



The effect of self-assessment system implementation, tax knowledge, and electronic tax system (TES) on individual taxpayer compliance

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Abstract

This study examines the influence of the Self-Assessment System, tax knowledge, and the implementation of the Tax Electronic System (TES) on individual taxpayer compliance in Tegal City. This research is motivated by the low level of compliance among individual taxpayers, as reflected in the fact that only 16,055 taxpayers are active out of a total of 84,668 registered individual taxpayers. A quantitative research approach is applied, utilizing a survey method in which primary data is gathered through a Likert-scale questionnaire. The sample consists of 100 registered individual taxpayers (WPOP) at the Tegal Tax Office (KPP Tegal), selected through random sampling.

The results indicate that the Self-Assessment System has a significant positive effect on tax compliance. However, tax knowledge exhibits a significant negative effect, suggesting that increased tax literacy does not necessarily enhance compliance. Instead, greater knowledge may provide taxpayers with the ability to identify regulatory loopholes that could be exploited to reduce their tax liabilities. Meanwhile, the implementation of the Tax Electronic System has a significant positive impact, as it simplifies tax reporting and payment, making the process more efficient.

Therefore, improving the effectiveness of tax education is essential not only to increase knowledge but also to cultivate a sense of tax awareness and ethical responsibility. The government should develop socialization strategies that emphasize integrity and voluntary compliance. Future research is encouraged to explore additional factors, such as tax sanctions and tax amnesty, while also expanding the sample size to strengthen the validity of the findings.

Keywords: Self-assessment system, tax knowledge, tax electronic system, tax compliance

Introduction

Taxes are one of the main sources state revenue plays an important role in financing development, public interest, and state administration. Every year, the tax revenue target continues to increase, but the biggest challenge is ensuring taxpayer compliance in fulfilling their obligations. As we already know, success in implementation of taxation is certainly supported by the compliance of every taxpayer in carrying out their tax obligations. If taxpayers are not compliant, it will lead to the desire to avoid, smuggle and evade taxes, which will then lead to a reduction in state revenue (Rahayu, 2010: 140), in (Resmi, 2016: 1). Taxpayer compliance is still a major and very complex problem that affect almost all countries (Khatleen et al., 2020). For this reason, it is necessary to act to collect taxes that have compelling legal force (Waluyo, 2011: 89).

Tax revenue is the largest supporter of state revenue, as revealed by the Minister of Finance Sri Mulyani Indrawati, who revealed that tax revenue in January 2024 had reached IDR 149.25 trillion or equivalent to 7.5 percent of the APBN (kemenkeu.go.id) target. The high tax contribution to the APBN makes the government quite dependent on taxes. Taxes as an important component of state revenue are expected to be able to carry out national development programs. To ensure the success of the state tax revenue target, support from each region is needed, namely as a people's contribution to the state treasury by individual taxpayers or corporate taxpayers, and paid annually in accordance with general regulations or laws. In addition, taxation is also carried out as remuneration for the enjoyment of facilities obtained by each society.

In general, the realization of tax revenue shows quite good results. However, the main problem in this study is the

compliance of individual taxpayers in Tegal City, especially in terms of timeliness of submitting the Annual Tax Return (SPT). An increase in the amount of tax revenue from individual taxpayers does not necessarily reflect increased compliance in timely tax payments and reporting. Besides that, the available data only covers targets and realizations in the administrative area of KPP Pratama Tegal and not Tegal City, so it does not fully reflect the level of individual compliance in tax reporting in Tegal City. One of the main obstacles for taxpayers in reporting tax returns is the lack of understanding related to correct tax reporting procedures and procedures.

The main focus in this study is not only on the nominal amount of tax revenue, because the high number could be caused by the accumulation of fines from non-compliant taxpayers, or it could be due to the large contribution from corporate taxpayers, considering from the results of interviews when distributing questionnaires, some taxpayers, especially small business owners, stated that the lack of firmness in the application of sanctions and the lack of counseling to the public are factors that are causes low compliance in reporting and paying taxes on time. As such, the main attention should be paid to improving compliance in terms of reporting targets and timely tax payments. Therefore, efforts to increase taxpayer compliance are needed in order to tax reporting and payments can be carried out according to the provisions.

One of the ways that the government doing to increase taxpayer compliance is to conduct tax reform or tax reform. The government's steps to increase revenue from the tax sector began with comprehensive tax reform in 1983, and since then, Indonesia has adhered to a self-assessment system (Mustika, 2021)^[27]. The implementation of the self-assessment system will be effective if voluntary compliance

conditions in the society have been formed. However, in its implementation, the state will face obstacles, especially related to the willingness of the public to pay taxes. One of the obstacles in the implementation of this self-assessment system is the risk of inconsistency of reporters and assessments, especially if the supervision and support of the tax authorities is inadequate. As Tauchan, et al (2009) have pointed out, citizens as a whole do not report their gross income and the possibility of an expanded review to reveal salaries and minimize assessment risks.

Besides self-assessment system, tax knowledge is needed to make every taxpayer more compliant in paying taxes, because according to Wardani and Rumiyatun (2017:17) ^[38] taxpayer awareness is an act of good faith for a person to fulfill his obligation to pay taxes based on his sincere conscience. And when viewed from the technological developments that have occurred in all sectors of life, it encourages the Direktorat Jenderal Pajak to always follow these developments. This has been proven by the implementation of several tax e-systems such as e-registration, e-billing, e-invoicing, and e-filing. According to BP2D, (2017) "The online tax system has an effective impact on the economy because it increases state revenue and increases tax compliance by taxpayers. If this purpose is met, then the purpose of increasing state revenue from taxes is expected to be achieved.

The results of the study on factors that affect the compliance of individual taxpayers show that there are differences in findings in various studies. Research by Gusti, A. D., & Muid, D. (2023) ^[13] with the title The Effect of the Implementation of the Self-Assessment System and the Implementation of the Tax Electronic System (TES) on the Compliance of Domestic Individual Taxpayers in Bontang City found that the self-assessment system and tax electronic system has a significant positive effect on taxpayer compliance. However, these results are different from the research conducted by Fitriasuri & Ardila, K. (2022) ^[10] in their study entitled The Influence of Self Assessment System, Taxpayer Awareness, and Account Representative on WPOP Compliance Conducting Business Activities and Freelancers with Risk Preferences as a Moderating Variable, where the self-assessment system and taxpayer awareness has no effect on taxpayer compliance. In addition, research by Delvechio, V., Pahala, I., & Utamingtyas, T. H. (2023) ^[6] titled The Effect of the Implementation of the Tax E-System, Taxpayer Awareness, and Tax Sanctions on Individual Taxpayer Tax Compliance shows that the implementation of the tax e-system has no effect on tax compliance. The difference in the results of this study indicates that the factors that affect taxpayer compliance can vary depending on environmental conditions, taxpayer characteristics, and the effectiveness of the implementation of the applicable tax system in each region.

Besides in that case, the researcher also modified by adding the variable of tax knowledge in this study, one example of the research results from Fauziati, P., Minovia, A. F., Muslim, R. Y., & Nasrah, R. (2020) ^[9] with the title The impact of tax knowledge on tax compliance case study in Padang City, and the results of the research tax knowledge has no effect on tax compliance among small and medium enterprises (UKM) in Padang City. Meanwhile, research from Hapsari, A. R., & Ramayanti, R. (2022) ^[15] with the title The Influence of Tax Knowledge, Firmness of Tax Sanctions, and Taxpayer Awareness on UMKM Taxpayer Compliance and the results of his research Tax Knowledge

and Firmness of Tax Sanctions have a positive and significant effect on the compliance of e-commerce UMKM taxpayers especially on the Gojek platform. Meanwhile, taxpayer awareness has no effect on the compliance of e-commerce UMKM taxpayers, especially on the Gojek platform.

The results of this study are expected to provide an overview of the implementation of the self-assessment system, the level of tax knowledge and the application of the tax electronic system in Tegal City. Theoretically, this research can enrich the tax literature, while practically, it can help increase taxpayer awareness and compliance by providing clearer information. With increased taxpayer compliance, it is hoped that state tax revenues can increase optimally, there by supporting national development and community welfare in a sustainable manner.

Literature Review

Technology Acceptance Model (TAM)

Concept Technology Acceptance Model (TAM) developed by Davis (1989), offers a foundational theory for understanding user behavior in receiving and using an information system. The expanded concept of TAM is expected to help predict an individual's attitude and acceptance of technology, and can provide the fundamental information needed regarding the factors that drive the individual's attitude (Lee & Panteli, 2010). Technology acceptance have unifying consumer attitudes (attitude user) to the activities they are doing. Davis (1993) developed TAM, a model that describes individual behavior in receiving information technology. TAM was developed from a psychological theory that describes the behavior of its users starting from beliefs (belief), attitude (attitude), desire (intention), and user behavior relationships (user behavior relationship). This model is present in the attitude of each user behavior and has two main variables, namely ease of use and usefulness.

There are four constructs used in TAM research, namely perceived ease of use, perceived usefulness, attitude toward using, and actual use. The concept of TAM (Technology Acceptance Model) is very important in this study because it raises the service quality variable which is a representation of perceived usefulness, and the trust variable is a representation of perceived ease of use. It is explained that tax knowledge and the use of the tax electronic system (TES) for the compliance of individual taxpayers in Tegal City will increase. It is hoped that this system can provide convenience for users by providing several features that allow taxpayers to not have to come to the KPP and queue, so that the process becomes faster and more efficient, compared to if done manually.

Theory Planned of Behavior (TPB)

Azwar (2011:11) The theory of planned behavior is an extension of the theory of reasoned action (TRA) developed by Icek Ajzen and Martin Fisbein in 1980. Ajzen and Fisbein in 1991 developed a theory of planned behavior by adding a unfinished construct is in the theory of reasoned action, namely perceived behavioral control. Azwar (2011:11) Planned behavior theory aims to predict and understand the impact of behavioral intentions, identify strategies to change a behavior and explain real human behavior. In the theory of planned behavior, the behavior displayed by individuals arises due to the intention to behave.

This theory of planned behavior assumes that humans are rational beings and that they systematically use the information that is possible to them. This theory of planned behavior explains that an individual's intention to behave is influenced by *attitude toward the behavior*, *subjective norms*, and *perceived behavioral control*. This theory is used to research attitudes or behaviors carried out by a person, be it analysis from the perspective of behavioral beliefs, subjective norms, or about various behavioral controls carried out by each individual. This theory was put forward by Ajzen (1991), who stated that several factors that impact taxpayers' tax compliance behavior can be seen from the psychological side. Therefore, it can be assumed that an individual behaves or acts according to their respective understanding. TPB theory defines that, the actions that must be taken arise as a result of the desire to fulfill their tax obligations. The emergence of the intention to behave is influenced by several components that have been stated by Achmat (2008:5), including *behavioral beliefs*, *normative beliefs*, *control beliefs*.

Self-Assessment System

According to Siti Resmi (2011:11), the self-assessment system is a tax collection system by giving taxpayers the authority to determine the amount of tax owed by themselves every year in accordance with the applicable tax laws and regulations. Self-assessment is regulated in Article 12 paragraph (1) of the KUP Law which states that "Every taxpayer is obliged to pay the tax payable in accordance with the provisions of tax laws and regulations, without relying on the existence of a tax determination letter." namely, this system tends to focus on the active role of taxpayers in tax collection or self-assessment. According to Hasanah & Susandi (2023) ^[16], tax collection using the self-assessment system is a series of activities as follows: a. Starting by registering at the KPP b. Calculating the amount of tax owed c. Depositing the tax to the perception bank d. Reporting the deposit to the Direktorat Jenderal Pajak e. Determining the amount of tax owed by filling out the tax return (SPT) properly and correctly. The utilization of this self-assessment system is expected to increase taxpayer compliance. Taxpayers have the willingness to fulfill their tax obligations in accordance with applicable rules without the need for inspections, careful investigations, warnings or threats and the application of sanctions both legal and administrative.

Tax Knowledge

According to Veronica, A. (2015) ^[37] tax knowledge can be defined as knowledge of the concept of general provisions

in the field of taxation, types of taxes that apply in Indonesia ranging from tax subjects, tax objects, tax rates, related tax calculations, tax records payable to how to fill out tax reporting. According to Hertati (2021) ^[19], extensive knowledge is one of the knowledge about the importance of taxes used by the state to finance their households and for public investment purposes, thus the wider a person's knowledge, the greater the motivation for a person to carry out his tax obligations. Knowledge of taxation includes an understanding of various aspects of tax administration, including the calculation of taxes to be paid, filling out tax returns, reporting to tax authorities, understanding of the tax collection process, and other matters related to tax obligations (Rahayu, 2017:33).

Tax Electronic System (TES)

Tax Electronic System (e-System) is a form of tax reform in the form of modernizing tax information technology in the tax administration system by utilizing technology to improve service quality and the effectiveness of supervision of taxpayer compliance (Sari, 2013:14). Direktorat Jenderal Pajak launched a tax administration system that utilizes technology, namely e-tax system or electronic tax system. *This e-tax system* has various types of uses. Several types of tax *e-system* services that have been launched by the DGT are *e-registration*, *e-filing*, and *e-billing*

Taxpayer Compliance

Tax compliance is a situation where taxpayers fulfill all tax obligations and exercise their taxation rights (Resmi, 2019:65). According to Rahayu (2017:193), tax compliance is the taxpayer's obedience in implementing applicable tax provisions, compliant taxpayers are taxpayers who obedient to fulfill tax obligations in accordance with the provisions of laws and regulations. According to Bangun *et al.*, (2022) tax compliance involves taxpayers' compliance in their tax rights and obligations according to the law, and reflects a self-assessment framework where taxpayers voluntarily fulfill tax obligations, including carefully determining and implementing tax rights. According to Mumu *et al.*, (2020) Taxpayer compliance is when taxpayers understand all the provisions of tax laws and regulations, fill out tax forms completely and clearly, calculate the amount of tax owed correctly and pay the tax owed on time.

Conceptual Framework

The framework of thought describes the relationships between research variables in the form of a schema. This study uses dependent and independent variables.

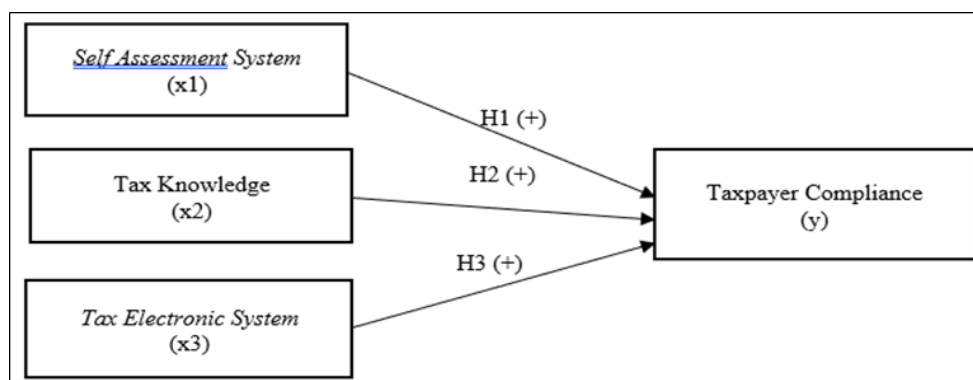


Fig 1: Conceptual Framework Model

Hypothesis Formulation

1. Self-Assessment System for Individual Taxpayer Compliance

Theory of Planned Behavior (Ajzen, 1991) which explains that behavior arises because of the intention to behave. Intentional behavior is influenced by 3 components, namely attitude, subjective norms, and perceived behavioral control. An individual will behave and act in accordance with their respective understanding or knowledge, in this case related to the implementation of the self-assessment system. One of the components of the TPB, namely *behavioral beliefs* is related to the level of taxpayer awareness in calculating, paying, and reporting independently the amount of tax owed.

According to Mardiasmo (2016) [25]: The self-assessment system is a system in which taxpayers record, report and pay their own taxes so that taxpayers do not feel burdened with the amount of tax because taxpayers have calculated their own tax debts so that tax costs can be transparently known to taxpayers that the level of compliance will increase. The implementation of the self-assessment system requires the activeness of taxpayers in reporting their taxes, where very high compliance and awareness of taxpayers are required. If taxpayers have high obedience and awareness, then the taxes received will be effective and maximum, the benefits in receiving state taxes will also increase (Misman, 2016) [26].

According to research conducted by Gusti, A. D., & Muid, D. (2023) [13] explains that the understanding of the self-assessment system has an impact on the compliance of individual taxpayers in paying their taxes, where the understanding of the self-assessment system shows positive and significant results. Through this explanation, hypotheses can be drawn to be further tested in this study, namely:

H1. Self-Assessment System has a positive effect on Taxpayer Compliance

2. Tax Knowledge on Individual Taxpayer Compliance

The theory of planned behavior (TPB) introduces the possibility that many behaviors are all under the full control of the individual. The emergence of the intention to behave is influenced by several components that have been stated by Achmat (2008:5), including such as *behavioral beliefs*, consumer attitudes are individual beliefs from the results of behavior and evaluation that have positive and negative impacts. In the context of taxation, tax knowledge can affect taxpayers' attitudes towards the importance of fulfilling tax obligations.

Tax knowledge is the knowledge possessed by taxpayers, be it about knowledge of tax sanctions, tax rates, how to calculate, pay and report taxes themselves. Tax knowledge is one of the important elements that can have an effect on taxpayer compliance, especially in supporting the

determination of appropriate tax obligations. Understanding and knowing better about tax regulations is expected to be able to fulfill tax obligations so that the level of compliance of taxpayers can be achieved.

The tax knowledge possessed by each taxpayer is different. The more knowledge that taxpayers have, the more compliant taxpayers are when carrying out their obligations in paying taxes. Research conducted by Hapsari, A. R., & Ramayanti, R. (2022) [15] explains that tax knowledge and the strictness of tax sanctions have a positive and significant effect on taxpayer compliance. With this explanation, a hypothesis can be drawn to be further tested in this study, namely:

H2. Tax knowledge has a positive effect on taxpayer compliance

3. Tax Electronic System on Individual Taxpayer Compliance

The concept of *Technology Acceptance Model* (TAM) developed by Davis (1989), offers a foundational theory to understand the behavior of users in receiving and using an information system. The expanded concept of TAM is expected to help predict an individual's attitude and acceptance of technology, and can provide the fundamental information needed regarding the factors that drive the individual's attitude (Lee & Panteli, 2010). Taxpayers will certainly think that this system is useful in helping them avoid errors in tax calculations and payments. The perception of convenience is related to the extent to which individuals feel that the use of this system can minimize errors and facilitate the tax payment process, thereby increasing taxpayer compliance.

The results of Gusti, A. D., & Muid, D. (2023) [13] explained that the implementation of *tax electronic systems (e-Registration, e-Billing, and e-Filing)* shows that the better taxpayers use these three systems, the higher the level of taxpayer compliance. The tax electronic system issued by the DJP is one of the system modernizations with the aim of simplifying the process, improving calculation accuracy, providing easy access. This makes tax fulfillment easier and more attractive for taxpayers, and can help the government in managing tax revenue and processing tax returns more efficiently. With this explanation, a hypothesis can be drawn to be further tested in this study, namely:

H3. The implementation of the Tax Electronic System has a positive effect on taxpayer compliance

Research Method

In this study, the variables used are independent variables and dependent variables. The independent variables used are *self-assessment system* (x₁), *tax knowledge* (x₂), *tax electronic system* (x₃). The dependent variable used is individual taxpayer compliance (y).

Table 1: Variables and Indicators

Variable	Indicator	Scale
Self-Assessment System	1. Register as a taxpayer	Ordinal
	2. Calculating taxes	
	3. Deposit taxes	
	4. Reporting taxes	
Tax Knowledge	1. Knowledge of material tax law	Ordinal
	2. Formal tax law knowledge	
Tax Electronic System	1. Awareness registers NPWP	Ordinal
	2. Knowledge of applicable regulations	
	3. Effectiveness against the prevailing system	
	4. Effectiveness of use in tax payments	

	5. The condition of the user in the payment of taxes 6. Ease of use of the system 7. Ease of submission of tax returns 8. Eligibility of the tax system	
Individual Taxpayer Compliance	1. Calculate the amount of tax owed correctly 2. Filling out the SSP (Tax Deposit Letter) according to income 3. Fill out the Annual Tax Return (SPT) according to your income 4. Obligations in paying taxes 5. Payment of tax shortfalls and arrears	Ordinal

1. Analysis Method

The analysis used was multiple linear regression analysis with the IBM SPSS program version 25. The following is the formula for the multiple linear regression equation:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Information:

Y = Individual Taxpayer Compliance

α = Constant

b1 = Regression Coefficient of the self-assessment system variable

b2 = Regression Coefficient of tax knowledge variables

b3 = Regression Coefficient of tax electronic system variables

x1 = self-assessment system

x2 = tax knowledge

x3 = tax electronic system

Analysis and Discussion

Through the tests that have been carried out, this study aims to determine the influence of *self-assessment system*, tax knowledge, *tax electronic sytem* to individual taxpayers compliance by conducting descriptive statistical analysis first.

Table 2: Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
<i>Self-Assessment System</i> (x ₁)	100	26	50	37,51	4,943
Tax Knowledge (x ₂)	100	13	50	37,40	7,567
<i>Tax Electronic System</i> (TES) (x ₃)	100	22	45	34,93	5,290
Taxpayer Compliance (y)	100	12	25	19,20	3,008
Valid n (listwise)	100				

Table 2 presents descriptive statistics of the research variables. The minimum and maximum values indicate the range of data collected, where for example the taxpayer's compliance (y) has a minimum value of 12 and a maximum of 25, which indicates that the level of compliance of the respondents ranges within these ranges. Meanwhile, the *mean* value describes the general trend of the data collected, such as in the variable implementation of the self-assessment system (x₁) which has an average of 37.51, indicating that in general the implementation rate is quite high among respondents.

Meanwhile, standard deviation measures how much variation or distribution of data from the average value, where tax knowledge (x₂) had the highest standard deviation (7,567), indicating a considerable difference in tax understanding between respondents, while taxpayer compliance (y) had a smaller standard deviation (3,008), indicating that the data was more concentrated around the

average. Thus, table 2 provides a comprehensive overview of the distribution of data, variations between respondents, and general trends of each variable studied.

1. Multiple Linear Regression Analysis

Table 3: Multiple Linear Regression Analysis

Model	Unstandardized Coefficients	
	B	Mr.
(Constant)	-1,434	,129
<i>Self-Assessment System</i>	,125	,000
Tax Knowledge	-,115	,000
<i>Tax Electronic System</i>	,579	,000

Based on table 3, there is a regression equation shown from the *Unstandardized Coefficients* column and interpreted with the following results:

$$Y = -1.434 + 0.125X1 - 0.115X2 + 0.579X3$$

- a. a = Constant value of -1.434, such constant value indicates a negative value. It means that if the implementation of the self-assessment system, tax knowledge and the application of the tax electronic system (TES) are assumed to be fixed, taxpayer compliance will increase by -1,434.
- b. b1 = The regression coefficient x₁ or the implementation of the self-assessment system has a positive value which has a value of 0.125 which means that if the implementation of the self-assessment system is improved, taxpayer compliance will also increase assuming the variables of tax knowledge and the application of a *fixed* or constant tax electronic system (TES).
- c. b2 = Regression coefficient x₂ or negative tax knowledge which has a value of -0.115 which means that if tax knowledge is improved, taxpayer compliance will decrease assuming the variables of the implementation of the self-assessment system and the implementation of the tax electronic system (TES) are fixed or constant.
- d. b3 = The regression coefficient x₃ or the implementation of the tax electronic system (TES) has a positive value which has a value of 0.579 which means that if the implementation of the tax electronic system (TES) is increased, taxpayer compliance will increase assuming the variables of the implementation of the self-assessment system and fixed or constant tax knowledge.

2. Coefficient of Determination Test (R²)

Based on the results of the calculation, the value of the *Adjusted R Square determination coefficient* was obtained of

0,854 it means that independent variables in the self-assessment system implementation model, tax knowledge and the implementation of the tax electronic system (TES) were able to explain the variation in mandatory compliance of 85,4% and the remaining 14,6% was explained by other factors or variables that were not used in this study.

3. F-test

Independent variables in this research will be tested using the F-test to prove the influence of the bound variables in the research, using a 5% confidence degree (Ghozali, 2018) [11]. Namely, the test results are said to be insignificant, if the value is > 0.05. On the contrary, it is considered significant if the value is < 0.05. If the test results are significant, then it is suitable for use in the study. The F value is 192,548 > 2.70 and the significant level is 0.000 < 5%. This indicates that each variable has a simultaneous influence on individual taxpayer compliance.

4. Hypotesis Test (T-test)

Based on the data analysis (Table 4), the implementation of the Self-Assessment System shows a calculated t-value (t-count) of 4.079, which is greater than the critical t-value (t-table) of 1.984, with a significance level of 0.000 (p < 0.05). This indicates that the implementation of the Self-Assessment System has a significant positive effect on taxpayer compliance. Therefore, Hypothesis 1 is accepted or proven to be true.

In contrast, the analysis of the tax knowledge variable shows a t-count of -3.678, which is less than the t-table value of 1.984, and a significance level of 0.000 (p < 0.05). This suggests that tax knowledge has a significant negative effect on taxpayer compliance. Consequently, Hypothesis 2 is rejected or not proven to be true.

Meanwhile, the analysis of the implementation of the Tax Electronic System (TES) reveals a t-count of 11.681, which is greater than the t-table value of 1.984, with a significance level of 0.000 (p < 0.05). This means the implementation of TES has a significant positive effect on taxpayer compliance. Therefore, Hypothesis 3 is accepted or proven to be true.

Table 4: Hypotesis Test (T-test)

Research Variables	Thitung	Table	Sig.
Self-Assessment System	4,079	1,984	0,000
Tax Knowledge	-3,678	1,984	0,000
Tax Electronic System (TES)	11,681	1,984	0,000

Source: SPSS Data Processing, 2025

Discussion

The first hypothesis (H₁) examines the effect of self-assessment system implementation on individual taxpayers' compliance in Tegal City. The implementation of the self-assessment system requires the activeness of taxpayers in reporting their taxes, where very high compliance and awareness of taxpayers are required. Based on the Theory of Planned Behavior (TPB), tax compliance in this system can be explained through three main factors, namely attitudes towards tax obligations, subjective norms that reflect social pressure to comply, and perceived behavioral control which reflects the ease or difficulty in fulfilling tax obligations. In this context, the implementation of a self-assessment system

can improve tax compliance because taxpayers have more control over their own tax calculations and payments, which can ultimately strengthen their intention to comply. The results of the t-test of the implementation of the self-assessment system showed that the $t_{\text{value}} = 4.079 > t_{\text{of the table}} = 1.984$ and the significance = 0.000 < 0.05, meaning that the variables of the self-assessment system had a positive significant effect on taxpayer compliance. So that hypothesis 1 is accepted. It can be concluded that the implementation of the self-assessment system has a significant effect on the compliance of individual taxpayers and is supported by research by Gusti, A. D., & Muid, D. (2023) [13] explaining that the understanding of the self-assessment system has an impact on the compliance of individual taxpayers in paying their taxes, where the understanding of the self-assessment system shows positive and significant results.

The second hypothesis (H₂) examines the effect of tax knowledge on individual taxpayer compliance in Tegal City. Knowledge of taxation is knowledge possessed by taxpayers, be it about knowledge of tax sanctions, tax rates, how to calculate, pay and report taxes themselves. Tax knowledge is one of the important elements that can affect taxpayer compliance. In the perspective of the Theory of Planned Behavior (TPB), tax compliance is influenced by attitudes towards tax obligations, subjective norms that reflect social influences, and perceived behavioral control which reflects the ease or obstacles in carrying out tax obligations. Based on the tax knowledge t-test, it shows that the $t_{\text{value}} = -3.678 > \text{table} = 1.984$ and significance = 0.000 < 0.05, meaning that the variable of tax knowledge has a significant negative effect on taxpayer compliance. So that hypothesis 2 is rejected. It can be concluded that tax knowledge has a significant negative effect on individual taxpayer compliance and is in line with the research of Yulia, Y., Wijaya, R. A., Sari, D. P., & Adawi, M. (2020) [41] which explains that tax knowledge, education level and tax socialization do not have a partial effect on taxpayer compliance.

The third hypothesis (H₃) examkines the effect of tax electronic system on individual taxpayers' compliance in Tegal City. The concept of Technology Acceptance Model (TAM) developed by Davis (1989), offers a foundational theory to understand the behavior of users in receiving and using an information system. The expanded concept of TAM is expected to help predict an individual's attitude and acceptance of technology that can provide the fundamental information needed regarding the factors that drive the individual's attitude (Lee & Panteli, 2010). Taxpayers will certainly think that this system is useful in helping them avoid errors in tax calculations and payments. The perception of convenience is related to the extent to which individuals feel that use of this system can minimize errors and facilitate the tax payment process, thereby increasing taxpayer compliance. Based on the t-test, the variable testing of the tax electronic system (TES) showed that the value of t-calculated = 11.681 > t table = 1.984 and significance = 0.000 < 0.05, meaning that the implementation of the tax electronic system (TES) had a significant effect on taxpayer compliance. So that hypothesis 3 is accepted. It can be concluded that the tax electronic system has a significant effect on the compliance

of individual taxpayers and is supported by research by Gusti, A. D., & Muid, D. (2023) ^[13] explaining that the implementation of tax electronic systems (e-Registration, e-Billing, and e-Filing) shows that the better taxpayers use these three systems, the higher the level of compliance of their taxpayers.

Conclusion, Limitation, and Suggestion

Conclusion

Refers to the results of the author's research and is supported by the analysis that has been carried out. This study concludes that:

The implementation of self-assessment system has a significant positive effect on the compliance of individual taxpayers in Tegal City. This shows that the better the implementation of self-assessment system, more the level of compliance of taxpayers in Tegal City in carrying out their tax obligations. This can be seen from the people of Tegal City who will be more disciplined in calculating, paying, and reporting their taxes.

Tax knowledge has a significant negative effect on the compliance of individual taxpayers in Tegal City. This shows that a high level of tax knowledge is not always directly proportional to increase in compliance of individual taxpayers in Tegal City. This may be due to a deeper understanding of gap or strategies in taxation that allow them to reduce their tax obligations legally or illegally.

The implementation of tax electronic system has a positive and significant effect on the compliance of individual taxpayers in Tegal City. The implementation of this system makes it easier for taxpayers to report and pay taxes faster, more accurately, and more efficiently. The ease of access and openness provided by tax electronic system increases the awareness and responsibility of taxpayers in fulfilling their tax obligations. Therefore, the implementation of an effective tax electronic system is expected to continue to be supported through strengthening infrastructure, education, and mentoring so that tax compliance increases and regional tax revenues can be optimized.

Limitations

Similar to other studies, this study has limitations that can affect the generalization and validity of the findings obtained, namely:

1. Questionnaires are distributed directly to respondents, which may lead to bias in completion. Respondents may feel uncomfortable in giving answers or rush when filling out due to time constraints.
2. This study only examines taxpayer compliance from a psychological perspective. Other factors such as economic, regulatory, and tax administration aspects are not analyzed. Therefore, the results of the study only describe taxpayers compliance in a psychological context without considering other factors outside of these aspects.
3. The demographic data in this study is incomplete, so it cannot provide a more detailed picture of the characteristics of the respondents.
4. This study also did not conduct a sensitivity test on the questionnaire, so the potential for bias in the interpretation of respondent's answers could not be optimally identified.

Suggestion

Based on the existing limitations of this study, the author provides several suggestions, including:

1. Future research is suggested to expand the scope of the study by including other variables such as the firmness of tax sanctions and tax amnesty (Rahayu, 2017) ^[29] which have the potential to provide new perspectives. Thus, further research can contribute to the development of more innovative concepts as well as provide a deeper understanding of the factors that affect taxpayer compliance.
2. In order for future research results to have a higher level of accuracy and representativeness, it is recommended to increase the number of respondents involved. Increasing the sample size will allow for more in-depth analysis and increase the external validity of the findings.

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