

Received: 11 November 2022 Accepted: 15 March, 2023

DOI: <https://doi.org/10.33182/rr.v8i4.157>

## Factor Affecting Individual Taxpayer Compliance in indonesia

Sumarno Manrejo<sup>1\*</sup>, Tutty Nuryati<sup>2</sup>, David Pangaribuan<sup>3</sup>, Alifia Amaliah<sup>4</sup>, Johan Hendri Prasetyo<sup>5</sup>

### Abstract

*The primary aim of this study is to evaluate the effects of Tax Knowledge, the Implementation of the e-Filing System, and Tax Sanctions on the compliance behavior of employed individual taxpayers. The research methodology adopted is quantitative, involving the collection of primary data through questionnaire distribution. The study involved 185 participants, chosen through purposive sampling. The study outcomes reveal that, on their own, Tax Knowledge and Tax Sanctions have a positive and statistically significant influence on the compliance of individual taxpayers. However, the implementation of the e-Filing System does not appear to significantly impact individual taxpayer compliance. Nevertheless, when considering all three variables together, they collectively exhibit a substantial and positive impact on individual taxpayer compliance. The implications of this study are expected to enhance tax compliance in indonesia, ultimately leading to an increase in the overall tax ratio.*

**Keywords:** Individual Taxpayer Compliance; Tax Knowledge; e-Filing System Implementation; Tax Sanctions.

### Introduction

Taxes represent obligatory payments to the government, imposed on individuals or entities through legal authority. They are enforced by law and do not entail direct compensation, with the funds being utilized for the overall welfare of the state and its citizens. Taxes constitute a significant and promising channel of state income, and the revenue generated plays a crucial role in funding developmental initiatives undertaken by the government to address the requirements of the Indonesian populace.

Taxes have a crucial role in the continuity of societies, especially in the context of Indonesia. Any assets owned by taxpayers are subject to tax in accordance with existing regulations. To support the ongoing development in Indonesia requires the role, awareness and compliance of the community regarding the obligation to pay taxes. So that one of the functions of the

---

<sup>1</sup> Bhayangkara Jakarta Raya University, DKI Jakarta, Indonesia. E-mail: [sumarno@dsn.ubharajaya.ac.id](mailto:sumarno@dsn.ubharajaya.ac.id)

<sup>2</sup> Bhayangkara Jakarta Raya University, DKI Jakarta, Indonesia. E-mail: [tutty\\_siregar@gmail.com](mailto:tutty_siregar@gmail.com)

<sup>3</sup> Bhayangkara Jakarta Raya University, DKI Jakarta, Indonesia. E-mail: [davidpangaribuan@dsn.ubharajaya.ac.id](mailto:davidpangaribuan@dsn.ubharajaya.ac.id)

<sup>4</sup> Bhayangkara Jakarta Raya University, DKI Jakarta, Indonesia. E-mail: [alifia.tjong@gmail.com](mailto:alifia.tjong@gmail.com)

<sup>5</sup> Universitas Nusa Mandiri, DKI Jakarta, Indonesia. E-mail: [johan.jnp@nusamandiri.ac.id](mailto:johan.jnp@nusamandiri.ac.id)

implementation of taxes is the achievement of a country's economic improvement can be carried out properly.

Compliance with paying taxes is a form of citizen contribution in an effort to achieve tax targets. The government has set a tax target each year. As reported by *Bisnis.com*, by the conclusion of 2020, the real tax revenue stood at just IDR 1,069.98 trillion, falling short of the goal established by Presidential Regulation Number 72 of 2020, which was set at IDR 1,198.82 trillion by the Directorate General of Taxes (DGT). With the targeted realization trajectory for the fourth quarter of 2020 at 100 percent, then for the fourth quarter of 2020 the IKU (Main Performance Index) achievement, the percentage of realized tax revenue is 89.25 percent. This achievement was higher than the previous year's Tax Revenue Achievement of 84.44% (2020 DGT Performance Report). As per the statement of Finance Minister Sri Mulyani Indrawati, tax earnings from the 2021 fiscal year up to April 2022 have witnessed a significant surge of 51.49% in comparison to the equivalent timeframe in the previous year.

This proves that there is an increase in public awareness to comply with paying taxes. Even though in those years Indonesia was experiencing a national disaster namely Covid-19. The outbreak of Covid-19 in Indonesia took place in March 2020, leading to alterations in various circumstances., especially in economic conditions. Many people experience conditions of decreased income, thus demanding the government to provide relief, especially in terms of paying taxes. This affects taxpayer compliance, especially taxpayers who experience a decrease in income or even lose their source of income. The Indonesian government has said that Covid-19 is like a big problem that has affected the economy and how much money the country gets. To help businesses that are having a hard time because of Covid-19, the Ministry of Finance made some rules. These rules give special benefits to people and companies that are struggling because of the virus. The government has changed these rules a few times, and the current one is called PMK Number 3/PMK.03/2022. These rules make it easier for certain taxes to be paid, like the tax on people's income and the tax on things that are imported. This is the government's way of trying to help during this tough time.

Indonesia's way of collecting taxes is by letting the people or businesses calculate the taxes they need to pay themselves. They then tell the tax office how much they owe. To make this system even better, the government made a new law in 2021 called Law Number 7 of 2021. This law aims to make the tax rules fairer, make tax administration stronger, and encourage more people to follow the tax rules. It's all about making sure taxes are paid fairly and correctly. The reform steps taken are strengthening tax administration (KUP), voluntary disclosure program for taxpayers (PPS), as well as expanding the tax base which aims to create justice and equity through policy

improvements in PPh, VAT, excise, and the introduction of carbon taxes. A significant element of the HPP Law is the Voluntary Disclosure Program (VDP), which enables taxpayers to voluntarily disclose any outstanding taxes by declaring their assets and settling the necessary income tax. The primary objective of this initiative is to motivate taxpayers to adhere to tax regulations.

Understanding taxes is a key factor in getting people to follow tax rules and pay their taxes properly. When taxpayers know about the tax rules that apply to them, they are more likely to willingly meet their tax obligations (Zuhdi et al., 2015). The more someone knows about taxes, the more likely they are to follow the rules. The government has been working to help people learn about taxes through things like tax education programs. The goal is to make sure taxpayers understand all the tax rules and how to do things the right way. Good education about taxes can help people remember to pay their taxes correctly. Especially during the Covid-19 time, the government might use things like e-books or online seminars to help educate people about taxes.

Research conducted by Fauziati et al. (2016) demonstrated that tax knowledge did not have an impact on the level of tax compliance. This is due to differences in the views of each taxpayer who considers the criteria for taxpayers to be too difficult to comply with and are not comparable to the rewards or benefits obtained by the taxpayer. The tax knowledge possessed by individual taxpayers is not too broad, changes in regulations are fast and complicated, making different views for each taxpayer. In contrast, Ermawati & Afifi (2018) discovered that having knowledge about taxation indeed affects taxpayer compliance. According to the Theory of Planned Behavior (TPB), taxpayers are more likely to follow taxation regulations when they possess intrinsic motivation. This motivation can originate from the taxpayer's level of understanding. Taxation awareness encompasses the depth of a taxpayer's grasp of their tax rights and duties. Fulfilling tax regulations is frequently driven by self-motivation. By fulfilling tax obligations, individuals contribute to the nation's economy (Ermawati & Afifi, 2018).

The government offers online platforms for tax payment and reporting via the DJP online portal, aiming to enhance convenience for taxpayers. Through the online djp web, taxpayers can pay taxes by e-billing and report taxes by *e-Filing*. During the Covid-19 period, the government recommended minimizing face-to-face contact. The e-Filing app will help people easily submit their yearly tax reports during the pandemic. This is expected to make more individuals follow their tax duties.

As per Suharyono (2018), using the e-Filing Application positively impacts how individuals follow tax rules and report their tax information. The e-Filing app is very useful for taxpayers since they can report their taxes online without visiting the tax office in person. Taxpayers just need an

internet connection, which saves them time. However, Suherman et al. (2015) found that the e-Filing application didn't affect taxpayer compliance in submitting yearly tax reports at the Tasikmalaya City Primary Tax Office. This could be because some individuals aren't fully aware of their tax responsibilities. The e-Filing system hasn't reached its full potential due to many taxpayers not using it, which leads to penalties for non-compliance..

Tax penalties are part of the government's strategy to enhance taxpayer adherence. These penalties are imposed on taxpayers who fail to follow and adhere to tax laws. With the existence of tax sanctions that apply in Indonesia, it is hoped that it can provide awareness to taxpayers and reduce taxpayer negligence in making payments and reporting taxes according to a predetermined time.

As stated by Siahaan & Halimatusyadiah (2018), tax penalties play a positive role in promoting compliance among individual taxpayers. These penalties are embedded within tax laws and regulations, intended to ensure adherence and prevent taxpayers from violating tax norms. However, Ermawati and Afifi (2018) present a different viewpoint, suggesting that tax penalties do not significantly influence taxpayer compliance. This discrepancy arises due to instances of government employees misappropriating tax funds. Furthermore, the penalties imposed on taxpayers who breach tax regulations do not effectively discourage them from repeating such actions. This is attributed to the perception that these penalties are confined only to regulatory texts, with little decisive action taken by government authorities to address such violations.

Considering the aforementioned context, variations in the outcomes of prior research exist. Therefore, the author aims to reevaluate the impact of taxation knowledge, e-Filing system adoption, and tax penalties on individual taxpayer compliance. This study occurs under distinct circumstances – the Covid-19 era. The research methodology involves online distribution of questionnaires to employees.

## Review of Literature

### *Theory of Planned Behaviour (TPB)*

The TPB explained that must tax which have disobedient behavior greatly influenced by several factors such as: attitude, norm subjective and control from A Behavior Which perceived. The TPB is a theory that explains the behavior or attitude of a person caused by three determinants, namely: 1). Confidence from the results of behavior and evaluation of the results of behavior, 2). Belief in other people's expectations and motivation to fulfill expectations, 3). Things that can inhibit and support behavior (Ajzen, 1991). Individuals who bring up a behavior based on an intention where the individual really wants or has the intention to behave. A intention For behave

own 3 factor determinant, that is behavioral beliefs, normative beliefs, and control beliefs. Kindly sequentially when explained, behavioral beliefs is the factor which own intention or attitude to positive and negative behavior, these normative beliefs are the factors that generate a perceived social pressure and control beliefs are factors that produce a perceived behavioral control (Harinurdin, 2009). One example of behavior individual is where must tax own attitude obey to its tax obligations. Theory of Planned Behavior is considered relevant to explain behavior must tax which rated obey in carry out obligation taxation both calculating and paying taxes.

### ***Theory of Acceptance Model (TAM)***

The TAM created by Davis (1989) is a theory system information which designed for explain how user understand and use a technology information. Theory of Acceptance Model (TAM) explains that if someone wants to use a new technology thing it can be based on direct and indirect influences for perception of si user will benefit which given and provided by the system (Putra 2019). If the technology for the new system is prepared already, it will generate interest to use the system. The system information here is *e-Filing*. If level readiness technology already high, user interest the higher is expected that the tax reporting compliance rate will be go on.

### ***Legislation 7/2021 Concerning the Alignment of Tax Regulations***

The proposed Tax Harmonization Law (RUU HPP) was officially turned into a law (UU) on October 29, 2021, by the President of Indonesia. This law aims to make taxes fairer, broaden the tax base, improve tax administration, and encourage better compliance with tax rules. It covers areas like VAT, Carbon Tax, KUP, the Voluntary Disclosure Program (PPS), Income Tax, and Excise. The new law takes effect from the date it was announced.

### ***COVID-19 Pandemic***

The COVID-19 pandemic emerged in late 2019 when a virus named SARS-CoV-2 spread globally from Wuhan, China. This disease was officially designated as COVID-19 by the World Health Organization. As COVID-19 spread worldwide, every aspect of our accustomed lives underwent significant changes.

During the Tax Day 2020 event, Suryo Utomo, the Director General of Taxes, highlighted three major impacts of the pandemic on the economy, resulting in a decline in tax revenues. In times of economic crisis, taxpayers' motivation to adhere to tax obligations decreased. The initial impact was a substantial decrease in household consumption and purchasing power, which significantly contributes to the economy (around 60%). The second impact stemmed from prolonged uncertainty caused by the pandemic, leading to reduced investments and subsequent business

closures. Lastly, the global economic downturn affected commodity prices and halted Indonesia's exports to several countries.

### ***Incentive Tax Income 21 Under-written Government (DTP)***

The government introduced a fiscal stimulus package in response to the COVID-19 pandemic, outlined in the Finance Minister Regulation (PMK) Number 23/PMK.03/2020. This was later updated to Finance Minister Regulation Number 3/PMK.03/2022, centered on granting tax benefits to individuals impacted by the pandemic. One of the incentives is the coverage of Article 21 Income Tax by the Government (DTP), which has been available since the beginning of the COVID-19 outbreak and was extended until the December 2021 tax period.

Provision of PPh Article 21 DTP depends when company submit announcement. Matter this in accordance with article 3 paragraph (4) PMK Number 86/PMK.03/2020 which states that PPh Incentives Chapter 21 Underwritten Government start utilized since Period Tax announcement (giver work) convey announcement to KPP registered through page [www.pajak.go.id](http://www.pajak.go.id)

### ***Compliance of Tax***

As defined by the comprehensive Indonesian lexicon, "obedience" means following rules or teachings. In the case of taxes, it involves following the laws that apply to taxes. Quoted from Rahayu in (Tumuli, Sondakh and Wokas 2016) a condition when a person is obliged tax obey to all obligation which have then fulfil all those obligations then that's the definition of compliance. Criteria for a taxpayer compliance can be identified from the following indicators according to PMK No. 74/PMK.03/2012 namely:

1. Submission of Tax Returns for all tax categories on time in period time two last year;
2. Arrears the tax amount is nil unless the taxpayer obtains a permit for postpone payment;
3. Free from criminal records in the field of taxation within ten years year final;
4. Recorded must tax routine do bookkeeping during two year finaland have a clean record in terms of tax in arrears of not more than 5% and has been examined by a public accountant whose audit results are reasonable without exception.

Manrejo & Yulaeni (2022) explain that several factors can influence tax compliance. These include tax regulations, compliance costs, and law enforcement. Compliance costs refer to the extra expenses, beyond the taxes themselves, that taxpayers bear while fulfilling their tax duties. These costs encompass direct monetary expenses, time spent, and psychological factors. Tax regulations involve laws that are written in a clear and structured way, ensuring clarity for both tax officials and taxpayers. Law enforcement pertains to the consistent implementation of regulations, emphasizing fairness through equal treatment for similar situations and differing treatment for

unique cases. Such consistent enforcement contributes to achieving optimal levels of tax compliance.

### ***Tax Knowledge***

Knowledge is the result of knowing humans about something, or all human actions to understand a certain object which can be in the form of objects either through reason, can also be objects understood by humans in ideal forms, or related to psychological problems (Rahayu, 2017). As per the Big Indonesian Dictionary, knowledge is what people know or learn. Nalendro (2014) adds that knowledge is what exists in the human mind due to the effort to understand. Combining these ideas, we can say knowledge encompasses everything humans know and understand.

### **e-Filing System Implementation**

*E-Filing* is a method of sending your tax returns online through the internet on the Directorate General of Taxes website using an application service provider. According to Tumulli et al. (2016), using E-Filing has several benefits for taxpayers when they report their yearly taxes.

1. Taxpayers can submit SPT from anywhere, anytime, and safely for personal data problem.
2. No collected cost.
3. No need to be afraid the calculations wrong because done through the system.
4. Charging SPT become easy.
5. Taxpayer no need afraid forget fill in data because data already complete during SPT validation.
6. Help save the earth through the reduction of paper used.

### ***Tax Sanctions***

According to Fuadi and Mangoting (2013) taxpayers must be given consequence on action arrears tax or when must tax avoid payment of so-called tax sanctions for compliance in the taxpayer. All matters relating to tax sanctions have been arranged and loaded in tax regulations according to law.

Tax sanctions are important so that taxpayers do not violate them tax provisions and there are several indicators that affect sanctions taxation according to Mardiasmo (2016) that is:

1. Firm and clear is element main which must have in penalty taxation which run.
2. In operate penalty taxation apparatus can't compromise in any thing.
3. In give penalty party tax authorities must behave balanced against all party.

### **Hypothesis of Research**



Drawing upon the theoretical foundation presented in this research, a framework can be constructed to formulate hypotheses about the connection between the independent variables and the dependent variable. As such, the following hypotheses are put forth in this study:

H1: Tax knowledge has an impact on the compliance of individual taxpayers.

H2: The adoption of the e-Filing system affects the compliance of individual taxpayers.

H3: Tax sanctions impact the compliance of individual taxpayers.

H4: The combined effect of tax knowledge, e-Filing system implementation, and tax sanctions influences the compliance of individual taxpayers.

### Research Methods

The data utilized in this study is quantitative data, which involves numerical values. The primary source of data for this research is gathered from Manrejo & Markonah (2022) and Riyanto et al. (2021). The data collection approach employed was through a questionnaire (Karunia et al., 2023), consisting of 26 questions using a Likert scale measurement. The study was conducted in 2021 at Wisma Millenia, South Jakarta City. The total population at the location was 1,529 individuals. The sample size was established using the Slovin formula (Karunia et al., 2023; Riyanto & Prasetyo, 2021), resulting in a sample of 185 employees. The technique of sampling used was purposive sampling, with the selected participants meeting specific criteria: being employees who received PPh Article 21 DTP incentives and had submitted their individual tax returns for the 2021 tax year.

### Results and Discussions

#### *Instrument Test*

The validity test helps us check if the questions in the questionnaire really measure what we want to know. If the questions are good at showing what we're looking for, then the test is valid. After checking the validity for each question, we found that the numbers we got were higher than the expected numbers. This means our data is good and can be used for further testing..

The reliability test helps ensure that the things we're measuring are consistent and don't have mistakes, so we can trust the results even if we test them many times. Looking at the table, we see that the Cronbach's Alpha value for each thing we're measuring is greater than 0.70. This means each of these things is dependable and good for testing.

**Table 1** Instrument Test Results

Variables	r-count	Cronbach's Alpha
Tax knowledge	0.769 to 0.880	0.921



<i>e-Filing</i> System	0.514 to 0.790	0.721
Tax Sanctions	0.766 to 0.867	0.907
Tax Compliance	0.749 to 0.868	0.889

**Classical Assumption Test Results**

The classical assumption test is like a check to make sure the math we're using to predict things is accurate, fair, and steady. In this study, we did a few tests to check this: one to see if the data spreads out evenly, another to see if the variables are too connected, and one more to see if the numbers follow a normal pattern.

**Table 2** Test Results of Heteroscedasticity

Model	Coefficients <sup>a</sup>					
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	std. Error	Betas			
1	(Constant)	1.778	1.331		1.336	.185
	Tax Knowledge	.070	.060	.200	1.173	.244
	<i>e-filing</i> system	-.011	.055	-.032	-2.06	.837
	Tax sanction	-.103	.063	-.308	-1.624	.108

The aim of the heteroscedasticity test is to determine whether the variations in the residuals' spread are consistent across all observations in the regression model. A robust regression model should not exhibit signs of heteroscedasticity. If the Sig. between the independent variables and the absolute value of the residuals is greater than 0.05, then there is no heteroscedasticity concern.

Looking at the previously presented table, we observe that the significance values (sig.) of the independent variables utilized in this study are as follows: tax knowledge (X<sub>1</sub>) is 0.244, exceeding 0.05; the *e-filing* system variable (X<sub>2</sub>) is 0.837, also surpassing 0.05; and the tax penalty variable (X<sub>3</sub>) is 0.108, again exceeding 0.05. Given that these significance values are higher than the absolute values of the residuals, it suggests the absence of heteroscedasticity concerns in the data analyzed..

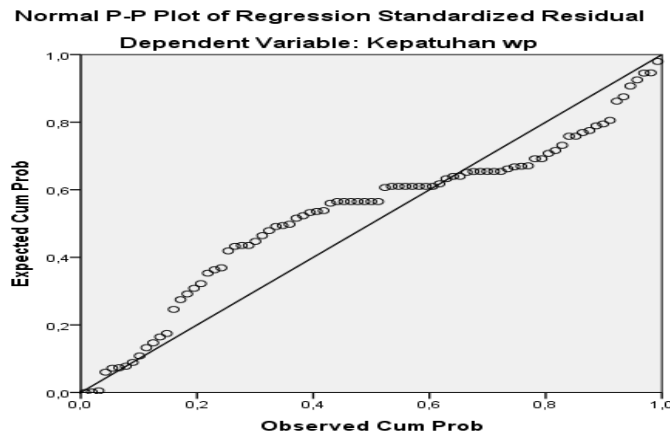
**Table 3** Test Results of Muti collinearity

Model	Collinearity Statistics		
	Tolerance	VIF	
1	(Constant)		
	Tax Knowledge	.405	2.470
	<i>e-filing</i> system	.500	2.000
	Tax sanction	.328	3.050

The multi collinearity test helps us check if the independent variables in a regression model are connected. A good regression model should avoid showing strong links between its independent variables. Typically, a tolerance value of  $\geq 0.1$  or a Variance Inflation Factor (VIF) value  $\leq 10$  is used as a benchmark to confirm that multi collinearity is not present.

Looking at the data provided in the table above, we can observe that the tolerance values for each separate variable meet the accepted standards: the tax knowledge variable boasts a tolerance value of 0.405, which surpasses the threshold of 0.100, and a VIF value of 2.470, which remains below 10.00; the e-Filing System variable demonstrates a tolerance value of 0.500, which exceeds 0.100, and a VIF value of 2.000, staying within the limit of 10.00; finally, the tax penalty variable shows a tolerance value of 0.328, higher than 0.100, along with a VIF value of 3.050, which also remains under 10.00. This confirms that there is no issue of multicollinearity among the independent variables in the regression model.

**Figure 1** Normality Test



The Normality test checks if the leftover numbers in the regression model have a regular pattern. A regression model is considered to have a normal distribution if the dots representing the real data align along a straight line on the graph. The image above indicates that the data is distributed near and along the diagonal line. Hence, the regression model used in this study adheres to the normality assumption.

***Hypothesis Test Results***

Hypothesis testing is a way to make decisions by looking at data, whether it's from controlled experiments or observations. We'll analyze and talk about some important statistical tests: the R<sup>2</sup>

value which tells us how well the model fits the data, the t test which checks individual factors, and the F test which checks everything at once.

**Table 4** R-Square Test Results

Summary Model <sup>b</sup>						
Model	R	R Square	Adjusted Square	R std. Estimate	Error of the	Durbin-Watson
1	.885 <sup>a</sup>	.784		.776	1.662	1.796

The coefficient of determination helps us understand how well the independent variable can predict the dependent variable. In this study, the R Square value was 0.784. This means that when we look at Tax Knowledge (X<sub>1</sub>), e-Filing System (X<sub>2</sub>), and Tax Sanctions (X<sub>3</sub>) combined, they can explain 78.4% of the impact on Taxpayer Compliance (Y). The remaining 21.6% is influenced by other factors that we didn't study in this research.

**Table 5** Partial Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	-1.234	1.833		-.673	.503
	Tax Knowledge	.368	.083	.362	4.451	.000
	e-filing system	.097	.076	.093	1.278	.205
	Tax sanction	.490	.087	.507	5.616	.000

The t-test helps us figure out the impact of a single independent variable on changes in the dependent variable. To do this, we compare the calculated t-value with the t-table value at a 5% significance level, considering the degrees of freedom (df) as n – (k + 1). If the calculated t-value is bigger than the t-table value or the significance value is smaller than 0.05, then we agree with the hypothesis.

The Tax Knowledge variable (X<sub>1</sub>) exhibits a t-count (4.451) that's larger than the t-table (1.663), and the significance value (0.000) is below 0.05. This implies that Tax Knowledge (X<sub>1</sub>) has a significant and positive impact on Taxpayer Compliance (Y). Conversely, the e-Filing System variable (X<sub>2</sub>) has a t-count (1.278) lower than the t-table (1.663), and the significance value (0.205) is higher than 0.05. This suggests that the e-Filing System variable (X<sub>2</sub>) doesn't influence Taxpayer Compliance (Y). Lastly, the Tax Sanction variable (X<sub>3</sub>) displays a t-count (5.616) higher than the t-table (1.663), and the significance value (0.000) is below 0.05. As a result, the Tax Sanction variable (X<sub>3</sub>) significantly and positively affects Taxpayer Compliance (Y).

**Table 6** Simultaneous Test Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	810.601	3	270.200	97.835	.000 <sup>b</sup>
	residual	223.705	81	2.762		
	Total	1034.306	84			

The F-test within the context of multiple linear regression analysis serves as a means to ascertain whether the collective influence of all independent variables is substantial. If the calculated F-value (Fcount) surpasses the critical F-value (Ftable) or the significance value falls below 0.05, then the hypothesis is affirmed. In this specific analysis, the computed Fcount stands at 97.835, accompanied by a significance level of 0.000. Subsequent to determining Ftable using a formula that factors in degrees of freedom, sample size (n), and the count of independent variables (k), we find that Ftable equates to 2.72. A comparison of these values readily demonstrates that Fcount (97.835) significantly surpasses Ftable (2.72), while the significance value (0.000) is less than 0.05. Hence, we can deduce that when considering the cumulative impact of Tax Knowledge (X<sub>1</sub>), *e-Filing* System (X<sub>2</sub>), and Tax Sanctions (X<sub>3</sub>), a noteworthy influence is indeed present on Taxpayer Compliance (Y).

**Discussions**

Based on the t-test, it's clear that X<sub>1</sub> (Tax Knowledge) has a strong and positive influence on Y (Compliance of Tax). This is supported by the t-count value of 4.451, which is higher than the t-table value of 1.663, and a significance value of 0.000, which is less than 0.05. These results match the findings of Indah & Manrejo (2021), confirming that having good knowledge about taxes has a significant and positive effect on people following tax rules. People can gain tax knowledge from various sources, like awareness campaigns, electronic media, the internet, or individuals who are familiar with taxes. This is different from the study by Fauziati et al. (2016), which didn't find a link between knowing taxes well and actually following tax rules. This difference happens because different people have different opinions. Some people find tax rules very complicated and not worth the effort since the benefits don't seem as valuable. Limited understanding of taxes by individual taxpayers, along with quick and complex rule changes, leads to these different opinions among taxpayers.

From the outcomes of the partial hypothesis examination (t-test), it becomes apparent that X<sub>2</sub> (representing the *e-Filing* system) doesn't wield a noteworthy influence on Y (Compliance of Tax). This is manifested by the t-count value of 1.278, which falls below the t-table value of 1.663, along with a significance value of 0.205, surpassing the threshold of 0.05. Therefore, it seems that

the *e-Filing* system hasn't effectively boosted taxpayer compliance. This might be because when it comes to filing Annual Tax Returns for Individuals, employees often do it collectively through their company, which means they don't need to use *e-Filing* themselves. These findings align with Suherman et al.'s (2015) research, indicating that the implementation of *e-Filing* doesn't influence taxpayer compliance significantly. This could be attributed to some individual taxpayers not being aware of their tax responsibilities. In practice, *e-Filing* hasn't reached its intended utilization level due to many taxpayers not using it. These results differ from Suharyono's (2018) study, which found that the *e-Filing* App has a positive effect on Individual Taxpayer Compliance, making it easier for taxpayers to file taxes online without visiting tax offices in person. All they need is an internet connection, saving them time.

Moreover, in accordance with the t-test, it becomes apparent that  $X_3$  (Tax Sanctions) significantly and positively impacts  $Y$  (Compliance of Tax). The t-count value registers at 5.616, exceeding the t-table value of 1.663, and a significance value of 0.000, falling below 0.05. This corresponds to the findings of Siahaan & Halimatusyadiah (2018) and Zulma (2020), which assert that tax sanctions indeed hold a constructive sway over the adherence of individual taxpayers. Tax sanctions encompass legal measures stipulated within tax statutes and regulations, functioning as a deterrent against taxpayers violating tax norms. Nevertheless, Ermawati and Afifi (2018) raised the possibility that tax sanctions might not profoundly affect taxpayer compliance, given instances of government employees misusing tax funds. Furthermore, the perceived lack of robust government response to such violations might fail to discourage taxpayers from repeating them. Such perceptions stem from taxpayers regarding tax sanctions as primarily confined to regulatory provisions.

Transitioning to the simultaneous test (F-test), it becomes evident that the combined influence of Tax Knowledge ( $X_1$ ), Implementation of the *e-Filing* System ( $X_2$ ), and Tax Sanctions ( $X_3$ ) significantly shapes Tax Compliance ( $Y$ ). The calculated F value stands at 97.835, significantly surpassing the F-table value of 2.72, and the significance value is 0.000, falling below 0.05. The potency of the impact stemming from these three independent variables finds expression in the R Square value of 0.784 (78.4%). These findings align with the research conducted by Mulyati and Ismanto (2021), underscoring the noteworthy positive effects of e-Filing, Tax Knowledge, and Tax Sanctions on Taxpayer Compliance. The combined impact of boosting understanding of taxation, efficient tax penalties, and enhanced adoption of *e-Filing* may lead to heightened tax adherence, consequently elevating Indonesia's tax ratio.

## Conclusions

Drawing from the results of hypothesis testing and the preceding discussions, the study's conclusions are as follows: 1) A solid grasp of Tax Knowledge significantly and positively affects the tax compliance of individual employees; 2) The implementation of the E-Filing System doesn't appear to influence individual employee taxpayers; 3) Tax Sanctions significantly and positively influence the compliance of individual employee taxpayers; and 4) When Tax Knowledge, the E-Filing System, and Tax Sanctions are examined together, they collectively exert a positive and significant impact on the compliance of individual employee taxpayers.

However, it is essential to recognize certain limitations present in this study: 1) The research exclusively employs a survey methodology utilizing online questionnaires, excluding interview interactions. Consequently, the conclusions are grounded solely in data amassed through written instruments; 2) This investigation concentrates on tax knowledge, the e-Filing system, and tax sanctions as determinants of taxpayer compliance, yet other variables may also exert influence; 3) The study's scope is confined to employees, potentially disregarding insights from alternative segments; and 4) A significant proportion of respondents originates from the Jakarta Head Office's employee pool, potentially constraining the breadth of perspectives encompassed.

The researcher's aspiration for future studies is to rectify the shortcomings identified in this research, which encompass: 1) Advancing research methodologies beyond surveys by incorporating interviews to foster effective dialogue with respondents, thus soliciting candid and accurate responses; 2) Expanding the research scope by introducing additional factors and variables beyond the existing model; and 3) Amplifying the implementation of e-Filing among employees, aiming to augment awareness and streamline the tax compliance process.

## References

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179-211. Available at [https://www.researchgate.net/publication/272790646\\_The\\_Theory\\_of\\_Planned\\_Behavior](https://www.researchgate.net/publication/272790646_The_Theory_of_Planned_Behavior)
- Arisandy, N. (2017). Pengaruh Pemahaman Wajib Pajak, Kesadaran Wajib Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Yang Melakukan Kegiatan Bisnis Online Di Pekanbaru. *Jurnal Ilmiah Ekonomi dan Bisnis*, 14 (1), 62-71. <https://garuda.kemdikbud.go.id/documents/detail/1961359>
- Basuki, A. T. & Prawoto, N. (2016). *Analisis Regresi dalam Penelitian Ekonomi dan Bisnis (Dilengkapi Aplikasi SPSS dan Eviews)*. Jakarta: Rajawali Pers.
- Boediono, G. T., Sitawati, R. & Harjanto, S. (2018). Analisis Pengaruh Sosialisasi Perpajakan Terhadap Kepatuhan Wajib Pajak Dengan Kesadaran Sebagai Variabel Mediasi. *Jurnal Penelitian Ekonomi dan Bisnis*, 3 (1), 22-38. <https://doi.org/10.33633/jpeb.v3i1.2286.g1445>
- Bryan, A. Garner. (2004). *Black Law Dictionary, Eight Edition*. USA: Thomson West.

- Davis, F. D. (1989). *Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology*. Michigan: University of Michigan Ann Arbor. <https://www.jstor.org/stable/249008>
- Dewi, L. P. S. K. & Merkusiwati, N. K. L. A. (2018). Pengaruh Kesadaran Wajib Pajak, Sanksi Perpajakan, *e-Filing*, dan Tax Amnesty Terhadap Kepatuhan Pelaporan Wajib Pajak. *E-Jurnal Akuntansi Universitas Udayana*, 22 (2), 1626-1655. <https://www.researchgate.net/publication/324229034>
- Dewi, S., Widyasari & Nataherwin. (2020). Pengaruh Insentif Pajak, Tarif Pajak, Sanksi Pajak Dan Pelayanan Pajak Terhadap Kepatuhan Wajib Pajak Selama Masa Pandemi Covid-19. *Jurnal Ekonomika dan Manajemen*, 9 (2), 108-124. <https://journal.budiluhur.ac.id/index.php/ema/article/view/1248>
- Ermawati, N. & Afifi, Z. (2018). Pengaruh Pengetahuan Perpajakan Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Dengan Religiusitas Sebagai Variabel Pemoderasi. *Prosiding SENDI*, 655-662. <https://www.unisbank.ac.id/ojs/index.php/sendiu/article/view/6047>
- Fauziati, P., Minovia, A. F., Muslim, R. Y. & Nasrah R. (2016). The Impact of Tax Knowledge on Tax Compliance Case Study in Kota Padang, Indonesia. *Journal of Advanced Research in Business and Management Studies*, 2 (1), 22-30. [https://www.akademiabaru.com/doc/ARBMSV2\\_N1\\_P22\\_30.pdf](https://www.akademiabaru.com/doc/ARBMSV2_N1_P22_30.pdf)
- Febri, D. & Sulistyani, T. (2018). Pengaruh Pengetahuan Dan Pemahaman Peraturan Perpajakan, Penghindaran Pajak Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak (Studi Pada Wajib Pajak Orang Pribadi Di Wilayah KPP Pratama Kota Tegal). *Jurnal Perpajakan, Manajemen, dan Akuntansi*, 10 (1), 15-26. <http://e-journal.upstegal.ac.id/index.php/per/article/view/1181>
- Fuadi, A. O. & Mangoting, Y. (2013). Pengaruh Kualitas Pelayanan Sanksi Perpajakan dan Biaya Kepatuhan Pajak Terhadap Kepatuhan Wajib Pajak UMKM. *Journal Tax & Accounting Review*, 1 (1), 18-27. <https://media.neliti.com/media/publications/193045-ID-pengaruh-kualitas-pelayanan-petugas-paja.pdf>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Cetakan IX. Semarang: Badan Penerbit Universitas Diponegoro.
- Hardiningsih, P. & Yulianawati, N. (2011). Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak. *Dinamika Keuangan dan Perbankan*, 3 (1), 126-142. <file:///C:/Users/10074029/Downloads/472-Article%20Text-699-1-10-20120626.pdf>
- Harinurdin, E. (2009). Perilaku Kepatuhan Wajib Pajak Badan. *Jurnal Ilmu Administrasi dan Organisasi*, 16 (2), 96-104. <https://scholarhub.ui.ac.id/cgi/viewcontent.cgi?article=1188&context=jbb>
- Hasibuan, B. M. (2016). *Sekilas Tentang Insentif Pajak*. Binus University. Diperoleh dari <https://business-law.binus.ac.id/2016/10/17/sekilas-tentang-insentif-pajak/>
- Indah, D. T. & Manrejo, S. (2021). Pengaruh Sosialisasi Perpajakan dan Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak Usaha Mikro Kecil dan Menengah (UMKM) di Kelurahan Setia Mekar Bekasi Jawa Barat. *Jurnal Ilmiah Akuntansi dan Manajemen*, 17(1).
- Iskandar. (2010). *Metodologi Penelitian Pendidikan dan Sosial (Kuantitatif dan Kualitatif)*. Jakarta: Gaung Persada Press (GP Press).
- Juliani & Sumarta, R. (2021). Faktor-Faktor Yang Memengaruhi Tingkat Kepatuhan Wajib Pajak Orang Pribadi Di KPP Wilayah Jakarta Utara. *Media Bisnis*, 13 (1), 65-76. <https://jurnaltsm.id/index.php/mb/article/view/955>



- Karunia, R. L., Budiaji, R., Suzana, R., Dewi, K. S., & Prasetyo, J. H. (2023). Analysis of the Factors that Affect the Implementation of E-Government in Indonesia. *International Journal of Membrane Science and Technology*, 10(3), 46-54.
- Karunia, R. L., Darmawansyah, D., Dewi, K. S., & Prasetyo, J. H. (2023). The Importance of Good Governance in the Government Organization. *HighTech and Innovation Journal*, 4(1), 75-89.
- Kementerian Keuangan Republik Indonesia. (2021). Laporan Kinerja Direktorat Jenderal Pajak 2020. Available at <https://www.pajak.go.id/id/laporan-kinerja-djp-tahun-2021>
- Khuzaimah, N. & Hermawan, S. (2018). Pengaruh Tingkat Pemahaman Wajib Pajak, Kesadaran Wajib Pajak, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak. *Journal of Islamic Accounting and Tax*, 1 (1), 37-48. <http://journal.umg.ac.id/index.php/tiaa/article/view/447>
- Lado, Y. O. & Budiantara, M. (2018). Pengaruh Penerapan Sistem e-Filing Terhadap Kepatuhan Wajib Pajak Orang Pribadi Pegawai Negeri Sipil Dengan Pemahaman Internet Sebagai Variabel Pemoderasi. *Jurnal Riset Akuntansi Mercu Buana*, 4 (1), 59-84. <https://ejournal.mercubuana-yogya.ac.id/index.php/akuntansi/article/view/498>
- Lianty, R. A. M., Hapsari, D. W. & Kurnia. (2017). Pengetahuan Perpajakan, Sosialisasi Perpajakan, Dan Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak. *Jurnal Riset Akuntansi Kontemporer*, 9 (2), 55-56. <https://journal.unpas.ac.id/index.php/jrak/article/view/579>
- Makki, S. (2020). *Bos Ditjen Pajak Ungkap 3 Dampak Corona terhadap Ekonomi*. CNN Indonesia. Available at <https://www.cnnindonesia.com/ekonomi/20200714122341-532-524446/bos-ditjen-pajak-ungkap-3-dampak-corona-terhadap-ekonomi>
- Manrejo, S. & Markonah. (2022). Tax Compliance Model Based on Planned Behavior of Taxpayers which Mediated by Intention to Pay the Taxes. *International Journal of Applied Economics, Finance and Accounting*, 14 (1), 60-66. <http://onlineacademicpress.com/index.php/IJAEFA/article/view/649/639>
- Manrejo, S. & Yulaeli, T. (2022). Tax Compliance Model Based on Taxpayers Planned Behavior in Indonesia. *Journal of Tax Reform*, 8 (3), 298-311. <https://doi.org/10.15826/jtr.2022.8.3.123>
- Mardiasmo. (2016). *Perpajakan Edisi Revisi Tahun 2016*. Yogyakarta: Penerbit Andi.
- Mulyati, Y. & Ismanto, J. (2021). Pengaruh Penerapan e-Filing, Pengetahuan Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Pada Pegawai Kemendikbud. *Jurnal Akuntansi Berkelanjutan Indonesia*, 4 (2), 139-155. <http://openjournal.unpam.ac.id/index.php/JABI/article/view/10333>
- Muslimin. (2021). Pengaruh Pemahaman Wajib Pajak, Kesadaran Wajib Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Yang Melakukan Kegiatan Bisnis Online Di Surabaya. *Behavioral Accounting Journal*, 4 (2), 403-414. <http://bai.upnjatim.ac.id/index.php/baj/article/view/147>
- Nalendro, T. I. & Isgiyarta. (2014). Faktor–Faktor Yang Mempengaruhi Kepatuhan Membayar Pajak Wajib Pajak Orang Pribadi Yang Berwirausaha Dengan Lingkungan Sebagai Variabel Moderasi (Studi Empiris di KPP Pratama Kudus). *Diponegoro Journal Of Accounting*, 3 (3), 1-15. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/6231>
- Prakoso, J. P. (2021). *Kinerja Penerimaan Pajak 2020 di Bawah 90 Persen, Enam Faktor Ini Penyebabnya*. Bisnis.com. Available at <https://ekonomi.bisnis.com/read/20210308/259/1365252/kinerja-penerimaan-pajak-2020-dibawah-90-persen-enam-faktor-ini-penyebabnya>

- Putra, I. P. O. M. (2019). Pengaruh Kesiapan Teknologi, Sumber Daya Manusia, Kerumitan, Keamanan Dan Kerahasiaan Terhadap Minat Dalam Menggunakan *e-Filing*. *E-Jurnal Akuntansi*, 298 (1), 225-241. <https://doi.org/10.24843/EJA.2019.v29.i01.p15>
- Putra, W. E., Kusuma, I. L. & Dewi, M. W. (2019). Analisis Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak (Studi Kasus pada Wajib Pajak Orang Pribadi dan Badan di Wilayah Kota Jambi). *Jurnal Akuntansi dan Pajak*, 20 (1), 43-54. <https://jurnal.stie-aas.ac.id/index.php/jap/article/view/360>
- Rahayu, N. (2017). Pengaruh Perngetahuan Perpajakan, Ketegasan Sanksi Pajak, dan Tax Amnesty Terhadap Kepatuhan Wajib Pajak. *Akuntansi Dewantara*, 1 (1), 15-30. <https://doi.org/10.26460/ad.v1i1.21>
- Rahayu, S. & Lingga, I. S. (2009). Pengaruh Modernisasi Sistem Administrasi Perpajakan terhadap Kepatuhan Wajib Pajak (Survei atas Wajib Pajak Badan pada KPP Pratama Bandung “X”). *Jurnal Akuntansi*, 1 (2), 119-138. <https://media.neliti.com/media/publications/73666-ID-pengaruh-modernisasi-sistem-administrasi.pdf>
- Rahayu, S. K. (2010). *Perpajakan Indonesia: Konsep dan Aspek Formal*. Yogyakarta: Graha Ilmu.
- Republik Indonesia, Peraturan Menteri Keuangan Nomor 3/PMK.03/2022 Tentang Insentif Pajak untuk Wajib Pajak Terdampak Pandemi Corona Virus Disease 2019.
- Republik Indonesia, Undang – Undang Nomor 7 Tahun 2021 Tentang Harmonisasi Peraturan Perpajakan.
- Republik Indonesia, Undang-Undang Republik Indonesia Nomor 28 Tahun 2007 Tentang Perubahan Ketiga Atas Undang – Undang Nomor 6 Tahun 1983 Tentang Ketentuan Umum dan Tata Cara Perpajakan.
- Resmi, S. (2017). *Perpajakan Teori dan Kasus Edisi 10*. Jakarta: Salemba Empat.
- Riyanto, S., Janiah, S., & Prasetyo, J. H. (2021). A strategy to strengthen the organizational citizenship behaviour of steel industry’s employee in indonesia. *Academy of Strategic Management Journal*, 20(3), 1-14.
- Riyanto, S., & Prasetyo, J. H. (2021). Factors affecting civil servant performance in indonesia. *International Journal of Entrepreneurship*, 25(5), 1-15.
- Sari, V. A. P. & Fidiana. (2017). Pengaruh Tax Amnesty, Pengetahuan Perpajakan, Dan Pelayanan Fiskus Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmu dan Riset Akuntansi*, 6 (2). <http://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/926>
- Setiawan, D. R. & Barlian, A. (2017). *Pengaruh Penerapan Sistem e-Filing Dan Kesadaran Wajib Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi Pada KPP Pratama Jakarta Gambir Tiga Tahun 2016*. Skripsi. Jakarta: Institut Ilmu Sosial dan Manajemen STIAMI. <https://journal.universitassuryadarma.ac.id/index.php/jbau/article/view/702>
- Siahaan, S. & Halimatusyadiah. (2018). Pengaruh Kesadaran Perpajakan, Sosialisasi Perpajakan, Pelayanan Fiskus, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Akuntansi*, 8 (1), 1-13. <https://ejournal.unib.ac.id/index.php/JurnalAkuntansi/article/view/7589>
- Simanjuntak, M. & Siregar, Y. (2019). Pengaruh Persepsi Dan Perilaku Wajib Pajak Atas Penerapan *e-Filing* Terhadap Kepatuhan Wajib Pajak Pribadi Yang Terdaftar Di KPP Batam Selatan. *Jurnal Dimensi*, 8 (2), 329-341. <https://www.journal.unrika.ac.id/index.php/jurnaldms/article/view/2164>
- Solimun. (2018). *Metodologi Penelitian Kuantitatif Perspektif Sistem Mengungkap Novelty dan Memenuhi Validitas Penelitian*. Malang: UB Press.
- Suandy, E. (2006), *Perencanaan Pajak*. Jakarta: Salemba Empat.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, an R&D*. Bandung: Alfabeta.

- Suharyono. (2018). The Effect of Applying *e-Filing* Applications Towards Personal Taxpayer Compliance in Reporting Annual Tax Returning (SPT) in Bengkalis State Polytechnic Indonesia. *International Journal of Public Finance*, 3 (1), 47-62. <https://www.researchgate.net/publication/326726876>
- Suherman, M., Almunawwaroh, M. & Marlina, R. (2015). Pengaruh Penerapan *e-Filing* Terhadap Kepatuhan Wajib Pajak Dalam Penyampaian Surat Pemberitahuan (SPT) Tahunan Pada Kantor Pelayanan Pajak Pratama Kota Tasikmalaya. *Media Riset Akuntansi, Auditing & Informatika*, 15 (1), 49-64. <https://www.trijurnal.lemlit.trisakti.ac.id/index.php/mraai/article/view/1649>
- Sunarto & Liana, Y. (2020). Pengaruh Penerapan Sistem *e-Filing*, Pemahaman Perpajakan dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak. *Journal of Islamic Accounting and Tax*, 3 (1), 9-16. <http://journal.umg.ac.id/index.php/tiaa/article/view/1530>
- Susmiatun & Kusmuriyanto. (2014). Pengaruh Pengetahuan Perpajakan, Ketegasan Sanksi Perpajakan Dan Keadilan Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM Di Kota Semarang. *Accounting Analysis Journal*, 3 (3), 378-386. <https://doi.org/10.15294/aaaj.v3i3.4220>
- Tawas, V. B. J., Poputra, A. T. & Lambey, R. (2016). Pengaruh Sosialisasi Perpajakan, Tarif Pajak, dan Sanksi Perpajakan terhadap Kepatuhan Pelaporan SPT Tahunan Wajib Pajak Orang Pribadi (Studi Kasus pada KPP Pratama Bitung). *Jurnal EMBA*, 4 (4), 912-921. <https://doi.org/10.35794/emba.4.4.2016.14530>
- Tumuli, A. K., Sondakh, J. J. & Wokas, H. R. N. (2016). Analisis Penerapan E-SPT Dan *e-Filing* Dalam Upaya Peningkatan Kepatuhan Wajib Pajak (Studi Kasus Di Kantor Pelayanan Pajak Pratama Manado). *Jurnal EMBA*, 4 (3), 102-112. <https://doi.org/10.35794/emba.4.3.2016.13657>
- Waluyo. (2014). *Perpajakan Indonesia*. Jakarta: Salemba Empat.
- Wardani, D. K. & Rumiya. (2017). Pengaruh Pengetahuan Wajib Pajak, Kesadaran Wajib Pajak, Sanksi Pajak Kendaraan Bermotor, dan Sistem Samsat Drive Thru Terhadap Kepatuhan Wajib Pajak Kendaraan Bermotor (Studi Kasus WP PKB roda empat di Samsat Drive Thru Bantul). *Jurnal Akuntansi*, 5 (1), 15-24. <https://jurnalfe.ustjogja.ac.id/index.php/akuntansi/article/view/253>
- Widiiswara, R. A. N., Prihambudi, H. & Kosasih, A. (2021). Dampak Pandemi Covid-19 Terhadap Aktivitas Perpajakan (Penggunaan Layanan Daring, Intensitas Layanan Administrasi Pajak, & Perilaku Kepatuhan Pajak). *Jurnal Kajian Ilmiah Perpajakan Indonesia*, 2 (2), 160-178. <https://ejournal.pajak.go.id/st/article/view/166>
- Winardi. (2011). *Kamus Ekonomi*. Bandung: Mandar Maju.
- Wiratan, K. & Harjanto, K. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan *e-Filing* Oleh Wajib Pajak. *Jurnal Bina Akuntansi*, 4 (5), 310-349. <https://doi.org/10.52859/jba.v5i2.25>
- Zuhdi, F. A., Topowijono & Azizah, D. F. (2015). Pengaruh Penerapan E-SPT dan Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak (Studi Pada Pengusaha Kena Pajak yang terdaftar di KPP Pratama Singosari). *Jurnal Perpajakan (JEJAK)*, 7 (1), 1-7. <http://perpajakan.studentjournal.ub.ac.id/index.php/perpajakan/article/view/211>
- Zulma, G. W. M. (2020). Pengaruh Pengetahuan Wajib Pajak, Administrasi Pajak, Tarif Pajak dan Sanksi Perpajakan terhadap Kepatuhan Pajak Pada Pelaku Usaha UMKM di Indonesia. *Journal of Economics and Business*, 4 (2), 288-294. <http://ekonomis.unbari.ac.id/index.php/ojsekonomis/article/view/170>