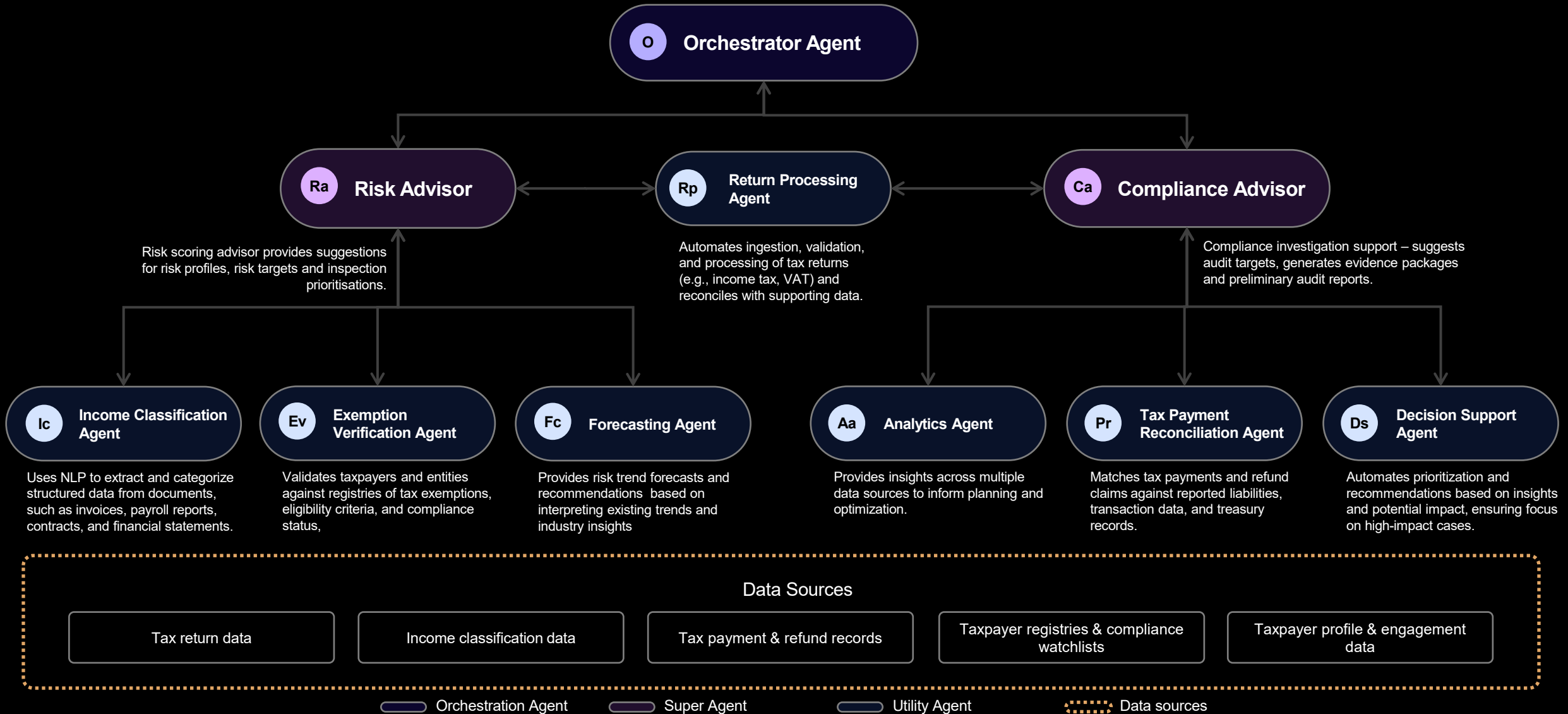
Provides risk trend forecasts and recommendations based on interpreting existing trends and industry insights

### Translation



Context aware multilingual translation, generating insights effectively across different domains

# Augmented Tax Risk & Compliance – Agentic AI System



# Agentic AI demo



# AI Navigator for Workforce Transformation

# Accenture's AI Navigator Provides Insight into Workforce Transformation

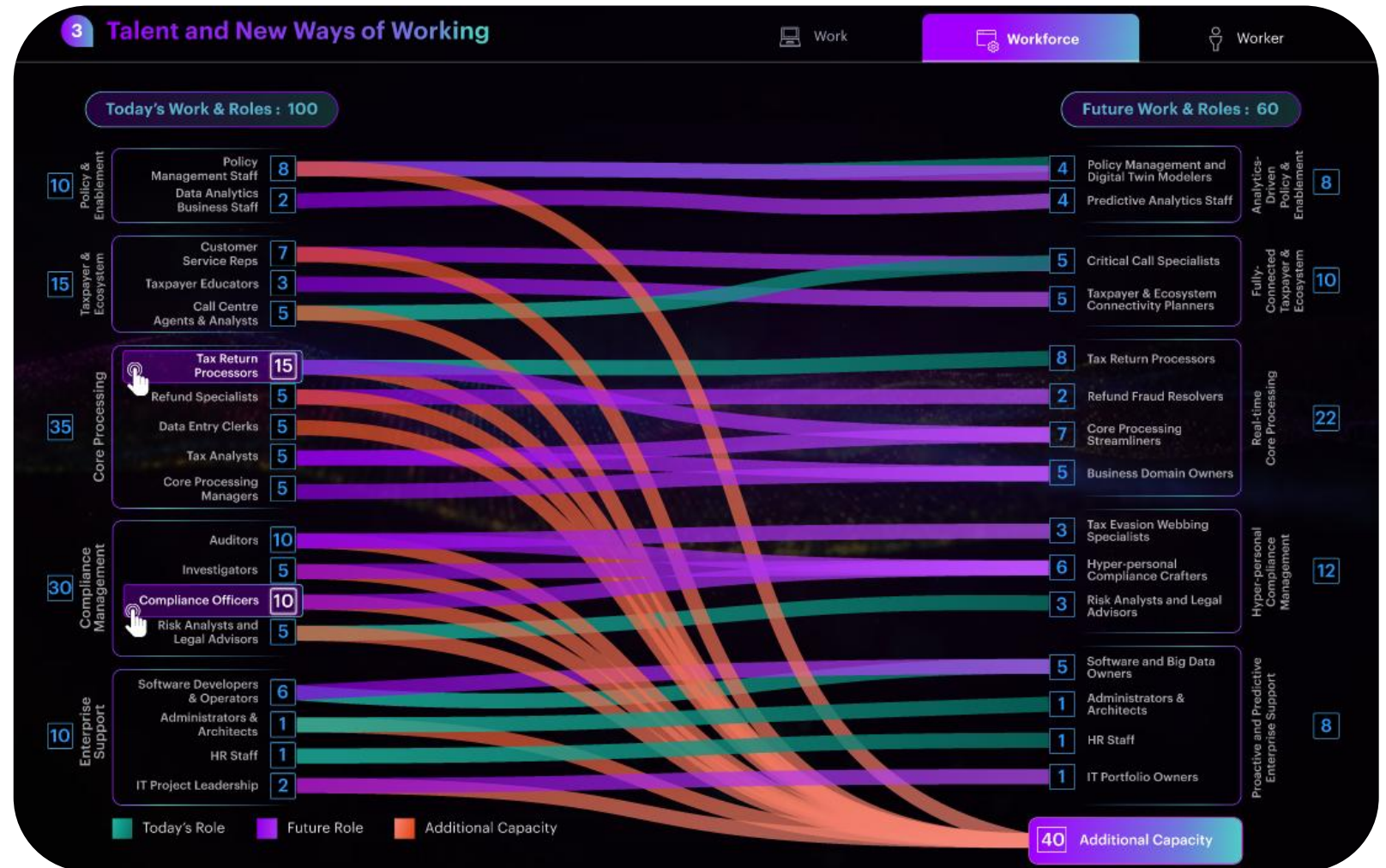
Today's roles in the Revenue agency across the value chain components will get distributed into three broad categories due to Gen AI:

1. Today's Role [role stays but with a reduced capacity]
2. Future Role [role gets transformed to a new role with a different skillset]
3. Additional Capacity [role becomes redundant and frees up capacity]

Using 100 as the basis for number of roles in a Revenue agency, we are projecting:

- ~25% roles in Category 1
- ~35% roles in Category 2
- ~40% roles in Category 3

Most, if not all, of the role titles are expected to undergo a name change.

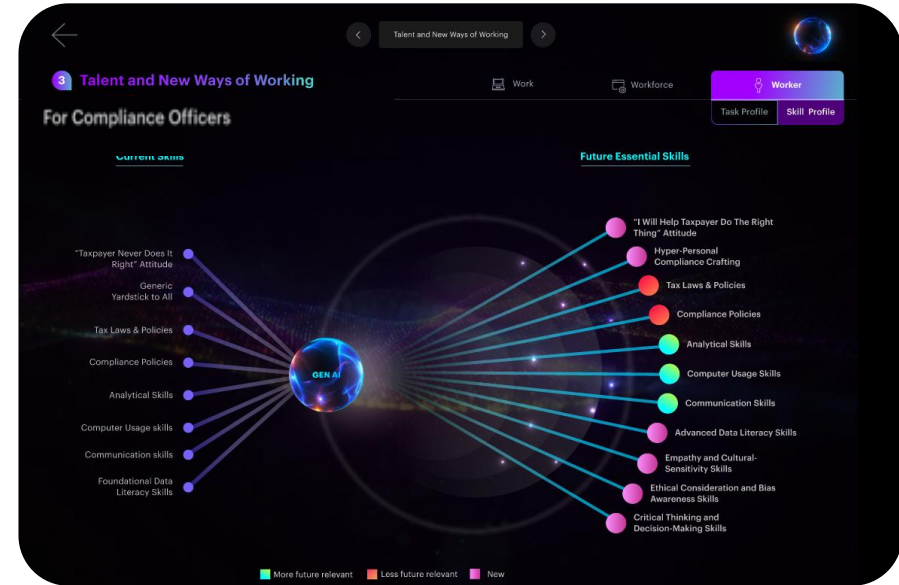


# AI Will Change the Needed Skill Profiles of Revenue Administrations



**For Tax Return Processors**

Accuracy is the necessary skill in the current set of Tax Return Processors. They must interpret the tax rules and verify the calculations accordingly. They need to be familiar with the processing systems including foundational data literacy skills. With Gen AI, need for calculation accuracy will be implied including interpretation of tax policies. Critical thinking and Advanced skills in data literacy will become mandatory; more importantly they should watch out for any bias in Gen AI's recommendations.



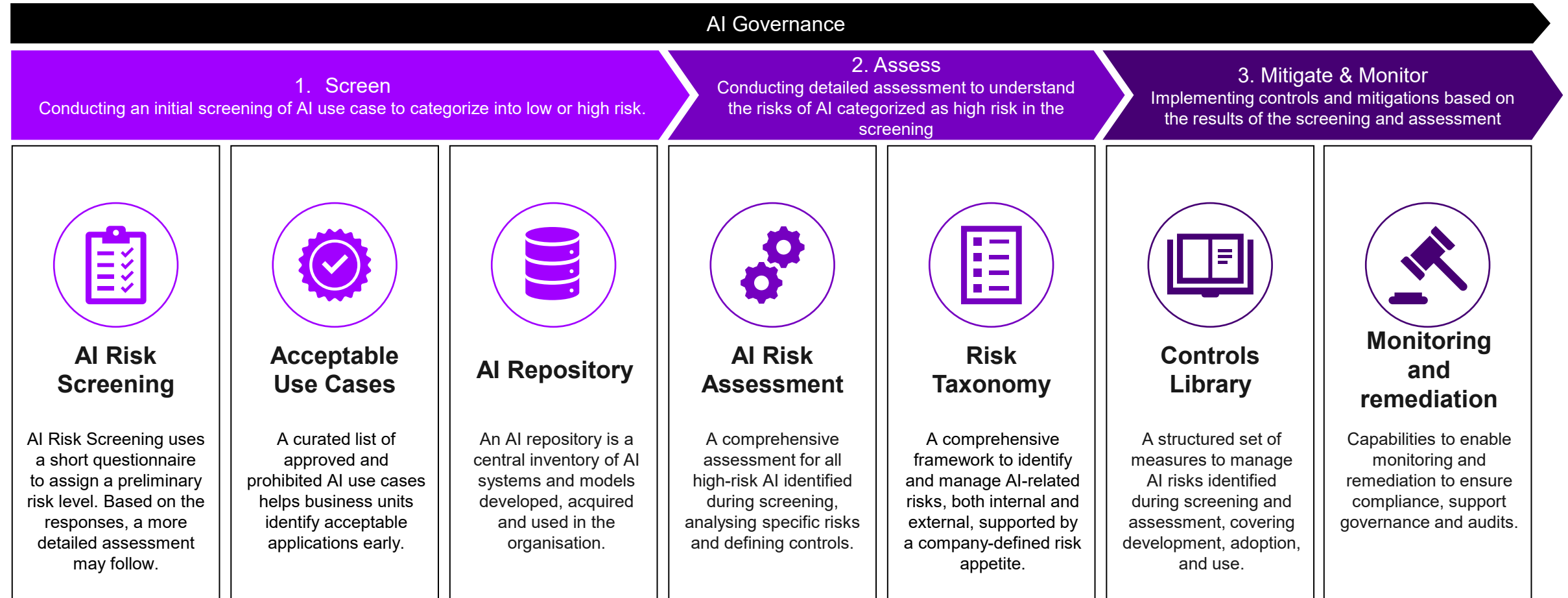
**For Compliance Officers**

Compliance officers in the current age generally have a negative mindset with the taxpayers that require corrective compliance. With the new ways of working, they should have empathetic mindset and help the taxpayer adhere to tax policies. This is made possible for creating a 1-on-1 hyper-personal compliance pathway. For non-payers, this could be offering interest-free monthly instalments; For non-filers, this could be to raise a default assessment with their consent.

# Responsible and Sovereign AI

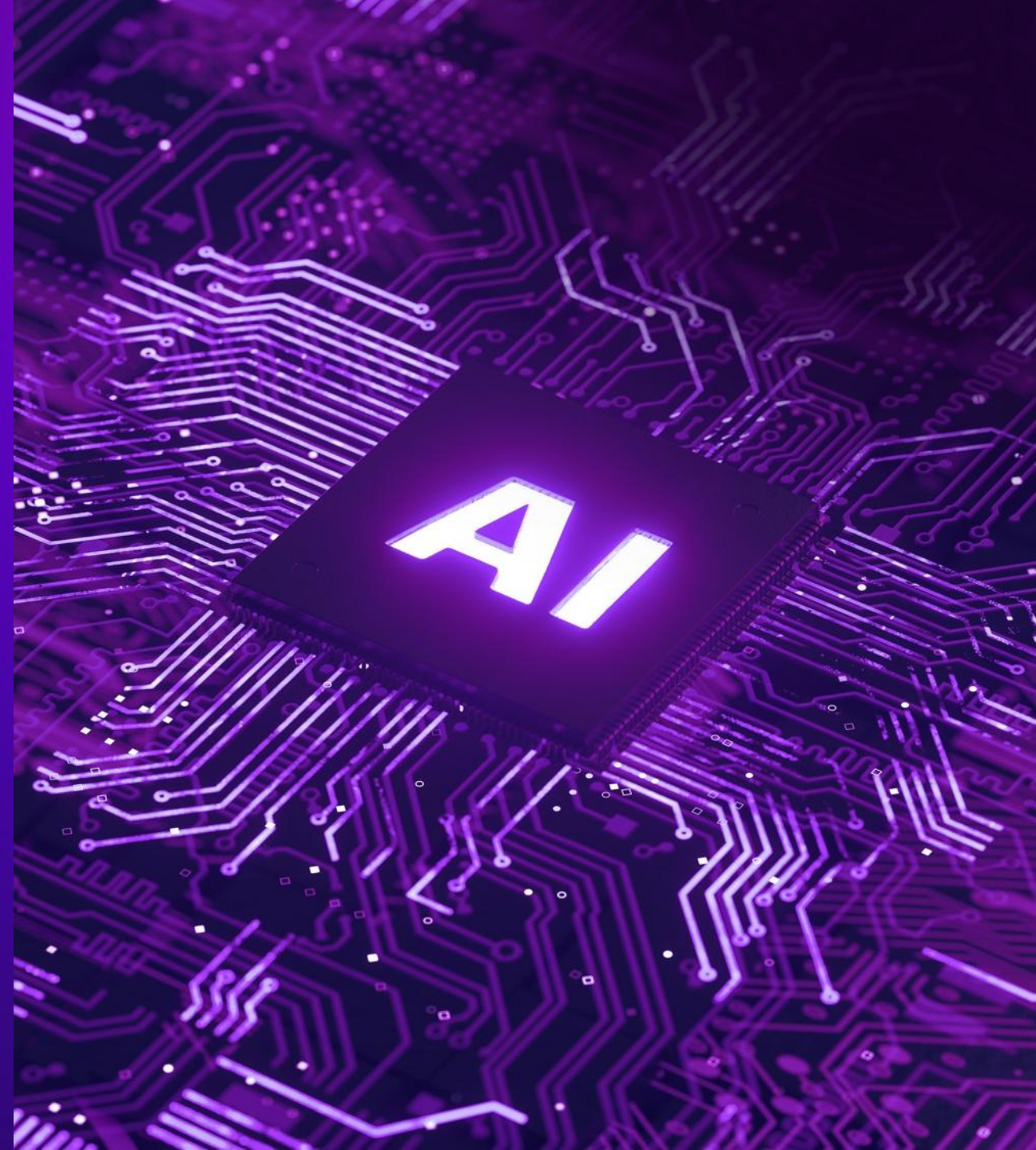
# The Governance Should Cover the Entire AI Lifecycle

Proper AI governance provides a simple, streamlined approach to AI innovation that removes



# Sovereign AI Defined

Sovereign AI is a nation's ability to **develop and deploy AI capabilities, leveraging its own infrastructure, data, and talent**, to foster innovation, drive economic growth, and advance its strategic interests while **maintaining control over the entire AI lifecycle**.



# Nations are embedding Sovereign AI in their AI Strategies

## NORTH AMERICA

### United States of America

- Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence
- Political Declaration on Responsible Military Use of Artificial Intelligence and Autonomy



US

## MIDDLE EAST

### Saudi Arabia

- Unveiled National Strategy for Data & AI (NSDAI) and National Centre for AI (NCAI)
- Saudi.ai: Vision 2030 AI.

### United Arab Emirates

- Unveiled 2 open-source LLMs namely Falcon and Jais
- Established a National Strategy for AI 2031

### Qatar

- Ooredoo: Localized cloud, AI services

## EUROPE

### EU

- Charted a 7-tier strategy to foster AI Sovereignty
- Hosted a Public Sector Transformation: Sovereign AI Conference

### Germany

- Established an AI Action Plan to achieve technological sovereignty

### French

- AI ecosystem through a public-private partnership
- Established National Strategy for AI

### Netherlands

- Building its own LLM: GPT-NL

### Switzerland

- Swisscom: Secure, compliant Swiss cloud



NL DE  
FR

KSA

UAE

IN

## ASIA

SG

TH

JP

### India

- Pursuing a Sovereign AI Plan
- Established a National Data Governance Policy

### Japan

- \$56Mn allocated for AI initiatives
- Investing in building a supercomputer

### Singapore

- Building its own LLM as a part of its National AI Strategy 2.0

### Thailand

- Driving AI adoption with National AI Strategy

### Indonesia

- Indosat Ooredoo Hutchinson (IOH) sets up Sovereign AI TechCo as NVIDIA Cloud Partner for nation

# Best Practise for Ensuring Transparency, Fairness, Security, and Regulatory Compliance?

# Follow this five-step process to Implement AI Responsibly

## 1 Establish AI governance & Principles



- RAI strategy & roadmap (inc. principles)
- RAI industry benchmark
- Enterprise-wide maturity assessment
- AI governance & op model
- RAI controls and policies
- RAI training plan

## 2 Assess AI risks



- Risk taxonomy
- AI risk categorization
- RAI risk library
- RAI testing PoC (ad-hoc)
- Validation of process, KPIs and threshold of PoC

## 3 Ensure Systemic Enablement for RAI testing



- Reference architecture
- AI model and AI system risk testing & evaluation
- Data risk assessment results
- RAI mitigation approach & plan

## 4 Monitor continuously the compliance of AI



- Establish monitoring office
- Implement the RAI control plane
- Continuous monitoring & mitigation
- Incident management

## 5 Analyze workforce impact, sustainability, privacy and security



Engage cross-functionally to address:

- Workforce impact
- Sustainability programs
- Privacy and security



# Thank You

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