

# **The Effect of Tax Incentives, Taxpayer Awareness, Tax Sanctions and Implementation of E-filing on MSME Taxpayer Compliance**

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**Abstract.** This study aims to determine the effect of tax incentives, taxpayer awareness, tax sanctions, and the application of e-filing on MSME taxpayer compliance at the Gianyar Pratama Tax Service Office. This study is a quantitative study using primary data obtained from the answers to questionnaires distributed to respondents and measured using a likert scale. Determination of the sample in this study using incidental sampling technique and obtained a total sample of 100 MSME taxpayers registered at the KPP Pratama Gianyar. Testing the variables in this study using the Partial Least Square (PLS) method using the SmartPLS 3.0 application. The results of the study indicate that tax incentives, taxpayer awareness, tax sanctions, and the implementation of e-filing have a positive and significant impact on MSME taxpayer compliance. Further research is expected to be able to add or use other variables besides the variables used in this study so that further research is better.

**Keywords:** *Tax Incentives, Taxpayer Awareness, Tax Sanctions, E-filing Implementation, Taxpayer Compliance*

## **1. Introduction**

Tax is one sector that contributes greatly to state revenues. Referring to Anggaran Pendapatan Belanja Negara (APBN) in 2020 the realization of tax revenues in 2020 decreased by 19.71% compared to 2019. The decline was caused by the weakening Indonesian economic condition due to the coronavirus disease 2019 (Covid-19) pandemic which hit since 2020. The Covid-19 pandemic has had an impact on various sectors, one of which is the micro, small and medium enterprises (MSMEs) sector. The Covid-19 pandemic has had an impact on the business continuity of MSMEs actors such as decreased sales, distribution disruptions, and raw material constraints. This is certainly a problem for the national economy, because MSMEs have a very large contribution to the national economy.

Based on data from the Kementerian Koperasi dan UMKM in 2018, MSMEs contributed 61.1% of the total gross domestic product (GDP) and the remaining 38.9% was contributed by large companies. The absorption of MSMEs workers also reached 117 million workers or 97% of the workforce absorption of the business world. Although the contribution of MSMEs to GDP is quite large, their contribution to taxation is still low. One of the causes of the low contribution of MSMEs is the low level of tax compliance of MSME actors [1]. With regard to tax compliance, the KPP Pratama Gianyar still faces challenges in the form of taxpayer compliance levels, especially MSMEs taxpayers. The level of MSMEs tax compliance is as shown in Table 1 below:

**Table 1.** MSMEs Taxpayer Compliance at KPP Pratama Gianyar 2018-2020

Year	Registered MSMEs Taxpayers (persons)	MSMEs Taxpayer Reporting SPT (persons)	Compliance Level
2018	14.206	9.992	70%
2019	19.062	9.055	48%
2020	19.931	3.642	18%

Table 1 shows that during 2018 to 2020 the level of MSMEs taxpayer compliance continued to decline. This decrease is a problem that must be considered by the KPP Pratama Gianyar, because the low level of tax compliance can lead to low tax revenues. The low level of taxpayer compliance causes the tax revenue to not reach the set target [2]. The government also needs to implement a strategy so that taxpayer compliance is not only based on forced compliance, but also voluntary compliance from taxpayers [3].

In order to improve taxpayer compliance in the midst of this pandemic, the government issued a policy in the form of tax incentives that could be utilized by MSMEs taxpayers. The provision of these incentives aims to ease the burden on taxpayers in paying taxes during this pandemic, so that taxpayers continue to carry out their obligations. Taxpayers who can take advantage of this tax incentive feel very helpful so that it can affect the sustainability of their business.

With regard to tax compliance, the Direktorat Jenderal Pajak (DJP) has consistently tried to improve services to taxpayers, one of which is the modernization of the tax system through the provision of e-filing services. E-filing has an important role in obtaining taxpayer compliance [4]. The existence of e-filing is expected to increase the effectiveness of tax reporting for taxpayers so that taxpayers can fulfill their tax obligations.

Factors that also affect tax compliance is the awareness of taxpayers. Awareness usually arises from within the taxpayer himself. If the taxpayer already has the awareness to pay taxes, then taxpayer compliance will be fulfilled and the receipt of tax payments will continue to increase [5]. Taxpayers who already have awareness of their tax obligations tend to fulfill their obligations voluntarily without any coercion. This will certainly make taxpayers pay taxes on time so that they will avoid tax sanctions.

It is very important to build a tax compliance in order to achieve optimal tax revenue. The description of the search above shows that a person's willingness to comply in paying taxes is influenced by various factors. Based on the background of the problem that has been described, the formulation of the problem in this study are: 1) How is the effect of tax incentives on MSMEs taxpayer compliance at KPP Pratama Gianyar?, 2) How is the effect of taxpayer awareness on MSMEs taxpayer compliance at KPP Pratama Gianyar?, 3) How is the effect of tax sanctions on MSMEs taxpayer compliance at KPP Pratama Gianyar?, 4) How does the application of e-filing affect MSMEs taxpayer compliance at KPP Pratama Gianyar?.

## 2. Research Method

### 2.1 Types of research

This research is a quantitative research, namely research that seeks to measure social phenomena by collecting and analyzing numerical data, as well as focusing on interacting variables. Quantitative research in this study is in the form of survey research. This study uses quantitative data in the form of scores for the answers given to respondents to the statements in the questionnaire using a likert scale of 1 to 5 as the answer scores. This study also uses primary data sources obtained through questionnaires distributed using google forms to respondents.

### 2.2 Place and Time of Research

This research was conducted at the KPP Pratama Gianyar, which is located at Jalan By Pass Dharma Giri, Buruan, Blahbatuh, Gianyar. This research was carried out for four months from April to July 2021.

### 2.3 Population and Research Sample

The population in this study are MSME taxpayers who are registered at the KPP Pratama Gianyar. Determination of the sample in this research is using incidental sampling technique, namely the technique of determining the sample by taking respondents who happen to meet with the researcher and are considered suitable as data sources according to the context of this study. The number of samples used were 100 people who were determined using the slovin formula.

### 2.4 Data Collection Techniques and Instruments

Collecting data in this study using a questionnaire distributed to respondents to answer. The questionnaire in this study used a likert scale in calculating the weight of the questionnaire results. The likert scale measurement in this study was measured by five answer options, namely: strongly disagree was given a value of 1, disagree was given a value of 2, disagree was given a value of 3, was given a value of 4, and strongly agree is given a score of 5.

### 2.5 Instrument Validity and Reliability

The instrument can be said to be valid if the instrument can be used as a tool to measure what should be measured. Furthermore, the instrument can be said to be reliable if the instrument is used several times and still produces the same data in measuring the same object [6]. To determine the validity and reliability of the instrument in this study, it can be done using a test model, namely the measurement model with the Partial Least Square (PLS) method using the SmartPLS 3.0 application.

### 2.6 Data Analysis Techniques

The data analysis technique in this study uses the Structural Equation Modeling (SEM) analysis technique with the PLS approach using the SmartPLS 3.0 application. Structural modeling was conducted to determine the significance of the latent variable by using the R-square value. Furthermore, in the structural model, hypothesis testing is carried out through probability and statistical values generated by running the bootstrapping procedure.

## 3. Results and Discussion

### 3.1 Characteristics of Respondents

In the results and discussion section, it begins with the presentation of the characteristics of the respondents. To make it easier to understand the characteristics of the respondents, they are presented in Table 2.

**Table 2.** Characteristics of Respondents

Description	Frequency	Percentage
<b>Gender</b>		
Male	54	54%
Female	46	46%
<b>Type of Business</b>		
Service	28	28%
Commerce	37	37%

Manufacturing	35	35%
<b>Form of Business Entity</b>		
Sole Proprietorship	39	39%
Limited Partnership (CV)	33	33%
Limited Liability Company (PT)	28	28%
<b>Using Tax Rates</b>		
PPh Final (0,5%) according to PP No. 23 Tahun 2018	100	100%

3.2 Evaluation of the Measurement Model

3.2.1 Convergent Validity

There are several items that do not meet the loading factor value, namely X1.1, X2.2, X2.3, and Y5. Therefore, it must be recalculated through the PLS Algorithm procedure by removing the four items. Figure 1 shows the value of each item/indicator score has a value greater than 0.7, so it can be concluded that the individual indicators are considered valid.

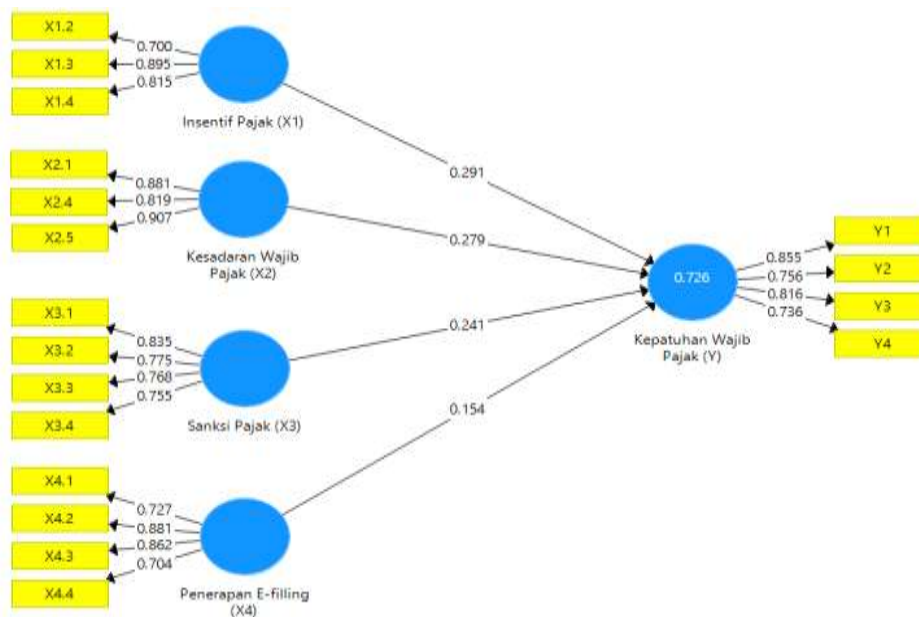


Figure 1. Path Diagram

Another method to assess convergent validity is to look at the average variance extracted (AVE) value of each construct. The results in Table 3 show that all variables are declared valid because they have an AVE value greater than 0.5. This means that the results have met the convergent validity test.

Table 3. Average Variance Extracted (AVE)

Variable	AVE	Description
Taxpayer Compliance (Y)	0.652	Valid
Tax Incentives (X1)	0.628	Valid
Taxpayer Awareness (X2)	0.757	Valid
Tax Sanctions (X3)	0.636	Valid
Implementation of E-filing (X4)	0.614	Valid

### 3.2.2 Discriminant Validity

This test is carried out by looking at the cross loading value of each construct item against its construct, which must be greater than the correlation of other construct items. The results in Table 4 below show that the cross loading value of all constructs to the construct is greater than the correlation of items from one construct to another, so the calculation results have met the discriminant validity test.

**Table 4.** Cross Loading

	Tax Incentives (X1)	Taxpayer Awareness (X2)	Tax Sanctions (X3)	Implementation of E-filing (X4)	Taxpayer Compliance (Y)
X1.2	<b>0.700</b>	0.524	0.598	0.452	0.568
X1.3	<b>0.895</b>	0.530	0.662	0.590	0.688
X1.4	<b>0.815</b>	0.611	0.693	0.575	0.627
X2.1	0.584	<b>0.881</b>	0.722	0.503	0.720
X2.4	0.642	<b>0.819</b>	0.578	0.435	0.570
X2.5	0.572	<b>0.907</b>	0.598	0.443	0.619
X3.1	0.671	0.638	<b>0.835</b>	0.564	0.730
X3.2	0.620	0.597	<b>0.775</b>	0.535	0.635
X3.3	0.623	0.573	<b>0.768</b>	0.503	0.559
X3.4	0.615	0.471	<b>0.775</b>	0.637	0.521
X4.1	0.515	0.424	0.541	<b>0.727</b>	0.465
X4.2	0.602	0.494	0.681	<b>0.881</b>	0.609
X4.3	0.543	0.460	0.570	<b>0.862</b>	0.578
X4.4	0.478	0.303	0.452	<b>0.704</b>	0.466
Y1	0.665	0.590	0.655	0.624	<b>0.855</b>
Y2	0.590	0.541	0.535	0.447	<b>0.756</b>
Y3	0.611	0.675	0.721	0.534	<b>0.816</b>
Y4	0.607	0.521	0.576	0.503	<b>0.736</b>
Y7	0.156	0.409	0.377	0.364	<b>0.780</b>

In addition to using the cross loading value, discriminant validity testing is also carried out by comparing the square root of the AVE. Table 5 below shows that the AVE square root value of a construct is greater than the correlation between constructs so it can be concluded that the discriminant validity test has been fulfilled.

**Table 5.** Correlation Between Constructs

	X1	Y	X2	X4	X3
Tax Incentives (X1)	<b>0.807</b>				
Taxpayer Compliance (Y)	0.780	<b>0.792</b>			
Taxpayer Awareness (X2)	0.686	0.737	<b>0.870</b>		
Implementation of e-filing (X4)	0.671	0.669	0.532	<b>0.798</b>	
Tax Sanctions (X3)	0.780	0.790	0.733	0.709	<b>0.830</b>

### 3.2.3 Reliability Test

Table 6 shows that each variable has Cronbach's alpha and composite reliability values greater than 0.70, it can be concluded that all variables used can be declared reliable.

**Table 6.** Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Description
Tax Incentives (X1)	0.726	0.848	Reliabel
Taxpayer Compliance (Y)	0.801	0.871	Reliabel
Taxpayer Awareness (X2)	0.840	0.903	Reliabel
Implementation of e-filling (X4)	0.806	0.874	Reliabel
Tax Sanctions (X3)	0.792	0.864	Reliabel

### 3.3 Model Evaluation of the Measurement Model

#### 3.3.1 R-square

Testing of the structural model using the R-square value. The R-square value in this study is presented in Table 7 below.

**Table 7.** R Square

	R Square	R Square Adjusted
Taxpayer Compliance (Y)	0.726	0.715

Table 7 shows that the R-square value of the taxpayer compliance variable (Y) is 0.726. Based on these results, it can be concluded that tax incentives (X1), taxpayer awareness (X2), tax sanctions (X3) and implementation of e-filling (X4) have an influence of 72.6% on taxpayer compliance or called moderat.

#### 3.3.2 Hypothesis Testing

The t-table value for 5% alpha is 1.96. The hypothesis is accepted when the value of T-statistic > t-table. In addition, hypothesis testing can also be done by looking at the probability value. The probability value < 0.05 indicates that the model has a significant effect. The results of calculations using the bootstrapping procedure are shown in Table 8.

**Table 8.** Bootstrapping

	Path Coefficient	T Statistics	Probability Values
Tax Incentives (X1) -> taxpayer compliance (Y)	0.291	2.503	0.013
Taxpayer Awareness (X2) -> Taxpayer Compliance (Y)	0.279	3.294	0.001
Tax Sanctions (X3) -> Taxpayer Compliance (Y)	0.241	1.982	0.048
Implementation of e-filling (X4) -> Taxpayer Compliance (Y)	0.154	2.420	0.016

Based on Table 8, it is known that tax incentives (X1) have a positive effect with a coefficient value of 0.291 and significant with a t-statistic value of 2.503 and a p value of 0.013 on taxpayer compliance (Y). Taxpayer awareness (X2) has a positive effect with a coefficient value of 0.279 and is significant with a t-statistic value of 3.294 and a p value of 0.001 on taxpayer compliance (Y). Tax sanctions (X3) have a positive effect with a coefficient value of 0.179 and significant with a t-statistic value of 1.982 and a p value of 0.048 on taxpayer compliance (Y). The application of e-filing (X4) has a positive effect with a coefficient value of 0.154 and is significant with a t-statistic value of 2,420 and a p value of 0.016 on taxpayer compliance (Y).

### *3.4 Discussion*

#### *3.4.1 The Effect of Tax Incentives on MSMEs Taxpayer Compliance*

After analyzing the data, this study shows that tax incentives have a positive and significant effect on MSMEs taxpayer compliance. This shows that the higher the tax incentives that can be utilized by taxpayers, the higher taxpayer compliance will be. The results of this study are match with the research of Latief, Zakaria and Mapparenta (2020) which state that tax incentives have a positive and significant effect on taxpayer compliance [7]. Research by Indaryani, Budiman and Mulyani (2020) also found that the perpetrators of the Troso Jepara Weaving MSMEs appreciated the tax incentive policy by taking advantage of the tax incentives that had been provided and continuing to improve compliance with their tax obligations [8]. However, the results of this study do not agree with the research of Dewi, Nataherwin and Widyasari (2020) which states that tax incentives have no significant effect on MSMEs taxpayer compliance [9]. The Covid-19 pandemic has had an impact on the country's economy, so the government has issued various policies, one of which is in the form of tax incentives. The provision of these incentives is a response from the government to the declining productivity of business actors due to the drastic decline in the economy of taxpayers due to this pandemic. The more benefits that can be felt by taxpayers with this tax incentive, it will be able to increase taxpayer compliance.

#### *3.4.2 The Effect of Taxpayer Awareness on MSMEs Taxpayer Compliance*

This study states that taxpayer awareness has a positive and significant effect on MSMEs taxpayer compliance. This shows that the higher the awareness of taxpayers about their obligations, the tax compliance will also increase. The results of this study agree with research which concludes that taxpayer awareness has a positive and significant effect on MSMEs taxpayer compliance in the city of Padang [10]. According to Darmayanti and Rahayu research (2017) when taxpayers have fulfilled their tax obligations voluntarily rather than compulsively, it can help the government in maximizing tax revenue [11]. However, the research of Yunia, Kusuma and Sudiartana (2021) states that taxpayer awareness has no effect on MSMEs taxpayer compliance due to the lack of understanding of taxpayers on applicable tax regulations, which causes taxpayers to behave disobediently in carrying out their tax obligations [12]. Taxpayers who have awareness and know the risks that will be faced will always stick to the decisions they will take, namely the taxpayers will continue to carry out their obligations without paying attention to the risks they already know. So that according to the results of this study, tax awareness is currently very important for taxpayers to increase tax compliance.

#### *3.4.3 The Effect of Tax Sanctions on MSMEs Taxpayer Compliance*

In this study it is stated that tax sanctions have a positive and significant effect on MSMEs taxpayer compliance. This shows that the more stringent the sanctions are given, the compliance of MSMEs taxpayers will increase. The results of this study agree with research of Danamik (2020) which states that tax sanctions have a significant effect on MSMEs taxpayer compliance [13]. Research results from Putra (2020) also show that tax sanctions have an effect on MSMEs tax compliance in Sleman district. This is because taxpayers tend to be afraid when they hear the word sanctions [14]. However, research by Ermawati and Afifi (2018) states that tax sanctions have no effect on taxpayer compliance, because taxpayers consider that tax sanctions are just a regulation [15]. Usually, the obligatory will obey because of the pressure, so that the taxpayer thinks there will be severe sanctions that will be received if the

taxpayer does not carry out his tax obligations. However, taxpayers tend to ignore the sanctions they receive if the sanctions are of small value and do not reduce their operating profits. Taxpayers who do not intend to fulfill their tax obligations will still do so even though they already know the risks that will be faced when deciding not to comply.

#### 3.4.4 The Effect of Implementation E-filling on MSMEs Taxpayer Compliance

After analyzing the data, in this study it was stated that the application of e-filling had a positive and significant effect on MSMEs taxpayer compliance. This shows that the more taxpayers apply e-filling in reporting their annual tax returns, the taxpayer compliance will tend to increase. The results of this study are in line with the research of Sugiartini, Hardika and Aryaningsih (2020) which states that the implementation of e-filling has a significant effect on taxpayer compliance [16]. The research of Umayaksa and Mulyani (2020) concluded that taxpayers feel more effective and efficient in reporting taxes with the implementation of e-filling, so that the application of e-filing is considered to increase MSMEs taxpayer compliance [17]. However, the results of this study do not agree with research from Nurchamid (2018) which states that there is no significant effect of the e-filling system on taxpayer compliance at KPP Pratama Surabaya Tegalsari [18].

The ease of using e-filling will be able to eliminate the burden of taxpayers in reporting their taxes. This is because previously taxpayers had to go to the tax service office to report their taxes, this of course would drain the taxpayers own money, time and energy. The existence of e-filling in tax reporting can be done anywhere and anytime as long as there is an adequate internet network. However, it cannot be denied, of course, not all taxpayers are willing to apply e-filling in reporting their taxes. Therefore, in order to expedite the tax administration process, the DJP still provides the option for taxpayers to report their taxes manually.

## 4. Conclusion

Based on the results of the analysis and discussion, it can be concluded that: 1) The provision of tax incentives by the government during this pandemic has a significant impact on MSMEs taxpayer compliance. 2) Taxpayer awareness has a positive significant effect on MSMEs taxpayer compliance. This means that the higher the awareness of taxpayers, the higher the tax compliance. 3) Tax sanctions have a significant positive impact on MSMEs taxpayer compliance. This explains that larger tax sanctions can increase the obedient behavior of taxpayers, because taxpayers are often afraid of the sanctions that are applied. 4) The implementation of e-filling has a significant positive effect on MSMEs taxpayer compliance. The more taxpayers apply e-filling in reporting their taxes, the taxpayers tend to be obedient in carrying out their tax obligations.

## 5. Acknowledgments

The author would like to thank all the leaders of the Politeknik Negeri Bali and the Jasafint Committee who have provided support and facilities for the smooth running of this research. All parties of the KPP Pratama Gianyar, especially respondents who have helped the author in obtaining research data. Family and friends who have provided motivation and support in completing this article.

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