



## The Effect of E-Filing System Implementation, Understanding of Taxation, and Facilitating Conditions on Taxpayer Compliance

Chelsea Anggriawan<sup>1</sup>, Grace T. Pontoh<sup>2\*</sup>, and Syarifuddin Rasyid<sup>3</sup>  
Hasanuddin University, Indonesia

**Corresponding Author:** Grace T. Pontoh: [gracetpontoh@fe.unhas.ac.id](mailto:gracetpontoh@fe.unhas.ac.id)

---

### ARTICLE INFO

Keywords: E-Filing System Implementation, Understanding of Taxation, Facilitating Conditions, Taxpayer Compliance

*Received : 6, May*

*Revised : 10, June*

*Accepted: 11, July*

©2024Anggriawan, Pontoh, Rasyid: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

The study's findings demonstrate that the implementation of the e-Filing system has a favorable and substantial impact on taxpayer compliance. This suggests that better e-Filing system installation will result in higher taxpayer compliance. Tax knowledge has a favorable and considerable impact on taxpayer compliance. This implies that a taxpayer with a better understanding of taxes will be more compliant because they will know what happens to them if they don't file their taxes on time. Facilitating circumstances also have a good and substantial impact on taxpayer compliance. This suggests that when the tax office provides higher-quality services, taxpayer compliance will rise.

## INTRODUCTION

Tax revenue is one of the main sources of money the state receives from its citizens. Law No. 7 of 2021 defines taxes as obligatory payments to the government that are due from coercive individuals or entities under the law, without any kind of payment in kind, and that are utilized for state initiatives aimed at maximizing the prosperity of the populace. According to the Directorate General of Taxes' Annual Report, tax revenue in 2020 was IDR 1,072.1 trillion, less than what it was in 2019 (IDR 1,332.7 trillion). The Covid-19 epidemic, which had a detrimental effect on a number of commercial sectors and significantly reduced state revenue, was the reason of this collapse. The actual tax revenue realized in 2021 grew to IDR 1,278.6 following a drop. trillion, surpassing the IDR 1,229.6 trillion tax revenue target. Since then, there has been a steady upward trend in state revenue performance, which reached IDR 1,608.1 trillion in 2022.

According to Sani & Sulfan (2022), paying taxes and accurately and fully reporting them both have a major impact on state revenue. Tax compliance is the voluntary fulfillment of tax responsibilities by taxpayers as a means of supporting national development. The information regarding the percentage of individual taxpayers who filed their annual tax returns at KPP Pratama Makassar Barat for the years 2018–2022 is provided below.

Table 1. Individual Taxpayer Compliance Rate in Submitting Annual Tax Returns at KPP Pratama Makassar Barat for the Years 2018-2022

Year	Number of Reports SPT	Reporting Amount SPT	Compliance Ratio
2018	48.188	36.818	76%
2019	53.032	32.483	61%
2020	54.398	44.269	81%
2021	46.997	44.383	94%
2022	51.079	32.587	64%

The aforementioned data indicates that throughout the past five years, the compliance rate of individual taxpayers registered at KPP Pratama Makassar Barat has never achieved 100%. The number of individual taxpayers filing their Annual Tax Returns (SPT) has increased, however this statistic does not correspond to the number of individual taxpayers who are required to file an SPT. In 2022, there was a notable decline of 30% in the compliance rate, despite a

13% increase in 2021. In an effort to increase tax compliance, the Directorate General of Taxation has developed a tax application called e-Filing. Application Service Providers (ASP) is the provider of this application, which is intended to help taxpayers streamline their tax procedures.

Taxpayers are expected to electronically file their Annual Tax Returns through the e-Filing system, obviating the need for them to physically visit the tax office and submit their paperwork. Furthermore, this application seeks to minimize the expenses and duration needed to accurately and punctually prepare, process, and submit their SPT (Andika & Yasa, 2020). The information on the number of individual taxpayers who filed their SPT at KPP Pratama Makassar Barat manually and through the e-Filing system between 2018 and 2022 is provided below.

Table 2. Number of Individual Taxpayers Reporting SPT Through E-Filing and Manually at KPP Pratama Makassar Barat for the Years 2018-2022

Year	Reporting SPT Years Through E-Filing	Reporting SPT Years Manually
2018	35.121	1
2019	31.857	0
2020	43.724	4
2021	43.696	2
2022	32.538	0

The data above shows a decrease in the number of SPT filings using e-Filing over the past three years. From 2020 to 2021, there was a decline of 0.06%, and from 2021 to 2022, there was a significant decrease of 26%. This decline indicates that the implementation of the e-Filing system as a method for filing Annual Tax Returns needs to be further optimized.

Taxpayer compliance can be greatly influenced by the extent to which they understand tax aspects. As'ari (2018) explains that tax understanding is the way taxpayers comprehend existing tax regulations. A lack of deep understanding of taxation often causes taxpayers to potentially violate their obligations in terms of reporting and paying taxes. Therefore, a proper and accurate understanding of tax regulations is necessary to improve taxpayer compliance. Research by Hazmi et al. (2020) reveals that taxpayers' understanding of tax regulations significantly

affects their compliance. In other words, a high level of understanding of taxation plays a crucial role in enhancing taxpayers' compliance in fulfilling their tax obligations. However, this statement contrasts with the findings of Sariputra (2021), which reveal that tax understanding does not impact taxpayer compliance.

Furthermore, facilitating conditions also impact taxpayer compliance. Venkatesh et al. (2003:454) define facilitating conditions as the extent to which an individual believes that the available infrastructure supports their actions. In this context, facilities refer to the availability of services for taxpayers that make them more likely to comply with their tax obligations. These facilities include assistance provided to taxpayers in helping and guiding them to fulfill their tax obligations. The better the facilitating conditions available, the higher the taxpayer compliance rate. Research by Desiva & Kholis (2022) found that facilities positively impact taxpayer compliance. However, this contrasts with the findings of Dince & Desy (2023), which suggest that service facilities do not affect taxpayer compliance.

The theory used in this research to support the above statements is the Unified Theory of Acceptance and Use of Technology (UTAUT), which explains the factors influencing the acceptance and use of technology. This theory helps identify the factors motivating a taxpayer to adopt e-Filing as a system for reporting taxes. This study also uses attribution theory, which examines how individuals explain the causes of others' behavior or their own. This theory supports the research in determining whether taxpayers' behavior, particularly in fulfilling their tax obligations, is influenced by internal factors, such as tax understanding. On the other hand, external factors that can affect taxpayer compliance include facilitating conditions.

This research builds on the study conducted by Saleh & Prayudi (2021), which discussed the impact of the e-Filing system implementation and tax understanding on the compliance of taxpayers in the form of CVs and cooperatives registered at KPP Pratama Makassar Barat. In this research, the researchers added the independent variable facilitating conditions because it is one of the factors with a significant impact on taxpayer compliance. Taxpayers tend to fulfill their tax obligations when they receive adequate support from available facilities.

## LITERATURE REVIEW

### *Unified Theory of Acceptance and Use of Technology (UTAUT)*

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a technology acceptance model that combines eight previously developed technology acceptance models. In this theory, an individual's intention to behave and their actual behavior in using a technology are influenced by performance expectancy, effort expectancy, social influence, and facilitating conditions. The UTAUT theory is considered relevant to this research because it can identify the factors driving the adoption of the e-Filing system. This model provides an explanation of the four factors that can motivate a taxpayer to implement e-Filing as a tax reporting system.

### *Attribution Theory*

A behavior, whether by oneself or by others, can be triggered by internal or external factors. Internal factors refer to aspects that originate within an individual, such as awareness, character, and ability. Conversely, external factors are aspects that come from outside an individual, influenced by external parties such as pressure from other individuals or certain conditions. This theory is relevant in analyzing whether taxpayers fulfill their tax obligations influenced by both internal and external factors. One internal factor that significantly impacts taxpayer compliance is tax understanding. Meanwhile, from the external side, facilitating conditions are crucial.

### *The Effect of Implementing the e-Filing System on Taxpayer Compliance*

E-Filing is an electronic service designed to assist taxpayers, both individuals and entities, in submitting their tax returns (SPT) online. This service can be accessed through the Directorate General of Taxes' website or applications provided by service providers. In the context of the Unified Theory of Acceptance and Use of Technology (UTAUT), the implementation of the e-Filing system is expected to build trust and confidence in taxpayers that e-Filing can improve performance efficiency, reduce the required time, and show how environmental and infrastructure factors can encourage the adoption of e-Filing.

Suwandono et al. (2022) stated in their research that the implementation of the e-Filing system has a positive and significant impact on taxpayer compliance. The better the implementation of the e-Filing system, the higher the taxpayer compliance rate. This finding is consistent with research conducted by Amwal et al. (2020), Rustandi & Erfiansyah (2021), Diantini et al. (2018), Saleh & Prayudi (2021), and Wahyudi (2021). Based on this description, the hypothesis in this study can be formulated as follows: **H1: The implementation of the e-Filing system has a positive effect on taxpayer compliance.**

*The Effect of Tax Understanding on Taxpayer Compliance*

Understanding tax regulations is a process where individuals responsible for taxes know and understand tax laws and procedures and implement them in tax-related activities such as tax payments, tax return submissions, and other activities. Based on attribution theory, one internal factor that affects taxpayer behavior, particularly in fulfilling their responsibilities, is tax understanding.

Research by Hazmi et al. (2020) revealed that understanding tax regulations has a significant impact on taxpayer compliance. Good understanding allows taxpayers to be aware of the penalties imposed when they do not fulfill their tax responsibilities, which in turn increases their compliance in paying taxes. This finding is consistent with research conducted by Fitriadi (2022), Saleh & Prayudi (2021), and Ramadhanty & Zulaikha (2020). Based on this description, the hypothesis in this study can be formulated as follows:

**H2: Tax understanding has a positive effect on taxpayer compliance.**

*The Effect of Facilitating Conditions on Taxpayer Compliance*

Venkatesh et al. (2003:454) stated that facilitating conditions are defined as the degree to which an individual believes that the available infrastructure supports their actions. Based on attribution theory, facilitating conditions are seen as an important external factor influencing taxpayer compliance in fulfilling their tax payment obligations. Tax service facilities are means provided to assist taxpayers in performing tax functions. Achieving satisfactory service requires support from reliable, competent staff who understand taxpayer needs and can perform their duties responsibly.

In their research, Desiva & Kholis (2022) revealed that adequate facilities significantly support taxpayer compliance. The better the facilities provided, the higher the taxpayer compliance rate. This finding aligns with research conducted by Barus et al. (2016) and Harun & Sutrahti (2020). Based on this description, the hypothesis in this study can be formulated as follows: **H3: Facilitating conditions have a positive effect on taxpayer compliance**

**METHODOLOGY**

This study employs a quantitative approach by collecting data in the form of numbers, which are processed and analyzed through statistical or mathematical calculations (Sekaran & Bougie, 2016:43). The research aims to explain the relationship between independent and dependent variables through hypothesis testing. The research location is around Karebosi Link. The population in this study consists of non-employee individual taxpayers registered at KPP Pratama Makassar Barat. The sample includes non-employee

individual taxpayers in the vicinity of Karebosi Link, totaling 67 respondents. This study uses an accidental sampling technique for sample selection.

The data used in this study are subject data and primary data sources obtained directly from respondents through questionnaires. Data collection is conducted using a survey method, distributing questionnaires to shops around Karebosi Link.

The independent variables in this study are the implementation of the e-Filing system, measured with six indicators developed by Wijastuti (2016), tax understanding measured with four indicators developed by Siregar (2018), and facilitating conditions measured with four indicators developed by Kusuma (2016). The dependent variable is taxpayer compliance, measured with four indicators developed by Rahayu (2010). All indicators are measured using a Likert scale with five answer choices.

Data analysis in this study is carried out using the Partial Least Square (PLS) method with SmartPLS 4.0 software. PLS is a technique within Structural Equation Modeling (SEM) specifically designed to address multiple regression issues when there are specific data problems, such as a small research sample.

## RESEARCH RESULT

### Data Description

Table 3. Sample Descriptive Statistics

Information	Total	Persentase dari all Responden (100%)
Jumlah Sampel	67	100
Jenis Kelamin:		
1. Laki-laki	41	61,2
2. Perempuan	26	38,8

Table 3 shows that the respondents are predominantly male, totaling 41 individuals (61.2%), while the number of female respondents is 26 (38.8%). There were no damaged or disqualified questionnaires.

### Descriptive Analysis

Table 4. Descriptive Analysis

Information	N	Minimum	Maximum	Sum	Mean	Standard Deviation
PSE	67	9	30	1541	23,00	5,250
PP	67	10	20	1022	15,25	3,175
FC	67	5	20	893	13,33	3,923
KWP	67	5	20	1055	15,75	3,647

Table 4 presents the descriptive analysis results of the questionnaire responses. The data, which has been organized into a table, is analyzed based on the respondents' answers, including mean, median, minimum, maximum, and standard deviation.

#### Data Analysis

Testing using PLS begins with designing the structural model of the study. This model illustrates the latent variables, shown in blue, with indicators marked in yellow. Arrows are used to indicate relationships between latent variables and between latent variables and their indicators. The structural model is then processed using the PLS Algorithm in SmartPLS.

#### Measurement Model Testing (Outer Model)

##### 1. Validity Test

Table 5. Loading Factor

Variable	Loading Factor
Implementation of the E-filling System	
PSE 1	0.785
PSE 2	0.846
PSE 3	0.834
PSE 4	0.791
PSE 5	0.881
PSE 6	0.786
Understanding Taxation	



PP 1	0.860
PP 2	0.855
PP 3	0.809
PP 4	0.757
Facilitating Conditions	
FC 1	0.830
FC 2	0.850
FC 3	0.852
FC 4	0.777
Taxpayer compliance	
KWP 1	0.811
KWP 2	0.890
KWP 3	0.888
KWP 4	0.877

Table 6. Average Variance Extracted (AVE)

	<b>AVE</b>
PSE	0.675
PP	0.674
FC	0.685
KWP	0.752

Validity testing is performed by examining convergent validity and discriminant validity. Convergent validity can be assessed by looking at the outer loading values and the average variance extracted (AVE) in Tables 5 and 6. The outer loading values for each indicator in this study are greater than 0.7, and the average variance extracted (AVE) for each construct exceeds 0.5. Thus, the results of the testing indicate that convergent validity is met, confirming that the question indicators for each variable in this study are valid.

Table 7. Cross Loading

	<b>FC</b>	<b>KWP</b>	<b>PP</b>	<b>PSE</b>
FC 1	0.830	0.646	0.572	0.483
FC 2	0.850	0.525	0.426	0.516
FC 3	0.852	0.524	0.445	0.470
FC 4	0.777	0.538	0.440	0.375
KWP 1	0.652	0.811	0.552	0.571
KWP 2	0.588	0.890	0.525	0.618
KWP 3	0.573	0.888	0.670	0.616
KWP 4	0.547	0.877	0.502	0.687
PP 1	0.415	0.577	0.860	0.517
PP 2	0.474	0.523	0.855	0.479
PP 3	0.505	0.505	0.809	0.461
PP 4	0.505	0.526	0.757	0.446
PSE 1	0.385	0.512	0.485	0.785
PSE 2	0.513	0.650	0.529	0.846
PSE 3	0.493	0.546	0.450	0.834
PSE 4	0.399	0.625	0.395	0.791
PSE 5	0.433	0.624	0.534	0.881
PSE 6	0.525	0.567	0.467	0.786

Discriminant validity is assessed through cross-loading values. Based on Table 7, the cross-loading values for the variables of e-Filing system implementation, tax understanding, facilitating conditions, and taxpayer compliance meet the discriminant validity criteria with cross-loading values exceeding 0.7. This indicates that there is good discriminant validity.

## 2. Reliability Test

Table 8. Cronbach's Alpha dan Composite Reliability

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>
PSE	0.903	0.926
PP	0.838	0.892
FC	0.847	0.897
KWP	0.889	0.924

Construct reliability is determined by examining the composite reliability and Cronbach's alpha values, both of which should exceed 0.7. Based on Table 8, it can be concluded that the constructs of e-Filing system implementation, tax understanding, facilitating conditions, and taxpayer compliance exhibit good reliability.

### *Structural Model Testing (Inner Model)*

Inner model testing is conducted to evaluate the relationships between constructs, significance values, and the R-squared of the research model. According to the SmartPLS output, the R-squared value for the taxpayer compliance variable is 0.644. This result indicates that 64% of the variability in taxpayer compliance can be explained by the e-Filing system implementation, tax understanding, and facilitating conditions, while 36% is influenced by other variables not examined in this study.

### *Hypothesis Testing*

Hypothesis testing is performed by examining path coefficients, which indicate parameter coefficients and the significance of t-statistics using the bootstrapping feature in SmartPLS. If the t-statistic is greater than 1.96, the value is considered significant, and the hypothesis is accepted if the p-value is less than 0.05. The results of hypothesis testing are detailed in Table 7.

Table 7. Result Uji Hipotesis

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics</b>	<b>P Values</b>	<b>Information</b>
FC → KWP	0.322	0.320	0.097	3.328	0.001	<b>Diterima</b>
PP → KWP	0.229	0.230	0.116	1.965	0.049	<b>Diterima</b>

PSE → KWP	0.407	0.409	0.109	3.731	0.000	<b>Diterima</b>
--------------	-------	-------	-------	-------	-------	-----------------

## DISCUSSION

### *Effect of E-Filing System Implementation on Taxpayer Compliance*

Based on the statistical calculations, the t-statistic value exceeds the critical value of 1.96, which is 3.731, with a path coefficient of 0.000 indicating a positive effect. Thus, Hypothesis 1 in this study, which posits that the implementation of the e-Filing system has a positive and significant impact on taxpayer compliance, is accepted. This finding supports the Unified Theory of Acceptance and Use of Technology (UTAUT), which asserts that e-Filing implementation can instill confidence in taxpayers by enhancing performance efficiency, saving time, and demonstrating how environmental and infrastructural factors can support e-Filing adoption.

The results are consistent with research by Suwandono et al. (2022), Amwal et al. (2020), Rustandi & Erfiansyah (2021), Wahyudi (2021), Diantini et al. (2018), and Saleh & Prayudi (2021), which indicate a positive and significant relationship between e-Filing system implementation and taxpayer compliance. The findings suggest that the e-Filing system is functioning effectively, allowing taxpayers to report and pay taxes easily without visiting tax offices. This convenience motivates taxpayers to fulfill their tax obligations more diligently. Therefore, better implementation of the e-Filing system leads to increased taxpayer compliance.

### *Effect of Tax Understanding on Taxpayer Compliance*

The statistical calculations reveal that the t-statistic value exceeds the critical value of 1.96, which is 1.965, with a path coefficient of 0.049 indicating a positive effect. Thus, Hypothesis 2, which states that tax understanding has a positive and significant impact on taxpayer compliance, is accepted. This result supports attribution theory, which posits that taxpayer compliance is influenced by both internal and external factors. One internal factor in this study is tax understanding, which is considered an individual's control, driven by personality, awareness, and capability.

These results align with research by Hazmi et al. (2020), Fitriadi (2022), Saleh & Prayudi (2021), and Ramadhanty & Zulaikha (2020), which show a positive and significant relationship between tax understanding and taxpayer compliance. The findings indicate that taxpayers have a good understanding of various tax aspects, such as applicable tax systems, general regulations and procedures, tax functions, and legal consequences of non-compliance. A thorough understanding of tax matters enhances taxpayers' awareness and

responsibility in fulfilling their obligations. Hence, better tax understanding leads to greater compliance, as taxpayers are aware of the penalties for failing to meet their tax obligations.

#### *Effect of Facilitating Conditions on Taxpayer Compliance*

According to the statistical computations, the t-statistic value is 3.328, which is greater than the crucial value of 1.96, and the path coefficient is 0.001, which denotes a positive influence. Thus, it may be concluded that Hypothesis 3, which asserts that facilitating conditions significantly and favorably affect taxpayer compliance, is accepted. The attribution approach, which contends that both internal and external influences affect taxpayer compliance, is supported by this data. Facilitating conditions are one external component in this study. Providing effective and sufficient tax services is essential for drawing in taxpayers and affecting their desire to pay their taxes.

It is anticipated that taxpayers will use the e-Filing system to electronically file their Annual Tax Returns, eliminating the need for them to go to the tax office in person to turn in their documentation. Additionally, the goal of this application is to reduce the costs and time required to precisely and on time prepare, process, and submit their SPT (Andika & Yasa, 2020). Below is data on the number of individual taxpayers who, between 2018 and 2022, submitted their SPT to KPP Pratama Makassar Barat both manually and electronically.

### **CONCLUSIONS AND RECOMMENDATIONS**

The results of the study show that taxpayer compliance is positively and significantly impacted by the adoption of the e-Filing system. This implies that taxpayer compliance will increase with improved e-Filing system installation. Taxpayer compliance is positively and significantly impacted by tax knowledge. This suggests that a taxpayer will be more compliant if they have a greater understanding of taxes since they will be aware of the penalty for failing to file their taxes on time. Taxpayer compliance is positively and significantly impacted by facilitating situations as well. This implies that taxpayer compliance will increase with the caliber of services supplied by the tax office.

### **ADVANCED RESEARCH**

Based on the analysis and discussion of this study, future research could analyze and explore additional factors beyond those included in this study or add variables that may influence taxpayer compliance.

### **ACKNOWLEDGMENT**

The researcher expresses gratitude to God Almighty for His blessings and grace, which enabled the successful completion of this study. Thanks are also extended to the Department of Accounting for their support and assistance throughout the research process.

**REFERENCES**

- Amwal, A. D., Sutanto, E. M., & Harjito, Y. (2020). Pengaruh Implementasi Sistem E-Filing Terhadap Kepatuhan Wajib pajak UMKM Dengan Pemahaman Internet Sebagai Pemoderasi. *Neraca: Jurnal Pendidikan Ekonomi*, 5(2), 71-83.
- Andika, K. D., & Yasa, I. N. P. (2020). Pengaruh Technology Acceptance Model terhadap Penggunaan e-Filing (Studi pada Wajib Pajak Orang Pribadi di KPP Pratama Singaraja). *Jurnal Ilmiah Akuntansi Dan Humanika*, 10(3), 267-275.
- As'ari, N. G. (2018). Pengaruh Pemahaman Peraturan Perpajakan, Kualitas Pelayanan, Kesadaran Wajib Pajak dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Ekobis Dewantara*, 1(6), 64-75.
- Barus, S. A. H., Kamaliah, & Yuneita. (2016). Pengaruh Akses Pajak, Fasilitas, Sosialisasi Perpajakan dan Kualitas Pelayanan Terhadap Kepatuhan Wajib Pajak Kendaraan Bermotor. *Jurnal Online Mahasiswa Fakultas Ekonomi*, 3(1), 295-309.
- Desiva, A. H., & Kholis, N. (2022). Pengaruh Sosialisasi, Fasilitas, Kualitas Pelayanan, dan Sanksi Perpajakan pada Kepatuhan Wajib Pajak Kendaraan Bermotor. *KINERJA: Jurnal Ekonomi Dan Manajemen*, 19(2), 233-240. <https://doi.org/10.30872/jkin.v19i2.10807>
- Diantini, A., Yasa, I. N. P., & Atmadja, A. T. (2018). Pengaruh Penerapan E-Filing Terhadap Kepatuhan Wajib Pajak Orang Pribadi (Studi Pada Kantor Pelayanan Pajak Pratama Singaraja). *Ilmiah Mahasiswa Akuntansi*, 9(1), 55-64.
- Dince, M. N., & Desy, H. N. (2023). Pengaruh Kualitas Pelayanan, Pemeriksaan Pajak dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak pada KPP Pratama Maumere. *Jurnal Pendidikan Tambusai*, 7(1), 2036-2044.
- Fitriadi. (2022). Pengaruh Pemahaman Peraturan Perpajakan dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Badan Pada KPP Pratama Makassar Utara. *RESTITUSI : Jurnal Riset Perpajakan*, 1(1), 1-13.
- Harun, H., & Sutrahti, F. Y. (2020). Pengaruh Akses Pajak, Fasilitas, Kuantitas Pelayanan dan Persepsi Adanya Reward Terhadap Kepatuhan Wajib Pajak Kendaraan Mobil. *ECo-Fin*, 2(2), 50-56. <https://doi.org/10.32877/ef.v2i2.314>

- Hazmi, M. Z., Suhendro, S., & Dewi, R. R. (2020). Pengaruh Pemahaman Wajib Pajak, Kualitas Pelayanan dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Pada KPP Pratama Surakarta. *Jurnal Akuntansi Universitas Jember*, 18(1), 28. <https://doi.org/10.19184/jauj.v18i1.17869>
- Ramadhanty, A., & Zulaikha. (2020). Pengaruh Pemahaman Tentang Perpajakan, Kualitas Pelayanan Fiskus, Sistem Transparansi Perpajakan, Kesadaran Wajib Pajak, dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Diponegoro Journal of Accounting*, 9(4), 1-12. <http://ejournal-s1.undip.ac.id/index.php/accounting>
- Rustandi, & Erfiansyah, E. (2021). Pengaruh Penerapan Sistem E-Filling Terhadap Kepatuhan Wajib Pajak dengan Pemahaman Internet sebagai Variabel Pemoder asi pada KPP Pratama Garut. *Jurnal Ilmiah MEA*, 5(3), 2118-2130.
- Saleh, A. M., & Prayudi. (2021). Pengaruh Penerapan Sistem E-Filing dan Pemahaman Perpajakan Terhadap Kepatuhan Wajib Pajak Berbentuk CV Dan Koperasi yang Terdaftar di KPP Pratama Makassar Barat. *YUME: Journal of Management*, 4(1), 324-340. <https://doi.org/10.37531/yume.vxix.223>
- Sani, P. J., & Sulfan, S. (2022). Perilaku Kepatuhan Wajib Pajak Orang Pribadi Pekerjaan Bebas Di Kota Denpasar. *Jurnal Pajak Dan Keuangan Negara (PKN)*, 3(2), 294-304. <https://doi.org/10.31092/jpkn.v3i2.1520>
- Sariputra, A. (2021). Pengaruh Tarif Pajak, Sanksi Pajak, Sosialisasi Pajak, Pemahaman Perpajakan, Serta Self Assessment System Terhadap Kepatuhan Wajib Pajak UMKM (Studi Kasus Pasar Lama Kota Tangerang). *Jurnal Ekonomi Dan Bisnis*, 1(1), 656-666.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill-Building Approach*. United Kingdom: John Wiley & Sons, Ltd.
- Suwandono, Zaenudin, I., & Haryadi, R. N. (2022). Pengaruh Penerapan E-Filing Terhadap Tingkat Kepatuhan Wajib Pajak (Survey Pada Kantor Pelayanan Pajak Pratama Bekasi Barat). *Jurnal Pajak Dan Bisnis (Journal of Tax and Business)*, 3(1), 24-34. <https://jurnal.stpi-pajak.ac.id/index.php/JPB/article/view/42>
- Pemerintah Indonesia. (2021). Undang-Undang Republik Indonesia Nomor 7 Tahun 2021 Tentang Harmonisasi Peraturan Perpajakan. Lembaran Negara

RI Tahun 2021, No 246. Sekretariat Negara. Jakarta.

Venkatesh, V., Morris, M.G., Davis, G.B., & Davis, F.D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3): 425-478.

Wahyudi, A. (2021). Pengaruh Penerapan Sistem E-Filing, Penerapan Sistem E-Billing, Kebijakan Insentif Pajak Terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(2), 299-308. <https://doi.org/10.37641/jiakes.v9i2.800>