

Tax Understanding, Taxpayer Awareness, E-Filing Use, and Individual Taxpayer Compliance

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Abstract: Previous studies report mixed findings on the relationships of tax understanding, taxpayer awareness, and e-filing use with compliance. Local evidence examining these factors together among individual taxpayers remains limited, while declining annual tax return compliance at KPP Pratama Jakarta Kebayoran Lama warrants further study. **Objective:** This study aimed to analyze the relationships of tax understanding, taxpayer awareness, and e-filing use with individual taxpayer annual tax return compliance at the tax office. **Method:** A quantitative associative design used questionnaire data from 86 eligible individual taxpayers purposively selected from 99 distributed questionnaires. Responses were measured on a five-point Likert scale and analyzed using multiple linear regression. **Findings:** Tax understanding was not statistically significant ($B = -0.118$, $t = -1.506$, $p = .136$), whereas taxpayer awareness ($B = 0.517$, $t = 5.629$, $p < .001$) and e-filing use ($B = 0.580$, $t = 6.221$, $p < .001$) were positively associated with compliance. The predictors were jointly significant ($F = 63.650$, $p < .001$; adjusted $R^2 = 0.689$). **Implications:** Local compliance initiatives may consider strengthening taxpayer awareness and maintaining accessible e-filing alongside tax education; the findings do not establish causality. **Originality:** The study jointly examines these three factors among individual taxpayers in one Jakarta tax office, distinguishing the nonsignificant partial relationship for tax understanding from the positive relationships for awareness and e-filing.

Keywords: Tax understanding; taxpayer awareness; e-filing use; annual tax return compliance; individual taxpayers

INTRODUCTION

Tax revenue is a major source of public funding and supports development, public services, and economic stability. In the 2023 State Budget, tax revenue was targeted at IDR 1,718 trillion out of total expenditure of IDR 2,463 trillion (Saputra, 2024). Taxpayer compliance, particularly timely annual tax return filing, is important to the effectiveness of the tax system. National formal compliance increased from 73.06% in 2019 to 88% in 2023, but compliance among non-employee individual taxpayers fell from 75.93% to 67.41% over the same period. The aggregate improvement therefore did not extend uniformly across taxpayer groups, and administrative complexity may remain a barrier for non-employee taxpayers.

Tax understanding may help taxpayers interpret their rights, obligations, rules, and filing procedures, but prior findings are mixed. Positive relationships with compliance were reported by Situmorang and Ginarti (2022), Nainggolan, Nababan, and Lumban Gaol (2022), and Kalyani (2023), whereas Suratminingsih, Lisdawati, and Daulay (2021) and Syafii and Kushartanto (2023) reported nonsignificant relationships in their respective settings. Taxpayer awareness has also been associated with compliance; positive relationships were reported by Siregar, Nasution, Astuti, and Gani (2025), Situmorang and Ginarti (2022), and Nainggolan et al. (2022), although Noviyanti and Febrianti (2021) reported a nonsignificant relationship. These differences leave the separate and combined relationships of understanding and awareness open to examination in a local taxpayer setting.

The expansion of digital administration has made e-filing a central channel for annual tax return submission. More than 95% of returns were reportedly filed through e-filing in 2023, although prior studies have reached different conclusions: positive relationships were reported by Saputra (2023), Kailola, Kuhuparuw, and Ardiansyah (2024), Situmorang and Ginarti (2022), and Nelisa and Novianti (2023), while Nurrochim, Hegy Suryana, and Dwi Pratiwi (2024) found no significant partial relationship. The Directorate General of Taxes began implementing Coretax on 1 January 2025 as an integrated digital platform; initial implementation reportedly encountered technical access and data-validation issues. Coretax is broader administrative context, not a predictor tested in this study, which examines tax understanding, taxpayer awareness, and e-filing use.

At KPP Pratama Jakarta Kebayoran Lama, registered individual taxpayers increased from 243,621 in 2021 to 270,252 in 2025. Annual return compliance rose from 82.43% in 2021 to 88.30% in 2023, then declined to 76.60% in 2024 and 75.06% in 2025. The reported e-filing share also fell from 91.32% in 2023 to 86.99% in 2024 and 85.34% in 2025. This local pattern and mixed findings in prior research motivate an examination of the relationships of tax understanding, taxpayer awareness, and e-filing use with annual return compliance among individual taxpayers at this office. This study tests each predictor and their joint relationship with compliance.

RESEARCH METHOD

This quantitative associative study examined the relationships of Tax Understanding, Taxpayer Awareness, and E-Filing Use with Individual Taxpayer Annual Tax Return Compliance at KPP Pratama Jakarta Kebayoran Lama. Primary data were collected directly from individual taxpayers using a questionnaire. Responses were recorded on a five-point Likert scale, from Strongly Disagree (1) to Strongly Agree (5).

The population comprised individual taxpayers registered at KPP Pratama Jakarta Kebayoran Lama. Purposive sampling criteria required respondents to be individual taxpayers with an active tax identification number, be registered at the office, be 20–60 years old, and have filed an annual tax return at least once during the preceding three years. Of 99 distributed questionnaires, 10 did not meet the eligibility criteria and 3 were classified as outliers; 86 responses were analyzed. The source manuscript does not state the rule used to identify the three outliers.

The predictors were Tax Understanding (X1), Taxpayer Awareness (X2), and E-Filing Use (X3); the outcome was Individual Taxpayer Annual Tax Return Compliance (Y). The source tables report 26 questionnaire items: 6 for X1, 7 for X2, 6 for X3, and 7 for Y. Data were processed using SPSS version 30. The source manuscript does not provide item-level indicator definitions or questionnaire wording. Multiple linear regression was used to evaluate the hypotheses; the model is shown below.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

In this equation: Y denotes Individual Taxpayer Annual Tax Return Compliance; X₁, Tax Understanding; X₂, Taxpayer Awareness; X₃, E-Filing Use; α , the intercept; β_1 – β_3 , the regression coefficients; and ε , the error term. Item validity was assessed by comparing calculated item correlations with the critical r value, and reliability by Cronbach's Alpha with a minimum criterion of 0.60. Assumption checks comprised a Kolmogorov–Smirnov normality test, Tolerance and VIF for multicollinearity, and a scatterplot review for heteroskedasticity. Partial relationships were evaluated using t tests, the joint model using an F test, and explanatory capacity using Adjusted R Square. The significance threshold was 0.05.

RESULT AND DISCUSSION

Study Setting

KPP Pratama Jakarta Kebayoran Lama is a vertical office of the Directorate General of Taxes under the South Jakarta II Regional Office. It began operating in October 2006 and is located at Jalan Ciledug Raya No. 65, South Jakarta. Following a tax-office network expansion under Regulation No. PMK 206.2/PMK.01/2014, KPP Pratama Jakarta Pesanggrahan was established. The office supports service modernization and supervision and has pursued digital service initiatives and the Corruption-Free Zone integrity program. Its service area comprises six urban villages in Kebayoran Lama District: Pondok Pinang, Kebayoran Lama Utara, Kebayoran Lama Selatan, Grogol Utara, Grogol Selatan, and Cipulir.

Respondent Characteristics

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Questionnaires	Distributed questionnaires	99	100,0

	Ineligible	10	10,1
	Outliers	3	3,0
	Analyzed questionnaires	86	86,9
Age	20–60 years	86	100,0
Education	Senior high/vocational school	47	54,7
	Diploma	19	22,1
	Bachelor's degree	18	20,9
	Postgraduate	2	2,3
Occupation	Private-sector employee	60	69,8
	Civil servant	5	5,8
	Self-employed	13	15,1
	Professional	3	3,5
	Other	5	5,8
Individual taxpayer and active tax ID	Yes	86	100,0
Registered at KPP Pratama Jakarta Kebayoran Lama	Yes	86	100,0
Previously filed an annual tax return	Yes	86	100,0

Source: Primary data processed using SPSS version 30 (2026).

Of the 99 questionnaires distributed, 86 (86.9%) were retained for analysis after screening and outlier exclusion. All analyzed respondents were individual taxpayers aged 20–60 with an active tax identification number, registered at KPP Pratama Jakarta Kebayoran Lama, and had filed an annual return. Most had completed senior high school or vocational school (47; 54.7%), and 60 (69.8%) were private-sector employees. The source table classifies 10 questionnaires as ineligible and 3 as outliers.

Descriptive Statistics

Table 2. Descriptive Statistics

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Pemahaman_Perpajakan	86	11	30	21.29	4.038
Kesadaran_WP	86	19	35	26.85	3.948
Pemahaman_EFiling	86	15	30	22.97	3.520
Kepatuhan_SPT_WPOP	86	16	35	27.55	4.106
Valid N (listwise)	86				

Tax Understanding (X1) had a minimum of 11, a maximum of 30, a mean of 21.29, and a standard deviation of 4.038. Taxpayer Awareness (X2) had a minimum of 19, a maximum of 35, a mean of 26.85, and a standard deviation of 3.948. E-Filing Use (X3) had a minimum of 15, a maximum of 30, a mean of 22.97, and a standard deviation of 3.520. Individual Taxpayer Annual Tax Return Compliance (Y) had a minimum of 16, a maximum of 35, a mean of 27.55, and a standard deviation of 4.106.

Validity and Reliability Tests

Table 3. Item Validity Results

Variable	Item	Calculated r	Critical r	Result
Tax Understanding (X1)	X1.1	0,794	0,212	Valid
	X1.2	0,759	0,212	Valid
	X1.3	0,794	0,212	Valid
	X1.4	0,607	0,212	Valid
	X1.5	0,685	0,212	Valid
	X1.6	0,751	0,212	Valid
Taxpayer Awareness (X2)	X2.1	0,605	0,212	Valid
	X2.2	0,767	0,212	Valid
	X2.3	0,587	0,212	Valid

Variable	Item	Calculated r	Critical r	Result
	X2.4	0,780	0,212	Valid
	X2.5	0,552	0,212	Valid
	X2.6	0,712	0,212	Valid
	X2.7	0,741	0,212	Valid
E-Filing Use (X3)	X3.1	0,699	0,212	Valid
	X3.2	0,742	0,212	Valid
	X3.3	0,767	0,212	Valid
	X3.4	0,760	0,212	Valid
	X3.5	0,585	0,212	Valid
	X3.6	0,820	0,212	Valid
Individual Taxpayer Annual Tax Return Compliance (Y)	Y.1	0,785	0,212	Valid
	Y.2	0,765	0,212	Valid
	Y.3	0,838	0,212	Valid
	Y.4	0,538	0,212	Valid
	Y.5	0,856	0,212	Valid
	Y.6	0,750	0,212	Valid
	Y.7	0,621	0,212	Valid

Source: Data processed using SPSS version 30 (2026).

All reported item correlations exceeded the critical value of 0.212. Correlations ranged from 0.607 to 0.794 for Tax Understanding, 0.552 to 0.780 for Taxpayer Awareness, 0.585 to 0.820 for E-Filing Use, and 0.538 to 0.856 for Compliance. All 26 items therefore met the validity criterion applied in the source analysis.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items	Criterion	Result
Tax Understanding (X1)	0,829	6	> 0,60	Reliable
Taxpayer Awareness (X2)	0,779	7	> 0,60	Reliable
E-Filing Use (X3)	0,820	6	> 0,60	Reliable
Individual Taxpayer Annual Tax Return Compliance (Y)	0,851	7	> 0,60	Reliable

Source: Data processed using SPSS version 30 (2026).

Cronbach's Alpha exceeded 0.60 for all variables: 0.829 for Tax Understanding, 0.779 for Taxpayer Awareness, 0.820 for E-Filing Use, and 0.851 for Compliance. All variables therefore met the reliability threshold used in the study.

Classical Assumption Tests

Table 5. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Standardized Residual
N			86
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	.98219442	
Most Extreme Differences	Absolute	.094	
	Positive	.050	
	Negative	-.094	
Test Statistic			.094
Asymp. Sig. (2-tailed) ^c			.058
Monte Carlo Sig. (2-tailed) ^d	Sig.	.058	
	99% Confidence Interval	Lower Bound	.052
		Upper Bound	.064

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.

The Kolmogorov–Smirnov normality test returned an Asymp. Sig. (2-tailed) value of 0.058. Because this exceeds the 0.05 criterion used in the source manuscript, the test did not indicate a statistically significant departure from normality.

Table 6. Multicollinearity Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.856	1.862		1.534	.129		
	Pemahaman_Perpajakan	-.118	.079	-.116	-1.506	.136	.614	1.630
	Kesadaran_WP	.517	.092	.497	5.629	<.001	.470	2.130
	Pemahaman_EFiling	.580	.093	.497	6.221	<.001	.573	1.744

a. Dependent Variable: Kepatuhan_SPT_WPOP

VIF values were 1.630 for Tax Understanding, 2.130 for Taxpayer Awareness, and 1.744 for E-Filing Use; corresponding Tolerance values were 0.614, 0.470, and 0.573. All VIF values were below 10 and all Tolerance values exceeded 0.10, so the results did not indicate problematic multicollinearity under these thresholds.

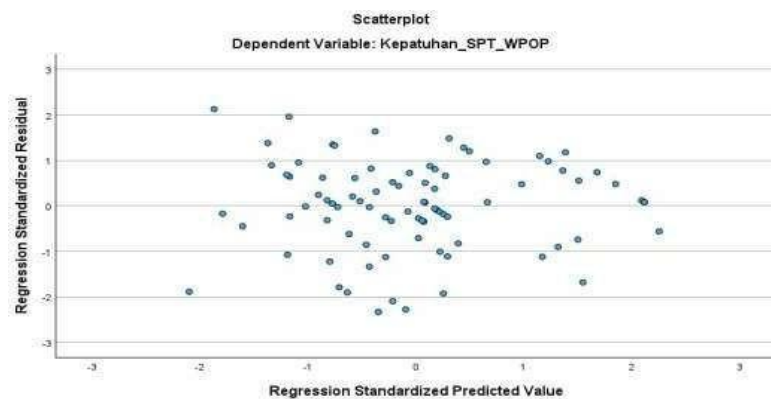


Figure 1. Heteroskedasticity Test Scatterplot

The scatterplot in Figure 1 shows points distributed above and below zero on the Y axis without an evident pattern. The source manuscript interprets this visual result as showing no heteroskedasticity.

Multiple Linear Regression

Table 7. Multiple Linear Regression Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.856	1.862		1.534	.129
	Pemahaman_Perpajakan	-.118	.079	-.116	-1.506	.136
	Kesadaran_WP	.517	.092	.497	5.629	<.001
	Pemahaman_EFiling	.580	.093	.497	6.221	<.001

a. Dependent Variable: Kepatuhan_SPT_WPOP

The estimated multiple linear regression equation was:

$$Y = 2.856 - 0.118X_1 + 0.517X_2 + 0.580X_3 + \varepsilon$$

The intercept was 2.856. Tax Understanding had an unstandardized coefficient of -0.118 ($p = .136$), indicating no statistically significant partial relationship with compliance. Taxpayer Awareness had a positive

coefficient of 0.517 ($p < .001$), and E-Filing Use had a positive coefficient of 0.580 ($p < .001$). E-Filing Use had the largest unstandardized coefficient in the fitted model; coefficient size alone should not be read as causal or as a standardized comparison.

The t tests showed that Tax Understanding was not statistically significant ($t = -1.506$, $p = .136$; critical $t = 1.988$). Taxpayer Awareness ($t = 5.629$, $p < .001$) and E-Filing Use ($t = 6.221$, $p < .001$) had positive, statistically significant coefficients. These results describe partial associations conditional on the other predictors in the model.

Table 8. Joint F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1002.717	3	334.239	63.650	<.001 ^b
	Residual	430.597	82	5.251		
	Total	1433.314	85			

a. Dependent Variable: Kepatuhan_SPT_WPOP

b. Predictors: (Constant), Pemahaman_EFiling, Pemahaman_Perpajakan, Kesadaran_WP

The joint test was statistically significant, $F = 63.650$, $p < .001$. The three predictors were therefore jointly associated with Individual Taxpayer Annual Tax Return Compliance in the analyzed sample.

Table 9. Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 ^a	.700	.689	2.292

a. Predictors: (Constant), Pemahaman_EFiling, Pemahaman_Perpajakan, Kesadaran_WP

b. Dependent Variable: Kepatuhan_SPT_WPOP

The model summary reported an Adjusted R Square of 0.689. The model accounted for 68.9% of the observed variation in compliance scores in this sample; the remaining 31.1% was outside the fitted model. This statistic does not establish causal contributions.

Discussion

Tax Understanding and Annual Tax Return Compliance

Tax Understanding was not statistically significant in the partial test ($t = -1.506$, $p = .136$). In this sample, higher understanding scores were not associated with higher compliance scores after accounting for Taxpayer Awareness and E-Filing Use. The result reflects the estimate and measures used in this model; it does not establish that understanding is irrelevant.

Within the Theory of Planned Behavior, tax understanding may relate to beliefs that shape attitudes toward compliance, although this study did not test attitudes or another mediating mechanism. The nonsignificant result is consistent with Nurrochim et al. (2024) and Syafii and Kushartanto (2023), while differing from Situmorang and Ginarti (2022) and Christian and Jenni (2020). Differences in populations, measures, and settings may matter, but these data do not identify which factors explain the variation.

Taxpayer Awareness and Annual Tax Return Compliance

Taxpayer Awareness had a positive, statistically significant coefficient ($t = 5.629$, $p < .001$). Respondents with higher awareness scores also tended to report higher compliance scores, conditional on the other predictors.

This association may be considered in relation to normative beliefs in the Theory of Planned Behavior, although those beliefs were not measured separately. The direction is consistent with Siregar et al. (2025),

Suratminingsih et al. (2021), and Nelisa and Novianti (2023). Because the data are self-reported, the result is an association rather than evidence that awareness caused compliance.

E-Filing Use and Annual Tax Return Compliance

E-Filing Use had a positive, statistically significant coefficient ($B = 0.580$, $t = 6.221$, $p < .001$). It was the largest unstandardized coefficient in this model, a comparison that should be interpreted cautiously because scales and variances may differ.

The association may reflect respondents' experience of access and filing convenience, but these mechanisms were not separately tested. The finding is directionally consistent with Kailola et al. (2024) and Saputra (2023). Accessible and reliable digital filing may be a practical consideration for the tax office, but this recommendation is not a causal conclusion from the model.

Joint Relationship of the Three Predictors with Compliance

The joint test was statistically significant ($F = 63.650$, $p < .001$), and Adjusted R Square was 0.689. Together, the predictors accounted for 68.9% of the observed variation in compliance scores in this sample. The remaining 31.1% was not explained by the fitted model.

The Theory of Planned Behavior offers a framework for discussing beliefs, norms, and perceived control in relation to compliance. This study did not separately measure or test those constructs, so the interpretation remains conceptual. The results support considering taxpayer awareness and accessible e-filing alongside tax education when designing local compliance support.

CONCLUSION

Taxpayer Awareness and E-Filing Use were positively associated with annual tax return compliance, while Tax Understanding was not statistically significant in the partial test. The three predictors were jointly significant, with Adjusted R Square of 0.689. These findings provide local evidence from 86 respondents at KPP Pratama Jakarta Kebayoran Lama. The purposive sample, single-office setting, self-reported questionnaire, and unspecified outlier rule limit causal interpretation and generalization; other factors also account for variation beyond the fitted model.

The tax office may consider taxpayer-awareness outreach and continued attention to accessible, reliable electronic filing. Future studies could use samples from multiple tax offices, add predictors such as service quality or trust, and combine survey responses with administrative or qualitative data.

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