

ANALYSIS OF TAX COMPLIANCE CHALLENGES IN INDONESIA: PERSPECTIVES OF DIGITALIZATION, REGULATION, AND TAX LITERACY

ANALISIS TANTANGAN KEPATUHAN PAJAK DI INDONESIA : PERSPEKTIF DIGITALISASI, REGULASI, DAN LITERASI PERPAJAKAN

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Abstract

This study analyzes various challenges affecting tax compliance improvement in Indonesia through a literature review using a descriptive qualitative approach. Findings indicate that low tax literacy, regulatory complexity, barriers to digitalization, high compliance costs, and low public trust are the main factors hindering taxpayer compliance. Meanwhile, digitalization such as e-filing and e-billing have facilitated tax administration, but are not yet optimal due to digital literacy constraints. Efforts to improve compliance require ongoing education, regulatory simplification, improved public services, and increased government transparency.

Keywords: Tax Compliance, Tax Digitalization, Tax Literacy, Tax Administration

Abstrak

Penelitian ini menganalisis berbagai tantangan yang memengaruhi peningkatan kepatuhan pajak di Indonesia melalui studi literatur dengan pendekatan kualitatif deskriptif. Temuan menunjukkan bahwa rendahnya literasi perpajakan, kompleksitas regulasi, hambatan digitalisasi, tingginya biaya kepatuhan, serta rendahnya kepercayaan publik menjadi faktor utama yang menghambat kepatuhan wajib pajak. Sementara itu, digitalisasi seperti e-filing dan e-billing telah membantu administrasi pajak, namun belum optimal karena kendala literasi digital. Upaya peningkatan kepatuhan membutuhkan edukasi berkelanjutan, penyederhanaan aturan, layanan publik yang lebih baik, dan penguatan transparansi pemerintah.

Kata kunci: Kepatuhan Pajak, Digitalisasi Perpajakan, Literasi Pajak

INTRODUCTION

Taxes are the largest source of state revenue and play a crucial role in supporting national development, such as financing infrastructure, education,

health, and social welfare programs. In Indonesia, tax contributions to the state budget continue to increase annually, but tax compliance levels are still not optimal. This is evident in Indonesia's tax ratio, which remains below the average for ASEAN countries, indicating that tax revenue potential has not been fully utilized (Moch Hafidz Hamzah Al Amin, Afifudin, 2024). This low level of compliance poses a major challenge for the government in achieving fiscal independence.

Tax compliance is influenced by various complex factors, including not only technical or administrative aspects but also psychological, social, economic, and institutional factors. Research (Maksum et al., 2025) states that compliance behavior is determined not only by the risk of sanctions and audits, but also by tax morale, perceptions of fairness, and the level of trust in the government. When the public perceives that tax management is not transparent or does not provide direct benefits, compliance levels tend to decline. This is in line with the Theory of Planned Behavior (TPB), as explained in research (Dinda Rahma Putri1, 2023), which emphasizes that attitudes, norms, and perceived control significantly influence a person's intention to comply with tax obligations.

On the other hand, Indonesia still faces a fundamental problem of low tax literacy, particularly among individual taxpayers and MSMEs. Many taxpayers do not understand tax calculation procedures, reporting procedures, and the benefits of tax compliance for development. Research (Safitri et al., 2020) found that low tax understanding is a major cause of MSME taxpayer non-compliance. This situation is exacerbated by a weak public administration culture, where financial records are not properly maintained, complicating the tax return (SPT) reporting process. MSMEs with limited resources often perceive tax administration as an additional burden that complicates business operations.

The complexity of tax regulations is another reason why taxpayers are reluctant or find it difficult to comply. Indonesian tax regulations are known for their frequent changes, complex structure, and the need for in-depth legal understanding. Research indicates that regulatory complexity leads to confusion and increases the likelihood of errors in tax reporting. For taxpayers without access to tax consultants, this poses a significant barrier to compliance.

In the past five years, the government has undertaken major transformations through tax digitalization, such as the implementation of e-filing, e-billing, e-registration, and updates to the core tax administration system. This modernization is expected to simplify the tax reporting and payment process, reduce direct contact between taxpayers and officials, and improve tax administration efficiency. Research (Irene Yuliana Sitompul, 2023) shows that e-filing has a positive impact on taxpayer compliance by increasing ease of access and reducing administrative errors. However, this digital progress is not yet fully optimal because many taxpayers still experience digital literacy barriers, such as not understanding how DJP Online operates, difficulty obtaining an EFIN (Employee Financing Facility), or being unfamiliar with using digital devices. Furthermore, several technical disruptions in the digital system also cause inconvenience and reduce taxpayer trust in DJP services.

Another challenge worsening tax compliance is low public trust in the government. Perceptions that tax funds are not being used effectively or that corruption within state institutions can lower public tax morale. Research (Jrie et al., 2025) shows that public trust significantly influences tax compliance during the pandemic. This finding supports the theory put forward by Torgler (2007) that trust is a critical component in increasing voluntary compliance. When the public believes that their taxes are managed fairly and transparently for the public interest, compliance rates increase significantly.

Given these diverse challenges, it is clear that improving tax compliance in Indonesia cannot rely on a single approach. The government needs to combine strategies of tax education, regulatory simplification, improving the quality of public services, strengthening digitalization, and building public trust through fiscal transparency and accountability. Therefore, this study aims to analyze the key factors that pose challenges to improving tax compliance in Indonesia, based on a review of the latest literature for the 2020–2025 period.

LITERATURE REVIEW

A. The Concept of Tax Compliance in Indonesia

Tax compliance in Indonesia can be understood through several theoretical approaches. Classical economic models such as the Allingham–Sandmo model explain that taxpayers comply by considering audit risks and the magnitude of sanctions compared to the benefits of tax avoidance. However, this approach is less able to explain the reasons for public compliance when the actual probability of audit is low. Behavioral approaches, particularly the Theory of Planned Behavior (TPB), provide a broader explanation. In the Indonesian context, the TPB is usually expanded to include elements of tax morale, perceptions of fairness, and levels of trust in the government. Research shows that positive attitudes toward taxes, social support, and trust in state institutions have a strong influence on increasing taxpayer compliance intentions and behavior.

The concept of tax morale emphasizes the importance of internal values and a sense of responsibility as drivers of compliance without external pressure. Policies that increase transparency, accountability, and the quality of public services can strengthen tax morale and encourage voluntary compliance. Furthermore, institutional and technological factors in tax administration are also significant. A modern administrative system can reduce compliance costs and improve the government's ability to detect non-compliance. However, incomplete modernization often creates technical obstacles that actually hinder taxpayers. Therefore, studies of tax compliance in Indonesia need to combine economic, psychological, and institutional aspects to align with field conditions (Romadon, 2023).

B. Factors Influencing Tax Compliance

The results of various empirical studies in Indonesia for the 2020–2025 period show that several key factors consistently influence the level of tax compliance. Tax knowledge and literacy are crucial factors; taxpayers who understand the rules, reporting procedures, and legal risks tend to be more compliant. Research on

MSMEs and digital businesses also confirms that increased outreach and education can encourage compliance, both administratively and substantively. Perceptions of the fairness of the tax system and levels of trust in the government also shape voluntary compliance. When the public perceives tax policies as fair and transparent, their incentive to pay taxes increases. Studies on MSMEs confirm that tax morale, perceptions of fairness, and public trust have a positive influence on compliance.

However, regulatory complexity and high compliance costs remain barriers. Difficult procedures, unclear rules, and the need to use consultants often lead small businesses to non-compliance, either intentionally or unintentionally. Enforcement factors such as audit opportunities and the magnitude of sanctions remain relevant, but their effectiveness depends on the quality of oversight and the legitimacy of tax institutions. Behavior-based interventions (nudges) have also been shown to help improve compliance. Several experiments in Indonesia have shown that simplified letters of appeal or reminders via text message can improve payment of arrears and reporting compliance. Digital transformation in the tax sector also opens up numerous opportunities through easier access and data optimization. However, this modernization is not without challenges, such as the disruption of the core tax system in early 2025, which caused reporting delays and forced the government to provide administrative relaxation.

Business sector characteristics also play a role in shaping compliance. The development of the digital economy requires different approaches for e-commerce players due to varying transaction patterns and regulatory understanding. Research from 2023–2024 showed that tariff perceptions, social environmental influences, and regulatory understanding are important factors determining compliance in this sector. Overall, findings from the past five years indicate that tax compliance in Indonesia is shaped by the interaction of economic, psychological, institutional, and technological factors. (Maksum et al., 2025).

C. The Impact of Tax Digitalization on Taxpayer Compliance

Advances in information technology have driven the Indonesian government to modernize its tax system through various digital services. This effort aims to improve administrative effectiveness, facilitate taxpayers' compliance, and encourage higher levels of compliance. Tax digitalization is realized through the implementation of e-filing, e-billing, and e-registration, which are now integral parts of the modern tax administration system. While bringing many conveniences, its implementation also faces several challenges, particularly related to taxpayer digital literacy.

1. E-Filing as a Modern Tax Reporting Instrument

E-filing is an electronic tax reporting system that allows taxpayers to fill out forms, upload documents, and make tax payments online. This system eliminates the need to fill out paper forms or visit the tax office, allowing for a faster and more efficient reporting process. Utilizing e-filing offers various benefits, such as time efficiency, increased data accuracy, and enhanced security thanks to automatic validation features and encryption technology. The use of digital systems also helps the government manage data in a more structured manner, accelerate analysis, and

improve the effectiveness of oversight. Thus, the presence of e-filing significantly contributes to improving taxpayer compliance by simplifying the reporting process and minimizing errors (W.S. Nuryana, A. Izzudin, S.AB, 2023).

2. E-Billing as an Electronic Tax Payment Facility

E-billing is an online tax payment system designed to simplify the tax payment process. The Directorate General of Taxes began piloting this system in 2013 as part of its tax administration transformation. Through e-billing, taxpayers can independently create billing codes and make payments via ATMs, internet banking, mobile banking, or tellers. The implementation of e-billing is based on the increasing use of electronic payment methods in the community, the need to reduce human error that previously often occurred during the input process by tellers, and the need for real-time recording of state revenues. The streamlined e-billing procedure—from account registration and billing code creation to payment processing—helps taxpayers fulfill their obligations more conveniently. Electronic receipt of proof of payment also simplifies taxpayer filing (Nilla S Viola, 2021).

3. E-Registration: Simplifying the Taxpayer Registration Process

The e-registration system allows online registration, data changes, and the confirmation of Taxable Entrepreneurs (VAT) without having to visit a tax office. This digitalization significantly helps the public, especially business owners, obtain a Taxpayer Identification Number (NPWP) more quickly and efficiently. Previous research has shown that e-registration has a positive impact on taxpayer compliance. The more effective and user-friendly a system is, the more likely taxpayers are to utilize it. Therefore, e-registration plays a crucial role in encouraging an increase in the number of new taxpayers and broadening the state's tax revenue base (Zahrotul Warda, 2020).

4. Administrative Ease as an Effort to Encourage Compliance

Simplifying tax administration is not only aimed at general taxpayers, but also at Micro, Small, and Medium Enterprises (MSMEs). The MSME sector is a key driver of the Indonesian economy, so the government continues to strive to support its growth, one of which is through simplifying the tax process. MSMEs' understanding of taxation is a crucial factor in fostering compliance. When tax administration, reporting, and payment processes are simplified, MSMEs tend to be more compliant and disciplined in fulfilling their tax obligations. The government also provides incentives, such as an extension of the 0.5% Final Income Tax rate, to ease the tax burden on MSMEs so they can focus on business development (Natalia, 2025).

5. Digital Literacy Obstacles in Implementing Digital Systems

Although tax digitalization offers many conveniences, some taxpayers still face obstacles, particularly related to digital literacy. Many individual taxpayers still experience difficulty accessing DJP Online, forget their EFIN, or don't understand the technical steps involved in completing their tax returns. Lack of outreach and minimal assistance exacerbate this situation. In addition to user constraints, several technical issues such as internet network disruptions, incomplete supporting documents, and a lack of procedural understanding also hinder optimal use of the e-filing system. This situation demonstrates that while digitalization has significant potential to improve compliance, more intensive education and assistance are

needed to ensure all taxpayer groups can utilize it effectively (Fitria Dita Kurniasari, 2025).

D. The Role of Government in Improving Tax Compliance

1. Tax Socialization Program

Previous research has shown that programs such as vehicle tax amnesty, exemption from vehicle transfer fees, and tax outreach play a significant role in increasing taxpayer compliance (Meliana Anggraini, 2025). Amnesty policies are believed to encourage people to pay off their tax arrears, while outreach helps people understand the benefits of paying taxes and the risks of sanctions for non-compliance. This understanding fosters public awareness, which in turn increases tax compliance. Several studies have also confirmed that tax outreach has a significant influence on taxpayer compliance, although other findings suggest that outreach does not always have a direct impact.

2. Services Through KPP

The government, through the Tax Service Office (KPP), is striving to improve tax compliance by improving service quality, expanding education, and strengthening law enforcement. The KPP provides faster and more convenient services, conducts widespread outreach down to the sub-district level, and utilizes administrative modernization, such as digital services, to facilitate tax reporting and payment. Furthermore, the KPP also performs supervisory and consultative functions, and provides rewards and sanctions based on taxpayer behavior. These measures are aimed at increasing voluntary compliance (Junardi Setiawan, 2024).

3. Tax Incentives and Reform Policies

Tax incentives are facilities provided by the government to ease the tax burden and encourage certain economic activities. These incentives can take the form of tax exemptions, reduced tax bases, reduced rates, and even payment deferrals (Ihsan Itqoni, 2025). Research shows that tax incentives have been proven to increase taxpayer compliance, including during the pandemic (Indahsari et al., 2021). Tax reforms in Indonesia, initiated in 1984, aimed to create a simpler, fairer, and more modern tax system and increase voluntary compliance. Modernizing tax administration is a key focus to create more efficient and reliable services (Heriyanto & Sari, 2021).

4. Challenges in Improving Tax Compliance in Indonesia.

Tax compliance is a key foundation for financing national development. However, Indonesia still faces several fundamental challenges in its efforts to improve it. One root cause is low tax literacy among the public. Many taxpayers, particularly MSMEs and individuals, do not fully understand the concept, benefits, and procedures for fulfilling their tax obligations. This lack of understanding often leads to negative perceptions of taxes, which are seen as a mere burden rather than a contribution to shared development. Consequently, awareness of registering, calculating, and voluntarily paying taxes is low (Ropinov Saputro, 2020).

Another equally significant challenge is the weak administrative culture. In this context, tax compliance depends not only on awareness but also on the habit of maintaining orderly administration. Many taxpayers, especially those unfamiliar with formal financial record-keeping, experience difficulties in compiling and

storing the supporting documents required for tax reporting. This oral culture and disorganized filing create significant obstacles to the bookkeeping process, which can ultimately encourage non-compliance.

At the system level, the complexity of tax regulations also poses a serious obstacle. Indonesian tax laws and regulations are considered frequently changing and complex, making it difficult for taxpayers, including consultants, to stay up-to-date. This complexity includes interpretations of various types of income, provisions regarding deductible expenses, and the application of varying rates. The complexity of the rules not only confuses taxpayers but also opens up room for differing interpretations that can lead to disputes.

In addition to technical barriers, economic factors also play a crucial role through high compliance costs. These costs extend beyond the tax payments themselves, including the costs of hiring experts such as tax consultants, purchasing software, and the time and effort required to learn regulations, prepare documents, and complete tax return forms. For small businesses, these costs can be disproportionately high compared to the amount of tax payable, reducing the incentive to comply.

The final and most crucial factor is reluctance to report actual income. This phenomenon is often triggered by fear of the substantial tax burden that would be borne if all income were reported. This reluctance can take the form of underreporting or the shadow economy (concealing economic activity). Perceptions of a system of unfairness, where corruption persists or where other taxpayers are perceived as dishonest, further reinforce this reluctance. Low trust in the government's management of tax funds is a key element driving this behavior. Therefore, efforts to improve tax compliance must be multidimensional, not only through law enforcement but also by simplifying regulations, increasing education, and building public trust (Dewi & Susanto, 2021).

RESEARCH METHODS

This research employed a qualitative descriptive method through a literature review. Information was collected from journals, scientific articles, reports from the Directorate General of Taxes, and other studies published between 2020 and 2025. References were selected based on their relevance to tax compliance issues, administrative constraints, the tax digitalization process, and the psychological and social aspects of taxpayers. The analysis process involved reconstructing key findings from these various sources to identify key patterns and issues influencing tax compliance improvement in Indonesia.

RESULTS AND DISCUSSION

Based on a literature review conducted on various research sources for the 2020–2025 period, it can be concluded that improving tax compliance in Indonesia still faces multidimensional, interrelated challenges. Generally, these challenges can be grouped into three main aspects: literacy and awareness, regulation and administration, and digitalization and public trust.

This is due to low tax literacy, a fundamental barrier affecting compliance, particularly among individual taxpayers and MSMEs. Many taxpayers lack understanding of reporting procedures, tax benefits, and the legal risks associated with non-compliance. This is exacerbated by a weak administrative culture, where financial record-keeping is not carried out in an orderly manner. Consequently, the perception arises that taxes are a burden, not a contribution to development. Government outreach efforts, such as outreach programs at the sub-district level, are deemed ineffective in reaching all levels of society. Furthermore, existing outreach tends to be top-down and does not address the diverse characteristics of taxpayers, thus its impact on raising awareness remains limited (Dewi & Susanto, 2021).

The complexity of tax regulations and high compliance costs also contribute to significant obstacles. Frequently changing and complex tax regulations complicate matters for taxpayers, especially MSMEs that lack access to tax consultants. High compliance costs, including consultant fees, time, and effort, are often disproportionate to the amount of tax payable, reducing the incentive to comply. While government tax reforms aim to simplify the system, their implementation still faces technical and adaptation challenges. Furthermore, regulatory uncertainty can trigger underreporting or a shadow economy, where taxpayers choose not to fully report their income due to concerns about the high tax burden (Kurniasari, 2025).

Tax digitalization, such as e-filing, e-billing, and e-registration, has facilitated tax reporting and payment, but has not been fully optimized due to digital literacy challenges and limited infrastructure. Many taxpayers, particularly older generations or businesses in the regions, experience difficulties accessing and operating the DGT's digital platforms. Technical system disruptions, such as those that occurred in early 2025, have also undermined taxpayer confidence in digital services. On the other hand, digitalization has successfully improved administrative efficiency and data accuracy, potentially boosting compliance if accompanied by adequate education and support (Heriyanto & Sari, 2021).

Low public trust in the government's management of tax funds is also a crucial challenge. Perceptions of unfairness, corruption, and a lack of transparency in the use of state funds can weaken tax morale and reduce voluntary compliance. Torgler's (2007) theory of trust is relevant in the Indonesian context, where increased fiscal transparency and accountability can strengthen taxpayer trust. Studies during the Covid-19 pandemic have shown that public trust has a significant impact on compliance, particularly when the government is perceived as responsive and accountable in handling the crisis (Jrie et al., 2025).

Therefore, efforts to improve tax compliance in Indonesia require an integrated approach that combines ongoing education, regulatory simplification, improved public service quality, strengthened digital infrastructure, and building trust through transparency and accountability. Without synergy between these aspects, compliance improvement efforts will be partial and less sustainable (Maksum et al., 2025).

CONCLUSION

Based on an analysis of tax compliance challenges in Indonesia, it can be concluded that improving tax compliance still faces interrelated, multidimensional challenges. Low tax literacy, particularly among individual taxpayers and MSMEs, is a fundamental obstacle, leading to a lack of understanding of procedures, benefits, and the legal risks of non-compliance. This is exacerbated by a weak administrative culture and the perception of taxes as a burden. Furthermore, the complexity of frequently changing regulations and high compliance costs reduce taxpayers' incentives to comply. Although digitalization through e-filing, e-billing, and e-registration has brought convenience and efficiency, its implementation has been suboptimal due to limited digital literacy and infrastructure, as well as technical glitches that undermine user confidence. Public trust also plays a crucial role, where perceptions of unfairness, corruption, and a lack of transparency in the management of tax funds can undermine tax morale and voluntary compliance. Therefore, efforts to improve tax compliance require an integrated approach that combines ongoing education, regulatory simplification, improved public services, strengthened digital infrastructure, and trust-building through fiscal transparency and accountability. Without synergy between these various aspects, compliance improvement efforts will be partial and less sustainable.

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