

REFERENCES

- [1] Surabaya City Government, "Surabaya City Regional Regulation Number 7 of 2023 concerning Regional Taxes and Regional Levies," 2023.
- [2] East Java Communication and Informatics, "Taxes Close to the Heart, Bapenda Surabaya Records 78 Percent UN Realization - East Java Provincial Communication and Information Service." Accessed: Mar. 09, 2026. [Online]. Available: <https://kominfo.jatimprov.go.id/berita/pajak-dekat-di-hati-bapenda-surabaya-catat-realisis-pbb-sudah-78-persen>
- [3] M. Hindi, L. Mohammed, O. Maaz, and A. Alwarafy, "Enhancing the Precision and Interpretability of Retrieval-Augmented Generation (RAG) in Legal Technology: A Survey", doi: 10.1109/ACCESS.2024.0429000.
- [4] R. Kalra et al., "HyPA-RAG: A Hybrid Parameter Adaptive Retrieval-Augmented Generation System for AI Legal and Policy Applications," 2025.
- [5] A. F. Ferraris, D. Audrito, G. Siragusa, and A. Piovano, "Legal Chunking: Evaluating Methods for Effective Legal Text Retrieval," in *Frontiers in Artificial Intelligence and Applications*, IOS Press BV, 2024, pp. 275–281. DOI: 10.3233/FAIA241255.
- [6] X. K. Koay, L. Y. Ong, and P. Y. Goh, "Structure-Aware Chunking for Complex Tables in Retrieval-Augmented Generation Systems," *Emerging Science Journal*, vol. 10, no. 1, pp. 184–205, Feb. 2026, doi: 10.28991/ESJ-2026-010-01-09.
- [7] R. Qu, R. Tu, and F. Bao, "Is Semantic Chunking Worth the Computational Cost?," Oct. 2024, [Online]. Available: <http://arxiv.org/abs/2410.13070>
- [8] Z. Wang et al., "Document Segmentation Matters for Retrieval-Augmented Generation."
- [9] C. Merola and J. Singh, "Reconstructing Context: Evaluating Advanced Chunking Strategies for Retrieval-Augmented Generation," Apr. 2025, [Online]. Available: <http://arxiv.org/abs/2504.19754>
- [10] M. Reuter et al., "Towards Reliable Retrieval in RAG Systems for Large Legal Datasets." [Online]. Available: <https://www.anthropic.com/engineering/>

- [11] A. Moreno-Cediel, E. García-López, A. García-Cabot, and D. De-Fitero-Domínguez, "Optimising retrieval performance in RAG systems: A new growing window semantic chunking strategy to address weak semantic boundaries," *Knowl. Based. Syst.*, vol. 331, Dec. 2025, doi: 10.1016/j.knosys.2025.114896.
- [12] M. Alammam, K. El Hindi, and H. Al-Khalifa, "English-Arabic Hybrid Semantic Text Chunking Based on Fine-Tuning BERT," *Computation*, vol. 13, no. 6, Jun. 2025, doi: 10.3390/computation13060151.
- [13] X. Ji, L. Xu, L. Gu, J. Ma, Z. Zhang, and W. Jiang, "RAP-RAG: A Retrieval-Augmented Generation Framework with Adaptive Retrieval Task Planning," *Electronics (Switzerland)*, vol. 14, no. 21, Nov. 2025, doi: 10.3390/electronics14214269.
- [14] C. Kiss, M. Nagy, and P. Szilágyi, "Max–Min semantic chunking of documents for RAG application," *Discover Computing*, vol. 28, no. 1, Dec. 2025, doi: 10.1007/s10791-025-09638-7.
- [15] Z. Lu et al., "Small Language Models: Survey, Measurements, and Insights," Feb. 2025, [Online]. Available: <http://arxiv.org/abs/2409.15790>
- [16] H. Sonowal and S. Sadhu, "Structure-Aware Chunking for Abstractive Summarization of Long Legal Documents," 2025. [Online]. Available: <https://github.com/sonowalh/sac-legal-summ>
- [17] Z. Qi, B. E. Perron, B. G. Victor, D. Stoll, and J. P. Ryan, "Small Models Achieve Large Language Model Performance: Evaluating Reasoning-Enabled AI for Secure Child Welfare Research," *J. Evid. Based. Soc. Work*, pp. 1–22, Jan. 2026, doi: 10.1080/26408066.2026.2616711.
- [18] R. M. Richard and A. R. Villanueva, "SLM-based Hybrid Retrieval for Resource Constrained Retrieval-Augmented Generation on Open Super-Large Crawled Data," in *2025 10th International Conference on Intelligent Computing and Signal Processing, ICSP 2025*, Institute of Electrical and Electronics Engineers Inc., 2025, pp. 1157–1160. doi: 10.1109/ICSP65755.2025.11086925.
- [19] D. Danter, H. Mühle, and A. Stöckl, "Advanced Chunking and Search Methods for Improved Retrieval-Augmented Generation (RAG) System

- Performance in E-Learning,” in Human Factors in Design, Engineering, and Computing, AHFE International, 2024. doi: 10.54941/ahfe1005756.
- [20] P. Lewis et al., “Retrieval-Augmented Generation for Knowledge-Intensive NLP Tasks,” Apr. 2021, [Online]. Available: <http://arxiv.org/abs/2005.11401>
 - [21] N. Pipitone and G. H. Alami, “LegalBench-RAG: A Benchmark for Retrieval-Augmented Generation in the Legal Domain,” Aug. 2024, [Online]. Available: <http://arxiv.org/abs/2408.10343>
 - [22] D. Li, Q. Yan, W. Huang, Z. Fang, and X. Luo, “The 3rd Place Solution of CCIR CUP 2025: A Framework for Retrieval-Augmented Generation in Multi-Turn Legal Conversation CCS Concepts • Information systems → Question answering. ACM Reference Format,” 2018. doi: <https://doi.org/10.48550/arXiv.2510.15722>.
 - [23] Y. Wang, X. Shen, Z. Huang, L. Niu, and S. Ou, “cLegal-QA: a Chinese legal question answering with natural language generation methods,” Complex and Intelligent Systems, vol. 11, no. 1, Jan. 2025, doi: 10.1007/s40747-024-01675-x.
 - [24] T. N. Ba, V. D. The, T. P. Quang, and T. T. Van, “Vietnamese Legal Information Retrieval in Question-Answering System,” Sep. 2024, [Online]. Available: <http://arxiv.org/abs/2409.13699>
 - [25] V. Magesh, F. Surani, M. Dahl, M. Suzgun, C. D. Manning, and D. E. Ho, “Hallucination-Free? Assessing the Reliability of Leading AI Legal Research Tools,” May 2024, [Online]. Available: <http://arxiv.org/abs/2405.20362>
 - [26] Maximilian Stabler and Steffen Turnbu, the Impact of Chunking Strategies on Domain-Specific Information Retrieval in RAG. IEEE, 2025.
 - [27] K. Sharma, P. Kumar, and Y. Li, “OG-RAG: Ontology-Grounded Retrieval-Augmented Generation for Large Language Models,” arXiv preprint arXiv:2412.15235v1, 2024.
 - [28] H. de Martim, “An Ontology-Driven Graph RAG for Legal Norms: A Structural, Temporal, and Deterministic Approach,” arXiv preprint arXiv:2505.00039v5, 2025.

- [29] H. Han et al., “Retrieval-Augmented Generation with Graphs (GraphRAG),” arXiv preprint arXiv:2501.00309v2, 2025.
- [30] K. Zhong, B. Suleiman, S. Chen, and A. Erradi, “SemRAG: Semantic Knowledge-Augmented RAG for Improved Question-Answering,” arXiv preprint arXiv:2507.21110v1, 2025.
- [31] A. Bansal, “Optimizing RAG with Hybrid Search and Contextual Chunking,” *Journal of Engineering and Applied Sciences Technology*, vol. 5, no. 4, pp. 1–5, 2023.
- [32] H.-T. Nguyen, T.-D. Nguyen, and V.-H. Nguyen, “Enhancing Retrieval Augmented Generation with Hierarchical Text Segmentation Chunking,” arXiv preprint arXiv:2507.09935v1, 2025.
- [33] P. Verma, “S2 Chunking: A Hybrid Framework for Document Segmentation Through Integrated Spatial and Semantic Analysis,” arXiv preprint arXiv:2501.05485v1, 2025.
- [34] M. Stähler et al., “The Impact of Chunking Strategies on Domain-Specific Information Retrieval in RAG Systems,” in *Proc. COINS 2025*, 2025.
- [35] N. Sinha, V. Jain, and A. Chadha, “Are Small Language Models Ready to Compete with Large Language Models for Practical Applications?,” arXiv preprint arXiv:2406.11402v3, 2024.
- [36] S. Sistla, “Navigating the Landscape of Language Models with Comparative Insights: LLM vs. SLM,” *Journal of Artificial Intelligence, Machine Learning and Data Science*, vol. 2, no. 4, pp. 1629–1633, 2024, doi: 10.51219/JAIMLD/swetha-sistla/364.
- [37] F. Keisha, P. Singh, Pallavi, D. Fernandes, A. Manivannan, I. Wicaksono, and F. Ahmad, “All for law and law for all: Adaptive RAG Pipeline for Legal Research,” arXiv preprint arXiv:2508.13107v1, 2025.