

The Role of Tax Volunteers as Moderators of Tax Morals and Implementation *E-Filing* on Individual Taxpayer Compliance in Blitar

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ABSTRACT

Tax compliance is influenced by internal and external factors. The internal factor in this study is tax morale. Meanwhile, the external factors in this study are the implementation of e-filing and the role of tax volunteers. This study uses quantitative data sourced from primary data, namely Individual Taxpayers (WPOP) who received assistance from tax volunteers and/or WPOP e-filing users who were aware of the presence of tax volunteers at the Blitar Tax Office (KPP). This study uses non-probability sampling techniques. The sample in this study consisted of 97 respondents. The analysis used is a moderated multiple linear regression equation. The results show that: 1) tax morale influences WPOP compliance, 2) the implementation of e-filing can increase WPOP compliance in annual tax return reporting, 3) the role of tax volunteers does not moderate tax morale, and 4) the role of tax volunteers moderates the implementation of e-filing on WPOP compliance.

INTRODUCTION

Tax is the main source of state revenue used to finance national development and governance. The contribution of taxes to the State Budget (APBN) has even reached more than 80% in recent years (Ministry of Finance of the Republic of Indonesia, 2022). The sustainability of development in Indonesia, both in terms of infrastructure and public services, is highly dependent on the government's success in optimizing tax revenues. Therefore, increasing taxpayer compliance is one of the priority agendas of the Directorate General of Taxes (DJP) in national tax reform (OECD, 2019).

However, the level of compliance of individual taxpayers (WPOP) in Indonesia is still relatively low. DJP data (2023) shows that of the total WPOP who are required to submit an Annual Tax Return (SPT), only around 31.75% actually report their SPT on time. This problem not only occurs in the large business sector, but also affects individual taxpayers who have a fixed income, including educators and education personnel in higher education environments. This is a serious concern because the low level of compliance has a direct impact on the effectiveness of the Indonesian taxation system which adheres to *self-assessment system*, where each taxpayer is required to calculate, pay and report their taxes independently (Palil, 2010; Saad, 2014).

Previous studies have shown that tax compliance is not only influenced by economic factors such as the amount of tax rates or sanctions, but also by psychological and social factors, including tax morale and perceptions of ease of reporting (Torgler & Schneider, 2005; Luttmer & Singhal, 2014). Along with the development of information technology, the government through the Directorate General of Taxes has launched an e-Filing system to facilitate online SPT reporting. E-Filing is expected to increase taxpayer compliance because it is considered more efficient, practical, and economical than the manual reporting system (Azmi & Lee Bee, 2010). However, the impact of e-Filing implementation on tax compliance still shows mixed results in various empirical studies (Sifile, 2018; Hartanti & Husein, 2018).

On the other hand, the emergence of programs *Tax Volunteer* as an initiative to help educate and assist tax reporting is also an important variable that should be taken into account. This program was officially launched by the Directorate General of Taxes to involve students and academics in improving public tax literacy (Boneck et al., 2014; Carter et al., 2016). Tax volunteers play an active role in providing counseling, assistance in reporting SPT, to introducing tax technology such as e-Filing. The participation of these volunteers is considered capable of mediating the limitations of literacy or technical obstacles faced by taxpayers, thus potentially increasing their compliance.

Based on a review of the literature, the influence of moral tax variables and the implementation of e-filing on tax compliance shows mixed findings. For example, Hartanti & Husein (2018) reported that the implementation of the e-filing system significantly increased taxpayer compliance. A similar finding was reported by Sifile (2018), who concluded that "the electronic filing system actually influences tax compliance." Conversely, other studies show different results. Tambun & Haryati (2022) indicate that moral obligations do not

significantly affect tax compliance, although the digitization of tax services (e-filing) has been proven to have a significant positive effect. Mursalin's (2021) findings also confirm that taxpayers' moral obligations do not have a significant impact on individual taxpayer compliance. Given the inconsistent results of previous studies, the researcher added one variable, namely the role of tax volunteers as a moderating variable.

This research was conducted at Universitas Islam Balitar (UNISBA) Blitar by considering unique local conditions. Based on initial observations, the majority of educators and education personnel at UNISBA Blitar have not reported their taxes, one of the reasons being that their income is still below IDR 5 million per month. Although it is not mandatory to submit a full SPT, the low level of reporting remains a problem in the context of forming a culture of compliance. This phenomenon shows that reporting constraints are not solely related to administrative obligations, but also to understanding, morals, and available technical facilities.

Based on this background, this study aims to analyze the influence of tax morale and the implementation of e-Filing on individual taxpayer compliance, by considering the role of tax volunteers as a moderating variable. This study is expected to provide empirical contributions to efforts to improve tax compliance at the individual level through psychological and technological approaches, as well as become practical input for DJP policies in expanding tax education and assistance programs in campus environments and the general public.

THEORETICAL REVIEW

Individual Taxpayer Compliance

Individual taxpayer compliance includes formal compliance (submission of tax returns on time and in full) and material compliance (correctness of the amount of tax paid). Theoryplanned behaviorAjzen (1991) for example stated that an individual's intention to comply with taxes is influenced by attitudes, social norms, and self-control (through understanding obligations). Cahyonowati (2011) showed that the level of compliance in Indonesia is oftenforced, because taxpayers pay taxes to avoid audit sanctions, not because of voluntary motivation. In other words, voluntary compliance is still weak. In the context of low compliance, non-economic factors such as tax morale become an important key in understanding the compliant behavior of each taxpayer.

Ta Morale

Tax morale is defined as a person's intrinsic motivation to comply with paying taxes. According to the OECD (2019), tax morale is the intrinsic motivation of taxpayers in fulfilling tax obligations, an important aspect in the tax system.self-assessment. Torgler and Schneider (2005) explained that tax morale is a person's willingness to comply and pay taxes voluntarily. Luttmer and Singhal (2014) added that tax morale includes non-economic motivations such as guilt if cheating or a spirit of willingness to share for the sake of public service availability. Researchempiricalsupports the importance of tax morale: Cahyonowati (2011) found thatThe level of tax morale greatly determines the

level of compliance individuals towards tax regulations. Fristiani & Parikesit (2025) also emphasized the crucial role of taxpayer morality in reporting SPT in Blitar City. According to the OECD, several factors influence tax morale, including citizen satisfaction with public services, trust in the government, and perceptions of corruption. This means that the creation of satisfactory tax services and clean government can increase tax morale, and ultimately encourage voluntary compliance.

Implementation of E-Filing

E-Filing is an electronic SPT reporting system developed by the Directorate General of Taxes to facilitate taxpayers and improve administrative efficiency. Aliah (2020) noted that e-Filing is expected to accelerate the SPT reporting process and increase time and cost efficiency. Empirical research proves the positive impact of e-Filing: Nurlis et al. (2020) found that the use of the e-Filing application significantly increased tax compliance by minimizing delays in SPT reporting. Nur Aliah (2020) also reported that the implementation of e-Filing was able to increase taxpayer compliance every year. This is reasonable because e-Filing simplifies the reporting process, reduces the administrative burden on taxpayers, and allows the Directorate General of Taxes to carry out verification quickly. In other words, e-Filing acts as a catalyst for the implementation of formal compliance, and indirectly supports taxpayer material compliance.

Tax Volunteers as Moderation

Program Tax Volunteers for the Country (Renjani) is a DGT initiative that recruits volunteers, especially students, to help the public understand and report taxes. This group was formed to support the optimization of Annual Tax Return reporting and build public awareness of the importance of tax compliance. Volunteer activities include assistance in reporting Annual Tax Returns and tax counseling, which creatively aim to increase taxpayer knowledge and motivation to comply. Initial studies suggest that the involvement of tax volunteers can strengthen taxpayer compliance by providing direct assistance to taxpayers and expanding the reach of government tax education. For example, Pradnyani & Utthavi (2020) found that after the involvement of tax volunteers, the number of taxpayers who actually paid taxes increased, although total revenues had not changed significantly. Hadiwibowo et al. (2023) also reported that the presence of tax volunteers was able to moderate the effect of e-Filing on taxpayer compliance. Based on this study, the conceptual model of the study includes Tax Morale and E-Filing Implementation as independent variables, Taxpayer Compliance as the dependent variable, and Tax Volunteers as a moderating variable that strengthens the relationship between the two.

Research Hypothesis

The first hypothesis (H1) explains that tax morale as an internal motivation that encourages individuals to fulfill their tax obligations influences the level of compliance of Individual Taxpayers (WPOP). Based on Attribution Theory, compliance behavior stems from internal factors (individual control) and external factors (environment). Tax morale is a form of internal consideration that

influences taxpayers' awareness and decisions in reporting their tax returns. Research by Tambun & Haryati (2022) shows a significant influence of tax morale on tax awareness, while Mursalin (2021) finds no influence of tax morale on WPOP compliance, indicating that taxpayers with similar morals may react differently. Therefore, H1 is formulated as follows: "Tax morality influences taxpayer compliance."

The second hypothesis (H2) highlights the role of e-filing implementation as an external factor that influences taxpayer compliance. E-filing, according to Tambun & Kopong (2017), plays an important role in encouraging voluntary compliance by taxpayers due to its ease of access and faster tax return reporting process. Attribution theory emphasizes the strong influence of environmental factors (electronic-based taxation systems) on taxpayer behavior in fulfilling their tax obligations. However, the study by Hartanti & Husein (2018) found a significant influence of e-filing on taxpayer compliance, while Sifile (2018) reported no influence due to the lack of socialization and public understanding of the e-filing application. Considering these findings, H2 is formulated: "The implementation of e-filing influences taxpayer compliance."

The third hypothesis (H3) tests the role of tax volunteers as a moderating variable in the relationship between tax morale and WPOP compliance. Low tax morale tends to reduce WP compliance, but the presence of tax volunteers – who provide assistance, socialization, and ease in understanding tax obligations – is expected to strengthen the positive effect of tax morale on voluntary WPOP compliance. Research by Darmayasa (2020) and Sifile (2018) shows that the activity of tax volunteers contributes to increased taxpayer compliance, especially for those who receive direct assistance. Based on this description, H3 is formulated as follows: "The role of tax volunteers moderates the influence of tax morale on WPOP compliance."

The fourth hypothesis (H4) examines the role of tax volunteers as a moderating variable in the relationship between e-filing implementation and WPOP compliance. Tax volunteer programs offer convenience through technical assistance and education for taxpayers in utilizing e-filing, so that perceptions of the convenience and usefulness of e-filing will have a stronger influence on compliance. Lim et al. (2012) in the context of VITA in the US showed that the availability and socialization of volunteer programs increased the use of electronic reporting systems, especially for low-income taxpayers. Research by Darmayasa et al. (2020) also found a significant moderation of the role of tax volunteers on the influence of e-filing on taxpayer compliance. Based on this, H4 is formulated: "The role of tax volunteers moderates the influence of e-filing implementation on taxpayer compliance."

METHODOLOGY

This study uses quantitative data sources from primary data, namely WPOP who receive assistance from tax volunteers and/or WPOP users. *e-filing* who knows about the existence of tax volunteers at the Blitar Pratama Tax Office. This research uses the technique *non-probability sampling* because the population is unknown in terms of the number of members, and with *purposive*

sampling as a sampling technique. The sample in this study amounted to 97 respondents. The analysis used is with a multiple linear regression equation of moderation. To carry out the analysis and tests above, computer assistance is used by utilizing a program package. *SPSS for Windows versi 25*.

The research instrument is a structured questionnaire with a 5-point Likert scale, covering indicators to measure the variables of Tax Morale (e.g. trust, moral obligation), E-Filing Implementation (e.g. frequency of use, ease), Tax Volunteers (e.g. level of exposure or assistance received), and Taxpayer Compliance (including formal and material compliance). Construct validity is tested by factor validity and Cronbach's alpha reliability ($\lambda > 0.7$). The analysis used to determine the influence of independent variables (X1 and X2) and moderating variables (X3) on the dependent variable (Y1) is with the moderated multiple linear regression equation (Jogiyanto, 2018) with the formula:

$$Y1 = \beta_0 + \beta_1X1 + \beta_2X2 + \beta_3X3 + \beta_4X1*X3 + \beta_5X2*X3 + e.$$

To carry out the analysis and tests above, computer assistance is used by utilizing program packages. *SPSS for Windows versi 25*. Respondent demographic data (age, education, NPWP ownership, etc.) are recorded as sample characteristics, but the analysis focuses on the relationships between key variables.

RESULTS

Respondent Characteristics

1. Respondent Gender

Gender	Frequency	Percentage (%)
Man	54	56%
Woman	43	44%
Amount	97	100%

Table 1. Respondent Gender

2. Respondent Age

Age Level	Frequency	Percentage (%)
18-24	6	6%
25-34	31	32%
35-44	16	16%
45-60	27	28%
>60	17	18%
Amount	97	100%

Table 2. Respondent Age

3. Respondent's Income

Income Level	Frequency	Percentage (%)
1 million - 3 million	23	24%
3 million - 5 million	29	30%
5 million - 7 million	25	26%
>7 million	20	21%

Amount	97	100%
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Table 3. Respondent's Income

Respondent characteristics analysis shows a fairly even demographic distribution among the groups studied. In terms of gender, there is a slight advantage of male respondents (56%) compared to female respondents (44%), which illustrates the dominance of male participation in SPT reporting in the Blitar Pratama Tax Office area. In terms of age, the productive age group of 25–34 years dominates (32%), followed by the age group of 45–60 years (28%) and over 60 years (18%). This indicates that the involvement of WPOP in filling out SPT tends to be high among those who have established careers or retirees. Meanwhile, income distribution shows that the majority of respondents have an income range of between 3–5 million per month (30%), which indicates the lower middle class as the main users of e-filing services and tax volunteers.

Descriptive Statistics of Variables

Descriptive statistics for the four research variables are shown in the following table:

	N	Minimum	Maximum	Mean	Std. Deviation
X1	97	3	15	12,62	2,158
X2	97	12	35	26,10	5,055
X3	97	10	35	25,81	4,727
AND	97	14	35	28,26	2,931
Valid N (listwise)	97				

Table 4. Descriptive Statistics of Variables

Descriptive statistics provide an overview of the scores and distribution of answers to the research variables. The WPOP compliance variable (Y) has the highest mean (28.26) with a standard deviation of 2.931, indicating that the majority of respondents tend to be high in compliant behavior in reporting and paying taxes. The e-filing implementation variable (X2) with a mean of 26.10 and a relatively large deviation (5.055) indicates a variation in perceptions about the ease and efficiency of the e-filing system. Meanwhile, tax morale (X1) has an average of 12.62 with the lowest standard deviation (2.158), reflecting the consistency of the view that tax obligations are the moral responsibility of citizens. The variable role of tax volunteers (X3) also shows a positive perception (mean 25.81), although there is little variation (Std. Dev. 4.727) related to the extent to which volunteer assistance is felt.

Classical Assumption Test

Before conducting the regression analysis, the study ensured that the data met the classical assumptions. The Kolmogorov–Smirnov test showed a p-value of 0.167 (>0.05), so the residuals were normally distributed. In the multicollinearity test, the Tolerance value for all variables was above 0.10 and the VIF was below 2, indicating no extreme correlation between the independent variables. For heteroscedasticity, both visuals through residual scatter plots and the Park test produced random point patterns without systematic patterns and significance values >0.05, so the regression model was considered stable and free from the problem of non-constant residual variance.

Hypothesis Testing and Regression Coefficients

		Coefficients ^a		Standardized		
		Unstandardized Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-6,153	5,198		-1,184	,240
	Tax Morale (X1)	1,906	,398	1,403	4,787	,000
	Implementation of E-filing (X2)	,185	,042	,319	4,382	,000
	The Role of Tax Volunteers (X3)	,925	,219	1,492	4,229	,000
	x1_x3	-,059	,017	-1,887	-3,568	,001
	x2_x3	1,028	,294	,256	3,493	,001

a. Dependent Variable: WPOP Compliance (Y)

Table 5. t-Test Results – Partial Test

Based on table 4.5 above, the estimation model can be analyzed as follows:

$$Y = -6.153 + 1.906X1 + 0.185X2 + 0.925X3 - 0.59X1_X3 + 1.028X2_X3 + e$$

The regression results show that tax morale (X1) and the implementation of e-filing (X2) each have a positive and significant effect on WPOP compliance (Y), with coefficients of 1.906 and 0.185. This means that an increase in the tax morale score or belief in tax benefits and an increase in the ease of using e-filing will increase tax reporting compliance. The role of tax volunteers (X3) also has a direct positive effect (coef. 0.925), confirming the importance of assistance in increasing reporting awareness. For the moderation effect, the interaction of tax morale × volunteers (X1 × X3) turns out to be significantly negative (-0.059), indicating that at a very high level of tax morale, additional interaction with volunteers no longer strengthens – and even slightly weakens – compliance. In contrast, the interaction of e-filing × volunteers (X2 × X3) is significantly positive (1.028), indicating that volunteer assistance further strengthens the positive effect of e-filing convenience on WPOP compliance. Overall, this moderation model is able to explain 57.3% of the variation in compliance, showing the strength and

relevance of moral factors, reporting technology, and volunteer assistance in improving tax compliance.

DISCUSSION

The Influence of Tax Morale on WPOP Compliance (H1)

The results of the hypothesis test show that tax morale has a positive and significant effect on taxpayer compliance ($t=4.787$; $p<0.001$). This finding confirms that increasing normative awareness and moral responsibility of taxpayers—namely the belief that paying taxes is a civil obligation that is beneficial for the common welfare—will encourage them to be more compliant in reporting and paying taxes. This finding is consistent with attribution theory, which states that internal (dispositional) considerations such as moral values and beliefs influence individual intentions and behavior (Robbins, 1996). Empirically, this result is in line with the research of Tambun & Haryati (2022) and Darmayasa et al. (2022) which found a positive correlation between tax morale and taxpayer compliance; but different from Mursalin (2021) who found no effect of tax morale on compliance.

The Impact of E-Filing Implementation on WPOP Compliance (H2)

The implementation of e-filing has also proven to have a significant positive effect ($t=4.382$; $p<0.001$). Ease of online access, structured form filling, and acceleration of the reporting process foster voluntary compliance of WPOPs. From the perspective of attribution theory, e-filing is an “external force” (environmental force) that facilitates compliant behavior—in line with Darwati (2015) who emphasizes the role of environmental factors in driving action. These results support the findings of Sentanu & Budiarta (2019), Hartanti & Husein (2018), and Tambun & Kopong (2017), but differ from Sifile et al. (2018) who stated that e-filing is not enough to ensure taxpayer compliance.

The Role of Tax Volunteers as Moderators in the Relationship between Tax Morale and WPOP Compliance (H3)

The interaction of tax morale \times the role of tax volunteers provides a significant negative coefficient ($\beta = -0.059$; $t = -3.568$; $p = 0.001$), so H3 is rejected. This means that tax volunteer assistance does not strengthen—and even slightly weakens—the impact of tax morale on compliance. This may be due to the volunteer program not being optimally structured, limited training, or the incompatibility of the assistance strategy with the needs of WPOP (especially those earning <5 million). This finding is different from Darmayasa (2022) and Sifile (2018) who reported a positive effect of tax volunteers on compliance, but is in line with Setiawan (2021) who also found that the role of volunteers failed to strengthen the effect of tax awareness, especially when the pandemic limited face-to-face interactions.

The Role of Tax Volunteers as Moderators in the Relationship between E-Filing and WPOP Compliance (H4)

In contrast, the interaction between e-filing \times the role of tax volunteers is positive and significant ($\beta = 1.028$; $t = 3.493$; $p = 0.001$), so H4 is accepted. This shows that volunteer assistance effectively maximizes the benefits of e-filing: direct assistance helps WPOPs understand the interface, overcome technical obstacles, and strengthen online reporting habits. From an attribution theory perspective, volunteers are external stimuli that motivate and facilitate compliant behavior. This finding supports the results of Darmayasa, Wibawa & Nurhayanti (2020) which show significant moderation of tax volunteers on the effect of e-filing on compliance.

Through the four discussions above, this study confirms that tax morale and e-filing facility is the main driver of WPOP compliance, while the role of tax volunteers is only effective in the context of e-filing usage assistance, not in the aspect of moral awareness. The ideal compliance improvement program combines strengthening moral values, simplifying reporting technology, and intensive training for volunteers to provide more targeted assistance.

CONCLUSIONS AND RECOMMENDATIONS

This study proves that both tax morale and the implementation of e-Filing significantly increase individual taxpayer compliance at KPP Pratama Blitar. High tax morale triggers tax compliance (positive η), while e-Filing simplifies reporting, thus minimizing tax return delays. Tax volunteers act as a reinforcement, especially for the influence of e-Filing: the presence of volunteers increases the effectiveness of e-Filing in encouraging compliance. Conversely, tax volunteers do not have a significant effect on the morale-compliance relationship.

Based on these findings, several policy recommendations are proposed. First, the tax authorities should continue to improve public tax awareness and morale through early tax obligation education and improving the quality of public services (in accordance with OECD recommendations). Second, the development of e-Filing applications should be continued intensively, including easy-to-use features and online assistance services. The government also needs to socialize the benefits of e-Filing to taxpayers so that more people will use it in reporting their SPT. Third, the Tax Volunteer program needs to be maintained and expanded in scope. For example, the Blitar Pratama Tax Office can train tax volunteers to provide active assistance to taxpayers, especially individuals who are constrained by technology or knowledge. Further training for volunteers on e-Filing procedures and effective communication can increase the usefulness of this program. Finally, further research is recommended to test other variables (e.g. trust in institutions or tax sanctions) and involve a wider sample to generalize the findings. With an integrated strategy to improve tax morale, expand e-Filing infrastructure, and empower tax volunteers, it is hoped that individual taxpayer compliance will continue to increase, thereby supporting state revenues.

FURTHER STUDY

This study shows that the role of tax volunteers has not been able to positively moderate the relationship between tax morale and WPOP compliance, which opens up opportunities to further explore the quality and effectiveness of tax volunteer programs. Future research can consider variables such as level of education, understanding of taxation, or intensity of interaction between volunteers and taxpayers as intervening or control variables in examining the role of tax volunteers in more depth.

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