Effect of Taxpayer Understanding, Use of E-Filing and Tax Morale on Taxpayer Compliance with the Existence of Tax Volunteers as a Moderating Variable

Sinta Rahmadani[1], Ria Anggraini [2]

{ sntarahmadanii@gmail.com[1], ria@polibatam.ac.id[2] }

Politeknnik Negeri Batam, Management and Business Department, Batam City, Inndonesia[1,2]

Abstract. This research was conducted to examine the impact of taxpayer understanding, use of e-filing and tax morale on individual taxpayer compliance, by involving tax volunteers as a moderating variable. The research method uses a quantitative approach by analyzing primary data from questionnaires that have been distributed to taxpayers who have received assistance from tax volunteers. This study used a sample of 145 individual taxpayers with the sampling done by convenience sampling . Statistical testing was carried out using the PLS test method by utilizing the SmartPLS 3.29 application to test the hypothesis. The results of the study shows that the taxpayers understanding has a positive and significant impact on taxpayer compliance. The use of e-filing has a positive and significant impact on taxpayer compliance. Tax morale has a positive and significant impact on taxpayer compliance. Meanwhile, tax volunteers have not been able to moderate the relationship between taxpayer understanding, use of e-filing and tax morale on taxpayer compliance.

Keywords: Taxpayer Compliance, Taxpayer Understanding, E-filing , Tax Morale, Tax Volunteers

1 Introduction

Tax is a form of government revenue which is the largest share compared to other revenue streams. The success of a country in collecting taxes from its citizens will certainly benefit the country's economic stability [1]. Tax compliance is critical for governments to provide goods to the public and reallocate wealth. In order for this to be realized, there is an obligation for taxpayers to comply and pay the correct amount of tax [2]. Taypayers compliance is a tax responsibility that is carried out voluntarily by taxpayers to contribute to the coveted economic growth [3].

According to the OECD report , Indonesia's tax ratio is the third lowest out of twenty eight countries in the Asia Pacific region in 2022 [4]. The organization stated that Indonesia's tax ratio is only 10.1%. It is classified as low because the average tax ratio in Asia Pacific is

19.1%, and OECD countries have achieved a ratio of 33.5% of gross domestic product.[1] There are several causes that can affect the tax ratio and one of them is the level of taxpayers compliance. If the tax ratio decreases, it means that the level of taxpayers compliance in the country also decreases.

The taxation system in Indonesia has implemented a self-assessment system . A system that authorizes taxpayers to determine the amount of tax owed. The application of this system requires that taxpayers have a good understanding of tax regulations because this system requires them to carry out calculations , payments and self-reporting of their tax obligations. The study by [5] and [6] confirms that the level of understanding of taxpayers can have an impact on the level of taxpayer compliance .

One of the efforts taken by the Directorate General of Taxes (DGT) to increase compliance in fulfilling tax obligations is to carry out tax reform . This is in the form of implementing an e -filing system , aimed at providing convenience to Taxpayers in submitting their tax return reports [6]. Based on reseach [5] states that after the e-filing process is implemented, the reporting mechanism becomes simple and easy for taxpayers. According to [7] and [3], state that the application of the e-filing system has a positive and significant impact on the level of taxpayer compliance. This statement is in line with research of [8] which shows that the better the use of the e-filing system , the more useful the taxpayers compliance will be.

Another aspect that participated in influencing the low public compliance, namely the low morale of taxpayers. Tax morale is a very important and integral attitude that has an impact on taxpayer compliance [9]. The government continues to strive to improve taxpayer compliance with the aim of strengthening taxpayer obligations by establishing a tax education activity program through a third party that collaborates with the tax center and this activity also involves students and non-students.[2] The tax volunteer program itself is actually not a new program. Similar programs with different names can be found in other countries under the name VITA (Volunteer Income Tax Assistance) [7]. The VITA program is an IRS initiative designed to support free tax preparation services, this service aims to help low to moderate income individuals, people with disabilities, the elderly and individuals who have limited English skills.[3] According to research of [10] student volunteers who take part in this program are proven to benefit by increasing their professional skills. A similar program, namely tax volunteers, is expected to provide various benefits for all parties involved [7]. The tax volunteer activity held by the Batam State Polytechnic Tax Center is a form of collaboration with the Regional Office of the Directorate General of the Riau Islands. The tax volunteers deployed are students who are ready to be equipped with basic knowledge of taxation and upgrading of soft skills .

E-filing implementation, tax morale and the existence of tax volunteers to overcome the problem of low taxpayer compliance in Indonesia, it is necessary to carry out a scientific study of this situation. This research takes ideas from the research of [5] which examines the impact

---

[1] Basfin Siregar, "Tax Ratio Indonesia ke-3 Terendah dari 28 Negara Asia Pasifik", March 26, 2023, https://www.belasting.id/pajak/78281/Tax-Ratio-Indonesia-ke-3-Terendah-dari-28-Negara-Asia-Pasifik/

[2] Aprillia Haryani, "Siapa dan Apa Tugas Relawan Pajak", March 26, 2023, https://www.pajak.com/pajak/siapa-dan-apa-tugas-relawan-pajak.

[3] "IRS VITA Grant Program | Internal Revenue Service", March 26, 2023, https://www.irs.gov/individuals/irs-vita-grant-program

of taxpayer understanding, the use of e-filing on taxpayer compliance with tax volunteers as a moderating variable. In this study, the researcher added a new variable, namely tax morale which was adopted from the study [11]. The research period was carried out in 2023 with research objects focused on individual taxpayers who had received assistance from Batam State Polytechnic tax volunteers.

2 Literature Review and Hypothesis Development

Theory of Planned Behavior (TPB)

According research of [12] stated that the TPB theory is a social psychological theory that describes human behavior in terms of behavioral intentions. This theory is influenced by subjective norms, attitudes toward behavior and perceived behavioral control. The link with this research is that before taking an action a person or taxpayer will think about what the purpose of the action is before deciding to comply or not comply with tax obligations which of course is influenced by several causes such as considerations related to tax advantages and the impact of other parties that may influence the decision. in tax compliance.

Technology Acceptance Theory (TAM)

Technology acceptance theory (TAM) is one of the most striking theories in studying digital platforms. This theory was first introduced by Davis in 1989. TAM is a theory that has the ability to predict and explain individual acceptance of a technology that focuses on two variables, namely perceived usefulness and ease of use [13]. Perceived ease of use refers to the user's belief that the system will be easy to use and learn, while the benefits of perceived usefulness refer to the user's belief that the product used will improve the performance of the user.

Taxpayer Understanding

The taxpayer's understanding of tax regulations is an internal component that can influence taxpayers' perceptions of how they will behave in carrying out their tax obligations. The extent to which the taxpayer understands how to calculate, report and deposit the tax payable is referred to as the level of understanding of the taxpayer [5].

E-Filing

E-filing is a means to send Annual Tax Returns electronically and in real time to DJP. The purpose of implementing e-filing is to provide taxpayers with alternative service options using technology that is generally more precise and through an efficient and effective process. [8].

Tax Morals

Tax morale comes from the belief in paying taxes that arises from the perception that tax revenue contributes to the provision of public goods [14]. Morals related to taxes include norms, principles and values that are held by someone when they are aware of the responsibility to pay taxes [15]. The level of tax morale can determine how well a person complies with tax laws [16].

Taxpayer Compliance

In the context of research, taxpayer compliance can be defined as a situation where taxpayers have the ability to carry out their tax rights and obligations simultaneously [5]. Taxpayer compliance can also refer to the willingness to carry out tax obligations with applicable regulations without inspection, investigation or threats [17].

Tax Volunteer

Early awareness is one strategy to improve taxpayers compliance [18]. Tax volunteers are a form of government effort to advance taxpayer compliance by involving students in tertiary institutions and the role of the tax center as mediating the implementation of the tax volunteer program. Volunteer participation in tax matters is a form of community service. This dedication can be seen through efforts to provide services, education and outreach regarding taxation to taxpayers [19]. Tax volunteers function as a link in disseminating information and understanding about taxation.

Hypothesis Development

There are various research studies conducted to explore various impacts on taxpayers compliance. According to [6] Taxpayers who have an understanding of tax provisions will be able to carry out tax obligations properly because this understanding can raise awareness to comply with taxes. In this study revealed that the understanding of taxation has a positive and significant effect on taxpayer compliance. In study of [20] states that understanding taxation has an impact on taxpayers. The research by [5] and [6] resulted in findings that taxpayer understanding significantly affects taxpayer compliance. A better understanding of taxes is positively correlated with the level of taxpayer compliance. Based on several studies that have been described, the H1 of the research can be proposed, namely:

H1: Taxpayer understanding has a positive effect on individual taxpayer compliance.

One part of the tax administration reform is e- filing, which is aimed at arranging and sending tax return reports to the DGT. It is hoped that the application of this system can advance taxpayer compliance by providing comfort and satisfaction to them [3]. The research by [5] and [7] conducted in the Bali province concluded that the use of e-filing had a positive and significant impact on individual taxpayers compliance. This is in line with research conducted by [6] and [8] which showed results that the use of e-filing had a positive impact on individual taxpayers compliance. Individual taxpayers compliance increases with the use of e-filing. Based on the studies that have been described, the H2 of this research can be proposed, namely:

H2: The application of e-filing has a positive effect on the level of individual taxpayer compliance.

The results of research [9] state that a taxpayer has good or honest morals so they tend to be obedient in paying taxes. In line with research of [11] states the results that tax morale has a positive impact on taxpayers compliance where based on the results received the more taxpayers believe that the government has provided comparable services and facilities, the higher the level of individual taxpayers compliance. Based on several studies that have been described, the H3 of this research can be proposed, namely:

H3: Tax morale has a positive effect on the level of individual taxpayer compliance.

The tax volunteer program is expected to increase taxpayer compliance, especially those who receive assistance and volunteers. The role of tax volunteers is very important in advancing taxpayer compliance and can teach taxpayers about tax regulations [5]. Tax volunteers can provide tax education and socialization during the mentoring activities. Based on research [21] shows that tax socialization strengthens the effect of understanding tax regulations on taxpayer compliance. Based on the studies that have been described, the H4 of this research can be proposed, namely:

H4: Tax volunteers can moderate the taxpayer's understanding of individual taxpayer compliance

The research [7] states that the role of tax volunteers has a positive impact on individual taxpayers compliance but the moderation of the role of tax volunteers is not significant in implementing e-filing against individual taxpayers. The results of different studies were found in research [5] explaining that the role of tax volunteers can moderate the nature of strengthening the relationship between e-filing and individual taxpayers compliance. In the of research [22] showed results that tax volunteers have the ability to fill out the income tax return so that they can help individual taxpayers when carrying out assistance. Based on the studies that have been described, the H5 of this research can be proposed, namely:

H5: Tax volunteers can moderate the implementation of e-filing on individual taxpayer compliance

Tax volunteers play a role in conveying tax socialization to individual taxpayers. The role of socialization related to taxation also influences individual taxpayers compliance. Through tax socialization, taxpayers can increase their understanding of tax regulations and can get direct directions from the DGT. This of course can encourage the morale of taxpayers to be more obedient in carrying out their obligations in the right way [23]. Based on the studies that have been described, then H6 from this study can be proposed, namely:

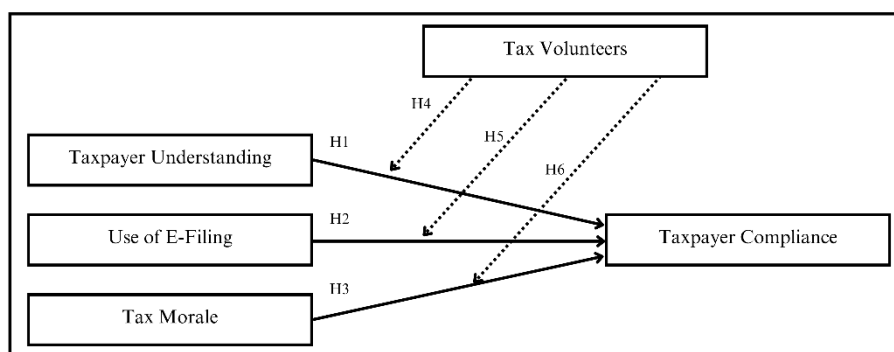H6: Tax volunteers can moderate tax morale on individual taxpayer compliance

Figure 1 Research Framework

3 Research Methods

The research was conducted using quantitative techniques by analyzing primary data. The quantitative approach was chosen because it does not only analyze based on theoretical studies or literature studies. In this study, researchers also carried out measurements, where the results of the analysis of this method were in the form of systematic calculations. The data collection technique used was in the form of a survey, with a research instrument in the form of a questionnaire which was distributed online via gform .

The research questionnaire for taxpayer compliance variables was adapted from a study conducted by Bruno [24] with variable indicators consisting of compliance with registering as a taxpayer, compliance with tax calculations, compliance with timely tax payments, compliance with tax return submissions and compliance with regular tax reporting. The variable understanding of taxpayers is adapted from study [9] with indicators namely understanding tax regulations, understand rights & obligations, understand calculation procedures, understand filing and reporting and understand tax sanctions [5]. A study questionnaire on e-filing variables was developed based on the research [7], with indicators namely ease of use, benefits of use and efficiency & effectiveness. The tax moral variable is adapted from Rahman's research [15] with measurements consisting of tax knowledge, tax fairness and trust in the government. The tax volunteer variable was adapted from research [7] with measurements including ease of reporting, tax education, socialization, taxpayer independence and taxpayer satisfaction [5]. The questionnaire used in the study uses a 5-point Likert scale to measure thirty-three question items.

Research related to taxpayer compliance , took place from February to July 2023. Place used as a research location to get the intended sample is located in the city of Batam. The research object used is individual taxpayers who are in Batam and have received assistance or assistance from Batam State Polytechnic tax volunteers by determining the number of samples that have been calculated using the slovin formula .

Respondent data that was successfully collected, summarized or tabulated data. Researchers use Microsoft Excel to assist the tabulation process. Research using SmartPLS to perform statistical analysis. This analysis involves moderating variables where these variables have the ability to increase and decrease the relationship between the independent variable and the dependent variable [25].

4 Results and Discussion

The results and discussion section begins by presenting the characteristics of the respondents. Research data was collected by distributing questionnaires online. The number of questionnaires distributed was 205, and 145 were returned to the researchers.

Table 1. Characteristics of Respondents

Characteristics	Information	Amount
Gender	Man	100
	Woman	45

Age	>50 years		9
	20-30 years		49
	30-40 years		67
	40-50 years		20
Income	< IDR 5,000,000		44
	>IDR 15,000,000		3
	IDR 10,000,000 – IDR 15,000,000		15
	IDR 5,000,000 – IDR 10,000,000		83

The analysis in this study uses PLS which is operated with the help of the SmartPLS application 3.29 The variable descriptive statistics in this research provide an overview of the data by considering the lowest, highest, average and standard deviation values.

Table 2. Descriptive Statistics

Variable	Items	Means	Min	Max	std. Deviation
Taxpayer Understanding (X1)	X1.1	4,297	1	5	0.798
	X1.2	4,055	1	5	0.900
	X1.3	3,545	1	5	1,010
	X1.4	3,772	1	5	0.915
	X1.5	3,897	1	5	0.915
E-filing (X2)	X2.1	4,290	1	5	0.804
	X2.2	4,303	1	5	0.773
	X2.3	4,297	1	5	0.789
	X2.4	4,407	1	5	0.680
	X2.5	4,448	1	5	0.778
Tax Morale (X3)	X3.1	4,097	1	5	0.816
	X3.2	3,510	1	5	1,121
	X3.3	3,634	1	5	0.960
	X3.4	3,483	1	5	1.004
	X3.5	3,669	1	5	0.925
	X3.6	3,821	1	5	0.892
	X3.7	3,752	1	5	0.835
	X3.8	3,821	1	5	0.828
	X3.9	3,221	1	5	1.177
	X3.10	3,538	1	5	0.969
	X3.11	3,600	1	5	0.978
Taxpayer Compliance (Y)	Y1	4,228	1	5	0.837
	Y2	3,869	1	5	1.005
	Y3	4,276	1	5	0.756
	Y4	4,193	1	5	0.808
	Y5	4,407	1	5	0.680
Tax Volunteer (Z)	Z1	4,241	1	5	0.781
	Z2	4,434	1	5	0.777
	Z3	4,517	2	5	0.655

Variable	Items	Means	Min	Max	std. Deviation
	Z4	4,538	1	5	0.665
	Z5	4,234	1	5	0.779
	Z6	4,352	1	5	0.835
	Z7	4,510	1	5	0.676

The results of the descriptive statistics show that the variable understanding of the taxpayer has an average understanding of respondents ranging from 3.545 to 4.297, indicating that the understanding of respondents tends to be positive. The lowest understanding or minimum value is 1 and the highest is 5 and the variability in this understanding is reflected in the standard deviation between 0.798 and 1.010. The e- filing variable ranges from 4.290 to 4.448 with the majority of respondents tending to be positive. The variability of e-filing usage is reflected in the standard deviation of 0.680 to 0.804. In the tax morale variable, the average respondent's morale ranges from 3.221 to 4.538 with the variability reflected in the standard deviation between 0.655 to 1.177. The taxpayer compliance variable shows the average compliance rate ranges from 3.869 to 4.407 with the majority tending to be positive and the variation in compliance rates is reflected in the standard deviation of 0.680 to 1.005. In the tax volunteer variable, the average participation of volunteers ranges from 4.234 to 4.538 and the variation is reflected between 0.655 to 0.835.

There are two models of testing carried out in the analysis. These models consist of testing a measurement model that focuses on evaluating the construct of the variable being measured and a structural model that aims to analyze the relationship between the constructs and test the proposed structural hypotheses.

Measurement Model (Outer Model)

In testing the validity can be seen from the results of convergent validity . The results have shown that the convergent validity is in accordance with the requirements. The individual reflexive size limit is 0.70. However, for the initial stages of research, a loading factor value of 0.60 is considered sufficient [26].

Table 3. Average Extracted Variance Value

Latent Variables	AVE
Taxpayer Understanding	0.649
E-Filing	0.679
Tax Morals	0.647
Taxpayer Compliance	0.591
Tax Volunteer	0.723

The research results also prove that each variable gives an AVE value higher than 0.50. Then it can be decided that all variables are considered valid.

Table 4. Cronbach Alpha and Composite Reliability Values

Latent Variable	Cronbach's Alpha	Composite Reliability
Taxpayer Understanding (X1)	0.865	0.902
E-Filing (X2)	0.881	0.913
Tax Morale (X3)	0.945	0.953
Taxpayer Compliance (Y)	0.824	0.877
Tax Volunteer (Z)	0.936	0.948

The results of reliability testing with Cronbach alpha and composite reliability show that each variable produces a value higher than 0.70. So it can be interpreted that all the variables that researchers use are reliable.

Structural Model (Inner Model)

Based on data from R-squared, it shows that the adjusted r squared value of the taxpayers compliance variable is 0.695. This analysis can be interpreted that variations in the variable understanding of taxpayers, e-filing , tax morale and tax volunteers have an impact of 69% or can be said to be quite strong.

Table 5. R Square Test

	R Square	R Square Adjusted
Taxpayer Compliance (Y)	0.710	0.695

Hypothesis Test

Probability value is a component of the structural model that serves to help measure the level of significance of the variables involved. If the value is lower than 0.05 it can be stated that there is a relationship between variables that has a significant impact.

Table 6. Path Coefficient (Bootstrapping)

	Original Sample	T Statistics	P Values
X1 -> Y	0.234	2,073	0.039
X2 -> Y	0.457	5,115	0.000
X3 -> Y	0.177	2,239	0.026
X1 * Z -> Y	-0.094	0.733	0.464
X2 * Z -> Y	-0.021	0.224	0.823
X3 * Z -> Y	0.098	1.235	0.217

According to the results of the data analysis that has been carried out, there are three accepted hypotheses and three rejected hypotheses using the SmartPLS 3.0 application. The accepted hypotheses are H1, H2 and H3. The relationship between taxpayers understanding,

use of e-filing and tax morale with taxpayers compliance is very positive and significant. Meanwhile, the hypotheses H4, H5 and H6, which are moderation tests, are declared unsupported.

Effect of taxpayer understanding on taxpayer compliance

The results of the data analysis present that taxpayers understanding (X1) has a positive impact on taxpayer compliance (Y). The theory of planned behavior states that a positive evaluation of the results of the behavior carried out will also create a positive attitude [27]. When taxpayers understand taxation well, they are more likely to have a positive attitude towards paying taxes, feel that tax compliance is expected behavior in an environment and believe that they are capable of fullfiling tax obligations. The results state that taxpayers understanding can increase individual taxpayers compliance. The research results are in line with studies[7], [5]. Contribution of knowledge and understanding related to tax regulations leads to better compliance [20]. Taxpayers understand tax provisions, systems, procedures, functions and sanctions and will carry out their obligations properly. Understanding tax provisions will raise their awareness of the importance of paying taxes to develop the country [6].

Effect of the use of e-filing on taxpayer compliance

This study states that e-filing (X2) has a positive and significant impact on taxpayer compliance (Y). This finding is in line with the technology acceptance model (TAM), taxpayer compliance is influenced by individual perceptions regarding the ease of use and usefulness of the e-filing system as a technology for reporting taxes. The results are in line with research conducted by [5], [3] and [7] state that the application of e-filing can increase individual taxpayers compliance. Along with the number of taxpayers utilizing e-filing in their annual tax return reporting, individual taxpayers compliance will increase [7].

The effect of tax morale on taxpayer compliance

Research suggests that tax morale (X3) has a positive and significant impact on taxpayer compliance (Y). The research results are in line with the theory of planned behavior, taxpayers who have good moral values will carry out the provisions of their tax obligations[23]. These taxpayers tend to have positive perceptions, which allows them to control their actions. The results explain that tax morale can increase individual taxpayers compliance. The research results are in line with studies [11], [15]. Honest taxpayers will not avoid paying taxes, while taxpayers who have low morals tend to avoid paying taxes [9].

Tax volunteers have not moderated the taxpayers understanding on taxpayer compliance

The results of the study show that tax volunteers do not moderate taxpayer understanding of individual taxpayers compliance. This can be interpreted that tax volunteers are not involved in increasing the understanding of taxpayers. Socialization activities carried out by tax volunteers have not been able to increase taxpayer understanding. The research results are in line with the research of [28] which states that taxpayers compliance is not affected by socialization related to taxation because this socialization has not been able to help taxpayers understand tax regulations and their implementation.

Tax volunteers have not moderated the use of e-filing on taxpayer compliance.

The research results explained that tax volunteers did not moderate e-filing on individual taxpayers compliance. This is in line with the research of [7] which shows that tax volunteers are not a variable that can moderate the implementation of e-filing on taxpayer compliance. The results of the research are in line with the study of [29] which concluded that socialization related to taxation has not been able to moderate the use of e-filing on taxpayers compliance. This could be because the taxpayer has not fully received socialization regarding the use of the e-filing system .

Tax volunteers have not moderated tax morale on taxpayer compliance.

This study states that tax volunteers do not moderate tax morale on individual taxpayers compliance. The research results are not in line with the theory of planned behavior. One's intention can be influenced by subjective norms, beliefs that arise regarding expectations caused by the impact or encouragement of others [23]. Based on the results of the data that has been analyzed by tax volunteers, they have not been able to moderate tax morale on taxpayer compliance. This condition indicates that further efforts are needed to increase the role and effectiveness of tax volunteers in encouraging taxpayer awareness and compliance.

5 Conclusion

Research was conducted on 145 taxpayers who had received assistance from tax volunteers. The results of the tests carried out showed that taxpayer understanding had a positive and significant impact on taxpayer compliance. The better the taxpayer's understanding of tax regulations, the greater the tax regulations will be obeyed. The use of e-filing has a positive and significant impact on taxpayer compliance. The use of e-filing provides efficiency in tax reporting, and also contributes to compliance levels. Tax morale has a positive and significant impact on taxpayer compliance. Taxpayers who have high moral values tend to comply with tax regulations. However, in this research, tax volunteers were not able to moderate the relationship between taxpayer understanding, application of e-filing and tax morale on taxpayer compliance.

Further research is suggested to increase the number of respondents and other variables that are expected to have an impact on individual taxpayers compliance. In addition, it is recommended to be able to conduct direct interviews so that they can assist and control the answers from the respondents and it is hoped that this can be carried out while the activity is in progress so as to obtain more accurate results.

References

[1]   M. Farouq, *Hukum Pajak di Indonesia - Google Books*. Jakarta: KENCANA, 2018. Accessed: Mar. 01, 2023. [Online]. Available: https://books.google.co.id/books?hl=en&lr=id=GJNeDwAAQBAJ&oi=fnd&pg=PR4&dq=huk um+pajak+di+indonesia+&ots=8FQk16SjI_&sig=BIayHnnSOeIufGAnqzO5uRlgy38&redir_es c=y&pli=1#v=onepage&q=hukum pajak di indonesia

[2]   S. Night and J. Bananuka, "The mediating role of adoption of an electronic tax system in the relationship between attitude towards electronic tax system and tax compliance," *J. Econ.*

Financ. Adm. Sci., vol. 25, no. 49, pp. 73–88, 2020, doi: 10.1108/JEFAS-07-2018-0066.

[3]   S. Murniati, F. Diana, H. Herlina, L. Novita, and D. Izzah, "Understanding the Internet as a Moderation of E-Filling System Implementation to Taxpayer Compliance," *Atestasi J. Ilm. Akunt.*, vol. 5, no. 2, pp. 469–482, 2022.

[4]   OECD, "Revenue Statistics in Asia and the Pacific: Papua New Guinea," *OECD Tax Stat.*, no. 28, 2022, [Online]. Available: https://www.oecd-ilibrary.org/taxation/data/revenue-statistics-in-asia/papua-new-guinea_d2ecd822-en

[5]   N. S. Hardika, I. K. J. Askara, and I. M. Wijana, "the Effect of Taxpayer Understanding and Use of E-Filing on Taxpayer Compliance With Tax Volunteer As Moderating Variable," *J. Informasi, Perpajakan, Akuntansi, Dan Keuang. Publik*, vol. 17, no. 1, pp. 95–110, 2022, doi: 10.25105/jipak.v17i1.10147.

[6]   N. L. M. Sugiartini, N. S. Hardika, and N. N. Aryaningsih, "The Effect Of Taxation Understanding And Taxpayer Attitudes On Taxpayer Compliance With Implementation Of E-Filing System As Mediation Variable," *Journal of Applied Sciences in Accounting, Finance, and Tax*, vol. 3, no. 1. pp. 19–29, 2020. [Online]. Available: http://ojs.pnb.ac.id/index.php/JASAFINT

[7]   I. N. Darmayasa, B. P. Wibawa, and K. Nurhayanti, "E-filling dan Relawan Pajak dalam Meningkatkan Kepatuhan Wajib Pajak Orang Pribadi," *J. Kaji. Akunt.*, vol. 4, no. 2, p. 208, 2020, doi: 10.33603/jka.v4i2.3949.

[8]   H. Purba, S. Sarpingah, and L. Nugroho, "The Effect of Impementing E-Filing Systems on Personal Tax Compliance with Internet Knowledge as Moderated Variables (Case Study on Personal Taxpayers at KPP Pratama Jakarta Kramatjati)," *Int. J. Commer. Financ.*, vol. 6, no. 1, pp. 166–180, 2020, [Online]. Available: http://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/174

[9]   N. S. Hardika, K. A. B. Wicaksana, and I. N. Subratha, "The Impact of Tax Knowledge, Tax Morale, Tax Volunteer on Tax Compliance," *Proc. Int. Conf. Appl. Sci. Technol. Soc. Sci. (ICAST-SS 2020)*, vol. 544, pp. 98–103, 2021, doi: 10.2991/assehr.k.210424.020.

[10]   R. Boneck, J. N. Barnes, and T. F. Stillman, "VITA Experiential, Service-Learning, Learned Competencies, And Changed Mindsets," *J. Coll. Teach. Learn.*, vol. 11, no. 2, pp. 71–84, 2014, doi: 10.19030/tlc.v11i2.8545.

[11]   S. Sriniyati, "Pengaruh Moral Pajak, Sanksi Pajak, dan Kebijakan Pengampunan Pajak Terhadap Kepatuhan Pajak Wajib Pajak Orang Pribadi," *J. AKUNTANSI, Ekon. dan Manaj. BISNIS*, vol. 8, no. 1, pp. 14–23, 2020, doi: 10.30871/jaemb.v8i1.1913.

[12]   I. Ajzen, "The theory of planned behavior," *Organ. Behav. Hum. Decis. Process.*, vol. 50, no. 2, pp. 179–211, 1991, doi: 10.1016/0749-5978(91)90020-T.

[13]   F. D. Davis, "Perceived Usefuness, perceived ease of use and user acceptance of information technology," vol. 13, no. 3, pp. 1–23, 1989, [Online]. Available: http://www.jstor.org/stable/249008

[14]   R. G. Cummings, J. Martinez-Vazquez, M. McKee, and B. Torgler, "Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment," *J. Econ. Behav. Organ.*, vol. 70, no. 3, pp. 447–457, 2009, doi: 10.1016/j.jebo.2008.02.010.

[15]   A. Rahman, *Tax Compliance in Indonesia : The Role of Public Officials as Taxpayers*. 2017.

[16]   N. E. R. Ruky, W. E. P. Putra, and F. Mansur, "Pengaruh Pemahaman Peraturan Perpajakan, Kesadaran Wajib Pajak, Akuntabilitas Pelayanan Publik Dan Kewajiban Moral Terhadap Kepatuhan Wajib Pajak (Studi Empiris pada Kantor Bersama SAMSAT Kota Jambi)," *J. Ris. Akunt. dan Keuang.*, vol. 4, no. 3, pp. 405–418, Jan. 2017, doi: 10.17509/jrak.v4i3.4670.

[17]   A. Nurkhin, I. Novanty, M. Muhsin, and S. Sumiadji, "The Influence of Tax Understanding,

Tax Awareness and Tax Amnesty toward Taxpayer Compliance," *J. Keuang. dan Perbank.*, vol. 22, no. 2, pp. 240–255, 2018, doi: 10.26905/jkdp.v22i2.1678.

[18] A. Dwianika and I. P. Sofia, "Relawan Pajak: Bagaimana Pelatihan Pajak Mempengaruhi Kepuasan Wajib Pajak Pada Masyarakat Urban?," *J. Manaj. dan Akunt.*, vol. 4, no. 2, pp. 1176–1191, 2019.

[19] W. Warno, Z. I. Asikin, U. Khasanah, A. J. Wijaya, and U. Nadziroh, "Peran Relawan Pajak Dalam Proses Pelayanan SPT Tahunan di Masa Pandemi," *J. Abdi Masy.*, vol. 7, no. 2, p. 151, 2022, doi: 10.22441/jam.2022.v7.i2.006.

[20] N. R. Yayuk, S. Margono, A. T. Eka, and Sudjatno, "The role of taxpayer awareness, tax regulation and understanding in taxpayer compliance," *J. Account. Tax.*, vol. 9, no. 10, pp. 139–146, 2017, doi: 10.5897/jat2017.0267.

[21] L. K. Pitaloka, "The Socialization of Tax as a Moderation Variable Towards the Taxpayer Compliance of Industrial Performer in Kudus Regency," *Jee 7*, vol. Volume 7, no. 1, p. hlm. 45-51, 2018, [Online]. Available: http://journal.unnes.ac.id/sju/index.php/jeec

[22] H. S. Muamarah, S. Wijaya, and Marsono, "Pelatihan Relawan Pajak Kanwil DJP Banten," *J. Pemberdaya. Masy. Indones.*, vol. 1, no. 1, pp. 219–229, 2019, doi: 10.21632/jpmi.1.1.219-229.

[23] D. A. S. Hartinah, A. Kusumawati, and S. Rasyid, "Analisis Kepatuhan Wajib Pajak Orang Pribadi : Sosialisasi Pajak Sebagai Variabel Moderasi," *Owner*, vol. 7, no. 1, pp. 195–218, 2022, doi: 10.33395/owner.v7i1.1262.

[24] R. L. Bruno, "Tax enforcement, tax compliance and tax morale in transition economies: A theoretical model," *Eur. J. Polit. Econ.*, vol. 56, pp. 193–211, 2019, doi: 10.1016/j.ejpoleco.2018.08.006.

[25] Solimun, Nurjannah, L. Amaliana, and A. A. R. Fernandes, "Metodologi Penelitian Bisnis, Konsep dan Aplikasi." Accessed: Mar. 28, 2023. [Online]. Available: https://www.google.co.id/books/edition/Metodologi_Penelitian_Bisnis_Konsep_dan/0X-rBAAAQBAJ?hl=en&gbpv=1&dq=Metodologi+Penelitian+Bisnis:+Konsep+dan+Aplikasi&printsec=frontcover

[26] H. Taherdoost, "Validity and Reliability of the Research Instrument; How to Test the Validation of a Questionnaire/Survey in a Research," *SSRN Electron. J.*, vol. 5, no. 3, pp. 28–36, 2018, doi: 10.2139/ssrn.3205040.

[27] H. Saputra, "Analisa Kepatuhan Pajak Dengan Pendekatan Teori Perilaku Terencana (Theory of Planned Behavior) (Terhadap Wajib Pajak Orang Pribadi Di Provinsi Dki Jakarta)," *J. Muara Ilmu Ekon. dan Bisnis*, vol. 3, no. 1, p. 47, 2019, doi: 10.24912/jmieb.v3i1.2320.

[28] D. Safitri and S. P. Silalahi, "Pengaruh Kualitas Pelayanan Fiskus, Pemahaman Peraturan Perpajakan Dan Penerapan Sistem E-Filling Terhadap Kepatuhan Wajib Pajak: Sosialisasi Perpajakan Sebagai Pemoderasi," *J. Akunt. dan Pajak*, vol. 20, no. 2, pp. 145–153, 2020, doi: 10.29040/jap.v20i2.688.

[29] K. R. Handayani and S. Tambun, "Pengaruh Penerapan Sistem E-Filing Dan Pengetahuan Perpajakan Terhadap Kepatuhan Wajib Pajak Dengan Sosialisasi Sebagai Variabel Moderating," *J. UTA45JAKARTA*, vol. 1, no. 2, pp. 59–73, 2016.