THE EFFECT OF TAXPAYER UNDERSTANDING AND USE OF E-FILING ON TAXPAYER COMPLIANCE WITH TAX VOLUNTEER AS MODERATING VARIABLE

THESIS

A Thesis Submitted For The Degree of

Bachelor in Accounting

By:

Rio Nyoman Bagaskoro

NPM. 22001082056

UNIVERSITY OF ISLAM MALANG

FACULTY OF ECONOMICS AND BUSINESS

MALANG

2024

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh wajib pajak dan *e-filing* terhadap kepatuhan wajib pajak dan relawan pajak sebagai studi moderasi pada KPP Pratama Singosari dan KPP Pratama Batu. Penelitian dilakukan dengan menggunakan pendekatan kuantitatif dengan kuesioner sebagai instrumen penelitian. Sampel penelitian sebanyak 180 wajib pajak dengan menggunakan teknik pengambilan sampel insidental. Analisis data dilakukan dengan menggunakan *moderated regression analysis* dengan menggunakan program SmartPls-3. Hasil penelitian menunjukkan bahwa pemahaman perpajakan, *e-filing* dan relawan pajak berpengaruh positif signifikan terhadap kepatuhan wajib pajak. Relawan pajak tidak mampu memoderasi pengaruh pemahaman wajib pajak terhadap kepatuhan wajib pajak, namun mampu memoderasi pengaruh penggunaan *e-filing* terhadap kepatuhan wajib pajak. Hasil penelitian ini diharapkan dapat memberikan pengembangan teori perilaku terencana mengingat perilaku akan terus berubah seiring dengan perkembangan ilmu pengetahuan dan teknologi. Hasil penelitian juga diharapkan dapat menambah wawasan mengenai implementasi teori kepatuhan dalam kehidupan bermasyarakat khususnya yang berkaitan dengan wajib pajak.

Kata kunci: *understanding taxpayers, e-filing, tax volunteers, taxpayer compliance*

ABSTRACT

This research aims to analyze the influence of taxpayers and e-filing on taxpayer compliance and tax volunteers as a moderation study at KPP Pratama Singosari and KPP Pratama Batu. The research was carried out using a quantitative approach with a questionnaire as the research instrument. The research sample was 180 taxpayers using an incidental sampling technique. Data analysis was carried out using moderated regression analysis using the SmartPls-3 program. The research results show that tax understanding, e-filing and tax volunteers have a significant positive effect on taxpayer compliance. Tax volunteers are not able to moderate the influence of taxpayer understanding on taxpayer compliance, but are able to moderate the influence of the use of e-filing on taxpayer compliance. The results of this study are expected to provide the development of theory planned behavior considering that behavior will continue to change along with the development of science and technology. The results of the study are also expected to add insight into the implementation of compliance theory in social life, especially related to taxpayers.

Keywords: *understanding taxpayers, e-filing, tax volunteers, taxpayer compliance*

CHAPTER I

INTRODUCTION

1.1 Background

The Director General of Taxes of the Ministry of Finance explained that the realization of public or taxpayer compliance in reporting tax returns and paying taxes throughout 2022 reached 83.2%. (Santika, 2023).

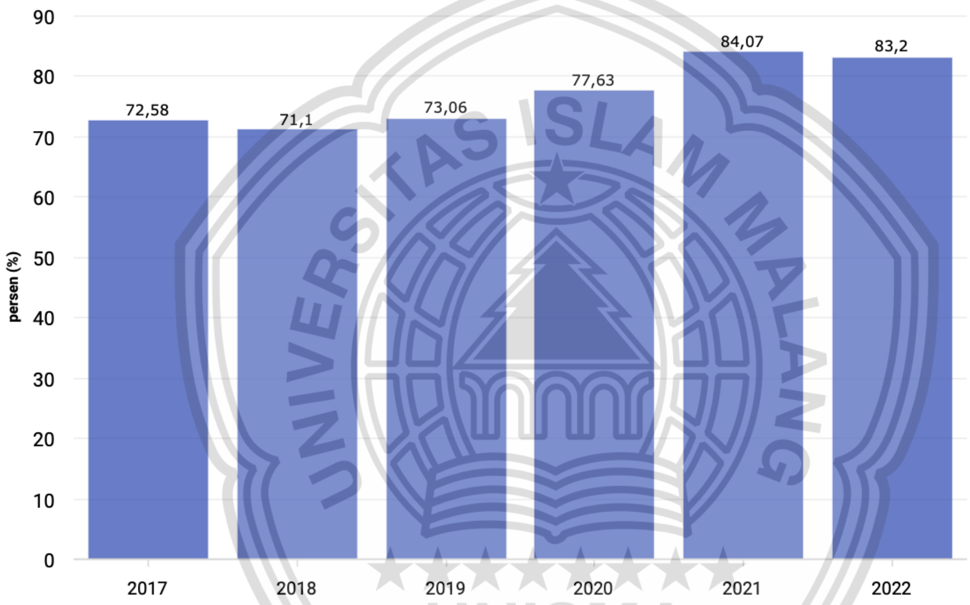

Figure 1.1 Tax Return Reporting Compliance Ratio

Based on the figure above, it is known that the compliance ratio for reporting tax returns for the period 2017 to 2022 shows fluctuating figures. In 2022, the compliance ratio for tax return reporting reached 83.2%, which was lower than the realization in 2021 which reached 84.07%. The researchers' initial observations showed that there were several problems at KPP Pratama Singosari and KPP Pratama Batu. First, there are still some taxpayers who do not understand in detail about taxation. Second, taxpayers are considered less up to date when there are changes related to tax regulations. Third, there are still taxpayers who do not know about e-filing. Fourth, there are still taxpayers who do not understand the awareness of paying taxes and underestimate the sanctions when paying taxes late. Fifth, tax volunteers at KPP Pratama Singosari and KPP Pratama Batu have not shown their role optimally. Tax compliance is a very common problem faced by tax authorities in Indonesia and even in every country in the world. Efforts to improve taxpayer compliance have also long been a concern of tax authorities. Please note, that tax compliance is defined as the willingness of taxpayers to be able to submit and comply with the regulations and tax provisions that apply in a country. (Khozen & Setyowati, 2023)..

This research shows that taxpayer compliance is influenced by several factors, including taxpayer understanding and the use of e-filing. (Anakotta et al., 2023)..

Understanding taxpayers shows attitudes and behavior to carry out taxation rights and obligations in accordance with the provisions of laws and regulations because taxes are very important for national financing. (Romantis et al., 2020). Someone who has understood and understands taxation will increase their tax compliance. In the understanding process, taxpayers will know the entire process in taxation starting from owning an NPWP to reporting SPT as an understanding of tax regulations. This shows that taxpayer understanding affects taxpayer compliance (Malia et al., 2023).

Regulation of the Director General of Taxes Number PER-1/PJ/2-14 shows that e-filing is a way of submitting annual tax returns electronically which is done online in real time through the website of the Directorate General of Taxes or Application Service Provider (ASP). (Kusumowardhani, 2021). The implementation of the e-filing system is expected to increase taxpayer compliance. This is because the use of e-filing will make it easier for taxpayers to report taxes. E-filing makes tax reporting simpler. Taxpayers can save costs and time because reporting can be done in real time so there is no need to visit the Tax Office. The benefits and convenience provided by e-filing provide satisfaction to taxpayers so that they are also more compliant (Pratami, 2022).

On the other hand, there is another factor that is considered to moderate, namely tax volunteers. Through increased understanding of taxation, tax volunteers can assist the government in shaping future taxpayers who will be responsible for duty. It is hoped that tax volunteers will be able to prepare and explain taxes to taxpayers so that they know the benefits of e-filing. (Astuti et al., 2023).. Tax volunteers are considered to be able to increase the competence of taxpayers in carrying out tax obligations in the future, especially in the independent use of e-filing. Related to this, taxpayers will tend to be more compliant because of the perception of ease and usefulness (Darmayasa et al., 2020). (Darmayasa et al., 2020).

Based on several explanations about taxpayer understanding, the use of e-filing, taxpayer compliance and tax volunteers; previous research that shows inconsistent results; and problems at KPP Pratama Singosari and KPP Pratama Batu, this research is important to do. The results of this research will be useful for the wider community and specifically for KPP Pratama Singosari and KPP

Pratama Batu so that they can determine strategies or efforts to improve taxpayer compliance.

Based on research conducted Permadi & Mauludi, (2023)Based on research conducted by Permadi & Mauludi, (2023), the results show that tax understanding through tax volunteers has a significant effect on taxpayer compliance. While the study conducted by Anakotta et al., (2023)obtained the result that the role of tax volunteers strengthens the effect of the application of the e-filing system on taxpayer compliance. Someone who understands taxation and is supported by the role of tax volunteers in reminding and socializing the importance of taxes, has an impact on the level of taxpayer compliance. Tax volunteers have a role to collect and remind each taxpayer to comply with applicable regulations. The tax volunteer program provides assistance to taxpayers in filling out the Annual Tax Return through e-filing which is carried out both online and offline with the target of empowering taxpayers so that in the following year they are able to submit their own tax return without being accompanied. (Apriliasari et al., 2022).. Referring to a study conducted by Agriyanto et al. (2022). tax reporting assistance efforts at the Tax Office carried out by tax volunteers have a role in improving taxpayer understanding.

There are several previous studies that examine taxpayer understanding, the use of e-filing, taxpayer compliance and tax volunteers. Research, Anakotta et al. (2023) shows that the application of the e-filing system and understanding of taxation has a significant positive effect on taxpayer compliance and the role of tax volunteers strengthens the effect of the application of the e-filing system on taxpayer compliance, but the role of tax volunteers does not moderate the effect of tax understanding on taxpayer compliance. Research, Astuti et al. (2023) shows that the application of the e-filing system has no significant effect on taxpayer compliance. On the other hand, research, Darmayasa et al. (2020) shows that the application of e-filling and the role of tax volunteers have a positive and significant effect on individual taxpayer compliance, but there is an insignificant effect on moderating the role of tax volunteers on the application of e-filling on individual taxpayer compliance. The three previous studies showed inconsistent research results. Thus, this study will examine in depth the effect of taxpayer understanding and the use of e-filing on taxpayer compliance with tax volunteers as moderating variables.

Based on the initial study conducted by the research, it is known that most taxpayers want fast and precise tax processes and services. Taxpayer compliance in carrying out their obligations must be supported by systems and procedures that are easy, effective and efficient. However, in practice there are still many taxpayers registered at KPP Pratama Singosari and KPP Pratama Batu who still have difficulties in utilizing tax system services due to lack of socialization. Not all taxpayers understand using e-filing for tax reporting.

Based on the description above, researchers are interested in discussing related to taxpayer understanding, e-filing usage, taxpayer compliance and tax volunteers. Related to this, research with the title "The **Effect of Taxpayer Understanding and Use of E-Filing on Taxpayer Compliance with Tax**

Volunteers as Moderating Variables at KPP Pratama Singosari and KPP Pratama Batu", this needs to be done.

1.2 Problem Formulation

Based on the background of the problems that have been described, the problem formulations that will be studied in this study are:

1. Does understanding of taxpayers affect taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu ?
2. Does the use of e-filing affect taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu ?
3. Does tax volunteerism affect taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu?
4. Do tax volunteers moderate the effect of taxpayer understanding on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu ?
5. Do tax volunteers moderate the effect of e-filing use on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu ?

1.3 Research Objectives and Benefits

1.3.1 Research Objectives

Based on the problem formulation described above, the objectives of this research are to:

1. To analyze the effect of taxpayer understanding on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
2. To analyze the effect of e-filing use on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.

3. To analyze the effect of tax volunteers on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
4. To analyze the effect of taxpayer understanding on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu which is moderated by tax volunteers.
5. To analyze the effect of e-filing use on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu which is moderated by tax volunteers.

1.3.2 Research Contribution

The benefits of this research are as follows:

1. Practicall Contribution

   a. For the Directorate General of Taxes

   Through this research, it is expected to obtain the results of decision-making materials in an effort to improve taxpayer compliance, through increased understanding, application of e-filing and tax volunteers. This research is also expected to be an evaluation material for the DGT in implementing e-filing socialization in the hope that all taxpayers can use it properly.

   b. For KPP Pratama Singosari and North Malang

   This research is expected to be used as a source of input for the Singosari Primary Tax Service Office (KPP) and the Batu Primary Tax Service Office (KPP) and the Directorate General of Taxes, in formulating policies in the field of taxation by considering factors that influence taxpayer compliance.

c. For the Community or Taxpayer

This research is expected to increase taxpayer awareness about the importance of complying with tax obligations. This study is also expected to determine the level of understanding of taxpayers as an effort to improve compliance.

d. For Tax Center

This research is expected to be a material in decision making related to the implementation of the tax volunteer program and the use of e-filing. In addition, it is hoped that the e-filing manager can make developments and continue to evaluate the difficulties of taxpayers in utilizing e-filling, in order to facilitate users in reporting tax returns so that it is hoped that compliance will be improved.

2. Theoreticall Contribution

a. For Science Development

Useful for the field of taxation & practicum, tax accounting & practicum, as a complementary reference material for literacy that will be used for those in need. The results of this study are expected to provide the development of theory planned behavior considering that behavior will continue to change along with the development of science and technology. The results of the study are also expected to add insight into the implementation of compliance theory in social life, especially related to taxpayers.

b. For Research Development

The results of this study are expected to be reference material and additional knowledge so as to complement the shortcomings of this study. The results of the study are expected to contribute to improving and contributing to the development of theory planned behavior and compliance, especially taxpayer compliance.

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1. Summary

Based on the results and discussion in the previous chapter, the following conclusions can be obtained:

1. Understanding taxpayers has a significant positive effect on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
2. The use of e-filing has a significant positive effect on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
3. Tax volunteers have a significant positive effect on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
4. Tax volunteers do not moderate the effect of taxpayer understanding on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.
5. Tax volunteers moderate the effect of e-filing use on taxpayer compliance at KPP Pratama Singosari and KPP Pratama Batu.

5.2. Research Limitations

The limitations of researchers in this study are as follows:

1. This study uses a quantitative method by collecting data using a questionnaire, so respondents may answer randomly and are often not careful in filling out the questionnaire. With that it can affect the quality of the data obtained
2. The object of this research is limited to individual taxpayers registered at KPP Pratama Singosari and KPP Pratama Batu.

3. Factors that influence tax compliance are limited to tax understanding, use of e-filing and tax volunteer. Where there are still many possible factors that can affect taxpayer compliance.

5.3. Suggestions

Based on the results of the research and evaluation, the suggestions in this study are as follows:

1. For further researchers, it is recommended that when collecting data using interview techniques directly to respondents, so that researchers get more accurate and quality information.
2. This research was conducted only on taxpayers registered at KPP Pratama Singosari and KPP Pratama Batu, so it is hoped that further researchers will develop research using a broader study and add other factors that may affect taxpayer compliance.
3. For future researchers, they can add and use other variables such as tax knowledge variables. (Hardika et al., 2021), enforcement and penalties (Rahayu et al., 2021), and education.

LITERATURE

Abbasi, G. A., Kumaravelu, J., Goh, Y. N., & Dara Singh, K. S. (2021). Understanding the intention to revisit a destination by expanding the theory of planned behaviour (TPB). *Spanish Journal of Marketing - ESIC*, *25*(2). https://doi.org/10.1108/SJME-12-2019-0109

Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS) : Alternatif Structural Equation Modelling (SEM) dalam Penelitian Bisnis* (1st ed.). Yogyakarta: ANDI.

Agriyanto, R., Istiariani, I., Ningsih, T. W., & Sulistyowati, N. (2022). Peran Relawan Pajak dalam Upaya Pendampingan Pelaporan Pajak di KPP Pratama Kudus. *Panrita Abdi Jurnal Pengabdian Kepada Masyarakat*, *6*(2).

Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, *2*(4). https://doi.org/10.1002/hbe2.195

Alem, T. M., & Tewabe, Y. W. (2022). Examining the Tax Administration Law of Ethiopia in Light of the Tax Compliance Theories. *Mizan Law Review*, *16*(2). https://doi.org/10.4314/mlr.v16i2.2

Anakotta, F. M., Gilby Sapulette, S., & Iskandar, T. E. (2023). Pengaruh Penerapan E-Filling System Dan Pemahaman Perpajakan Terhadap Kepatuhan Wajib Pajak Dengan Peran Relawan Pajak Sebagai Variabel Moderasi. In *Accounting Research Unit: ARU Journal* (Vol. 4).

Anugrah, M. S. S., & Fitriandi, P. (2022). Analisis Kepatuhan Pajak Berdasarkan Theory Of Planned Behavior. *Jurnal Info Artha*, *6*(1).

Apriliasari, V., Fahmi, A., & Usman, F. (2022). Peningkatan Kepatuhan Wajib Pajak Melalui Program Relawan Pajak. *ABDIMASKU : JURNAL PENGABDIAN MASYARAKAT*, *5*(3). https://doi.org/10.33633/ja.v5i3.654

Astuti, B., Prananda, P. P., Zs, N. Y., Putra, Y. P., & Wahyuni, M. S. (2023). Pengaruh Penerapan Sistem E-Filling Dan Peran Relawan Pajak Dalam Meningkatkan Kepatuhan Pelaporan E-Spt WPOP Pada Masa Pandemi Covid-19 Di Wilayah Kerja KPP Pratama Bengkulu Dua. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, *11*(1). https://doi.org/10.37676/ekombis.v11i1.3048

Bosnjak, M., Ajzen, I., & Schmidt, P. (2020). The theory of planned behavior: Selected recent advances and applications. *Europe's Journal of Psychology*, Vol. 16. https://doi.org/10.5964/ejop.v16i3.3107

Budiarto, A. (2016). *Pedoman Praktis Membayar Pajak*. Depok: Denesis Learning.

Cheng, E. W. L. (2019). Choosing between the theory of planned behavior (TPB) and the technology acceptance model (TAM). *Educational Technology Research and Development*, *67*(1). https://doi.org/10.1007/s11423-018-9598-6

Darmayasa, I. N., Wibawa, B. P., & Nurhayanti, K. (2020). E-filling dan Relawan Pajak dalam Meningkatkan Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Kajian Akuntansi*, *4*(2). https://doi.org/10.33603/jka.v4i2.3949

Ditya, A. N., & Indarti, M. G. K. (2023). Interest In Using E-Filing: Antecedents and Consequances on Personal Taxpayer Compliance (Study at KPP Pratama West Semarang). *Jurnal Ekonomi*, *12*(1), 1672–1682.

Ghozali, I. (2014). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square* (2nd ed.). Semarang: Undip Press.

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). A primer on partial least squares structural equation modeling (PLS-SEM). In *SAGE Publications, Inc.*

Hamid, R. S., & Anwar, S. M. (2019). *Structural Equation Modeling (SEM) Berbasis Varian : Konsep Dasar dan Aplikasi dengan Program SmartPLS 3.2.8 dalam Riset Bisnis*. Jakarta: PT. Inkubator Penulis Indonesia.

Hardika, N. S., Wicaksana, K. A. B., & Subratha, I. N. (2021). The Impact of Tax Knowledge, Tax Morale, Tax Volunteer on Tax Compliance. *Proceedings of the International Conference on Applied Science and Technology on Social Science (ICAST-SS 2020)*, *544*. https://doi.org/10.2991/assehr.k.210424.020

Hoesada, J. (2021). *Teori Akuntansi dalam Hampiran Historiografis Taksonomis*. Yogyakarta: Penerbit ANDI.

Inayah, Afifudin, & Nandiroh, U. (2023). Pengaruh Program Relawan Pajak dan Pendampingan oleh Relawan Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *E_Jurnal Ilmiah Riset Akuntansi*, *12*(01).

Islam, M. A., Saidin, Z. H., Ayub, M. A., & Islam, M. S. (2022). Modelling behavioural intention to buy apartments in Bangladesh: An extended theory of planned behaviour (TPB). *Heliyon*, *8*(9). https://doi.org/10.1016/j.heliyon.2022.e10519

Istiariani, I., Ningsih, T. W., & Sulistyowati, N. (2022). Peran Relawan Pajak dalam Upaya Pendampingan Pelaporan Pajak di KPP Pratama Kudus The Role of Tax Volunteers in Assistance Efforts in Tax Reporting at KPP Pratama Kudus. *Jurnal Pengabdian Masyarakat*, *6*(2).

Kaawoan, M., Rifai, I., & Kumenaung, A. (2023). *Manajemen Keuangan Alkitabiah*. Ponorogo: Uwais Inspirasi Indonesia.

Kementerian Keuangan Republik Indonesia. Keputusan Menteri Keuangan No. 544/KMK.04/2000. , https://jdih.kemenkeu.go.id/fullText/2000/544~KMK.04~2000Kep.html § (2000).

Khani Jeihooni, A., Moayedi, Z. S., Momenabadi, V., Ghalegolab, F., & Afzali Harsini, P. (2023). Effect of Educational Intervention Based on Theory of Planned Behavior (TPB) on Doing Breast Self-examination in a Sample of Iranian Women. *Breast Cancer: Basic and Clinical Research*, *17*. https://doi.org/10.1177/11782234221145417

Khozen, I., & Setyowati, M. S. (2023). Managing taxpayer compliance: Reflections on the drivers of willingness to pay taxes in times of crisis. *Cogent Business and Management*, *10*(2). https://doi.org/10.1080/23311975.2023.2218176

Kusumowardhani, W. (2021). *Seri Manajemen Perpajakan: Penegakan Hukum Pajak*. Tulungagung: Guepedia.

Liberty, Fahlevi, M. T., Putra, A. I., Kriswahyuni, G., Khoirunnisa, E., Rayhan, E., … Anisa. (2023). *Kepatuhan Wajib Pajak Kendaraan Bermotor (Dari Preferensi Risiko Hingga Dampak)*. Lampung: Kolaborasi Pustaka Warga.

Lili, D., Ying, Y., Qiuhui, H., & Mengxi, L. (2021). Residents' acceptance of using desalinated water in China based on the theory of planned behaviour (TPB). *Marine Policy*, *123*. https://doi.org/10.1016/j.marpol.2020.104293

Malia, E., Baihaki, A., Amunullah, Jazilah, Qoyyimah, Wahyudi, I., … Rohman, T. (2023). *Pajak Kita Problematika Terkini*. Pekalongan: PT. Nasya Espanding Management.

Mishra, D., Akman, I., & Mishra, A. (2014). Theory of Reasoned Action application for Green Information Technology acceptance. *Computers in Human Behavior*, *36*. https://doi.org/10.1016/j.chb.2014.03.030

Misra, F. (2019). Tax Compliance: Theories, Research Development And Tax Enforcement Models. *ACCRUALS (Accounting Research Journal of Sutaatmadja)*, *3*(2). https://doi.org/10.35310/accruals.v3i2.72

Mulya, K. S., Harjo, D., Kumala, R., Latif, I. N., Evi, T., Ambarwati, … Wasesa, T. (2023). *Akuntansi Perpajakan (Teori, Landasar Hukum & Studi Kasus)*. Jambi: PT. Sonpedia Publishing Indonesia.

Muttaqin, I. (2022). The Influence of Tax Knowledge and Information Systems to Taxpayer Compliance in the City of Tegal. *European Journal of Business and Management Research*, *7*(4). https://doi.org/10.24018/ejbmr.2022.7.4.1546

Nataherwin, & Widyasari. (2017). *Memahami Ketentuan Umum dan Tata Cara Perpajakan di Indonesia*. Bandung: CV. Rasi Terbit.

Nurhayati, N., & Yunawati, S. (2022). The Influence of the Implementation of E-Filling and Tax Volunteers on Taxpayer Compliance at the Pasir Pengaraian Tax Service, Counseling and Consultation Office. *Aksara: Jurnal Ilmu*

Pendidikan Nonformal, *8*(2). https://doi.org/10.37905/aksara.8.2.1501-1506.2022

Nurkumalasari, A. D., Utomo, S. W., & Sulistyowati, N. W. (2020). Faktor-faktor yang Mempengaruhi Kepatuhan Wajib Pajak Hotel Kota Madiun. *Jurnal Akun Nabelo : Jurnal Akuntansi Netral, Akuntabel, Objektif*, *2*(2).

Pangestie, D. D., & Setyawan, M. D. (2019). Aplikasi Theory of Planned Behaviour : Kepatuhan Wajib Pajak Dalam Membayar Pajak Bumi Dan Bangunan Di Kota Surabaya. *Jurnal Akuntansi AKUNESA*, *8*(1).

Peat, D., Fikfak, V., & Van Der Zee, E. (2022). Behavioural Compliance Theory. *Journal of International Dispute Settlement*, *13*(2). https://doi.org/10.1093/jnlids/idab033

Permadi, F. P., & Mauludi, A. (2023). Pengaruh Penerapan Sistem E-filing Terhadap Tingkat Kepatuhan Wajib Pajak Orang Pribadi Dalam Pelaporan SPT Tahunan Dengan Relawan Pajak Sebagai Variabel Moderasi Pada Tax Center UIN Sayyid Ali Rahmatullah Tulungagung. *Jurnal Akuntansi Dan Pajak*, *24*(1). https://doi.org/http://dx.doi.org/10.29040/jap.v24i1.9590

Permata, M. I., & Zahroh, F. (2022). Pengaruh pemahaman perpajakan, tarif pajak, dan sanksi perpajakan terhadap kepatuhan wajib pajak. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, *4*(12). https://doi.org/10.32670/fairvalue.v4i12.1893

Pradnyani, N. L. P. N. A., & Utthavi, W. H. (2020). The effectiveness of tax volunteers in increasing taxpayer compliance. *International Journal of Research in Business and Social Science (2147- 4478)*, *9*(5). https://doi.org/10.20525/ijrbs.v9i5.826

Pratami, Y. (2022). Penerapan E-Filing, Peran Relawan Pajak dan Kesadaran Wajib Pajak terhadap Kepatuhan WPOP Dalam Melaporkan SPT Tahunan. *Jurnal Ilmiah Akuntansi Universitas Pamulang*, *10*(2). https://doi.org/http://dx.doi.org/10.32493/jiaup.v10i2.16121

Rachmawati, F., Burhanudin, B., & Octaviani, S. (2022). Pengaruh Penerapan Sistem E-Filling Terhadap Kepatuhan Wajib Pajak Dengan Pemahaman Internet Sebagai Variable Moderating. *"LAWSUIT" Jurnal Perpajakan*, *1*(1). https://doi.org/10.30656/lawsuit.v1i1.1144

Rahayu, N. tri, Utomo, S. wahyudi, & Vivin wihartanti, L. (2021). Pengaruh Pemahaman Pajak, Kesadaran Wajib Pajak Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Hotel Di Sarangan Magetan. *Jurnal Ilmiah Ekonomi Dan Bisnis*, *18*(1). https://doi.org/10.31849/jieb.v18i1.5405

Romantis, O., Heriansyah, K., D.W, S., & Azizah, W. (2020). Pengaruh Perencanaan Pajak Terhadap Manajemen Laba Yang Dimoderasi Oleh Penurunan Tarif Pajak (Diskon Pajak). *Jurnal Ilmiah Akuntansi Dan*

Manajemen, *16*(1). https://doi.org/10.31599/jiam.v16i1.116

Ruhni, Z., & Meitriana, M. A. (2023). Pengaruh Asistensi Relawan Pajak, E-Filling, Dan Sosialisasi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi dalam Pelaporan SPT Tahunan di Kantor Pelayanan Pajak (KPP) Pratama Gianyar. *Jurnal Pendidikan Ekonomi Undiksha*, *15*(1), 171–182. https://doi.org/10.23887/jjpe.v15i1.61814

Santika, E. F. (2023). *Ini Rasio Kepatuhan Pelaporan SPT Pajak 2022, DJP Klaim Kenaikan Pada 2023*.

Saputra, D., Dewi, R. C., & Afriani, V. (2022). Dampak Sosialisasi Perpajakan, Pemahaman Wajib Pajak, Tarif Pajak, Sanksi Pajak dan Kualitas Pelayanan Fiskus terhadap Kepatuhan Wajib Pajak. *Journal of Business and Economics (JBE) UPI YPTK*, *7*(2). https://doi.org/10.35134/jbeupiyptk.v7i2.142

Setyawati, A., & Rahma, A. (2022). *Manajemen Pemasaran di Era Bisnis yang Serba Cepat*. Malang: Media Nusa Creative.

Sholih, M. W., Ubaidillah, M., Umma, I., & Prayogo, I. (2023). Effectiveness Of Using E-Filing On Improving Individual Taxpayer Compliance With Mastery Of Information Systems As A Moderating Variable. *JRB - Jurnal Riset Bisnis*, *7*(1), 24–40. https://doi.org/https://doi.org/10.35814/jrb.v7i1.5253

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung : Alfabeta.

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

Sugiyono. (2018). *Penelitian Kualitatif, Kuantitatif dan R&D*. Bandung: Alfabeta.

Sulistyawati, A. I., Lestari, R. D. I. T., & Sabilla, R. I. (2022). The Effect of Tax Understanding, Taxpayer Awareness, Tax Socialization and Fiscus Services on Taxpayer Compliance of Personal Persons. *International Journal of Socialand Managementstudies (Ijosmas)*, *03*(1).

Taing, H. B., & Chang, Y. (2021). Determinants of Tax Compliance Intention: Focus on the Theory of Planned Behavior. *International Journal of Public Administration*, *44*(1). https://doi.org/10.1080/01900692.2020.1728313

Triandani, M., & Apollo, A. (2020). Effect The Understanding Of Taxation, Tax Sanctions And Taxpayer Awareness Of Taxpayer Compliance (Research On Taxpayers Of Individual Entrepreneurs In Tangerang Region). *Dinasti International Journal of Digital Business Management*, *2*(1). https://doi.org/10.31933/dijdbm.v2i1.638

Ula, L. F., Wardani, D. K., & Widyaningsih, B. (2021). *Sistem Pelayanan Pajak*. Jombang: Lembaga Penelitian dan Pengabdian Masyarakat Universitas KH. A Wahab Hasbullah.

Warno, W., Asikin, Z. I., Khasanah, U., Wijaya, A. J., & Nadziroh, U. (2022). Peran Relawan Pajak Dalam Proses Pelayanan SPT Tahunan di Masa Pandemi. *Jurnal Abdi Masyarakat (JAM), 7*(2). https://doi.org/10.22441/jam.2022.v7.i2.006

Wicaksono, G., Samsiah, S., Imron, I., & Arifin, A. L. (2022). The Role Of Leadership Style On Work Achievement Tax Volunteer. *Educoretax, 2*(3). https://doi.org/10.54957/educoretax.v2i3.243

Widyanti, Y., Erlansyah, D., Butar Butar, S. D. R., & Maulidya, Y. N. (2022). Pengaruh Tingkat Pemahaman, Sanksi, Kesadaran Wajib Pajak, dan Sosialisasi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *MBIA, 20*(3). https://doi.org/10.33557/mbia.v20i3.1614

Wijaya, S., & Mochsen, F. (2022). *Penerapan Ketentuan Perpajakan UMKM terhadap Kepatuhan Wajib Pajak*. Tangerang: Guepedia.

Wiratan, K., & Harjanto, K. (2018). Analisis Faktor-Faktor Yang Mempengaruhi Penggunaan E-Filing Oleh Wajib Pajak. *Jurnal Bina Akuntansi*, *5*(2). https://doi.org/10.52859/jba.v5i2.25

Xie, X., Wang, R., & Gou, Z. (2022). Incorporating motivation and execution into healthy building rating systems based on the theory of planned behaviour (TPB). *Building and Environment, 222*. https://doi.org/10.1016/j.buildenv.2022.109452

Yusuf, M. (2017). *Metode penelitian : kuantitatif, kualitatif dan penelitian gabungan*. Jakarta: Kencara.

Zakiy, M. (2021). *SPSS Penelitian Perilakukan Teori dan Praktik*. Jakarta: Kencana.