

UNDERSTANDING INDIVIDUAL TAXPAYER COMPLIANCE: THE ROLES OF TAX SERVICE QUALITY, TAX LITERACY, AND PAYMENT MOTIVATION

Ritz Erick Imanuel* 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: ritzerick96@gmail.com

I Gusti Ketut Agung Ulupui 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: igka-ulupui@unj.ac.id

Ayatulloh Michael Musyaffi 

Department of Accounting, Faculty of Economics and Business, Universitas Negeri Jakarta,
Indonesia

Email: musyaffi@unj.ac.id

ABSTRACT

This study aims to analyze the effect of tax service quality, tax literacy, and tax payment motivation on individual taxpayer compliance in the Greater Jakarta area (Jabodetabek). The research employed a quantitative approach using a survey method by distributing questionnaires to individual taxpayers. Data analysis was conducted using Structural Equation Modelling–Partial Least Square (SEM-PLS) with the assistance of SmartPLS software. The results indicate that tax service quality, tax literacy, and tax payment motivation have a positive effect on taxpayer compliance. Among the independent variables, tax literacy demonstrates the most dominant influence on taxpayer compliance. The outer model testing confirms that all indicators are valid and reliable, with outer loading values above 0.70, AVE values above 0.50, and composite reliability values above 0.70. The findings are expected to provide recommendations for the Directorate General of Taxes in improving taxpayer compliance through optimizing tax services, enhancing tax education, and strengthening taxpayers' motivation to fulfill their tax obligations. These findings highlight the importance of enhancing tax service quality and strengthening motivational aspects to improve tax compliance, especially within increasingly digitalized tax administration systems.

Keywords: Tax service quality, Tax literacy, Tax payment motivation, Taxpayer compliance

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan pajak, literasi pajak, dan motivasi bayar terhadap kepatuhan Wajib Pajak Orang Pribadi di wilayah Jabodetabek. Kepatuhan wajib pajak menjadi isu penting dalam optimalisasi penerimaan negara, terutama dalam konteks modernisasi administrasi perpajakan dan meningkatnya penggunaan layanan digital. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada responden wajib pajak orang pribadi. Teknik analisis data menggunakan Structural Equation Modelling–Partial Least Square (SEM-PLS) dengan bantuan aplikasi SmartPLS. Hasil penelitian menunjukkan bahwa kualitas pelayanan pajak, literasi pajak, dan motivasi bayar pajak memiliki pengaruh positif terhadap kepatuhan wajib pajak. Variabel literasi pajak menunjukkan pengaruh paling dominan terhadap kepatuhan wajib

pajak dibandingkan variabel lainnya. Pengujian outer model menunjukkan seluruh indikator valid dan reliabel dengan nilai outer loading $> 0,70$, AVE $> 0,50$, dan Composite Reliability $> 0,70$. Hasil penelitian diharapkan dapat menjadi masukan bagi Direktorat Jenderal Pajak dalam meningkatkan kepatuhan wajib pajak melalui optimalisasi pelayanan, edukasi perpajakan, dan peningkatan motivasi membayar pajak. Variasi kepatuhan wajib pajak dapat dijelaskan oleh ketiga variabel tersebut, sedangkan sisanya dipengaruhi oleh faktor lain di luar penelitian. Temuan ini menegaskan pentingnya peningkatan kualitas layanan fiskus dan penguatan aspek motivasional untuk mendorong kepatuhan pajak, terutama dalam lingkungan administrasi perpajakan berbasis digital.

Kata kunci: Kualitas pelayanan pajak, Literasi pajak, Motivasi bayar, Kepatuhan wajib pajak

INTRODUCTION

Taxes are a key instrument in supporting government revenue and national development, particularly in today's dynamic economic climate (Mardiasmo, 2016). Previous studies have confirmed that taxes are the primary instrument for underpinning government revenue and serve as the backbone of national development (Mardiasmo, 2016). The Directorate General of Taxes (DJP) has set a target of 16.21 million taxpayers filing Annual Tax Returns with a compliance rate of 81.92% by 2025 (IKPI, 2025). This situation indicates that although the government has strengthened fiscal policies and digitalization systems, public awareness and understanding of taxes still need to be improved through more effective educational approaches (Amalia in Kompasiana, 2024). This target is lower than the 2024 achievement of 85.75%, due to the increasing number of inactive taxpayers resulting from layoffs and business closures (Kontan, 2025), even though the number of tax returns received reached 13.25 million by April 2025 (Directorate General of Taxes (DJP), 2025). This indicates that efforts to improve compliance still face various fundamental challenges (Amalia in Kompasiana, 2024), so this decline raises concerns that while the DJP's internal efforts are improving, significant external challenges remain, including limited tax literacy and public awareness in the form of concrete actions in paying taxes (Padminingrum in the Directorate General of Taxes (DJP), 2024).

Although the Directorate General of Taxes (DJP) continues to strive to improve tax awareness and compliance, the tax filing rate among Individual Taxpayers (WP OP) has yet to reach the optimal target (Fenny and Lukman, 2024). Over the past five (5) years, the trend in Individual Taxpayer compliance in Indonesia—particularly from 2021 to 2025—has shown varied developments, influenced by fiscal policy factors, the digitalization of the tax system, and economic conditions. From 2021 to 2023 (DDTCNews, 2024), taxpayer compliance saw a temporary increase due to various tax incentives during the pandemic, such as reporting relief and tax rate reductions (Directorate General of Taxes (DJP), 2023).

The Annual Tax Return Filing Compliance Ratio for 2019–2023, sourced from the Directorate General of Taxes' Annual Report (DJP, 2023), indicates that taxpayer compliance levels show an upward trend despite continued fluctuations. In 2019, the compliance rate was recorded at 73.06%, then decreased in 2020 to 77.63%, and gradually increased to reach 84.07% in 2021. This increase continued with a ratio of 86.80% in 2022 and 86.97% in 2023. In detail, employed individual taxpayers showed the highest compliance rate, reaching 94.07% in 2023, while non-employed individual taxpayers still relatively at 67.41%. This data indicates that the implementation of digital tax systems, such as e-filing and e-billing, has positively contributed to the ease of reporting; however, the disparity in compliance rates across taxpayer segments highlights the need for more intensive educational efforts and services, particularly

for non-employee taxpayers. The following is a summary of the taxpayer compliance ratio for the past year, covering the period from 2023 to 2024 (2023–2024).

The following is a summary of the taxpayer compliance rates over the past five (5) years, from 2020 to 2025 (2020–2025), along with the number of Individual Taxpayers (WP OP) and additional details from relevant news reports (Table 1). Based on time-series data on individual taxpayer compliance over the past five (5) years, from 2020 to 2025 (2020–2025), it can be observed that trends in individual taxpayer compliance have fluctuated within the tax sector, which serves as a key pillar of government financing. The tax sector is one of the main pillars of state financing, particularly in supporting national development and meeting public needs (Center for Budget Analysis and State Financial Accountability, Expertise Agency of the Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). In the State Budget (APBN), tax revenue consistently constitutes the dominant portion of state revenue (Center for Budget Analysis and State Financial Accountability, Expert Agency of the Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). Therefore, the success of the tax system is largely determined by the level of taxpayer compliance in fulfilling their fiscal obligations (Center for Budget Analysis and State Financial Accountability, Expertise Agency of the Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). Taxpayer compliance, particularly among Individual Taxpayers (WP OP), is a strategic focus in efforts to increase the tax ratio.

Table 1. Time Series Data on Individual Taxpayer Compliance (2020–2025)

Years	Number of Individual Tax Returns (in millions)	Taxpayer Compliance Rate (%)	Additional Information
2020	19	77,63%	Despite the COVID-19 Pandemic, Compliance with Annual Tax Return Filing Remains on the Rise, Up from 72.87% in 2019 (DDTCNews, 2020)
2021	15,9	84,07%	Improvements to the DGT system and the digitization of e-filing (DDTCNews, 2021)
2022	34,27	86,80%	Compliance has increased due to improved literacy and outreach regarding TER (DDTCNews, 2022)
2023	19,4	88%	Annual Tax Return Filing Performance as of March 31, 2023 (DJP, 2023)
2024	19,27	83,20%	Performance of Annual Corporate Tax Return Filing as of April 30, 2024 (DJP, 2024)
2025	16,21	81,92%	Tax return filing deadline extended (April 11) (DetikNews); formal compliance drops due to national holidays (HukumOnline) and several disruptions to the Coretax digital system (Kontan.com, 2025).

Based on time-series data on individual taxpayer compliance over the past five (5) years, from 2020 to 2025 (2020–2025), it can be observed that trends in individual taxpayer compliance have fluctuated within the tax sector, which serves as a key pillar of government financing. The tax sector is one of the main pillars of state financing, particularly in supporting national development and meeting public needs (Center for Budget Analysis and State Financial Accountability, Expertise Agency of the Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). In the State Budget (APBN), tax revenue consistently constitutes the dominant portion of state revenue (Center for Budget Analysis and State Financial Accountability, Expert Agency of the Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). Therefore, the success of the tax system is largely determined by the level of taxpayer compliance in fulfilling their fiscal obligations (Center for Budget Analysis and State Financial Accountability, Expertise Agency of the

Secretariat General of the House of Representatives of the Republic of Indonesia, 2023). Taxpayer compliance, particularly among Individual Taxpayers (WP OP), is a strategic focus in efforts to increase the tax ratio.

Conceptually, the year-over-year increase in tax revenue not only reflects economic growth but also indicates rising levels of taxpayer compliance, both formal and material. Formal compliance is demonstrated by taxpayers who file and pay their taxes on time, while material compliance is demonstrated through accuracy and honesty in calculating the amount of tax owed. According to Mardiasmo (2016), tax compliance is influenced by several factors, including understanding of tax regulations, perceptions of the fairness of the tax system, and the quality of tax administration services. In the context of the graph, the significant increase in tax revenue after 2021 indicates the government's success in establishing a more transparent, efficient, and digitally-based tax system, which encourages taxpayers to be more compliant in fulfilling their obligations.

Other studies have also shown that tax literacy levels and the quality of tax administration services have a significant impact on taxpayer compliance (Lestari and Hardiyanto, 2024; Triansyah and Putra, 2025). Adequate tax understanding makes taxpayers more aware of their rights and obligations, while fast, friendly, and technology-based tax services foster increased trust in tax authorities (Jayamahe in DJP, 2021). However, these findings are not uniform across all regions, as in some areas, trust in tax officials and perceptions of fairness are the most dominant factors (Dewi and Firmansyah, 2022). Therefore, efforts to improve tax literacy and public services should be accompanied by sustainable education strategies to ensure that tax compliance grows voluntarily and continuously.

In addition to literacy and service factors, the motivation to pay taxes has also been shown to play a significant role in shaping compliance behavior (Arini et al., 2021; Wibowo et al., 2022). Internal motivations, such as the awareness of contributing to development and a sense of social responsibility, have a stronger influence than external motivations in the form of threats of sanctions or the provision of incentives (Deci and Ryan, 2000). A number of studies indicate that the synergy between intrinsic motivation, tax literacy, and service quality can enhance tax compliance in the long term (Purnomo in DJP, 2024). However, most studies still focus on corporate taxpayers and the SME sector, so research on individual taxpayers in the context of digital reporting remains an area ripe for further exploration. Consequently, further research is needed to understand the relationship between motivation, tax literacy, and tax services in strengthening tax compliance behavior in the era of fiscal administration digitization.

The theory of tax compliance behavior explains that the increase in national tax revenue during the 2020–2025 period is due to a combination of economic and psychological approaches. The government, through the Directorate General of Taxes (DGT), implements an economic deterrence strategy involving law enforcement and sanctions, as well as a tax morale approach that fosters taxpayers' intrinsic motivation to comply (Kirchler, 2007; Torgler, 2021). Programs such as Pajak Bertutur, Tax Volunteers, and the Voluntary Disclosure Program (PPS) have proven to strengthen tax literacy and public fiscal awareness. These improvements have led to increased tax reporting compliance and contributed to a sustainable trend of tax revenue growth (Pratama and Indriyani, 2023; Lestari and Hardiyanto, 2024). Thus, the data on rising tax revenue reflects the synergy between educational policies, administrative modernization, and increased public trust in tax authorities.

The quality of tax services plays a crucial role in improving taxpayer compliance by creating a positive, efficient, transparent, and accessible service experience (Haris, 2020; DJP, 2023). Professional and courteous service strengthens the psychological bond between taxpayers and tax authorities (Rahman in IKPI, 2025). Based on Heider's attribution theory

(1958), compliance behavior is shaped through the interaction of internal factors such as motivation and external factors such as public service. Research by Atmanti and Kurniawan (2024) confirms that high-quality tax services, whether in-person or digital, increase taxpayer trust and encourage formal compliance. Therefore, tax administration services that are integrity-driven and focused on taxpayer convenience serve as a critical external factor determining compliance levels.

Taxpayers with high tax literacy are more aware of the role of taxes in development and more diligent in reporting and paying their obligations. However, research indicates that tax literacy in Indonesia remains low, particularly among the youth and the lower-middle-income population. This leads to administrative errors and late reporting. Therefore, efforts to improve tax literacy must be optimized through digital education and ongoing outreach to strengthen voluntary compliance. Studi sebelumnya juga menegaskan bahwa literasi pajak yang baik harus didukung oleh literasi digital agar lebih efektif dalam meningkatkan perilaku patuh (Lestari & Hardiyanto, 2024; Yuliani & Prasetyo, 2022).

Tax payment motivation is an internal factor that plays a significant role in determining compliance behavior (Arini et al., 2021; Wibowo et al., 2022). Motivation can be intrinsic, based on awareness and moral responsibility, or extrinsic, driven by incentives and sanctions. However, most previous studies have not clearly distinguished between these two types of motivation in the context of individual taxpayers (WP OP). Furthermore, the interaction between motivation, tax literacy, and service quality has not yet been extensively studied simultaneously. In the digital era, these factors have become highly relevant because the ease of e-filing and e-BUPOT systems can either strengthen or even diminish motivation, depending on the user experience. Therefore, this current study aims to empirically test the relationship between service quality, tax literacy, and payment motivation on individual taxpayers' compliance, to provide an effective policy foundation for increasing national tax revenue post-pandemic (Ministry of Finance, 2025; DGT, 2024). Based on the background of the problem above, the research questions for this study are as follows:

1. Does the quality of tax services affect taxpayer compliance?
2. Does tax literacy affect taxpayer compliance?
3. Does the motivation to pay affect taxpayer compliance?

LITERATURE REVIEW

Compliance Theory

The standard theory of tax compliance was first proposed by Allingham and Sandmo (1972). This theory assumes such a high level of compliance from the economic side, this theory believes no individual is willing to pay taxes voluntarily (voluntary compliance). Therefore individuals will always be opposed to paying taxes (risk aversion). According to them, there are main factors of tax compliance, among others : tax rate, the probability of inspection, the amount of sanctions that may be imposed.

Taxpayer Compliance

Operational taxpayer compliance can be interpreted as the level of obedience of individuals or entities in fulfilling all tax obligations in accordance with the provisions of applicable laws and regulations. This compliance not only includes administrative aspects such as timely reporting and payment of taxes, but also reflects the awareness and moral responsibility of taxpayers in contributing to national development. Taxpayer compliance (variable Y) is measured based on three main indicators: 1. timeliness of reporting, measured as the proportion of incoming tax return reporting just before or at the deadline; 2. the accuracy of the reporting data, measured through the conformity between the contents of the tax return

with supporting documents such as proof of cut and proof of deposit; and 3. fulfillment of payment obligations, seen from the ratio of the amount of tax paid to the amount of tax liabilities that should be paid.

Tax Service Quality

According to Azam (2021), the quality of tax services, in this case the tax authorities, is the benchmark for taxpayers' perception of the quality of services offered. Measuring the performance of the level of services provided in meeting the expectations of taxpayers which is a measure of the quality of tax services (Azam, 2021). According to LaMothe and Bobek (2020), stating that providing good tax services, it will help taxpayers in fulfilling their tax obligations perfectly. Tax service quality indicators according to Devita, et al. (2024). Indicators in compliance taxpayers used are : 1). speed: the ability of the system and tax officials to respond and complete the service process in a short time, including the speed of electronic system access and file handling. 2). ease: the level of simplicity in understanding and using all tax service facilities, including ease of navigation of digital applications, clarity of procedures, and completeness of guidance. 3). transparency: disclosure of information about tax rights and obligations, clarity of procedure flow, and transparency in determining tax obligations.

Tax Literacy

Tax literacy is the ability of taxpayers to understand tax regulations, tax benefits, and tax reporting and payment procedures. This is also confirmed in the Antaranews report (2023) which states that most compliance problems are caused by a lack of understanding of taxpayers regarding reporting procedures. Efforts to improve tax literacy can be done through education, and campaigns. Tax literacy can be divided into three main dimensions: basic literacy (understanding of simple tax concepts), advanced literacy (calculation and reporting capabilities), and digital literacy (use of technologies such as e-filing). Research by Sari and Rahman (2023) in the International Journal of Tax Administration shows that the digital dimension is becoming increasingly crucial in the post-pandemic era, where taxpayers with high literacy are 30% more likely to adhere to electronic reporting. Tax literacy indicators according to Hadinata and Marpaung (2025). The indicators used in taxpayer compliance are: 1. Regulatory understanding (knowledge of tax laws and calculation of obligations): includes the ability of taxpayers to understand the calculation, reporting, and payment of taxes in accordance with provisions such as Income Tax Article 21; 2. Benefit knowledge (awareness of the contribution of taxes to infrastructure and public services): the extent to which taxpayers are aware of the role of taxes in supporting national development and public welfare and taxpayers' understanding of the contribution of taxes to national development and the direct and indirect benefits received by the community; 3. Tax procedures (ability to follow administrative processes such as filling out tax returns and online payments): the ability of taxpayers to understand and carry out tax reporting and payment procedures, including the use of electronic systems such as e-filing and e-billing and including the ability of taxpayers to use digital services such as e-filing and e-billing in the tax reporting and payment process.

Pay Motivation

According to The Theory Of Self-Determination Theory (Deci and Ryan, 1985), motivation is divided into two main forms: intrinsic and extrinsic motivation. Intrinsic motivation arises from the individual's awareness of the importance of taxes for the development of the state and a sense of moral responsibility as a good citizen. While extrinsic motivation is influenced by external factors such as legal sanctions, the threat of penalties, or

the existence of incentives and administrative convenience (Wibowo et al., 2022). In the context of taxation in Indonesia, a study conducted by Nugroho and Setiawan (2023) shows that intrinsic motivation has a stronger influence on taxpayer compliance than extrinsic motivation, because intrinsic motivation is rooted in personal awareness, not fear of punishment. According to The Theory of Planned Behavior developed by Ajzen (1991), individual behavior is influenced by intention, which is formed through a combination of personal attitudes, social norms, and perceptions of behavioral control. The study by Santoso and Rahmawati (2023) found that encouragement from the social environment, such as co-workers, family, or the business community, can increase an individual's motivation to pay taxes properly. This shows that motivation is not only derived from internal factors of the individual, but is also influenced by the broader social context. Therefore, public policy strategies to increase taxpayer motivation should involve community-based social approaches, such as “proud to pay taxes” campaigns or tax volunteer programs that instill the value of social responsibility towards tax obligations. Tax Service Quality indicators according to Resyatia et al. (2024). The indicators used in taxpayer compliance are: 1. Willingness to pay taxes: the voluntary willingness of the taxpayer to pay taxes without coercion or pressure from external parties and showing the willingness of individuals to voluntarily carry out their tax obligations without coercion; 2. Sense of responsibility: the taxpayer's perception that paying taxes is part of his moral obligation as a good citizen and reflects his moral awareness and duty as a citizen who plays an active role in supporting the sustainability of the country.; 3. Awareness of tax benefits: taxpayers ' understanding of the contribution of taxes in national development and their benefits to public services and the extent to which taxpayers understand and believe that taxes serve as the primary source of financing national development and public services.

Hypothesis Development

The theoretical framework of this research is based on five supporting theories relevant to the variables used, namely the quality of tax services, tax literacy, and payment motivation as independent variables, and taxpayer compliance as the dependent variable. The conceptual framework based on this hypothesis will be depicted in the form of a diagram showing the relationship between the independent variables (Tax Service Quality, tax literacy, and payment motivation) with the dependent variable (taxpayer compliance). The following conceptual framework diagram illustrates the relationship between the variables studied, which include the influence of tax service quality, tax literacy, and payment motivation on taxpayer compliance in reporting and submitting tax obligations. The following is a theoretical framework diagram as shown in Figure 1.

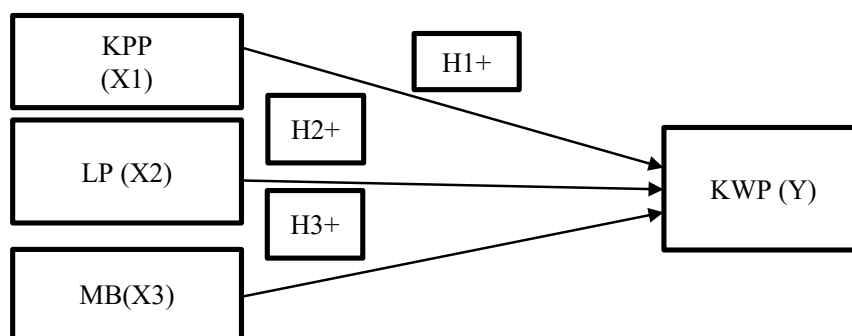


Figure 1. The Theoretical Framework
 Source: Data Processed by The Author (2026)

METHOD

The research is planned to be accessible from Imna anytime and anywhere through questionnaire sheets with the distribution of questionnaires to reach individual taxpayers (WP OP) to report income tax submission around the campus of FH UI and IPB University, to the Regional Office of the Directorate General of taxes (Kanwil DGT) Banten and South Jakarta, and the Tax Office (KPP) Pondok Aren, South Tangerang, and the South Tangerang Mayor's Office, to the campus of the Open University (UT) Center in Pondok Cabe. The research will be conducted for 3 months, starting from the search and collection of information in April 2025 to July 2025 (April–July 2025) followed by the data processing stage to be presented in a seminar or thesis session.

This study conducted using quantitative methods and using primary data through the dissemination of questionnaires. Quantitative research is research with the main approach relying on the paradigm of positivism in developing scientific knowledge, this includes thinking about cause-and-effect relationships, reduction of variables, hypothesis formulation, and specific questions involving measurement, observation, and theory testing (Wada, et al., 2023). The data testing process using cronbach alpha, composite reliability up to inner and outer models and HTMT assisted by software structural Equation Model-Partial Least Square (SEM-PLS 4, 2022 in Hair, et al., 2022). This study uses a quantitative approach with survey design to test the relationship between variables empirically (Creswell, 2018). The research instrument is a structured questionnaire prepared based on indicators that have been validated in previous studies (Sekaran and Bougie, 2020). The study population is an individual taxpayer who is registered and actively reporting annual tax returns (Directorate General of taxes, 2023).

The sampling technique used is purposive sampling with certain criteria according to the purpose of the study (Sekaran and Bougie, 2020). This approach is considered appropriate for tax compliance Behavior Research (Hair et al., 2022). Data analysis was conducted using SEM-PLS to test the measurement model (outer model) and structural model (inner model) simultaneously (Hair et al., 2022). Evaluation of the outer model was done through validity and reliability tests, while the inner model was tested through the path coefficients and statistical significance (Hair et al., 2022). The unit of analysis is an object or entity that is the focus of observation in a study to be studied (Sugiyono, 2015). The unit of analysis in this study is an individual taxpayer (WP OP) who has a Taxpayer Identification Number (NPWP) and status as a worker or laborer. This focus on taxpayers aims to explore the quality of tax services, tax literacy, and pay motivation that affect taxpayer compliance.

Table 2. Questionnaire Answer Point

Np.	Answer Choices	Score
1	Strongly Disagree	1
2	Disagree	2
3	Neutral	3
4	Agree	4
5	Strongly Agree	5

In the choice of answers to the questionnaire, it contains positive statements based on previous research instruments (Sugiyono, 2015; and Purwohedi, 2022). In this study the authors used a five-point likert scale to take measurements of each respondent's answer. Details about the likert scale as follows (Sugiyono, 2015) can be seen in Table 2. In this study the researchers used the method of structural Equation Model-Partial Least Square (SEM-PLS) to process the data into statistics with the help of data processing tools SmartPLS 4.0. According to Musyaffi et al. (2022), the data processing stage consists of three stages, namely measurement model, used to test the validity and reliability of the data. The second stage is the analysis of structural

models are used to see whether the model is built already meet the criteria that have been set. The last stage is to evaluate the hypothesis that has been proposed at the beginning of the study.

RESULTS AND DISCUSSION

Respondent Identity Description

Gender Distribution

The characteristics of respondents can be studied based on gender in order to provide adequate information related to the demographic composition of the subject of research. The following frequency distribution of respondents by gender category can be seen in Table 3. The gender distribution of respondents in this study showed a relatively balanced composition of men and women. Based on the available data, the majority of respondents are men, with a percentage of 53.7% of the total sample. Meanwhile, female respondents were recorded at 46.3%, thus becoming a minority group but still having a strong representation in the overall population of the study. The ratio between male and female respondents, which is about 11:12 (50: 50), indicates that the gender composition of this study is in a proportional condition and in accordance with the target sample that has been set. This almost balanced proportion gives an idea that both gender groups have the same opportunity to be involved in tax obligations and participate in research on individual taxpayer compliance (WP OP), so it is expected that gender data has an ideal portion (balanced) in terms of questionnaire distribution.

Table 3. Gender Percentage Distribution

Gender (Sex)	Total	Percentage
Male	339	53.7%
Woman	291	46.3%
Total	629	100%

Profile of Respondent by Age (Generation)

Characteristics of respondents can be studied based on age in order to provide adequate information related to the demographic composition of the subject of research. The following frequency distribution of respondents by age category can be seen in Table 4. Based on Table 4, the majority of research respondents came from the millennial age group (28-43 years) as many as 292 respondents or 46.4%, followed by Generation Z (18-27 years) as many as 219 respondents or 34.0%, and Generation X (44-59 years) as many as 123 respondents or 19.6%. The dominance of the millennial age group shows that taxpayers of productive age have a higher level of participation in the annual tax return (SPT) reporting and the use of digital-based taxation services. This age group generally has a high level of economic activity, work mobility, and utilization of information technology so that it is more adaptive to modern tax administration systems such as e-Filing and e-Billing (Rahman, 2022).

In addition, the high participation of Generation Z indicates that the younger age group is starting to have a fairly good awareness of taxation, especially due to the increase in digital literacy and tax education through social media and electronic platforms. According to Fenny and Lukman (2024), the use of the e-Filing system makes it easier for the younger generation of taxpayers to understand tax reporting procedures independently, thereby encouraging increased tax compliance. This is in line with the research of Nurhayati et al. (2022) which explains that tax literacy and the use of tax administration technology have a positive relationship with the compliance behavior of individual taxpayers.

Meanwhile, The Generation X group still showed a significant contribution of 19.6%, which indicates that the mature age group is still active in fulfilling its tax obligations. This group generally has better work experience and income stability so they tend to understand the

importance of tax obligations as a form of contribution to state development (Kursillah & Dwiati, 2024). In the perspective of attribution theory, differences in age characteristics can affect the perception and motivation of taxpayers in carrying out tax obligations, both derived from internal factors such as personal awareness and external factors such as tax services and digital Tax Administration Systems (Heider, 1958; Wardani et al., 2024).

Overall, the age distribution of respondents indicates that this study is dominated by productive age groups that have technological adaptability and high levels of economic activity. This condition is relevant to research on tax service quality, tax literacy, pay motivation, and taxpayer compliance because the productive age group is the most active segment in tax reporting and is the main target of the digital transformation of the Directorate General of taxes (DGT) in the taxation self-assessment system in Indonesia (Sunarto & Liana, 2020; Muslichah et al., 2023).

Table 4. Age (Generation) Percentage Distribution

Generation (Years Old)	Total	Percentage
Generation Z (18–27 Years)	219	34.0%
Millennial Generation (28–43 Years)	292	46.4%
Generation X (44–59 Years)	123	19.6%
Total	629	100%

Respondent Profile by Occupation

The characteristics of the respondents can be researched based on the work in order to provide adequate information related to the demographic composition of the subject of research. The following frequency distribution of respondents by Job Category can be seen in Table 5. Based on Table 5, the majority of respondents were private employees, accounting for 301 individuals (47.9%), indicating that nearly half of the study participants were employed in the private sector. This was followed by entrepreneurs, who represented 169 respondents (26.9%), suggesting a substantial proportion of participants were engaged in business ownership or self-employment activities. Meanwhile, government staff (ASN/PNS) comprised 93 respondents (14.8%), reflecting a moderate representation of public sector employees. The smallest group consisted of professionals and freelancers, including teachers, healthcare workers, and consultants, with 66 respondents (10.4%).

Table 5. Job Distribution

Jobs (Workers)	Jumlah	Percentage
Government staff (ASN/PNS)	93	14.8%
Entrepreneur	169	26.9%
Private Employees	301	47.9%
Professional (Teacher, Health workers, Consultant) / Freelancer	66	10.4%
Total	629	100%

SEM-PLS Results

Discriminant validity test in this study can be measured by testing the Cross Load with the value of cross loadings. If one indicator has a cross loadings indicator value to its own variable whose result is greater than the value to other variables, it can be said to have a good discriminant validity (Hair et al., 2022). Table 6 the results of Outer Loadings after discriminant Validity calculation can be interpreted as a whole from the correlation value of the indicator to its own latent variable is greater than the correlation to other latent variables. This can be concluded, when all the discriminant validity of the research tested as a whole has been met.

Table 6. Cross Loading Results After Discriminant Validity Calculation

Variable	X1 (KPP)	X2 (LP)	X3 (MB)	Y (KWP)
X1_1	0,894	0,610	0,521	0,516
X1_2	0,873	0,606	0,487	0,441
X1_3	0,911	0,628	0,543	0,568
X2_1	0,584	0,855	0,580	0,551
X2_2	0,546	0,789	0,692	0,446
X2_3	0,592	0,857	0,530	0,584
X3_1	0,480	0,651	0,894	0,554
X3_2	0,512	0,624	0,908	0,566
X3_3	0,558	0,599	0,840	0,439
Y_1	0,563	0,639	0,590	0,916
Y_2	0,509	0,558	0,480	0,886
Y_3	0,469	0,511	0,527	0,896

Discriminant validity at the variable level is the Fornell-Lacker Criterion. The size of the Fornell-Lacker Criterion is compared from the root of the AVE with the correlation between variables. According to Fornell and Lacker criteria, models that have positive discriminant validity when Root. Ave variables greater than the correlation between variables. This shows that the variable divides the variation of its measurement items higher to the measurement items that measure it and divides the low to the measurement items of other variables. Fornell-Larcker Criterion test is used to assess the validity of discriminant on the measurement model (outer model) in SEM-PLS analysis. Discriminant validity indicates the extent to which a latent construct is completely distinct and does not overlap with other latent constructs. The Fornell–Larcker criterion states that the value of the square root of the average Variance Extracted (AVE) in each construct must be greater than the correlation value of the construct with other constructs (Fornell and Larcker, 1981). Test results Table 7, Fornell-Larcker Criterion, it can be seen that all diagonal values are higher than the correlation values between constructs in the same row and column.

Table 7. Results of Fornell-Larcker Criterion

Fornell-Larcker Criterion	X1	X2	X3	Y
X1 (KPP)	0,893			
X2 (LP)	0,688	0,834		
X3 (MB)	0,581	0,709	0,881	
Y (KWP)	0,574	0,637	0,595	0,899

Opinion of Hair et al. (2022), explained that, the HTMT value of each variable pair <math><0.9</math>, then the discriminant validity evaluation with HTMT is met. Based on Table 8, illustrates if HTMT values for all variables are below 0.9 as recommended. Thus, all variables in the research conducted terpenehui and valid. The results of this study by calculating the value of Heterotrait Monotrait Ratio (HTMT) in the following Table 8.

Table 8. Results of Heterotrait Monotrait Ratio (HTMT)

Variable	X1	X2	X3	Y
X1 (KPP)				
X2 (LP)	0,831			
X3 (MB)	0,675	0,879		
Y (KWP)	0,645	0,755	0,674	

Thus, based on Table 9, then all the variables in the research are fulfilled and valid. Validity and reliability tests with high outer loading (>0.7), Construct Reliability / Cronbachs

Alpha (>0.70) and convergent validity with Average Variance Extracted (AVE) > 0.5. Internal consistency reliability shown by Composite Reliability (CR) is a measure to show how far the reliability of variables. According to Hair et al. (2022), Henseler (2009), the minimum Composite Reliability value is 0.70, but according to Hair et al. (2022) for exploration studies, the value of Composite Reliability between 0.60 – 0.70 is acceptable.

In addition to Composite Reliability, other measures that describe the level of reliability or internal consistency of reliability are Cronbach's Alpha and Rho A. According to Hair et al. (2022), the value of Cronbach's Alpha will give a lower reliability value/ too conservative while the value of Composite Reliability (Rho c) is considered too high. Therefore, as an alternative, the reliability level of Rho A can be used, whose value lies between Cronbach's Alpha and Composite Reliability. This study uses a minimum Composite Reliability value of 0.70 . In this study, researchers used SmartPLS software to test the reliability of a data. Researchers can see from the results of Cronbachs Alpha, Composite Reliability, and the value of the average Variance Extracted (AVE).

Table 9. Results of Construct Reliability and Validity

CR	Composite Reliability (Rho A)	Composite Reliability (Rho C)	Average Variance Extracted (AVE)
X1 (KPP)	0,873	0,886	0,797
X2 (LP)	0,782	0,795	0,696
X3 (MB)	0,857	0,871	0,777
Y (KWP)	0,882	0,891	0,809

The structural test of the model in the study was conducted by looking at the R-Square value, where the R-square test was carried out to find out how the correlation between endogenous constructs and all exogenous constructs has a correlation. How big the variance of endogenous variables can be explained by a number of other exogenous/endogenous variables. The size used is R Square. The value of R Square describes the overall influence of exogenous/endogenous variables on other endogens. According to Hair et al. (2022), the R Square values of 0.75, 0.50 and 0.25 mean substantive (high), moderate and weak influence. Another opinion is according to Chin (1998) in Henseler et al. (2009) where the value of R Square 0.67 (high), 0.33 (moderate), 0.19 (weak). But please note again that in Hair et al., 2022 this interpretation interval range of R Square is not mentioned anymore.

Based on Table 10, the R-square value of 0.471 and the Adjusted R-square of 0.462 indicate that the variables Tax Service Quality (KPP), Tax Literacy (LP), and Tax Payment Motivation (MB) together are able to explain 47.1% of the variation that occurs in Taxpayer Compliance (KWP). Meanwhile, the remaining 52.9% is influenced by other factors outside the research model that were not analyzed in this study. Referring to the criteria of Hair et al. (2022), the R-square value of 0.471 can be categorized as moderate explanatory power, indicating that the research model has a fairly good ability to explain taxpayer compliance behavior. Furthermore, the Adjusted R-square value of 0.462, which is not significantly different from the R-square value, indicates that the model built is relatively stable and does not experience a significant decrease in predictive ability after considering the number of independent variables used in the model. Thus, it can be concluded that the quality of tax services, tax literacy, and motivation to pay taxes are quite important factors in explaining the level of compliance of individual taxpayers.

Table 10. Results of R-Square

	R-Square	R-Square Adjusted
Y	0,471	0,462

SRMR is standardized root mean square residual is a model fit size (model fit) that is the difference between the data correlation matrix and the estimated model correlation matrix. Rule of thumb the SRMR value below 0.08 indicates a fit model. Model Fit = to see the model fit (SRMR). The Chi-Square GOF difference in observed and estimated covariance matrices (termed S and Sk, in particular) is a key value in assessing the GOF of any SEM model (Hair, 2019). The chi-square 1x22 test is the only statistical test suitable for the difference between matrices in SEM and represented mathematically. The following explanation of the results of the fit summary (chi-square) model in Table 11.

Table 11. Results of Model Fit Summary (Chi-Square)

Model Fit Summary	Saturated model	Estimated model
SRMR	0,065	0,065
d_ ULS	0,327	0,327
d_ G	0,232	0,232
Chi-square	258,738	258,738
NFI	0,826	0,826

Based on Table 11, the value of SRMR in saturated model and estimated model is 0.065 respectively, which shows that the standard residual value is still relatively within the tolerance limits for explorative SEM-PLS model (Henseler et al., 2014). Although SRMR values should ideally be below 0.08, in social and behavioral research with complex models, SRMR values of up to 0.10–0.12 can still be accepted as indicative of a reasonably viable model (Hair et al., 2022). The identical values of d_uls (0.327) and d_G (0.232) between saturated model and estimated model indicate that there is no significant difference between the correlation matrix observed and estimated by the model (Henseler et al., 2016). This indicates that the structural model built has been able to represent the relationship between latent constructs consistently. Furthermore, The Chi-square value of 258.738 in both models shows that the estimation model does not have degraded compatibility compared to the saturated model.

In the context of SEM-PLS, The Chi-square value is not used as the main criterion for Model acceptance because it is very sensitive to sample size, especially in relatively large numbers of respondents (Hair et al., 2022). Normed Fit Index (NFI) value of 0.826 indicates that the level of suitability of the model is still in the moderate category. However, in the PLS-SEM approach, the NFI value is not used as the only basis for model evaluation, but is used as a supporting indicator along with the test results of reliability, validity, and inner model (Hair et al., 2022). The results of the Fit Summary Model as a whole can indicate that this research model is methodologically acceptable, especially because all indicators of the outer model have met the criteria of validity and reliability, and the results of the inner model show a significant structural relationship in accordance with the objectives of the study. Thus, the SEM-PLS model used has been feasible to explain the effect of tax service quality, tax literacy, and pay motivation on taxpayer compliance empirically (Henseler et al., 2014; Hair et al., 2018). The outer model evaluation results show that all constructs meet convergent and discriminant validity criteria (Hair et al., 2022). The values of composite reliability (CR) and Average Variance Extracted (AVE) are above the recommended threshold (Hair et al., 2022).

Discussion

The Effect of Tax Service Quality on Taxpayer Compliance

Based on the results of hypothesis testing using SEM-PLS, tax service quality variables proved to have a positive and significant effect on individual taxpayer compliance. These findings indicate that the better the quality of services provided by the tax authorities, the higher

the level of compliance of taxpayers in carrying out their tax obligations, both in reporting and tax payments. The results of this study support the theory of compliance Allingham and Sandmo (1972) which explains that compliance behavior is influenced by rational considerations of taxpayers to the benefits and convenience in the tax system. Tax services that are fast, transparent, responsive, and easily accessible are able to create a sense of trust in taxpayers to tax authorities so as to encourage voluntary compliance. In addition, the results of this study are also in line with the concept of taxpayer compliance according to Mardiasmo (2016) which emphasizes that the Tax Authority service is one of the main factors in increasing public awareness and tax compliance. The findings of this study are consistent with those of Lafau and Widiyati (2024), Meidhani and Sumiati (2023), Rahmawati and Rustiyaningsih (2022), Parso et al. (2024), as well as Muslichah et al. (2023) which shows that the quality of tax services, especially digital and e-filing services, has a significant effect on individual taxpayer compliance. However, several previous studies have found that the quality of Service is not fully optimal due to limited socialization and digital literacy gap of taxpayers in certain regions. Therefore, the practical implications of this study indicate that the Directorate General of taxes (DGT) needs to continue to improve the quality of tax services through digitization of services, simplification of administrative procedures, increasing the competence of tax authorities, and optimization of electronic-based services in order to increase the trust and compliance of taxpayers on an ongoing basis (Allingham & Sandmo, 1972; Mardiasmo, 2016; Lafau & Widiyati, 2024; Parso et al., 2024).

The Effect of Tax Literacy on Taxpayer Compliance

The results showed that tax literacy has a positive and significant effect on individual taxpayer compliance. This finding indicates that the higher the level of understanding of taxpayers regarding tax regulations, tax benefits, and tax reporting procedures, the higher the level of compliance of taxpayers in fulfilling their tax obligations. In the perspective of Allingham and Sandmo (1972) compliance theory, taxpayers will tend to comply if they have an adequate understanding of the tax system and the consequences arising from non-compliance with taxes. Tax literacy plays an important role in reducing uncertainty and improving the ability of taxpayers to make correct tax decisions. This study also supports the theory of taxpayer compliance according to Mardiasmo (2016) which states that the level of knowledge and understanding of taxation is a fundamental factor in shaping tax compliance behavior. The results of this study are in line with the research of Nurhayati et al. (2022), Rahman (2022), Sulistyowati and Halimatusadiah (2024), Oktris et al. (2024), as well as Kaur and Sekhon (2022) who found that tax literacy has a significant influence on taxpayer compliance. However, several previous studies have also shown that the level of tax literacy of the Indonesian people is still uneven, especially in groups of taxpayers with low levels of education and access to information. Therefore, the practical implications of this study emphasize the importance of improving tax education and socialization programs on an ongoing basis through digital media, tax training, assistance in filling out tax returns, and integration of tax education in formal education institutions in order to improve literacy and tax compliance nationwide (Allingham & Sandmo, 1972; Mardiasmo, 2016; Nurhayati et al., 2022; Oktris et al., 2024).

The Effect of Pay Motivation on Taxpayer Compliance

Based on the results of SEM-PLS analysis, motivation to pay taxes proved to have a positive and significant effect on individual taxpayer compliance. This result shows that the higher the internal drive of taxpayers to pay taxes, either due to moral awareness, sense of responsibility, or understanding of the benefits of taxes for the development of the country, the

higher the level of tax compliance owned by taxpayers. This finding is consistent with the compliance theory of Allingham and Sandmo (1972) which explains that compliance behavior is not only influenced by economic factors and sanctions, but also influenced by the intrinsic motivation of individuals in complying with tax obligations. In addition, the theory of taxpayer compliance according to Mardiasmo (2016) states that taxpayer motivation is a psychological aspect that plays a role in shaping voluntary compliance with the tax system. The results of this study are consistent with the research of Kesaulya et al. (2022), Wulandari and Iskandar (2021), Dwenger et al. (2016), Triogi et al. (2021), as well as Meydianti and Haq (2022) who found that motivation and awareness of paying taxes have a positive influence on taxpayer compliance. However, some previous studies have shown that taxpayer motivation can decline if people do not feel the direct benefits of taxes or lack confidence in the financial management of the state. Therefore, the practical implications of this study indicate that the government and the Directorate General of taxes need to increase transparency in the use of taxes, strengthen education on the benefits of taxes for national development, and build more effective public communication so that the intrinsic motivation of taxpayers in paying taxes can continue to increase and support the creation of sustainable tax compliance in Indonesia (Allingham & Sandmo, 1972; Mardiasmo, 2016; Kesaulya et al., 2022; Wulandari & Iskandar, 2021).

CONCLUSION AND RECOMMENDATION

This study aimed to analyze the effects of Tax Service Quality, Tax Literacy, and Tax Payment Motivation on Individual Taxpayer Compliance using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach. Based on the results of the analysis, several important conclusions can be drawn. First, Tax Service Quality has a positive and significant effect on individual taxpayer compliance. This finding indicates that efficient, accessible, transparent, and responsive tax services play a crucial role in encouraging taxpayers to fulfill their tax obligations. Therefore, improvements in service quality can contribute directly to enhancing taxpayer compliance. Second, Tax Literacy was found to have a positive and significant effect on taxpayer compliance. This result suggests that a higher level of tax knowledge enables taxpayers to better understand their rights and obligations, thereby increasing their willingness to comply with tax regulations. Adequate tax literacy helps taxpayers make informed decisions and fosters greater awareness of the importance of taxation for national development. Third, Tax Payment Motivation has a positive and significant effect on taxpayer compliance. This finding highlights the importance of psychological factors, intrinsic awareness, and personal responsibility in influencing taxpayers' compliance behavior. Taxpayers with stronger motivation are more likely to voluntarily fulfill their tax obligations.

The findings demonstrate that Tax Service Quality, Tax Literacy, and Tax Payment Motivation are important determinants of individual taxpayer compliance. Among these factors, service quality and taxpayer motivation emerge as key drivers in strengthening compliance behavior. The practical implication of this study is that tax authorities should continue to improve service quality, enhance taxpayer education programs, and develop strategies that foster taxpayers' intrinsic motivation to comply with tax regulations. For future research, it is recommended to incorporate mediating or moderating variables, such as tax trust, tax morale, perceived fairness, or digital tax services, to provide a more comprehensive understanding of taxpayer compliance behavior. Additionally, expanding the study to different regions and taxpayer categories may improve the generalizability of the findings.

REFERENCES

- Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics*, 1(3–4), 323–338. [https://doi.org/10.1016/0047-2727\(72\)90010-2](https://doi.org/10.1016/0047-2727(72)90010-2)
- Alm, J., Kirchler, E., & Muehlbacher, S. (2019). Combining psychology and economics in the analysis of compliance: From enforcement to cooperation. *Economic Analysis and Policy*, 62, 74–88.
- Amalia. (2024). *Tantangan Kepatuhan Pajak di Era Digital*. Kompasiana.
- Antara News. (2023). *Rendahnya Literasi Pajak Menjadi Tantangan Kepatuhan*.
- Atmanti, H. D., & Kurniawan, R. (2024). Kualitas Pelayanan Pajak dan Kepatuhan Wajib Pajak di Era Digital. *Jurnal Keuangan Publik*, 8(1), 45–60.
- Azam, M. (2021). Service Quality and Tax Compliance Behavior. *Journal of Tax Administration*, 7(2), 1–18.
- Chin, W. W. (1998). The Partial Least Squares Approach To Structural Equation Modeling. In G. A. Marcoulides (Ed.), *Modern Methods For Business Research* (pp. 295–336). Lawrence Erlbaum Associates.
- Creswell, J. W. (2018). *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches* (5th ed.). Sage Publications.
- DDTCNews. (2020). *Kepatuhan SPT Tahunan Di Masa Pandemi*.
- DDTCNews. (2021). *Digitalisasi DJP dan Peningkatan Kepatuhan*.
- DDTCNews. (2022). *Sosialisasi TER dan Kepatuhan Wajib Pajak*.
- DDTCNews. (2024). *Tren Kepatuhan Pajak Nasional*.
- Deci, E. L., & Ryan, R. M. (1985). *Intrinsic Motivation and Self-Determination In Human Behavior*. Springer.
- Deci, E. L., & Ryan, R. M. (2000). The “what” and “why” of goal pursuits: Human needs and the self-determination of behavior. *Psychological Inquiry*, 11(4), 227–268.
- Dewi, A., & Firmansyah, A. (2022). Persepsi keadilan pajak dan kepatuhan wajib pajak. *Jurnal Riset Akuntansi*, 14(3), 201–215.
- Direktorat Jenderal Pajak (DJP RI). (2023). *Laporan tahunan Direktorat Jenderal Pajak 2023*. Kementerian Keuangan RI.
- Direktorat Jenderal Pajak (DJP RI). (2024). *Kinerja penerimaan dan kepatuhan pajak*. Kementerian Keuangan RI.
- Direktorat Jenderal Pajak (DJP RI). (2025). *Statistik penyampaian SPT Tahunan*. Kementerian Keuangan RI.
- Devita, R., Handayani, S., & Prakoso, A. (2024). Pengukuran kualitas pelayanan pajak berbasis digital. *Jurnal Administrasi Publik*, 9(2), 88–102.
- Gangl, K., Hofmann, E., & Kirchler, E. (2015). Tax authorities’ interaction with taxpayers: A conception of compliance in social dilemmas. *British Journal of Social Psychology*, 54(4), 807–829.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM) (2nd ed.)*. Sage Publications.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer On Partial*

Least Squares Structural Equation Modeling (PLS-SEM) (3rd ed.). Sage Publications.

- Hadinata, S., & Marpaung, L. (2025). Dimensi Literasi Pajak dan Kepatuhan Wajib Pajak. *Jurnal Perpajakan Indonesia*, 11(1), 33–48.
- Haris, M. (2020). Public Service Quality and Taxpayer Compliance. *Public Finance Quarterly*, 65(3), 410–425.
- Heider, F. (1958). *The Psychology Of Interpersonal Relations*. Wiley.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2014). A new criterion for assessing discriminant validity. *Journal of the Academy of Marketing Science*, 43(1), 115–135.
- Henseler, J., Hubona, G., & Ray, P. A. (2016). Using PLS path modeling in new technology research. *Industrial Management and Data Systems*, 116(1), 2–20.
- IKPI. (2025). *Target Kepatuhan Pajak Nasional 2025*. Ikatan Konsultan Pajak Indonesia.
- Jayamahe. (2021). *Transformasi Pelayanan Pajak Digital*. Direktorat Jenderal Pajak.
- Kementerian Keuangan RI. (2025). *APBN dan Strategi Peningkatan Kepatuhan Pajak*.
- Kirchler, E. (2007). *The Economic Psychology Of Tax Behaviour*. Cambridge University Press.
- Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance. *Journal of Economic Psychology*, 29(2), 210–225.
- Kontan. (2025). *Gangguan Sistem dan Kepatuhan Pajak*.
- LaMothe, M., & Bobek, D. D. (2020). Tax service quality and compliance. *Journal of Accounting and Taxation*, 12(4), 210–224.
- Lestari, A., & Hardiyanto, R. (2024). Literasi pajak dan kepatuhan wajib pajak digital. *Jurnal Akuntansi Multiparadigma*, 15(1), 65–82.
- Loo, E. C., McKerchar, M., & Hansford, A. (2015). Understanding the compliance behaviour of taxpayers. *Australian Tax Forum*, 30(1), 1–28.
- Mardiasmo. (2016). *Perpajakan (Edisi Revisi)*. Andi.
- Musyaffi, A. M., Khairunnisa, H., & Respati, D. (2022). *Konsep dan aplikasi SEM-PLS*. Deepublish.
- Nugroho, A., & Setiawan, D. (2023). Motivasi intrinsik dan kepatuhan pajak. *Jurnal Riset Perpajakan*, 7(2), 95–109.
- OECD. (2021). *Tax Administration 2021: Comparative Information on OECD and Other Advanced Economies*. OECD Publishing.
- Purwohedi, U. (2022). *Metodologi Penelitian Kuantitatif*. Rajawali Pers.
- Resyatia, D., Putra, A., & Nugraha, R. (2024). Pengukuran Motivasi Pajak Dalam Kepatuhan. *Jurnal Ekonomi Publik*, 6(1), 44–58.
- Santoso, B., & Rahmawati, D. (2023). Norma Sosial dan Kepatuhan Pajak. *Jurnal Akuntansi Publik*, 10(2), 140–155.
- Sekaran, U., & Bougie, R. (2020). *Research methods for business (8th ed.)*. Wiley.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Torgler, B. (2011). *Tax Morale and Compliance*. Edward Elgar Publishing.
- Torgler, B. (2021). Tax Morale and Compliance. *Public Finance Review*, 49(1), 107–123.
- Triansyah, R., & Putra, Y. (2025). Pelayanan Fiskus dan Kepatuhan Pajak. *Jurnal Keuangan Negara*, 12(1), 55–70.

- Wada, R., Suryanto, T., & Nugraha, A. (2023). Paradigma Positivisme dalam Riset Kuantitatif. *Jurnal Metodologi Penelitian*, 5(2), 101–115.
- Wibowo, S., Hartono, D., & Prasetyo, E. (2022). Motivasi dan Kepatuhan Pajak Orang Pribadi. *Jurnal Akuntansi Indonesia*, 11(2), 89–104.
- Yuliani, S., & Prasetyo, B. (2022). Literasi Digital dan Kepatuhan Pajak. *Jurnal Sistem Informasi Akuntansi*, 6(1), 27–41.

This is an open access article under the [Creative Commons CC BY-NC-SA License](https://creativecommons.org/licenses/by-nc-sa/4.0/)

