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Factors Affecting Taxpayer Compliance: A Study during the Covid-19 Pandemic



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KEYWORDS	ABSTRACT
<p>Keywords: Taxation Knowledge; Taxation Policy; Attitude; Fiskus Service; Self Assessment System; Taxpayer Compliance.</p> <p>Conflict of Interest Statement: The author(s) declares that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p>Copyright © 2023 ATR. All rights reserved.</p>	<p>Purpose: This study aims to analyze the impact of various factors, including tax knowledge, tax policy, taxpayer attitudes, tax authority services, and the implementation of the self-assessment system, on taxpayer compliance among MSMEs in Jayapura City during the COVID-19 pandemic.</p> <p>Research Design and Methodology: A quantitative approach was employed, with primary data collected through questionnaires distributed to 92 MSME taxpayers in Jayapura City. Multiple linear regression analysis assessed the relationships between independent variables and taxpayer compliance. The study also conducted descriptive statistical tests, validity and reliability tests, normality, heteroscedasticity, and multicollinearity tests. Hypothesis testing was performed using the coefficient of determination, partial, and simultaneous tests.</p> <p>Findings and Discussion: The findings indicate that tax knowledge, tax policy, taxpayer attitudes, tax authority services, and the self-assessment system positively and significantly impact taxpayer compliance. The results suggest that MSME taxpayers in Jayapura City exhibit higher compliance when these factors are effectively implemented and well-communicated. The study highlights the importance of fostering taxpayer awareness, ensuring clear tax policies, providing efficient tax services, and strengthening the self-assessment system to enhance voluntary compliance.</p> <p>Implications: The study contributes to academic research and policy development by emphasizing education, administrative efficiency, and policy clarity in improving taxpayer compliance. The findings suggest that tax authorities should optimize digital platforms for tax education and outreach. Future research should explore additional factors, such as legal enforcement and technological advancements, in promoting long-term compliance.</p>

Introduction

The COVID-19 pandemic has significantly disrupted Indonesia's economic landscape, impacted businesses of all sizes, and affected tax compliance. Mobility restrictions, operational disruptions, and declining consumer demand have created financial instability, particularly among Micro, Small, and Medium Enterprises (MSMEs), which form a crucial segment of Indonesia's economy (Siregar, 2021; Ispidi, 2018). This economic downturn has led to widespread business closures and job losses, ultimately challenging national fiscal resilience. Given this crisis, the effectiveness of government policies, particularly tax incentives, in sustaining compliance among businesses remains uncertain.

The Indonesian government implemented tax relief measures under Minister of Finance Regulation (PMK) No. 44/2020, including exemptions and reductions in various tax obligations (Mustofa, 2021). However, research highlights that MSME compliance remains problematic due to regulatory complexity and negative perceptions of taxation (Afni, 2020). Several studies have examined tax compliance determinants, focusing on factors such as public finance structures, law enforcement, workforce characteristics, and ethical standards of tax authorities (Syahdan & Rani, 2014). While some findings suggest that tax knowledge positively influences compliance (Rahayu, 2017), others argue that awareness alone is insufficient (Samrotun, 2018). Additionally, studies on tax administration services present conflicting results: Winerungan (2018) found positive taxpayer perceptions enhance compliance, whereas Gautama & Suryono (2014) found no significant correlation.

Despite these insights, limited research exists on tax compliance under crisis conditions like the COVID-19 pandemic. Melfrianti (2020) reported that many small businesses continued operations despite revenue losses exceeding 50%, struggling with declining purchasing power and heightened financial risk. Studies (Yuli, 2018; Trisma, 2020) highlight tax awareness and financial conditions as significant compliance drivers, particularly among MSMEs in Indonesia. However, these studies were conducted in relatively stable economic periods and do not fully capture the unique challenges posed by a global crisis.

Existing research primarily examines tax compliance under normal economic conditions, overlooking the specific challenges introduced by economic downturns. The limited studies on tax incentives and compliance behavior during crises fail to address how financial distress influences taxpayer decisions. Moreover, the debate over the impact of tax knowledge, awareness, and administration services lacks consensus (Gautama & Suryono, 2014; Simanjuntak & Mukhlis, 2012). Given these inconsistencies, a comprehensive analysis is necessary to assess the effectiveness of tax incentives and identify key compliance drivers during crisis conditions. This study aims to bridge the gap by examining tax compliance among MSMEs in Jayapura during the COVID-19 pandemic. The primary research question explores how financial distress, government tax policies, and administrative measures influenced taxpayer behavior during the crisis. This study contributes to the existing literature by evaluating the applicability of conventional compliance theories in extraordinary economic conditions. The findings will inform policymakers, particularly the Directorate General of Taxes (DJP), in formulating more effective strategies to enhance tax compliance and economic resilience in post-pandemic recovery efforts.

Literature Review

Compliance Theory

Tax compliance is crucial for fiscal stability and economic sustainability. It refers to how individuals and businesses fulfill tax obligations, influenced by rational and emotional factors (Kiow et al., 2017). Financial considerations, sanctions, and incentives drive compliance (Amah et al., 2023). For instance, Indonesia reduced the MSME final income tax from 1% to 0.5% under Government Regulation No. 23 of 2018 to encourage compliance during the COVID-19 pandemic (Guna et al., 2022). Emotional aspects such as trust in tax authorities and perceptions of fairness also shape compliance (Slemrod, 2019). While tax relief programs were introduced during the pandemic, their effectiveness in enhancing compliance remains debatable, as voluntary compliance often depends more on awareness and administrative efficiency than financial relief (Alm et al., 2020). This study examines whether MSMEs in Indonesia complied due to economic incentives or better tax awareness. Two primary theories explain tax compliance: deterrence-based and psychological approaches. The deterrence theory suggests that taxpayers assess risks and benefits before complying, with audits and penalties acting as deterrents (Oladipupo & Obazee, 2016). Governments rely on strict enforcement to ensure compliance (Evans, 2018), but excessive deterrence can lead to tax avoidance. The psychological approach, in contrast, emphasizes ethics, moral responsibility, and trust as compliance drivers. Taxpayers with substantial moral obligations and positive perceptions of the tax system tend to comply voluntarily (Samrotun & Suhendro, 2018; Akims et al., 2023). Indonesia's 0.5% MSME tax policy during the pandemic raises questions about whether compliance was incentive-driven or

resulted from heightened tax awareness. Understanding the balance between enforcement and voluntary compliance is key to shaping effective tax policies.

Tax Compliance

Tax compliance ensures economic stability and supports national development. Defined as a mandatory contribution without direct reciprocity, taxation is the primary revenue source for public welfare (Mardiasmo, 2016). Compliance largely depends on taxpayers' willingness to fulfill obligations voluntarily (Sifile et al., 2018). Tax knowledge is crucial in shaping compliance, particularly for MSMEs that often struggle with regulatory understanding (Hamzah et al., 2018). Well-informed taxpayers are more likely to comply (Agustiniingsih & Isroah, 2016). However, many MSMEs lack tax literacy, leading to non-compliance due to misinterpretation rather than deliberate evasion. This issue is exacerbated in self-assessment tax systems, which demand higher tax literacy and independent reporting (Farouq, 2018). Without sufficient education and outreach, voluntary compliance remains challenging. Government policies, fiscal incentives, and enforcement mechanisms also influence tax compliance. While incentives, such as reduced MSME tax rates, encourage participation, debates persist on whether they promote sustained compliance or dependence on relief measures. Beyond financial incentives, perceptions of fairness and trust in tax authorities significantly impact compliance behavior (Nkundabanyanga et al., 2017). Public confidence in tax administration is critical in voluntary compliance, particularly in developing economies (Wujarso & Napitupulu, 2020). Nugroho & Kurnia (2020) stress that structured education programs enhance compliance. A balanced strategy combining regulatory clarity, appropriate incentives, and taxpayer education is essential for sustaining fiscal contributions. Understanding these factors is crucial for policymakers in designing effective tax policies that ensure revenue stability and foster voluntary compliance.

Hypothesis

Tax knowledge plays a crucial role in shaping taxpayer compliance, serving as a key determinant of an individual's ability and willingness to fulfill their tax obligations. According to Kurniati et al. (2016), a taxpayer's level of understanding regarding tax regulations significantly influences their behavior in meeting their tax responsibilities. A well-informed taxpayer is more likely to comprehend the legal framework governing taxation, ensuring that they comply with the rules and procedures set by the government. This includes the timely submission of Annual Tax Returns (SPT Tahunan) and the accurate calculation of tax liabilities. However, tax knowledge is not merely about understanding tax laws; it also encompasses internal factors such as taxpayers' perception of their obligations and attitude toward compliance. Individuals with greater tax literacy are more aware of the risks and legal consequences associated with non-compliance, strengthening their motivation to meet tax obligations by the applicable regulations. Empirical studies further support the notion that tax knowledge enhances compliance. A survey by Khasanah & Yushita (2016) Revealed that tax knowledge positively and significantly affects taxpayer compliance. Taxpayers with sufficient knowledge are more likely to comply by making timely tax payments, submitting accurate tax reports, and adhering to administrative procedures. These findings highlight the critical role of tax education in fostering a culture of compliance among taxpayers. Governments can encourage voluntary compliance and reduce tax evasion by increasing public awareness and understanding of tax regulations.

H₁: Tax knowledge has a positive and significant effect on taxpayer compliance.

Tax policy serves as a strategic instrument governments use to regulate the taxation system effectively, ensuring increased taxpayer compliance and economic stability. During the COVID-19 pandemic, the Indonesian government introduced Minister of Finance Regulation (PMK) No. 44/2020 to provide tax incentives for taxpayers affected by the economic downturn. These incentives included Article 21 Income Tax, which the government bore, exemptions on imported goods through Article 22 Income Tax, reductions in installment rates for Article 25 Income Tax, and accelerated tax restitution. (Mustofa, 2021). These measures supported business continuity, improved financial liquidity, and stabilized the national economy amid global uncertainty. Moreover, tax policy is crucial in creating a

fair and transparent system that fosters public trust in tax administration, ultimately encouraging compliance. Conceptually, tax policy extends beyond tax imposition to include tax subjects, objects, tax rates, and payment procedures. The taxation system continuously adapts to socioeconomic conditions, necessitating additional regulations such as Government Regulations, Presidential Decrees, and Circular Letters from the Directorate General of Taxes. However, these dynamic regulations may create loopholes, enabling taxpayers to use tax planning strategies that legally minimize their tax obligations. (Tanjung & Tjondro, 2013). The effectiveness of tax policy in enhancing compliance depends on regulatory clarity and consistent implementation. (Wahyuni et al., 2020) Tax policy positively and significantly impacts taxpayer compliance, indicating that well-structured incentives and transparent tax systems encourage better adherence.

H₂: Tax policy has a positive and significant effect on taxpayer compliance.

Attitude plays a crucial role in shaping an individual's response to external stimuli, including taxation obligations. According to Suharyat (2009), attitude refers to an individual's reaction to a stimulus, whether from a person or a situation. In the context of taxation, taxpayer attitude represents an evaluative judgment—favorable or unfavorable—toward tax-related objects, policies, or events. Taxpayers' perception of fairness in the tax system significantly influences their willingness to comply with tax regulations. When taxpayers believe that tax fairness is upheld, meaning there is no discriminatory treatment between corporate and individual taxpayers or between large and small taxpayers, they are more likely to fulfill their tax obligations voluntarily. A fair taxation system fosters trust, which, in turn, encourages compliance by reducing perceptions of injustice and tax avoidance. Empirical research on taxpayer attitude and compliance has yielded mixed results. Mintje (2016) found that taxpayer attitude significantly positively affects tax compliance, indicating that favorable perceptions toward taxation encourage adherence to tax regulations. However, Utomo (2018) reported no significant relationship between taxpayer attitude and tax compliance, suggesting that other factors, such as enforcement mechanisms or economic incentives, may be more dominant in influencing compliance behavior. Given these contrasting findings, further research must examine how taxpayer attitude affects compliance across different taxpayer groups and economic conditions.

H₃: Taxpayer attitude has a positive and significant effect on tax compliance.

The quality of tax authorities' services plays a crucial role in shaping taxpayer compliance by ensuring efficient, transparent, and accountable tax administration. Tax authorities' services include assisting individuals or entities with tax-related obligations conducted per established regulations and procedures. Effective tax services encompass various competencies, including technical expertise (skill), regulatory knowledge (knowledge), and professional experience (experience) in taxation policies, administration, and legislation. Additionally, tax officials must exhibit strong motivation as public servants to enhance taxpayer satisfaction and trust in the tax system. According to Jatmiko (2006), tax services involve how tax officials assist, manage, and provide the necessary support for taxpayers to fulfill their tax obligations efficiently. Providing high-quality tax services ensures taxpayers receive essential guidance and clarity, reducing errors and misunderstandings in tax reporting and payment processes. Research has highlighted the significant relationship between tax authorities' services and taxpayer compliance. A study by Ardiyansyah & Dewantara (2016) Emphasised that effective tax services contribute to higher taxpayer satisfaction and fostering compliance. When tax officials provide precise, responsive, and accessible services, taxpayers are more likely to trust the tax system and fulfill their obligations voluntarily. This perspective suggests that improving service quality enhances efficiency and promotes voluntary compliance among taxpayers.

H₄: Tax authorities' services positively and significantly affect taxpayer compliance.

The self-assessment system plays a fundamental role in modern tax administration by shifting the responsibility of tax calculation, reporting, and payment to taxpayers. This system promotes voluntary

compliance, ensuring taxpayers fulfill their tax obligations accurately and honestly. When effectively implemented, the self-assessment system enhances taxpayer awareness and encourages greater accountability, ultimately increasing compliance rates. As more taxpayers properly adopt this system, overall tax compliance improves, fostering a culture of voluntary tax adherence. However, this system's success relies heavily on taxpayers' willingness to comply with tax regulations without direct enforcement. (Walsh, 2012). Despite its benefits, the self-assessment system also presents risks, particularly the potential for manipulation and tax evasion. Since taxpayers are responsible for determining their tax liabilities, opportunities for intentional misreporting, underpayment, and fraudulent practices may arise. This underscores the need for ethical responsibility and transparency in tax compliance. According to (Mardiana et al., 2016), The self-assessment system and tax penalties positively affect taxpayer compliance, indicating that when taxpayers are held accountable through self-assessment while subject to legal consequences for non-compliance, adherence to tax laws increases. This finding suggests that a practical self-assessment framework, supported by strict regulations and enforcement mechanisms, can lead to greater tax compliance.

H₅: The self-assessment system positively and significantly affects taxpayer compliance.

Research Design and Methodology

From the perspective of data type, this study adopts a quantitative research approach. The population in this research consists of 23,000 Micro, Small, and Medium Enterprises (MSMEs) in Jayapura City. Since the total population is known, Slovin's formula determines the required sample size, resulting in a sample of 92 taxpayers. The data source utilized in this study is primary data, which refers to information collected directly from research subjects. This primary data is obtained through questionnaires distributed to respondents, addressing factors influencing taxpayer compliance. The questionnaire includes questions related to respondents' demographic information and questions measuring indicators for each variable used in the study. A Likert scale with five response options is applied to estimate the indicators, where Strongly Agree (SS) is assigned a score of 5, Agree (S) a score of 4, Neutral (KS) a score of 3, Disagree (TS) a score of 2, and Strongly Disagree (STS) a score of 1. The collected data will undergo multiple stages of analysis. The first stage involves conducting descriptive statistical analysis. The second stage includes instrument testing through validity and reliability tests. The third stage consists of classical assumption tests, including normality, heteroscedasticity, and multicollinearity tests. Finally, the fourth stage is hypothesis testing, which will be validated through the coefficient of determination (R^2 test), partial test (t-test), and simultaneous test (F-test).

Table 1. Operational Definition

Variable	Code	Indicator	Major Reference
Tax Knowledge	X1.1	Knowledge of tax payment and reporting deadlines	(Kurniati et al., 2016b; Rahayu, 2017)
	X1.2	Knowledge of general tax provisions and procedures	
	X1.3	Knowledge of the taxation system	
Tax Policy	X2.1	Objectives	(Tanjung & Tjondro, 2018; Wahyuni et al., 2020a)
	X2.2	Planning	
	X2.3	Decision-making	
	X2.4	Implementation of tax programs	
Attitude	X3.1	Fair tax rates	(Mintje, 2016; Utomo, 2018)
	X3.2	Tax counseling to enhance understanding	
	X3.3	Consideration of Taxpayer Objections	
	X3.4	Efficient tax payment process	
Tax Authorities' Services	X4.1	Responsiveness	(Ardiyansyah & Dewantara, 2016; Winerungan, 2018)
	X4.2	Empathy	
	X4.3	Tax administration and information systems	
Implementation of the Self-Assessment System	X5.1	Taxpayer registration at the tax office	(Diamastuti, 2016; Mardiana et al., 2016b)
	X5.2	Tax calculation by taxpayers	
	X5.3	Self-payment of taxes by taxpayers	
	X5.4	Tax reporting by taxpayers	
Taxpayer Compliance	Y1.1	Possession of a Taxpayer Identification Number (NPWP)	(Tanjung & Tjondro, 2018; Wahyuni et al., 2020a)
	Y1.2	Submission of Annual Tax Returns (SPT)	
	Y1.3	Income tax payment	

Source: data primer

Findings and Discussion

Findings

This study's respondents are Micro, Small, and Medium Enterprises (MSMEs) in Jayapura City, covering various business sectors, including culinary, fashion, automotive, electronics, and handicrafts.

Table 2. Validity and Reliability Test Results

Variable	Instrument	r-calculated	Cronbach Alpha	Result
Tax Knowledge	X1.1	0.781	0.657	Valid dan reliable
	X1.2	0.624		
	X1.3	0.507		
	X1.4	0.453		
	X1.5	0.422		
Tax Policy	X2.1	0.504	0.640	Valid dan reliable
	X2.2	0.590		
	X2.3	0.478		
	X2.4	0.474		
	X2.5	0.585		
Attitude	X3.1	0.635	0.665	Valid dan reliable
	X3.2	0.382		
	X3.3	0.377		
	X3.4	0.431		
	X3.5	0.596		
Tax Authorities' Services	X4.1	0.635	0.658	Valid dan reliable
	X4.2	0.382		
	X4.3	0.377		
	X4.4	0.431		
	X4.5	0.596		
Self-Assessment System	X5.1	0.291	0.652	Valid dan reliable
	X5.2	0.740		
	X5.3	0.472		
	X5.4	0.495		
	X5.5	0.609		
taxpayer Compliance (Y)	Y1.1	0.676	0,641	Valid dan reliable
	Y1.2	0.762		
	Y1.3	0.324		
	Y1.4	0.494		
	Y1.5	0.682		

Source: Processed Primary Data

The second analysis stage is the data quality test, which includes validity and reliability tests. The validity test evaluates whether the questionnaire items are valid, measured by comparing the calculated r-value (correlated item-total correlations) with the r-table value. The item is considered valid if the calculated r-value exceeds the r-table at a 5% significance level. Meanwhile, the data is reliable if the Cronbach's Alpha coefficient is 0.60 or higher. Based on Table 2, all items are valid since the r-calculated values are more significant than the r-table values. Additionally, all Cronbach's Alpha values exceed 0.60, indicating that the questionnaire items for all variables are reliable and can be used as measurement instruments.

The test results confirm that the data is normally distributed, ensuring the validity of subsequent analyses. The multicollinearity test indicates no high correlation between independent variables, as shown by acceptable tolerance and VIF values, confirming the reliability of the multiple linear regression model. Furthermore, the heteroscedasticity test results suggest no variance inconsistency, reinforcing the model's stability. The correlation coefficient demonstrates a strong relationship between tax knowledge, tax policy, attitude, fiscal services, and the self-assessment system with taxpayer compliance. The determination coefficient reveals that these variables can explain most variations in taxpayer compliance, with only a minor portion influenced by external factors. The regression model confirms a significant joint effect of all independent variables on taxpayer compliance, supported by hypothesis testing, which validates the model's linear relationship. These

findings indicate that improving tax knowledge, policies, attitudes, fiscal services, and self-assessment systems collectively enhances taxpayer compliance, emphasizing the importance of a well-structured and transparent tax administration framework.

Table 4. Multiple Regression Analysis Results (Coefficients^a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.350	1.786		2.996	.004
	Tax Knowledge (X1)	1.308	.349	1.179	3.751	.000
	Tax Policy (X2)	1.422	.317	1.151	4.481	.000
	Attitude (X3)	1.196	.404	1.146	5.486	.029
	Tax Authorities' Services (X4)	1.183	.264	1.111	2.472	.000
	Self-Assessment System (X5)	1.786	.259	1.587	6.904	.000

a. Dependent Variable: Tax Compliance (Y)

Source: SPSS Output

$$Y = 5.350 + 1.308X_1 + 1.422X_2 + 1.196X_3 + 1.183X_4 + 1.786X_5$$

The model interpretation shows that the constant value of 5.350 represents the level of taxpayer compliance when all independent variables—Tax Knowledge, Tax Policy, Attitude, Tax Officer Services, and the Self-Assessment System—are set to 5. If Tax Knowledge increases by one unit while other variables remain constant, taxpayer compliance (Y) rises by 1.308, indicating a direct relationship between knowledge and compliance. Similarly, a one-unit increase in Tax Policy raises compliance by 1.422, demonstrating its significant influence. A unit increase in Attitude results in a 1.196 increase in compliance, confirming that positive perceptions of tax fairness enhance compliance behavior. Improvements in Tax Officer Services by one unit lead to a 1.183 increase in compliance, showing that efficient and responsive services encourage adherence to tax obligations. The Self-Assessment System has the most substantial impact, where a one-unit increase raises compliance by 1.786, reinforcing that a well-implemented self-assessment system fosters voluntary tax participation.

Table 4 indicates that Tax Knowledge (X1) significantly affects compliance, with a significance level of 0.000 (<0.05) and a t-value of 3.751. Tax Policy (X2) also has a significant positive impact, with a significant level of 0.000 and a t-value of 4.481. Attitude (X3) shows a considerable influence with a 0.029 significance level and a t-value of 5.486. Tax Officer Services (X4) contribute positively to compliance, with a significance level of 0.000 and a t-value of 2.472. The Self-Assessment System (X5) has the highest impact, with a significant level of 0.000 and a t-value of 6.904. These results confirm that all independent variables significantly influence taxpayer compliance, emphasizing the importance of knowledge, policies, attitudes, service quality, and a structured self-assessment system in fostering tax adherence.

Discussion

The findings indicate that tax knowledge significantly influences taxpayer compliance, as greater awareness leads to better adherence to tax regulations (Kurniati, 2016). During the COVID-19 pandemic, tax education was crucial in ensuring taxpayers remained compliant despite economic uncertainty. A clear understanding of tax rights and obligations enables individuals to calculate, pay, and report taxes more effectively, fostering a sense of responsibility and transparency (Rahayu, 2017). The data supports the argument that improving tax knowledge enhances compliance by reinforcing civic duty and tax responsibility (Khasanah & Yushita, 2016). Tax policy directly impacts compliance, as accessible regulations and clear communication build taxpayer trust and reduce uncertainty (Nurzaman, 2018). Digital platforms have facilitated quick access to tax laws, improving compliance efficiency, particularly during the pandemic. When taxpayers fully comprehend tax regulations, voluntary compliance increases. Structured policies contribute to a regulatory framework perceived as fair and transparent, reinforcing the argument by Wahyuni (2020) that well-designed policies enhance compliance. However, enforcement measures remain necessary to ensure compliance beyond voluntary adherence (Pramushinta, 2011).

Taxpayer attitudes are significant, as fairness perceptions shape compliance behavior (Mintje, 2016). Data suggests that individuals are more likely to comply when they believe tax burdens are distributed equitably. The equity theory supports this, asserting that fair tax distribution enhances compliance. Transparency in tax administration fosters trust, reducing resistance to tax obligations. Compliance models confirm that positive attitudes toward taxation lead to greater adherence (Wujarso & Napitupulu, 2020), highlighting the need for tax authorities to maintain equitable policies and enhance taxpayer engagement. Tax officer services significantly affect compliance, as professional and responsive service delivery increases taxpayer satisfaction (Ardiyansyah & Dewantara, 2016). The study indicates that taxpayers receiving efficient, courteous service are more inclined to meet their tax obligations. Accessibility of tax services, such as virtual consultations and extended service hours, further facilitates compliance. Well-trained tax officers provide clear guidance to enhance trust in tax authorities, reinforcing that service-oriented tax administration fosters compliance (Siregar, 2020).

The self-assessment system fosters taxpayer autonomy, encouraging responsibility in tax calculations and reporting (Maharani, 2015). Findings reveal that increased taxpayer participation leads to higher compliance rates among MSMEs. The compliance theory suggests balancing autonomy with regulatory oversight enhances adherence (Kamaliah et al., 2015). However, without adequate enforcement, self-assessment may create opportunities for underreporting and evasion. Strengthening digital platforms and simplifying reporting mechanisms can improve compliance while maintaining regulatory controls.

Conclusion

This study confirms that tax knowledge, tax policy, taxpayer attitudes, tax officer services, and the self-assessment system significantly influence taxpayer compliance. Higher tax awareness fosters voluntary adherence to regulations, while well-structured policies enhance trust and clarity, improving compliance rates. The findings also highlight the importance of taxpayer attitudes, with perceptions of fairness strengthening compliance behavior. Furthermore, efficient tax services contribute to greater adherence by enhancing accessibility and responsiveness. The self-assessment system is vital in encouraging autonomy in tax obligations, provided sufficient oversight mechanisms are in place to prevent underreporting and evasion.

This study advances the theoretical understanding of tax compliance by integrating behavioral and policy-driven factors, reinforcing existing compliance theories. Practically, the findings provide insights for policymakers in designing tax systems that foster voluntary compliance through knowledge dissemination, structured policies, and improved service quality. The research also underscores the importance of digital tax services and self-assessment mechanisms in modern tax administration, particularly in economic disruptions like the COVID-19 pandemic.

This study has limitations because it focuses on taxpayers in Jayapura, which may limit the generalizability of the findings to other regions. External factors such as economic conditions and enforcement measures were also not extensively analyzed. Future research should explore the interplay between compliance determinants across diverse economic and regulatory environments and assess long-term behavioral shifts resulting from digital tax transformations and evolving policy interventions.

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