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FINANCE | RESEARCH ARTICLE

Digital Tax Compliance: Examining E-Filing, Tax Knowledge, and Income Level Among Telkom Property Regional IV Employees in Central Java & Yogyakarta, Indonesia

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Abstract: This study aimed to test and analyze the implementation of the e-filing system, tax understanding, and income level on individual taxpayer compliance with tax socialization as a moderating variable. This study was conducted on Telkom Property Regional IV Central Java employees and the Special Region of Yogyakarta. This study uses a quantitative method with research samples taken using the Convenience Sampling Technique. In this technique, researchers obtained one hundred and five samples. The data analysis techniques used in this study are multiple linear and moderated regression analyses. The results of the analysis in this study can be concluded that the implementation of the e-filing system, tax understanding, and income level have a significant effect on taxpayer compliance. In this study, tax socialization has been proven unable to strengthen the relationship between the implementation of the e-filing system and tax understanding on taxpayer compliance. However, tax socialization can moderate the level of income on taxpayer compliance.

Keywords: Implementation of E-filing System, Understanding of Taxation, Income Level, Taxpayer Compliance, Tax Socialization.

JEL Classification Code: H20, H24, H25, H26, M41, M48.

1. INTRODUCTION

Paying taxes is an obligation of citizens who have an important role in national development. Taxes are one of the primary sources of state revenue to prosper the community, carry out infrastructure development, finance government operations, provide educational facilities, and so on. Citizens must pay taxes, hoping the funds benefit the entire community, not just officials or other officials. Tax payments are even regulated in the Constitution of the Republic of Indonesia Article 23A, which reads, "Taxes and other levies that are coercive for state purposes are regulated by law."

One of the efforts made by the Directorate General of Taxes is to increase taxpayer compliance by carrying out tax reforms. One of the changes made by the Directorate General of Taxes (DGT) is to make changes to programs that can help and facilitate taxpayers in calculating, filling, and submitting tax returns (SPT), namely by utilizing information and communication technology by implementing an e-filing or electronic filing system. This implementation is expected to help, facilitate, and provide convenience for taxpayers because it can be sent anytime and anywhere so that it can minimize costs and time. In doing this, socialization is crucial in conveying information so everyone can quickly feel it and help taxpayers.

Based on the company's internal data, it can be concluded that taxpayers still have a 62.94% compliance in tax reporting. Based on this percentage, tax reporting tends to be not optimal, and tax reporting has not been done entirely. The e-filing system can improve team member taxpayer



reporting because it is very easy to do online reporting without coming directly to the tax office. However, in reality, many things do not understand the existence of e-filing. Of all the employees present today, not all of them can understand the tax reporting mechanism using the e-filing system, so they are reluctant to report taxes because they do not fully understand tax reporting. This refers to socialized tax reporting using e-filing to increase taxpayer compliance. Understanding taxation dramatically affects the level of taxpayer compliance. If taxpayers understand taxation, then taxpayers will be more compliant in paying and reporting taxes on time. So that taxpayers will avoid fines imposed if they pay taxes late. Also, the more compliant taxpayers are in paying taxes and reporting taxes, the smoother the source of state revenue. However, what happens is that Telkom Property Regional IV Central Java and DIY employees only understand the obligation to pay taxes. However, they do not understand the benefits of paying taxes or have information about tax deduction changes. Not a few have evil thoughts about the use of incoming tax funds, so it will also affect the level of compliance in tax reporting.

The level of income significantly affects state revenue through taxes. The higher the taxpayer's income, the higher the state revenue. So that the state can take advantage of more incoming revenue, especially for the development of the country's progress; this is quite understandable by Telkom Property Regional IV Central Java and DIY employees as workers who have income from the company. Not a few feel that there is no problem if their income is deducted from taxes because they understand the importance of taxes for the state and progress for society.

Some previous research related to the application of the system Electronic Charging, understanding of taxation, income level, taxpayer compliance, and tax socialization as moderation variables, namely research conducted by Handayani and Tambun (2016), resulted in the application of Electronic Charging and socialization as moderation does not affect taxpayer compliance and other variables (Handayani & Tambun, 2016). However, tax knowledge affects taxpayer compliance, and Electronic Charging positively affects Taxpayer Compliance (Wahyudi, 2021). Application Electronic Charging affects taxpayer compliance but does not affect tax knowledge (Sharini & Asyik, 2021). Research conducted by Afrida and Kusuma (2022) resulted in taxpayer understanding that affects taxpayer compliance, while taxpayer awareness does not. Tax socialization can moderate the influence of taxpayer understanding, but tax socialization cannot moderate the influence of taxpayer awareness. Research by Nugraheni Srimindarti (2022) found that taxpayer awareness, knowledge, service quality, and tax sanctions positively affect taxpayer compliance (Nugraheni & Srimindarti, 2022).

2. LITERATURE REVIEW

2.1. Compliance Theory

Tax compliance theory explains how taxpayers meet their obligations by applicable regulations. Dona (2017) defines tax compliance as a submission to tax obligations based on laws and regulations. Milgram's (1963) Compliance Theory Explains that individuals are likely to obey orders or rules from legitimate authorities. (Zakia et al., 2022). This theory is relevant in taxation because it describes how taxpayers respond to tax policies and sanctions. Tax compliance can be influenced by incentives, sanctions, and transparency of the tax system. (Rahman, 2010), an important aspect of this research.

2.2. Planned Behavior Theory

The Theory of Planned Behavior (TPB) developed by Ajzen (1991) states that attitudes, subjective norms, and perceptions of behavior control influence a person's intention to behave obediently. (Anugrah & Fitriandi, 2022). In taxation, this theory shows that tax understanding and socialization play an important role in shaping taxpayer compliance. Previous research confirms that increased tax understanding increases taxpayer intent and compliance. (Sharini & Asyik, 2021), which is the basis of this research hypothesis.

2.3. Application of E-filing System

E-filing is an electronic system for submitting Annual Tax Returns (SPT) online. The Directorate General of Taxes (DGT) developed this system to improve the efficiency of tax reporting. (Handayani & Tambun, 2016). However, although e-filing makes it easier to report, many taxpayers are reluctant to use it due to a lack of adequate understanding and socialization. (Handayani & Tambun, 2016). Therefore, this study focuses on how e-filing affects tax compliance and the role of socialization in increasing the adoption of this system.

2.4. Understanding Taxation

The definition of taxation refers to the level of knowledge taxpayers have about tax regulations. Wahyudi's study (2021) shows that the higher the tax understanding, the higher the level of taxpayer compliance. However, other research shows that low understanding can lead to distrust of the tax system, lowering compliance. (Sharini & Asyik, 2021). This study explores the role of tax understanding as a contributing factor to individual tax compliance.

2.5. Income Levels

Revenue is a significant factor in tax compliance. Taxpayers with higher incomes are generally more compliant in fulfilling their tax obligations. (Beddu et al., 2021). Previous research has shown a positive relationship between income levels and tax compliance. (Amran, 2018; Muhammad, 2018). However, some studies have also found that high-income taxpayers are more likely to avoid taxes if they feel their tax burden is too significant compared to the benefits they receive (Nisaak & Khasanah, 2022). Therefore, this study considers how income levels affect tax compliance.

2.6. Taxpayer Compliance

Tax compliance is divided into formal compliance and material compliance. (Safri, 2010). Formal compliance includes paying taxes on time and in appropriate amounts, while material compliance refers to substantially fulfilling tax obligations by regulations. A study by Siahaan and Halimatusyadiah (2018) shows that tax compliance is influenced by tax understanding, socialization, and income level. This study examines how these factors collectively affect taxpayer compliance. According to Safri Nurmantu (2010), there are two types of compliance, namely:

1. Formal Compliance

Formal compliance is when a taxpayer fulfills his or her tax obligations formally by the provisions of the Tax Law. Formal compliance consists of the following:

- a) Taxpayers pay taxes on time
- b) Taxpayers pay taxes in the right amount
- c) Taxpayers do not have dependents on Land and Building Tax (PBB).

2. Measurement Compliance

Material compliance is a situation in which the taxpayer substantially meets all the tax provisions, that is, by the content and spirit of the tax law. Material compliance consists of:

- a) Taxpayers are willing to report taxes if the officer needs tax information
- b) Taxpayers are cooperative in the implementation of the tax administration process (Safri, 2010).

2.7. Tax Socialization

Tax socialization aims to increase taxpayer awareness and understanding through various communication media (Nugraheni & Srimindarti, 2022). Research has shown that adequate socialization can improve tax compliance by providing more precise information about tax regulations and benefits (Megawangi & Setiawan, 2017). On the contrary, the lack of socialization causes

confusion and uncertainty for taxpayers when fulfilling their obligations (Fruit, 2020). This study examines how tax socialization plays a moderation variable in increasing tax compliance.

2.8. Hypothesis Development

According to Planned Behavior Theory (Ajzen, 1991), ease of access and perceived behavioral control will increase taxpayers' compliance with the E-filing system. This is supported by previous research that has been conducted, which states that the application of Electronic Charging Has a significant effect on taxpayer compliance. (Mahendra & Budiarta, 2020; Maulana & Marismiati, 2021; Octavianus, 2018; Rahmawati & Rustiyarningsih, 2022; Solekhah & Supriono, 2018; Wahyudi, 2021). Based on this description, the hypothesis proposed is as follows:

H1: The implementation of the e-filing system has a positive effect on the compliance of individual taxpayers

According to the Theory of Compliance (Milgram, 1963), a higher level of tax understanding will increase compliance through awareness and compliance with applicable rules. This is supported by previous research, which states that understanding taxation significantly affects taxpayer compliance. (Fitria, 2017; Handayani & Tambun, 2016; Hardiningsih et al., 2020; Khodijah et al., 2021). Based on this description, the hypothesis proposed is as follows:

H2: Understanding taxation has a positive effect on individual taxpayer compliance

Refers to previous research and the concept of incentives in tax compliance (Compliance Theory), higher-income individuals tend to have a greater incentive to pay taxes correctly. This is supported by previous research that has been conducted, which states that income levels have a significant influence on taxpayer compliance. (Amran, 2018; Muhammad, 2018; Nisaak & Khasanah, 2022; Wea, 2022). Based on this description, the hypothesis proposed is as follows:

H3: The level of income has a positive effect on the compliance of individual taxpayers

According to Planned Behavior Theory, tax socialization can increase understanding and strengthen the control of taxpayer behavior when using the E-filing system. This is supported by previous research, which states that tax socialization can moderate the implementation of the system Electronic Charging About Taxpayer Compliance. (Handayani & Tambun, 2016; Sharini & Asyik, 2021). Based on this description, the hypothesis proposed is as follows:

H4: Tax socialization moderates the effect of the implementation of the e-filing system on the compliance of individual taxpayers

According to compliance theory, adequate socialization can increase taxpayer awareness and understanding, strengthening the relationship between tax understanding and compliance. This is supported by previous research, which states that Tax socialization can moderate tax understanding of taxpayer compliance. (Fruit, 2020; Megawangi & Setiawan, 2017). Based on this description, the hypothesis proposed is as follows:

H5: Tax socialization moderates the influence of tax understanding on individual taxpayer compliance

Tax compliance theory suggests that higher-income taxpayers tend to be more compliant, but good socialization can strengthen this relationship by providing a deeper understanding of tax obligations. Based on this description, the hypothesis proposed is as follows:

H6: Tax socialization moderates the influence of income level on individual taxpayer compliance

3. RESEARCH METHOD AND MATERIALS

3.1. Research Objects, Populations, and Samples

The object of research is the target of research to get answers or solutions to problems. In this study, the tax objects to be researched by the researcher are employees and individual taxpayers located in Telkom Property Regional IV Central Java and DIY. Population is a generational area consisting of objects or subjects that have specific quantities and characteristics that are applied by the author to be researched and then given conclusions (Sugiyono, 2007). The population in this study is all Telkom Property Regional IV Central Java and DIY employees, who are also individual taxpayers. A sample is a part of a population selected to represent the entire population in a study to save time and resources, facilitate data analysis, and draw concrete and relevant conclusions. Based on the data obtained, the number of individual taxpayers is 1,468. So, for the calculation of samples, the Slovin formula is used, namely:

$$n = \frac{N}{1 + N \cdot e^2}$$

Information:

n = Sample Size

N = Total Population

e = Error Rate (Margin of Error) (0,1)

So, the calculation for sampling in this study is:

$$n = \frac{1468}{1 + 1468 \cdot (0,1)^2}$$

$$n = \frac{1468}{1 + 1468 \cdot 0,01}$$

$$n = \frac{1468}{1 + 14,68}$$

$$n = \frac{1468}{15,68}$$

$$n \approx 93,62$$

The Slovin formula is used because it allows researchers to determine the exact sample size of a known population without taking the entire population as respondents. With this formula, a sample of 95 people was obtained. Participants were selected using convenience sampling techniques, which are based on the ease of access of respondents.

3.2. Data Collection and Variable Measurement Techniques

The data collection technique that will be carried out by the researcher in this study is to use questionnaires that are distributed to respondents directly. The questionnaire distributed by the researcher to the respondents contains a list of statements about the variables the researcher is studying. The questionnaire was measured using the Likert scale. The Likert scale used in this study has 5 (five) points, namely Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S), and Strongly Agree (SS). The research instrument was tested for validity and reliability before data analysis. The variables used in this study are independent, dependent variables, and moderation variables. The independent variables in this study are the implementation of the e-filing system, tax understanding, and income level. The dependent variable in this study is taxpayer compliance. Meanwhile, the moderation variable in this study is tax socialization.

3.3. Data Analysis, Model Tests, and Hypothesis Test Methods

In this study, the researcher used a data analysis method, namely multiple regression analysis and Thermodynamic Regression Analysis (MRA). The data were analyzed using a double linear regression statistical method to test the relationship between independent and dependent variables. This study's instrument tests consisted of validity and reliability tests. The classical assumption test used in this study consisted of a normality test, a multicollinearity test, and a heteroskedasticity test. The model test in this study is the determination coefficient test and the F-test.

4. RESULTS AND DISCUSSION

4.1. Statistical Result

This research distributed questionnaires to Telkom Property Regional IV Central Java and DIY employees. Based on the slovin results, the rounding sample was obtained from 95 people. However, based on the results of the questionnaire distribution, 115 answers were obtained, and after being analyzed using tabulation, 105 answers were obtained that were eligible to be processed using SPSS.

a. Validity Test

The validity test in this study has the function of revealing something measured in the questionnaire. (Sharini & Asyik, 2021). A study is valid if the variable correlates (r) > 0.190. Based on the results of data processing, the following results were obtained:

Table 1. Validity Test Results Output

Variable	Items	Correlation Values	Information
Electronic Charging System	X1.1-X1.5	0,819 – 0,887	Legitimate
Understanding Taxation	X2.1-X2.5	0,691 – 0,796	
Income Levels	X3.1-X3.5	0,554 – 0,785	
Taxpayer Compliance	Y.1-Y.5	0,772 – 0,843	
Tax Socialization	Z.1-Z.5	0,424 – 0,693	

Source: Results of data processing analysis in 2024

Based on Table 1. presenting the results of the validity test for all research variables, scores were produced for the variables of the e-filing system, income level, tax understanding, tax socialization, and taxpayer compliance, each with a score of > 0.190 so that it can be said that all question items from all variables in this study are valid.

b. Reliability Test

In this study, the realism measurement used the Cronbach Alpha (α) criterion; that is, if the Cronbach alpha value > 0.60, it can be said that the study results are reliable. Based on the results of data processing, the following results were obtained:

Table 2. Reliability Test Output

Variable	Cronbach Alpha Values	Information
Electronic Charging System	0,914	Reliable
Understanding Taxation	0,782	Reliable
Income Levels	0,725	Reliable
Taxpayer Compliance	0,871	Reliable
Tax Socialization	0,842	Reliable

Source: Results of data processing analysis in 2024

Table 2. Presents reliability test results for all variables. Based on the table presentation, it can be seen that all the variables that have been processed produce an alpha Cronbach value > 0.6, which means that the variables are reliable.

c. Classic Assumption Test

Table 3. Classical Assumption Test Output

Types of Classic Assumption Tests	Indicators	Data Processing Value	Information
Normality Test	Mark > 0.05	0,291	Moderate
Multicollinearity Test	Tolerance < 0.10	0,397 – 0,783	Moderate
	CLEAR > 10	1,277 – 2,517	Moderate
Heteroskedasticity Test	Scatterplot Distribution	Scattered points near the line	Moderate

Source: Results of data processing analysis in 2024

d. Normality Test

If the value of the sig > 0.05, then the data is distributed normally, and if the sig < 0.05, then the data is not distributed normally. Based on table 3. Regarding the normality test, it can be seen that the GIS value in this study is 0.291 > 0.05, so it can be concluded that the data is distributed normally and can be tested by regression analysis.

e. Multicollinearity Test

Table 3 shows that no variable has a VIF more significant than 10 and an NIAI tolerance of less than 10%, which means there is no correlation between independent variables of more than 95%. Therefore, it is stated that there is no multicollinearity between the free variables in the regression model.

f. Heteroskedasticity Test

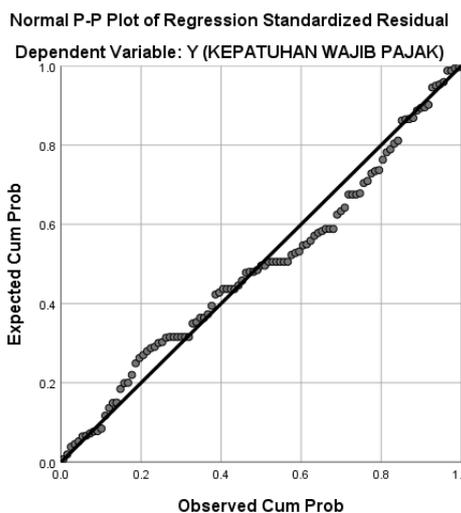


Figure 1. Scatter Point Scatter Plot Output Output

Figure 1 shows the scatterplot results; it can be seen that the plot points are around the boundary line, meaning they are free of heteroscedasticity, so it can be concluded that further analysis can be done.

g. Multiple Regression Analysis Test, MRA Test, and T-test

Table 4. Multiple Regression Analysis Test Output, MRA Test, and T-Test Results

Variable	Regression Test (B)	T-Test		Conclusion
		T	Sig.	
Electronic Charging System	0,115	1,981	0,047	H1 Accepted
Understanding Taxation	0,413	4,260	0,000	H2 Accepted
Income Levels	0,360	3,391	0,001	H3 Accepted
Socialization System x E-filing	0,183	0,625	0,534	H4 Rejected

Variable	Regression Test (B)	T-Test		Conclusion
		T	Sig.	
Socialization x Definition of Tax	0,409	1,339	0,184	H5 Rejected
Socialization x Income Level	0,823	2,645	0,101	H6 Accepted

Source: Results of data processing analysis in 2024

h. Coefficient Determination Test

Table 5. Determination Coefficient Test Results

Model Summary				
	R	R Square	Customized R Box	Std. Estimation Error
1	.729a	.531	.513	1.87865

From Table 5, it can be seen that the magnitude of the Adjust R Square is 0.513. This means that 51.3% of the variation in taxpayer compliance can be explained by independent variables, namely the e-filing system, income level, tax understanding, and tax socialization. Other causes outside of the study explained the remaining 48.7%.

i. F-Test

Table 6. F-Test Results

		Number of Squares	Df	Square Average	F	Sig.
1	Regression	400.116	4	100.029	28.342	000b
	Residual	352.932	100	3.529		
	Entire	753.048	104			

The results of the ANOVA test in Table 6 show that the GIS value is 0.000, which means that the variables of the e-filing system, income, tax understanding, and tax socialization simultaneously or together affect the variables of taxpayer compliance.

4.2. Discussion

a. The Effect of the Implementation of the E-filing System on Taxpayer Compliance

The findings showed that the e-filing system significantly influenced tax compliance (B=0.215, p=0.004). This is in line with a previous study by Wahyudi (2021), which found that digitizing the tax system improves the efficiency and accuracy of tax reporting. In addition, the increasing adoption of digital taxes has also been studied in previous research, which shows the main challenges in its adoption in Indonesia. (Fitzgerald, 2024). So, the electronic charging system facilitated by the Directorate General of Taxes can increase compliance for individual taxpayers because of its ease of use. So that taxpayers are greatly helped in making tax payments and reporting at any time according to the deadline. Technology has played a role in improving the efficiency of tax compliance, as found in a recent study that highlighted the contribution of technology to Indonesia's tax system. (Nanda & Yunus, 2024). In addition, tax awareness and understanding play a key role in taxpayers' compliance behavior. (Han et al., 2018). Recent studies have also shown that technology-based tax reform can significantly impact tax compliance rates in different countries. (Nurmantu, 2020).

b. The Effect of Tax Understanding on Taxpayer Compliance

Tax understanding significantly impacts taxpayer compliance (B=0.312, p=0.000). It supports the Planned Behavior Theory (Ajzen, 1991), which emphasizes that individuals are more likely to act according to the rules if they understand the consequences. However, compared to previous research (Sharini & Asyik, 2021), these results suggest that tax understanding has a more significant impact on compliance than the system E-filing.

c. The Effect of Income Level on Taxpayer Compliance

The results showed that the income level positively affected tax compliance (B=0.180, p=0.016). This aligns with Amran's (2018) research, which states that higher-income taxpayers are more aware



of their tax obligations (Amran, 2018). However, it is worth noting that some previous studies found more varied effects, with some high-income individuals instead looking for ways to avoid taxes.

d. The Effect of the Implementation of the E-filing System on Taxpayer Compliance with Tax Socialization as a Moderation Variable

Table 4 shows a significance value of 0.534, which means that tax socialization has not been able to moderate the implementation of the e-filing system on taxpayer compliance because the significance value of the analysis is greater than the standard significance value. So, the results of this analysis are not significant. The statement explains that the e-filing system facilitated by the Directorate General of Taxes was made to make it easier for taxpayers to fulfill their tax obligations. However, due to the lack of socialization from the tax authorities, many taxpayers have not been able to use e-filing. There are still many taxpayers who come to the office, especially individual taxpayers who are elderly (> 50 years old). This is supported by previous research such as (Kartika & Sihar, 2016), (Nimas & Nur, 2021), and (Rifani & Gumulya, 2022).

e. The Effect of Tax Understanding on Taxpayer Compliance with Tax Socialization as a Moderation Variable

Table 4 shows a significance value of 0.184, which means that tax socialization has not been able to moderate the understanding of taxation on taxpayer compliance because the significance value of the analysis is greater than the standard significance value. So, the results of this analysis are not significant. The analysis results explain that the more taxpayers understand taxation, the more they will understand the possibility of bad things such as misuse of funds, embezzlement of funds, and so on. This thought or estimate may exist due to a lack of socialization, primarily related to using incoming taxpayer funds as tax payments. In addition, there is a lack of socialization related to transparency to taxpayers about using incoming funds. This results in a decrease in taxpayers' level of compliance in carrying out their obligations. The results of this study are supported by previous research such as (Kartika & Sihar, 2016), (Maharani, 2018), (Rifki 2019), and (Arlita, Dwi, and Diah, 2023).

f. The Effect of Income Level on Taxpayer Compliance with Tax Socialization as a Moderation Variable

Table 4 shows a significance value of 0.010, meaning that tax socialization moderates the level of income to taxpayer compliance because the significance value of the analysis is lower than the standard significance value; in other words, the analysis results have a significant effect. The analysis results explain that taxpayers have received sufficient socialization related to the taxpayer's income level, which affects tax withholding. Taxpayers understand the importance of paying taxes and that the greater the taxpayer's income, the greater the cost paid in the form of taxes. Because sufficient socialization results in an increase in taxpayers' compliance level in fulfilling their obligations in taxation.

5. CONCLUSION

This study aims to provide evidence regarding the hypothesis described at the beginning of the study and has been processed data. So that, by the analysis of data processing that has been carried out, it can be concluded (1) The implementation of the E-filing System has a significant effect on Taxpayer Compliance; (2) Understanding Taxation has a significant influence on Taxpayer Compliance; (3) Income Levels have a significant effect on Taxpayer Compliance; (4) Tax Socialization cannot moderate the influence of Implementing the Electronic Filing System on Taxpayer Compliance; (5) Tax Socialization cannot moderate the influence of Tax Understanding on Taxpayer Compliance; (6) Tax Socialization can moderate the influence of Income Level on Taxpayer Compliance.

Based on the results of data processing that have been concluded, the researcher suggests that the Directorate General of Taxes can further optimize and maximize the importance of socialization to taxpayers so that taxpayers are more familiar with and explore more related to the tax law provisions. It is hoped that taxpayers will become more compliant. Telkom Property Regional IV Central Java and DIY suggestions are to maximize tax socialization for their employees so that employees are

expected to be more tax-aware and more compliant to report taxes using the e-filing system. For the next researcher, it is hoped that other factors or variables that can affect taxpayer compliance, including tax and service sanctions, will be added. For future research, it is recommended to use longitudinal methods to observe changes in tax compliance over time, test other moderation factors such as tax education or trust in tax authorities, and conduct a qualitative approach to understand better taxpayers' constraints in complying with tax regulations.

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