



Information Nudges and Tax Service Quality Moderate The Effect of Tax Digitalization and Tax Knowledge on Taxpayer Compliance in Lampung Province

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Abstract: This research is motivated by low tax compliance despite various reforms, including the use of technology and behavioral approaches. The study used a quantitative approach with a survey method in the form of a questionnaire for individual taxpayers who are in business or freelance, analyzed using SEM-PLS. The results show that tax digitalization, tax knowledge, and information nudges have a positive effect on taxpayer compliance. However, information nudges cannot moderate the effect of digitalization or knowledge on compliance, while the quality of tax services proved to be a significant moderator, strengthening the influence of digitalization and tax knowledge on compliance. However, the quality of tax services did not directly affect taxpayer compliance. This finding confirms that technology, knowledge, and public service strategies complement each other in encouraging taxpayer compliance. This study provides practical recommendations for the Directorate General of Taxes (DGT) to continue improving user-friendly digital services and integrating nudging techniques into tax communication strategies because their presence continues to directly show a positive effect on compliance.

Introduction

Taxes are the primary source of state revenue used to finance government expenditures and national development. Law Number 7 of 2021

concerning the Harmonization of Tax Regulations (UU HPP) emphasizes that taxes are mandatory contributions that are compulsory, without direct compensation, and are used to the greatest extent possible for the prosperity of the people. Therefore, the government requires active public participation through voluntary compliance with tax payments and reporting. However, the reality is that taxpayer compliance, particularly for Individual Taxpayers (WPOP), remains a significant challenge in Indonesia's self-assessment system (Dewi & Merkusiwati, 2018; Dody Radityo et al., 2019).

Table 1. Number of Nationally Registered Individual Taxpayers 2019-2023

| Year | Individual Taxpayer | Taxpayer Reporting SPT | Not Submitting SPT | Non-Compliant Ratio | Compliant Ratio |
|------|---------------------|------------------------|--------------------|---------------------|-----------------|
| 2023 | 68.771.214 | 13.925.788 | 54.845.426 | 79,75% | 20,25% |
| 2022 | 65.129.651 | 13.842.704 | 51.286.947 | 78,75% | 21,25% |
| 2021 | 61.536.414 | 13.279.644 | 48.256.770 | 78,42% | 21,58% |
| 2020 | 45.426.723 | 14.172.999 | 31.253.724 | 68,80% | 31,20% |
| 2019 | 41.760.108 | 13.819.918 | 27.940.190 | 66,91% | 33,09% |

Data from table 1 Directorate General of Taxes shows that although the number of WPOPs has increased year-on-year, reaching 68.7 million in 2023, the compliance ratio for tax return reporting has actually decreased. In the same year, only 20.25% of the total WPOPs filed their tax returns on time. This fact indicates a gap between the number of taxpayers and the quality of their compliance. The same phenomenon was also found at the regional level.

Data from table 2 In Lampung Province, for example, only 56.37% of taxpayers (WPOP) filed their tax returns on time in 2024. There were differences in compliance across work units, such as the high rate of late reporting at the Kotabumi Tax Office (40.9%) compared to the Bandar Lampung Tax Office (KPP Madya), which only reported 6.4% lateness.

The increase in the number of taxpayers, not accompanied by an increase in formal compliance, indicates that this problem is not merely administrative but also related to psychological and systemic factors, such as tax literacy, the quality of tax services, and the communication approach used by tax authorities. In this context, the government has developed various strategies, such as the implementation of the Core Tax Administration System to digitize tax services. This digital innovation is expected to simplify the reporting and payment process and increase transparency (Bird & Zolt, 2011; Siahaan, 2022). However, several studies have shown that digitalization does not always directly correlate with compliance levels, especially when not accompanied by adequate tax literacy (Mascagni et al., 2016).

Tax knowledge is a crucial factor influencing compliance. Taxpayers who understand their tax rights and obligations tend to be more compliant (Palil & Mustapha, 2011; Rusmawati & Wardani, 2016). However, Saad (2014) stated that knowledge does not always have a direct impact because the tax system is still considered complex. Therefore, education and simplification of information are important things that must be done simultaneously with technological innovation.

In addition to knowledge and digitalization, communication strategies also play a crucial role. The information nudge approach, which involves conveying information or encouragement subtly to encourage compliant behavior without coercion, has gained attention in various public policies, including taxation. Bott et al. (2019) showed that deterrence-based messages (threats of punishment) are more effective in some contexts, while Meiselman (2018) found that their impact tends to diminish with excessive use. This study examines two types of nudges: deterrence and non-deterrence nudges, as variables that can moderate the influence of knowledge and digitalization on compliance.

Another factor influencing compliance is the quality of tax services.

Responsive, friendly, and transparent service from the tax authorities can foster positive perceptions and increase tax awareness (Murti et al., 2014; Ariani & Biettant, 2019). Several studies support that service quality is positively related to compliance (Alabede et al., 2011), but there are findings that state that the influence of service on compliance is smaller than the influence of sanctions (Susanti & Suhono, 2020).

Taking into account the dynamics and findings of previous research, this study attempts to analyze the influence of tax digitalization and tax knowledge on individual taxpayer compliance by examining the moderating role of information nudges and the quality of tax authorities' services. The title "Information Nudges and Tax Service Quality Moderate the Effect of Tax Digitalization and Tax Knowledge on Taxpayer Compliance" was chosen to represent the focus of this research, which addresses the challenges of tax compliance in the era of digital transformation and tax system reform.

This research is expected to provide theoretical contributions to the development of a taxpayer compliance model that is more adaptive to behavioral and technological changes, as well as provide practical recommendations for tax authorities in designing more effective communication and service strategies to encourage voluntary compliance.

Table 2. Number of Individual Taxpayers at the Lampung Province Tax Office (KPP) for 2019-2023

| No. | Work Unit | Registered Taxpayer | Taxpayer Submitting SPT 2024 | Timely SPT | Late SPT | Not Submitting SPT | Non-Compliant Ratio |
|-----|--|---------------------|------------------------------|------------|----------|--------------------|---------------------|
| | Regional Office of the Directorate General of Taxes for Bengkulu and Lampung | 435.539 | 343.930 | 245.576 | 98.354 | 91.609 | |
| 1 | 321 KPP Metro | 87.080 | 72.965 | 55.140 | 17.825 | 14.115 | 16,21% |
| 2 | 329 KPP Madya B. Lampung | 1.866 | 1.834 | 1.716 | 118 | 32 | 1,71% |
| 3 | 326 KPP Kotabumi | 106.299 | 84.398 | 49.852 | 34.546 | 21.901 | 20,60% |
| 4 | 323 KPP Bandar Lampung Dua | 66.868 | 51.721 | 41.693 | 10.028 | 15.147 | 22,65% |
| 5 | 322 KPP Bandar Lampung Satu | 58.010 | 44.706 | 41.792 | 2.914 | 13.304 | 22,93% |
| 6 | 325 KPP Natar | 115.416 | 88.306 | 55.383 | 32.923 | 27.110 | 23,49% |

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (Ajzen, 1991) posits that individual behavior is driven by behavioral intention, which is shaped by three core components: (1) attitude toward the behavior, (2) subjective norms, and (3) perceived behavioral control. In the taxation context, taxpayers' attitudes reflect their personal evaluation of tax compliance as beneficial or burdensome; subjective norms relate to social pressures and the perceived expectations of peers, family, or authorities; and perceived behavioral control refers to the ease or difficulty taxpayers perceive in fulfilling their tax obligations, such as through the use of digital tools like e-Filing.

This theoretical lens is highly relevant for understanding voluntary tax compliance, as it captures not only rational decision-making but also the social and contextual factors that shape tax behavior. Moreover, information nudges—as subtle cues or messages designed to influence behavior without coercion—can act as a moderating variable within the TPB framework. Nudges may strengthen the effect of subjective norms or reinforce perceived behavioral control by reducing psychological or informational barriers. For example, deterrent messages (e.g., emphasizing fines or audits) may influence attitudes, while moral or prosocial messages (e.g., emphasizing national development) can reinforce subjective norms. Thus, the TPB framework provides a robust foundation for integrating both internal motivations and external interventions like nudges.

Taxpayer Compliance

Tax compliance refers to the voluntary fulfillment of tax obligations in line with applicable laws (Law No. 7 of 2021). It comprises formal compliance (adherence to administrative rules such as timely submission) and material compliance (accurate reporting and payment of tax dues). Prior research indicates that behavioral factors (e.g., attitudes, knowledge, and perceived control), as well as systemic factors (e.g., tax system quality), significantly influence compliance (Rahayu, 2017; Widodo, 2010). In this

study, tax compliance serves as the dependent variable, affected directly by internal cognition (TPB variables) and external interventions (such as nudges and service quality).

Tax Digitalization

Tax digitalization refers to the implementation of IT-based solutions in tax administration, such as e-Filing, e-Billing, DJP Online, and the Core Tax Administration System. According to Dewi and Merkusiwati (2018), digitalization enhances transparency, efficiency, and accessibility, thereby increasing perceived behavioral control. The availability and usability of digital platforms not only ease tax compliance procedures but also interact with taxpayer intentions. The OECD (2019) notes that digitalization is central to modernizing tax compliance and reducing the cost of compliance for both taxpayers and administrators.

Tax Knowledge

Tax knowledge encompasses the taxpayer's understanding of rights, obligations, applicable regulations, and possible sanctions (Rahayu, 2017; Torgler, 2013). From the TPB perspective, tax knowledge contributes to attitude formation and enhances perceived behavioral control, as it empowers individuals to make informed decisions and avoid mistakes. Saad (2014) emphasizes that taxpayers with higher cognitive awareness are more likely to demonstrate voluntary and consistent compliance behavior.

Information Nudges

Information nudges refer to strategic communications intended to influence behavior by leveraging psychological mechanisms, without altering economic incentives (Yang et al., 2024). In tax settings, nudges may be deterrent (emphasizing audits, penalties, or reputational risk) or non-deterrent (highlighting moral, civic, or social rewards of paying taxes). These nudges serve as external stimuli that interact with TPB components: for example, deterrent nudges can reinforce attitudes and control beliefs, while moral nudges can influence subjective norms. Prior studies (Bott et

al., 2019; Keen et al., 2017) show that nudges are effective in increasing tax compliance, particularly in developing countries. In this research, nudges are positioned as a moderating variable that may strengthen or weaken the effect of behavioral intentions on actual compliance behavior.

Tax Service Quality

Tax service quality includes the reliability, responsiveness, empathy, and professionalism of tax officers and systems (Berry et al., 1988). A high-quality tax service builds institutional trust, enhances perceived behavioral control, and can indirectly improve attitudes toward compliance. According to Susuawu et al. (2020), taxpayer satisfaction with service delivery is a strong predictor of voluntary compliance. The Indonesian Directorate General of Taxes (DGT), through SE-84/PJ/2011, emphasizes service excellence as a key instrument for improving tax morale and taxpayer loyalty.

Hypothesis Development

Taxpayer compliance occurs when individuals voluntarily fulfill their tax obligations according to the rules. To encourage compliance, a multidimensional approach is needed, encompassing digitalization, knowledge, service, and behavior-based communication. Digitalization of taxation, such as e-Filing and e-Billing, simplifies administrative processes, thereby encouraging compliance. Tax knowledge improves understanding of rights and obligations, which strengthens compliance intentions. Good service quality builds trust in authorities, while information nudging, such as reminders and notifications, can influence taxpayer behavior in subtle but effective ways. This study examines the effect of digitalization and tax knowledge on compliance, with information nudging and service quality as moderating variables, to address the challenge of inconsistent compliance in the digital era. Based on theoretical studies and previous research findings, the following hypotheses are formulated: Based on theoretical studies and previous research findings, the hypotheses in this study are

formulated as follows:

- H1: Tax digitalization has a positive effect on taxpayer compliance.
- H2: Tax knowledge has a positive effect on taxpayer compliance.
- H3: Information nudges have a positive effect on taxpayer compliance.
- H4: The services quality has a positive effect on taxpayer compliance.
- H5: Information nudges strengthen the effect of tax digitalization on taxpayer compliance.
- H6: Information nudges strengthen the effect of tax knowledge on taxpayer compliance.
- H7: The services quality strengthens the effect of tax digitalization on taxpayer compliance.
- H8: The services quality strengthens the effect of tax knowledge on taxpayer compliance.

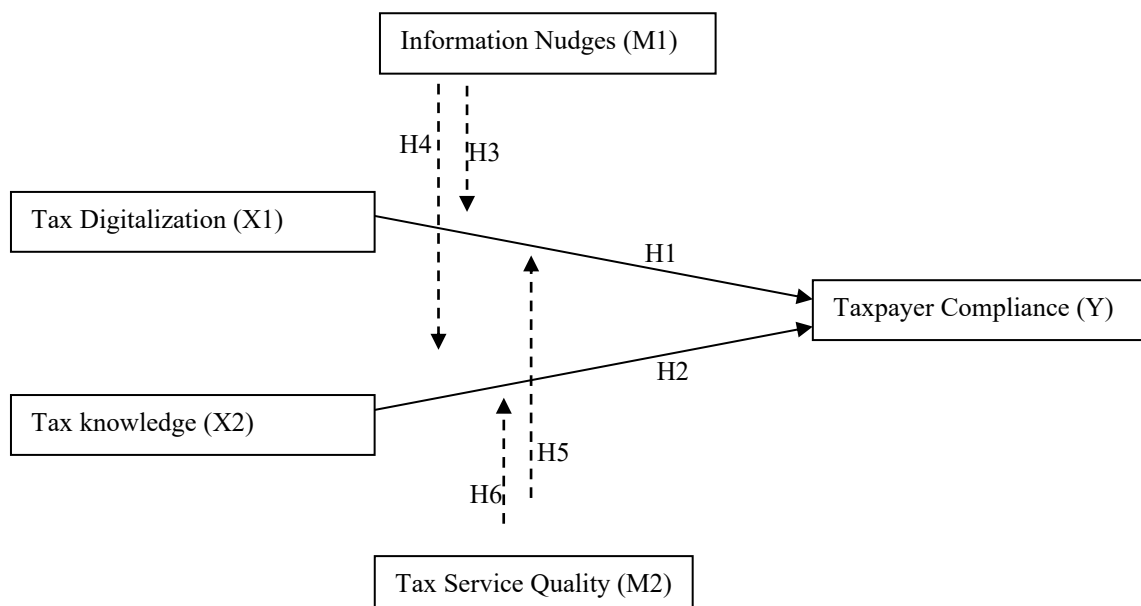


Figure 1. Thinking Framework

Research Methods

This research is a quantitative study with an explanatory approach, aiming to empirically test the influence of independent, moderating, and dependent variables. This study uses primary data obtained directly through questionnaires distributed to respondents. Data were collected in numerical form and analyzed using an inferential statistical approach.

The population in this study was all Individual Taxpayers (WPOP) registered within the Regional Office of the Directorate General of Taxes (Kanwil DJP) of Lampung Province, totaling 435,539 taxpayers (DJP Data, 2024).

The sampling technique used was non-probability sampling with a purposive sampling method. The sample selection criteria included:

1. Taxpayers had an active Taxpayer Identification Number (NPWP),
2. Using DJP digital services (such as *e-Filing*, *e-Billing*, or DJP Online),
3. Having submitted a Tax Return at least once in the last two years.

The minimum sample size is calculated using the Slovin formula with an error rate (α) of 5%:

$$n = \frac{N}{1 + N(a)^2}$$
$$n = \frac{435.539}{1 + 435.539(0,05)^2}$$
$$n = 399,633 \sim 400 \text{ samples}$$

To anticipate incomplete data, the number of respondents was set at 400 individual taxpayers. Data were collected through closed-ended questionnaires distributed in person and through digital platforms (Google Forms). The measurement instrument used a 5-point Likert scale, ranging from "Strongly Disagree" (1) to "Strongly Agree" (5), to gauge respondents' perceptions of each variable indicator.

Data were analyzed using the Structural Equation Modeling – Partial

Least Squares (SEM-PLS) approach with the assistance of Smart-PLS software. SEM-PLS was chosen because it is capable of testing causal relationships between variables and is suitable for moderation model analysis. The analysis stages include:

1. Construct Validity and Reliability Test:
Using outer loading values, average variance extracted (AVE), and composite reliability.
2. Direct and Moderated Hypothesis Testing:
All hypotheses were tested, including the moderating interaction between information nudges and service quality on the relationship between digitalization and tax knowledge and taxpayer compliance.

Result and Discussion

Data was obtained by distributing questionnaires to 400 individual taxpayers in Lampung Province. Of these, 293 questionnaires (73%) were successfully returned and eligible for processing, while 107 questionnaires (27%) were not. This return rate is quite high and indicates a representative participation rate for further analysis. Respondent characteristics analyzed included gender, age, highest level of education, employment status, registered tax office (KPP) location, and length of service as a taxpayer.

1. Gender: The majority of respondents were male (69%), while 31% were female.
2. Age: The majority were in the productive age group, with the following breakdown: over 55 years (21.8%), 46–55 years (18.4%), 36–45 years (8.9%), 25–35 years (16%), and under 25 years (2.4%).
3. Last Education: Respondents were dominated by D4/S1 graduates (30.7%) and high school/equivalent (24.6%), reflecting sufficient literacy capacity in understanding the tax system.
4. Employment Status: The majority of respondents were self-employed (36.5%), followed by private sector employees (22.9%), and

professionals (4.4%), indicating a diversity of income sources in their tax reporting.

5. Registered Tax Office (KPP): Respondents were spread across six KPPs in Lampung Province, with the highest distribution at KPP Pratama Bandar Lampung Satu (25.3%), followed by KPP Bandar Lampung Dua (13.3%), and other KPPs evenly distributed.
6. Year of Taxpayer Experience: The majority had been taxpayers for more than 6 years (46.1%), followed by those in the 1–3 year group (10.9%), 4–6 years (7.8%), and less than 1 year (2.7%).

Descriptive Statistics

Descriptive analysis was used to describe respondents' perceptions of five main variables: tax digitalization, tax knowledge, taxpayer compliance, information nudges, and quality of tax services. Data were collected from 293 respondents and measured using a Likert scale of 1–5.

Table 1. Descriptive Statistics

| Variabel | Mean | Median | Scale min | Scale max |
|---------------------------|-------|--------|-----------|-----------|
| Tax Digitalization (DP) | 4.128 | 5.000 | 1.000 | 5.000 |
| Information Nudges (IN) | 4.041 | 4.000 | 1.000 | 5.000 |
| The Service Quality (KPP) | 4.340 | 4.000 | 2.000 | 5.000 |
| Tax Compliance (KWP) | 4.437 | 5.000 | 3.000 | 5.000 |
| Tax Knowledge (PP) | 4.234 | 4.000 | 2.000 | 5.000 |

The analysis results showed that all variables had average scores above 4, indicating positive perceptions from respondents. The highest average score was found for information nudges (mean = 4.437), followed by tax knowledge (mean = 4.340), and quality of tax services (mean = 4.234). Meanwhile, taxpayer compliance had a mean score of 4.128, and tax digitalization a score of 4.041. Overall, these findings indicate that respondents positively assess the digital tax system, understanding of tax

obligations, and persuasive communication from the tax authorities. This provides initial evidence supporting the relationships between the variables in the research model.

Discriminant Validity

Discriminant validity is an important aspect of construct validity testing, used to ensure that an empirical construct is truly distinct from other constructs in the model. This test is intended to strengthen convergent validity results and is conducted by referring to the Average Variance Extracted (AVE) value. According to Hair et al. (2022), the recommended AVE value to meet discriminant validity is greater than 0.50. Details of the AVE values are presented in Table 3 below:

Table 3. Discriminant validity - AVE

| Variabel | Average Variance Extracted (AVE) |
|---------------------------|---|
| Tax Digitalization (DP) | 0,660 |
| Information Nudges (IN) | 0,732 |
| The Service Quality (KPP) | 0,771 |
| Tax Compliance (KWP) | 0,826 |
| Tax Knowledge (PP) | 0,803 |

In this study, the test results showed that all constructs both independent, dependent, and moderating variables had AVE values above this threshold. These findings indicate that each construct in the model has the ability to explain more than 50% of the variance in its indicators and is statistically distinct from other constructs. Therefore, all constructs in the model meet the criteria for discriminant validity, making the research instrument suitable for further structural analysis.

Reliability

The reliability of the instruments in this study was tested using two approaches: Cronbach's Alpha and Composite Reliability (CR). According to Hair et al. (2022), a construct is considered reliable if the Cronbach's

Alpha value exceeds 0.70 and the Composite Reliability value is above 0.60. This testing aims to ensure the internal consistency of the indicators that make up each construct. The results of the reliability testing are presented in Table 4 below:

Table 4. Reliability

| Variabel | Cronbach's <i>alpha</i> | Composite reliability (<i>rho_c</i>) |
|---------------------------|-------------------------|--|
| Tax Digitalization (DP) | 0,914 | 0,931 |
| Information Nudges (IN) | 0,938 | 0,950 |
| The Service Quality (KPP) | 0,950 | 0,959 |
| Tax Compliance (KWP) | 0,947 | 0,959 |
| Tax Knowledge (PP) | 0,951 | 0,961 |

From the results in Table 4, all constructs in this study demonstrated Cronbach's Alpha and Composite Reliability values that exceeded the minimum threshold. This indicates that all instruments used have excellent reliability and can be relied upon to consistently measure the research variables.

R-Square (R^2)

A coefficient of determination test was conducted to assess the extent to which the independent variables in the model explain the dependent variable. The test results in this study indicate that the R-squared value for the Taxpayer Compliance (KWP) variable is 0.723, with an Adjusted R-squared value of 0.715 (Table 5).

Table 5. R-square

| | | <i>R-square</i> | <i>R-square adjusted</i> |
|----------------------|--|-----------------|--------------------------|
| Tax Compliance (KWP) | | 0,723 | 0,715 |

This value indicates that 72.3% of the variation in taxpayer compliance can be explained by the variables of tax digitalization, tax knowledge, information nudges, and the quality of tax services. Meanwhile, the remaining 27.7% is influenced by other factors outside the research model. Based on Jogiyanto's (2014) classification, an R-squared value above 0.67 indicates a strong model. Therefore, the structural model used in this study is considered adequate and relevant in explaining taxpayer compliance behavior in Lampung Province.

Conclusion and Recommendation

Conclusions

This study aims to examine the influence of tax digitalization and tax knowledge on individual taxpayer compliance, by positioning information nudges and the quality of tax services as moderating variables. Based on data analysis using the SEM-PLS approach on respondents in Lampung Province, several important findings were obtained. First, tax digitalization, tax knowledge, and information nudges were shown to have a significant influence on taxpayer compliance. This finding indicates that the convenience of electronic systems, adequate tax literacy, and behavior-based communication strategies can encourage compliant behavior. Second, tax service quality did not have a direct effect on compliance, but it acted as a moderator, strengthening the influence of digitalization and knowledge on compliance. Third, information nudges did not act as a moderator, indicating that the interactive effectiveness of nudges is still limited, likely due to a lack of message variety or intensity. Overall, the variables in the research model explained 72.3% of the variation in taxpayer compliance, with the average respondent perception of all variables above 4 on a scale of 1–5. This indicates a positive attitude toward the existing tax system.

Research Limitations

This study has several limitations. The limited geographic focus on one province and the study subjects, which only included individual taxpayers, limit the generalizability of the results. Furthermore, the quantitative approach used is less able to capture the subjective or behavioral aspects that may influence compliance, as well as the limitations of the moderation testing of nudges, which is based solely on perceptions without an experimental approach.

Recommendations

Further research is recommended to expand the regions and types of respondents, including corporate taxpayers. Experimental approaches using various types of nudges are also needed to measure their effectiveness more precisely. This research model can be further developed by including new variables such as tax awareness, trust in authorities, and income level. Furthermore, a qualitative approach is highly recommended to explore taxpayer perceptions more deeply. From a practical perspective, the Directorate General of Taxes (DGT) needs to optimize its digital system and deliver educational tax messages through various communication channels. Training for tax officers is also crucial to make services more responsive and trustworthy. Furthermore, taxpayers need to be proactive in seeking official information and using available digital services to improve compliance.

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