



The Role of E-Filing Policies, Tax Sanctions, and Taxpayer Awareness in Enhancing Individual Taxpayer Compliance

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Abstract

This study examines the impact of e-filing policies, tax sanctions, and taxpayer awareness on individual taxpayer compliance at the East Serang Pratama Tax Service Office. Using a quantitative approach and multiple regression analysis, the research explores relationships among these factors based on primary data obtained from questionnaire surveys distributed to 60 registered individual taxpayers actively using electronic filing (e-filing). Empirical findings indicate that e-filing policies positively influence taxpayer compliance, primarily by enhancing convenience, efficiency, and transparency in tax reporting processes. The imposition of tax sanctions also demonstrates a significant positive relationship, underscoring their effectiveness as enforcement tools to ensure taxpayers adhere to regulatory standards. Furthermore, increased taxpayer awareness strongly correlates with improved compliance, reflecting the crucial role of knowledge and understanding in fostering voluntary compliance behavior. The study provides empirical evidence contributing to the existing literature on taxation compliance determinants within the Indonesian tax administration context. It highlights the importance of enhancing taxpayer education programs and continuously promoting electronic filing systems to optimize compliance. Tax authorities should further develop targeted strategies to raise taxpayer awareness, consistently apply sanctions, and simplify e-filing mechanisms, ultimately supporting higher compliance levels and achieving national revenue targets.

Keywords: *E-filing Policy, Tax Sanctions, Taxpayer Awareness, Taxpayer Compliance, Tax Administration.*

INTRODUCTION

The achievement of tax revenue targets significantly depends on taxpayer compliance, including both individual and corporate taxpayers. High taxpayer compliance is essential for the sustainability of government revenues, which in turn supports national development initiatives. The development of tax administration at this time is more focused on the needs of taxpayers, because taxpayers as the parties required by the tax apparatus, it is only natural for them to demand the services of the best tax officials (Wicaksono, 2022). Compliance of taxpayers can be seen from whether or not a taxpayer complies with registering himself, compliance in depositing tax returns, taxpayer compliance in calculating and paying tax owed, and compliance in paying tax arrears (Sasmita, 2015).

The East Serang Pratama Tax Office has 22,350 individual taxpayers, with a compliance rate of annual tax return reporting of only 59.01% in 2023, lower than the national average of 93%. The compliance rate of tax return reporting in Serang City in 2023 is still relatively low compared to the national average. However, with various efforts that have been made by the local government and related agencies, it is hoped that this level of compliance can increase in the coming years. Around 91.5% of taxpayers in Serang City are categorized as small taxpayers, which contribute 27.3% of total tax revenue. In contrast, only 0.5% are large taxpayers.

While intensification can be pursued through improving the quality of the taxation apparatus, excellent service to taxpayers, coaching and socialization to taxpayers, and increasing taxpayer compliance (Putri & Setiawan, 2017). Optimal tax revenue is achieved when the gap between actual revenue and potential revenue—known as the "tax gap"—is minimal. According to Gunadi (2009:4), the size of the tax gap directly reflects taxpayer compliance levels.

Taxpayer compliance itself is defined as taxpayers' adherence to tax regulations, encompassing timely and accurate reporting and payment of taxes. It is hoped that the public can continue to increase their awareness and compliance with tax rights and obligations (Machfuzhoh & Pratiwi, 2019). Talking about taxation will never end to bring up interesting topics.

Recent reports from the Directorate General of Taxes (DGT) indicate fluctuations in Indonesia's tax revenue performance between 2019 and 2023, as illustrated in Table 1.1 below:

Table 1.1: Realization of Indonesian National Tax Revenue (2019–2023)

No.	Fiscal Year	Revenue Target (%)	Revenue Realization (%)
1.	2019	100%	84.44%
2.	2020	100%	89.25%
3.	2021	100%	103.90%
4.	2022	100%	115.61%
5.	2023	100%	102.73%

(Source: Directorate General of Taxes Performance Report, 2019-2023)

These fluctuations indicate ongoing challenges in achieving consistent taxpayer compliance. Susanto (2013) identified two primary factors affecting compliance: internal and external factors. Internal factors arise from taxpayer characteristics such as education, tax awareness, and understanding of tax regulations. External factors involve environmental

aspects, including regulatory enforcement, social influences, and governmental accountability.

In response to technological advancements, the DGT has introduced e-filing policies aimed at modernizing tax administration. The implementation of e-filing is expected to enhance reporting accuracy, reduce administrative burdens, and increase transparency in the tax system. The DGT and regional tax offices, including the East Serang Pratama Tax Service Office, have actively supported this policy by providing educational programs, technical guidance, and ongoing socialization activities.

Moreover, the enforcement of tax sanctions remains crucial in maintaining taxpayer compliance. Tax sanctions act as preventive tools by imposing administrative penalties such as fines and interest charges. According to Mardiasmo (2011:59), effective sanctions are necessary to mitigate non-compliance and prevent losses in state revenue.

Taxpayer awareness also plays a pivotal role in achieving compliance. Awareness encompasses taxpayers' recognition and voluntary willingness to fulfill tax obligations. However, individual taxpayer awareness in Indonesia remains relatively low (Fikriningrum, 2012). Therefore, efforts to improve taxpayer awareness through continuous education and socialization are essential for enhancing voluntary compliance.

Previous research by (Fuzzy, 2022) examined the impact of e-filing on compliance, but did not consider tax sanctions or taxpayer awareness. Meanwhile, research by (Natalia, 2022) focused on tax sanctions, but not in the context of digitalization. The role of e-Filing policies, tax sanctions, and taxpayer awareness are crucial factors in increasing individual taxpayer compliance. Various international studies have shown that the combination of these three elements can strengthen tax compliance through technological, regulatory, and educational approaches.

An approach that integrates e-Filing, tax sanctions, and increasing taxpayer awareness has proven effective in increasing tax compliance. A study at the East Denpasar Pratama Tax Office showed that these three variables simultaneously had a positive and significant effect on compliance with individual taxpayer SPT reporting. At the global level, countries such as the UK and Australia have implemented similar strategies with a focus on digitizing the tax system, strict law enforcement, and educational programs to increase taxpayer awareness. A study in Tajikistan found that digitizing the tax system through e-Filing reduced compliance costs and bribe payments, and increased overall tax payments.

The implementation of the e-Filing system in Indonesia has been shown to increase individual taxpayer compliance in reporting Annual Tax Returns (SPT). Various studies show that e-Filing provides convenience and efficiency that encourages taxpayers to be more compliant in fulfilling their tax obligations.

Despite these initiatives, empirical evidence examining the simultaneous effects of e-filing policies, tax sanctions, and taxpayer awareness on individual compliance, particularly in regional contexts such as the East Serang Pratama Tax Service Office, remains limited. Understanding these relationships is important for evaluating current policy effectiveness and identifying areas requiring further improvement.

Considering these issues, this study explicitly aims to examine the influence of e-filing policies, tax sanctions, and taxpayer awareness on individual taxpayer compliance at the East Serang Pratama Tax Service Office.

The article is structured as follows: a literature review and hypothesis development follow this introduction. The methodology is subsequently described, leading into a

discussion of the findings. Finally, conclusions and practical recommendations are provided to assist policymakers and guide future research directions.

THEORITICAL FRAMEWORK AND HYPOTHESIS

Grand Theory: Theory of Planned Behavior

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is one of the most widely used psychological theories to explain behavioral intention and actual behavior. TPB posits that human action is guided by three key components: attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of tax compliance, these components can be interpreted as follows: (1) attitude refers to the taxpayer's evaluation of paying taxes (whether it is beneficial or burdensome), (2) subjective norm refers to the perceived social pressure from peers, family, or society to pay taxes, and (3) perceived behavioral control refers to the taxpayer's perceived ability and resources (e.g., access to tax information, ease of using tax systems) to comply with tax obligations.

TPB has been widely adopted in taxation research. Bobek and Hatfield (2003) found that attitude, subjective norm, and perceived control significantly influence tax compliance intention among U.S. taxpayers. In the Indonesian context, Hidayat and Nugroho (2010) highlighted that taxpayers with higher self-efficacy and supportive social environments are more likely to exhibit voluntary compliance. Therefore, TPB provides a strong theoretical foundation to investigate how external policies and internal awareness influence taxpayer behavior. This theory is particularly useful in explaining behavioral change in environments where policy interventions, such as the implementation of e-filing systems or enforcement of sanctions, are designed to guide individuals toward desirable outcomes—in this case, full and timely tax compliance.

Tax Compliance

Tax compliance is a central concept in public finance, referring to the degree to which taxpayers meet their tax obligations voluntarily and in a timely manner. Gunadi (2009) defines tax compliance as the taxpayer's willingness to fulfill tax duties in accordance with prevailing laws without the need for enforcement. High levels of compliance are essential for closing the tax gap—the difference between expected tax revenues and actual collections.

Susanto (2013) identifies both internal and external factors that influence compliance. Internal factors include awareness, moral obligation, and knowledge of tax rules, while external factors include audit probability, sanctions, and tax services. Jackson and Milliron (1986) expand this view by identifying additional factors such as equity and fairness, complexity of tax laws, and demographic characteristics. Kirchler (2007) and Alm & Torgler (2006) further emphasize the importance of trust in tax authorities and the perceived legitimacy of the tax system as vital to fostering long-term compliance.

More recently, studies have also examined the role of institutional quality, digital literacy, and economic incentives as drivers of compliance. Torgler (2007) argues that tax morale—defined as the intrinsic motivation to pay taxes—plays a significant role in compliance and is shaped by social norms and perceived fairness. This complements the TPB framework, particularly in explaining the psychological and social dimensions influencing compliance behavior.

E-Filing Policy

Electronic tax filing (e-filing) represents a strategic tool for improving administrative efficiency and facilitating voluntary compliance. By enabling taxpayers to file tax returns online, e-filing reduces bureaucratic delays, minimizes paperwork, and offers real-time validation features to ensure accuracy.

Damanik (2020) asserts that e-filing enhances taxpayers' perception of the tax system's transparency and simplicity. Agustiningsih and Isroah (2016) found that e-filing positively affects compliance through increased taxpayer confidence. Lina Nurlela (2018) and Patricia (2017) emphasize that usability and technical support are critical to encouraging adoption. In Malaysia, Mustapha and Obid (2015) showed that taxpayers' perceived ease of use and usefulness of e-filing systems influence their willingness to comply. These findings support the relevance of TPB's "perceived behavioral control" dimension in explaining compliance through e-filing.

Moreover, a study by Pradipta and Supramono (2019) in Indonesia revealed that the successful adoption of e-filing depends not only on technological readiness but also on taxpayers' understanding of tax procedures and policies. The transition from manual to digital systems can generate resistance if not accompanied by adequate education and support. Thus, while e-filing offers efficiency, its effectiveness is contingent upon user capability and trust in the digital system, linking strongly to both control and attitude components of TPB.

Tax Sanctions

Tax sanctions are legal instruments designed to deter non-compliance. These may take the form of administrative fines, interest charges, and criminal penalties. Mardiasmo (2011) explains that sanctions serve not only as punishment but also as corrective mechanisms to ensure fairness in the tax system.

Sutedi (2011) highlights that certainty, severity, and swiftness of sanctions are key to their effectiveness. Ngadiman and Huslin (2015) show that taxpayers are more likely to comply when they perceive sanctions as fair and consistently enforced. Rochmany Yanto (2015) supports this by demonstrating that perceived severity and certainty of punishment influence compliance intention. Devos (2014) adds that sanctions must be proportional to the offense; otherwise, they may foster resentment and reduce voluntary compliance. Sanctions function as a representation of external pressure in TPB's framework.

In the Indonesian context, research by Wijaya and Lestari (2020) indicates that the perceived risk of being audited and penalized has a direct impact on taxpayer behavior, especially among individual taxpayers in urban areas. However, this impact tends to diminish when the perceived risk is not supported by visible and consistent enforcement. This suggests that the deterrence effect of sanctions relies heavily on both perceived and actual enforcement, reinforcing the importance of government credibility and administrative transparency.

Taxpayer Awareness

Taxpayer awareness refers to the level of understanding, acknowledgment, and willingness to comply with tax obligations. According to Fikriningrum (2012), awareness stems from knowledge of the tax system, the purpose of taxes, and the consequences of non-compliance.

Sapriadi (2013) and Setiawan (2014) note that awareness influences taxpayers' attitudes toward tax compliance. Muliari and Nugroho (2016) emphasize that informed

taxpayers are more likely to comply voluntarily, not merely out of fear of punishment but because they see value in contributing to national development. Supriatiningsih and Firhan Saefta Jamil (2021) show that educational campaigns and targeted communication significantly improve awareness and compliance. Devos (2008) concurs that timely and accurate tax information plays a crucial role in shaping compliant behavior. Within TPB, awareness aligns with both "attitude toward the behavior" and "perceived behavioral control."

In a study by Wibisono and Hidayati (2022), awareness was shown to mediate the relationship between tax education and compliance, especially among younger taxpayers. They argue that awareness must be cultivated from an early age to build a culture of compliance. Meanwhile, Handayani and Subekti (2020) found that awareness is not only a cognitive factor but also emotional, influenced by perceptions of government integrity, quality of public services, and visible allocation of tax funds. These findings highlight that awareness is multifaceted, involving knowledge, perception, and trust, all of which significantly impact compliance behavior.

In summary, existing literature strongly supports the influence of e-filing policies, tax sanctions, and taxpayer awareness on tax compliance. These variables, when interpreted through the lens of the Theory of Planned Behavior, offer a robust framework for understanding taxpayer behavior in both developed and developing countries, including Indonesia. By integrating technological, regulatory, and psychological perspectives, researchers and policymakers can better design interventions to foster a sustainable and voluntary tax compliance environment.

HYPOTHESIS DEVELOPMENT

Despite the extensive literature on tax compliance, most studies have tended to investigate individual variables in isolation—focusing either on technological adoption, deterrent mechanisms, or psychological constructs—without offering an integrated framework that combines these dimensions in a cohesive explanatory model. Furthermore, while various studies confirm that technological infrastructure, sanction mechanisms, and taxpayer cognition each play roles in influencing compliance, empirical evidence integrating these variables through a behavioral lens remains limited, especially within developing economies such as Indonesia. This research addresses that gap by drawing upon the Theory of Planned Behavior (TPB) to explain how e-filing policies, tax sanctions, and taxpayer awareness contribute to individual taxpayer compliance. TPB provides a robust theoretical scaffold, wherein taxpayer behavior is explained by three interrelated constructs: attitudes toward behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). These constructs form the basis for developing hypotheses that are both theoretically grounded and empirically testable.

Hypothesis 1: E-Filing Policy and Taxpayer Compliance

The advancement of information and communication technologies has transformed public service delivery, particularly in tax administration. E-filing systems represent one of the most salient innovations in digital tax governance, aimed at simplifying tax filing procedures, reducing the cost of compliance, and increasing transparency. Within the TPB framework, e-filing is conceptually aligned with the construct of perceived behavioral control, which refers to the degree to which individuals believe they possess the capabilities and resources to perform a specific behavior—in this case, filing taxes correctly and on time.

Prior research supports the proposition that the usability and accessibility of e-filing systems positively influence compliance intentions. For instance, Agustiniingsih and Isroah (2016) found that the implementation of e-filing in Indonesia led to improved taxpayer participation, while Mustapha and Obid (2015) emphasized the role of user-friendly design in enhancing perceived control. However, many existing studies lack depth in exploring how psychological perceptions of system efficiency translate into compliance behaviors, especially in heterogeneous populations with varying levels of digital literacy. This study fills that void by hypothesizing that e-filing not only facilitates mechanical compliance but also shapes the cognitive evaluation of tax behavior, thereby increasing voluntary compliance.

H1: E-filing policy positively influences individual taxpayer compliance.

Hypothesis 2: Tax Sanctions and Taxpayer Compliance

Tax sanctions serve as a formal instrument to enforce compliance by imposing penalties for violations such as late filing, underreporting, or evasion. From a TPB perspective, tax sanctions correspond to the subjective norm component, in which behavior is influenced by perceived social expectations and potential disapproval. Sanctions serve as both a deterrent and a normative signal, reinforcing the legal and moral obligation to comply.

Empirical studies by Ngadiman and Huslin (2015) and Devos (2014) suggest that the perceived severity and certainty of sanctions play a critical role in shaping compliance behavior. Nonetheless, the effectiveness of sanctions is conditional: overly harsh or inconsistently applied penalties may provoke psychological reactance or diminish trust in tax authorities. In the Indonesian context, where perceptions of regulatory fairness vary, the mere existence of sanctions does not guarantee compliance unless taxpayers perceive the enforcement regime as credible, just, and non-discriminatory.

This study addresses a key research gap by examining how perceptions of sanction effectiveness interact with individual behavioral norms. The hypothesis assumes that when taxpayers are confident that violations will be penalized swiftly and fairly, their propensity to comply will increase—even in the absence of audits.

H2: Tax sanctions positively influence individual taxpayer compliance.

Hypothesis 3: Taxpayer Awareness and Taxpayer Compliance

Taxpayer awareness encompasses not only factual knowledge about tax regulations but also affective components such as civic responsibility, trust in institutions, and moral orientation toward taxpaying. In the TPB framework, awareness is most closely associated with attitudes toward behavior. When individuals hold favorable evaluations of tax compliance—believing that paying taxes is beneficial for societal development—they are more likely to develop an intrinsic motivation to comply.

Several empirical studies (e.g., Fikriningrum, 2012; Muliari & Nugroho, 2016; Supriatiningsih & Jamil, 2021) affirm that awareness is a powerful determinant of compliance, particularly when reinforced by targeted education and public campaigns. However, previous studies often treat awareness as a static variable rather than a dynamic cognitive process influenced by communication, institutional performance, and personal experience. Furthermore, the interaction between taxpayer awareness and other behavioral factors, such as perceived control and social pressure, remains under-explored in empirical literature.

This study seeks to expand existing knowledge by conceptualizing awareness not merely as informational access but as a multidimensional construct that includes emotional

engagement and ethical orientation. Accordingly, it posits that increased taxpayer awareness contributes to the formation of positive attitudes, thereby increasing compliance intention.

H3: Taxpayer awareness positively influences individual taxpayer compliance.

RESEARCH METHOD

This study employs a quantitative research approach with a causal-explanatory design to investigate the influence of e-filing policy, tax sanctions, and taxpayer awareness on individual taxpayer compliance. The research was conducted at the East Serang Pratama Tax Service Office, where primary data were collected through the distribution of structured questionnaires. Respondents were selected using a purposive sampling technique based on the following criteria: individual taxpayers registered at the tax office who had submitted their annual tax returns using the e-filing system during the most recent tax year. A total of 60 respondents participated in the study.

Data collection involved a structured questionnaire composed of items developed from previous empirical research and relevant theoretical frameworks. Each item was measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was pre-tested to ensure clarity, reliability, and validity of the measurement instruments.

The variables in this study include one dependent variable—individual taxpayer compliance—and three independent variables: e-filing policy, tax sanctions, and taxpayer awareness. The operational definition of e-filing policy refers to the taxpayer's perception of accessibility, user-friendliness, system reliability, and satisfaction with the e-filing system. Tax sanctions refer to the taxpayer's perception of the certainty, severity, and enforcement of penalties for non-compliance. Taxpayer awareness reflects the individual's understanding of tax obligations, civic responsibility, and motivation to comply voluntarily. Taxpayer compliance is defined by the accuracy, completeness, and timeliness of tax reporting and payment.

Data analysis was conducted using multiple linear regression analysis with the assistance of SPSS software. Prior to hypothesis testing, classical assumption tests—such as normality, multicollinearity, heteroscedasticity, and autocorrelation—were performed to ensure that the data met the assumptions required for regression analysis. The regression model was evaluated at a significance level of 5% ($\alpha = 0.05$) using the coefficient of determination (R^2), F-statistics, and t-statistics to assess model fit and the statistical significance of each variable.

Through this methodological framework, the study aims to provide empirical evidence on the extent to which technological systems, legal enforcement, and individual cognition affect tax compliance behavior among individual taxpayers in a regional context.

RESULTS AND DISCUSSION

This section presents the results of the data analysis conducted in the study, which involved a series of statistical tests. The analysis was carried out to describe the characteristics of the data, evaluate the quality of the research instruments, verify that the

assumptions of regression analysis were met, and test the proposed hypotheses. The complete results of the analysis process are presented below:

Descriptive Statistics

Descriptive statistics were used to summarize the characteristics of the respondents as well as the mean and distribution of scores for each variable studied. This was conducted to gain an initial understanding of the general tendencies in the data before conducting further analysis.

The demographic profile of the respondents reveals that 53.3% were male (32 individuals) and 46.7% were female (28 individuals), indicating a relatively balanced gender distribution. In terms of age, the largest group (40.0%) were in the 30–39 year age range, followed by 30.0% in the 40–49 year range, 16.7% in the 20–29 year range, and 13.3% aged 50 years and older. Regarding the duration of e-filing usage, 58.4% of respondents had been using the system for more than two years, 33.3% had used it for one to two years, and only 8.3% had used it for less than a year. < 1 year | 5 | 8.3 | | | 1–2 years | 20 | 33.3 | | | > 2 years | 35 | 58.4 |

Demographic results indicate that the sample is mostly comprised of male respondents and those aged between 30 and 49 years old, with the majority having used e-filing for more than two years. This indicates a respondent profile that is experienced and relevant for the topic being studied.

Descriptive Summary of Variables

This summary includes the central tendencies and variability for each research variable.

Table 2. Descriptive Statistics of Variables

Variable	Mean	Std. Deviation	Minimum	Maximum
E-Filing Policy	4.12	0.46	3.10	5.00
Tax Sanctions	4.05	0.53	2.80	5.00
Taxpayer Awareness	4.18	0.42	3.20	5.00
Taxpayer Compliance	4.21	0.39	3.30	5.00

The table shows that all variables have high mean values (above 4), indicating a positive perception among respondents regarding the tax system and their own compliance behavior. Low standard deviations suggest that responses are consistent.

Quality Data Testing

Quality data testing constitutes a critical phase in the research process, ensuring that the measurement instruments employed are both valid and reliable. In academic inquiry, especially in accounting and behavioral taxation studies, construct validity ensures that each item accurately represents the theoretical concept it intends to measure, while reliability confirms the internal consistency of the items in reflecting the underlying construct. Establishing both aspects reinforces the methodological robustness of the study and supports the legitimacy of subsequent empirical inferences.

This section presents the results of the construct validity and reliability assessments, providing statistical evidence that the instruments used in this study are methodologically sound.

Validity Test

A corrected item-total correlation was used to assess construct validity. Items with a correlation value of ≥ 0.30 are considered valid.

Table 3. Validity Test Results

Variable	Item Code	Corrected Item-Total Correlation
E-Filing Policy	EP1	0.614
	EP2	0.632
	EP3	0.598
	EP4	0.611
Tax Sanctions	TS1	0.695
	TS2	0.688
	TS3	0.672
	TS4	0.641
Taxpayer Awareness	TA1	0.721
	TA2	0.735
	TA3	0.709
	TA4	0.748
Taxpayer Compliance	TC1	0.686
	TC2	0.694
	TC3	0.673
	TC4	0.667

All items for each construct show strong correlation with their total score, indicating that all items are valid and accurately measure their respective variables.

Reliability Test

Cronbach's Alpha was used to measure the internal consistency of each variable. A value above 0.70 indicates high reliability.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items
E-Filing Policy	0.762	4
Tax Sanctions	0.794	4
Taxpayer Awareness	0.811	4
Taxpayer Compliance	0.775	4

These results confirm that each group of items for the studied variables has high internal consistency and is reliable for further analysis.

Classical Assumption Testing

This testing is essential to determine whether the data meet the requirements for performing linear regression analysis.

The assumptions tested are essential for the integrity of regression analysis. Normality assumes that the residuals (errors) are normally distributed, which ensures unbiased estimates. Multicollinearity refers to the degree of correlation among independent variables; high multicollinearity can distort the estimation of coefficients. Heteroscedasticity checks whether the variance of residuals is constant across observations, a violation of which can lead to inefficient estimators. Lastly, autocorrelation occurs when residuals are correlated across observations, which can undermine the validity of statistical inference. These diagnostics ensure that the regression analysis yields valid, reliable, and interpretable results.

Table 5. Classical Assumption Test Results

Assumption	Test Method	Result	Interpretation
Normality	P-P Plot	Points follow diagonal line	Data is normally distributed
Multicollinearity	Variance Inflation Factor (VIF)	VIF values between 1.230–1.302	No multicollinearity; variables are independent
Heteroscedasticity	Residual Scatterplot	Random pattern	Residuals are homoscedastic; variance is constant
Autocorrelation	Durbin-Watson Test	DW = 2.07	No autocorrelation; residuals are independent

All classical assumptions are met, confirming that the regression model is valid for hypothesis testing.

The results from Table 4 indicate that the data satisfy the assumptions required for regression analysis. First, the normality test using the P-P plot reveals that the residuals closely follow the diagonal line, suggesting a normal distribution of error terms. This supports the use of parametric statistical tests. Second, the multicollinearity test using the Variance Inflation Factor (VIF) produces values ranging from 1.230 to 1.302, all of which are well below the critical value of 10. This implies that the independent variables do not exhibit multicollinearity and are statistically independent. Third, the heteroscedasticity test shows a random scatter of residuals in the plot, indicating that the variance of residuals remains constant across all levels of the independent variables—a condition known as homoscedasticity. Lastly, the autocorrelation test, measured through the Durbin-Watson statistic, yields a value of 2.07, which falls within the acceptable range of 1.5 to 2.5, thereby confirming the absence of serial correlation among residuals. Taken together, these results demonstrate that the regression model is both statistically valid and methodologically sound.

Hypothesis Testing

The effect of the independent variables on taxpayer compliance was tested using multiple linear regression analysis. The results are presented below.

Table 6. Model Summary and ANOVA

R	R ²	Adjusted R ²	F	Sig.
0.825	0.681	0.663	38.27	0.000

The R² value indicates that 68.1% of the variance in taxpayer compliance can be explained by the combined effect of the three independent variables. The significance value ($p < 0.001$) confirms that the model is statistically significant.

Table 7. Regression Coefficients

Variable	Beta (β)	Std. Error	t-Statistic	Sig. (p)
E-Filing Policy	0.201	0.087	2.310	0.024
Tax Sanctions	0.356	0.090	3.961	0.000
Taxpayer Awareness	0.369	0.092	4.024	0.000

Each independent variable has a positive and significant effect on taxpayer compliance. Taxpayer awareness has the highest impact, indicating that increased awareness significantly boosts compliance. Tax sanctions also play a strong role, followed by the presence of an effective e-filing policy. All hypotheses (H1, H2, and H3) are supported based on the results of the regression analysis.

Discussion

The findings of this study provide comprehensive empirical evidence supporting the proposed relationships among e-filing policy, tax sanctions, taxpayer awareness, and individual taxpayer compliance. Each of the independent variables exhibited a statistically significant influence on compliance behavior, indicating that tax compliance is shaped by a complex interplay of technological, regulatory, and psychological factors.

The significant effect of e-filing policy ($\beta = 0.201$, $p = 0.024$) implies that ease of use, accessibility, and trust in digital tax platforms are essential in facilitating voluntary compliance. The findings are in line with prior research, which highlights that minimizing procedural complexity through digital infrastructure reduces both administrative and psychological burdens. In practical terms, this suggests that continuous improvements in the user interface of tax portals, mobile accessibility, and system responsiveness could further enhance taxpayers' experience and motivation to fulfill their obligations. For instance, integrating real-time guidance features or chatbot support in e-filing platforms could reduce errors and increase confidence, particularly among older or first-time users.

Tax sanctions ($\beta = 0.356$, $p = 0.000$) also significantly influence taxpayer behavior, reinforcing the relevance of deterrence theory in taxation contexts. This finding suggests that clearly defined and effectively communicated penalties for non-compliance act as a strong motivator for adherence to tax rules. Importantly, enforcement must be perceived as fair and consistently applied. On the ground, this means that tax offices should not only issue penalties when necessary but also make the consequences of non-compliance widely known through campaigns and notifications, while ensuring that these measures do not intimidate but rather educate taxpayers about the consequences of evasion.

The strongest predictor, taxpayer awareness ($\beta = 0.369$, $p = 0.000$), underscores the central role of education and information dissemination in shaping compliance behavior. Awareness encompasses understanding of tax regulations, awareness of civic duties, and

familiarity with reporting procedures. This supports the Theory of Planned Behavior, where an individual's attitudes and perceived behavioral control influence their intentions and actions. Practical implications for this are substantial. Tax authorities could implement school-based tax education programs, community outreach, or partner with social media influencers to raise awareness among different demographic groups. Moreover, targeted educational materials could be distributed based on taxpayer profiles (e.g., freelancers, small business owners), focusing on their specific compliance responsibilities and available support resources.

Taken together, these results highlight the importance of an integrated approach to tax compliance. Improvements in tax technology must be complemented by robust legal frameworks and educational initiatives. Relying on only one strategy—such as enforcement without facilitation or education—may yield suboptimal results. Hence, policy makers should design a balanced compliance framework that includes taxpayer support systems, consistent legal enforcement, and proactive engagement.

In operational terms, regional tax offices can adopt a segmented compliance management model, where high-risk groups are monitored more closely with sanction-based strategies, while low-risk but uninformed groups receive targeted educational interventions. Additionally, feedback mechanisms such as post-filing surveys or public service hotlines could help tax authorities assess satisfaction and identify recurring issues in the tax process.

In conclusion, this study not only affirms previous research but also extends practical insights for policy application. The simultaneous consideration of policy infrastructure, regulatory enforcement, and behavioral awareness proves to be an effective pathway toward enhancing taxpayer compliance in a digital economy. Future research may explore the role of trust in tax authorities or the impact of real-time data analytics in detecting non-compliance as part of this evolving framework.

CONCLUSION

Based on the results and discussion of this study, it can be concluded that e-filing policy, tax sanctions, and taxpayer awareness each have a significant and positive effect on individual taxpayer compliance. Among these, taxpayer awareness demonstrated the strongest influence, indicating that a higher level of understanding and internal motivation substantially encourages voluntary compliance. Tax sanctions also play a critical role as an external deterrent mechanism, while the effectiveness of e-filing systems enhances the ease and accessibility of tax compliance for individuals.

Theoretically, this research contributes to the development of behavioral tax studies by validating the applicability of the Theory of Planned Behavior in explaining taxpayer compliance within a digital taxation framework. The integration of behavioral, regulatory, and technological factors provides a comprehensive approach that future studies can expand upon. Researchers are encouraged to explore additional variables such as perceived fairness, trust in tax authorities, or digital literacy, which may serve as moderating or mediating factors in influencing compliance behavior.

From a practical standpoint, the findings suggest that tax authorities should focus on strengthening public education and awareness campaigns that are tailored to different taxpayer segments. Enhancing the reliability and user-friendliness of e-filing platforms is

equally important to reduce technical barriers and increase adoption rates. In addition, consistent and transparent enforcement of tax regulations will reinforce compliance norms and build trust between taxpayers and the government, contributing to a more effective and sustainable tax system.

Despite its contributions, this study has several limitations. First, the sample was limited to individual taxpayers in a single regional tax office, which may affect the generalizability of the findings to broader populations or different tax jurisdictions. Second, the study relied on self-reported data through questionnaires, which may introduce social desirability bias. Third, the cross-sectional nature of the data limits the ability to assess changes in compliance behavior over time.

Future research is recommended to address these limitations by conducting studies across multiple regions or comparing urban and rural taxpayer behavior. In addition, longitudinal research designs could be employed to capture the dynamics of compliance behavior over time. Expanding the model to include psychological variables—such as tax morale, perceived service quality, or financial literacy—would also enrich the understanding of taxpayer decision-making in a more nuanced and holistic manner.

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