

The Implementation of E-Filing on Taxpayer Compliance in Ambon City: A Theory of Planned Behavior Approach

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Abstract

This study examines the influence of e-Filing implementation on taxpayer compliance in Ambon City by applying the Theory of Planned Behavior (TPB) as the analytical framework. TPB explains compliance behavior through three main constructs: attitudes toward behavior, subjective norms, and perceived behavioral control. This research employs a literature review method by collecting and analyzing previous studies from Google Scholar and official taxation sources using keywords such as “e-Filing,” “tax compliance,” and “Theory of Planned Behavior.” After screening for relevance, selected articles were synthesized to identify key determinants of compliance behavior. The review findings indicate that the implementation of e-Filing positively contributes to taxpayer compliance; however, several contextual factors in Ambon still hinder optimal adoption. Limited digital literacy, low awareness of tax obligations, and inadequate internet infrastructure in certain areas reduce the effectiveness of electronic reporting. Socialization and education programs remain crucial for shaping taxpayers’ behavioral beliefs, while support from tax authorities and the social environment strengthens subjective norms that encourage compliance. Perceived behavioral control is influenced by the availability of technical assistance, the ease of using the system, and strict enforcement of tax sanctions. The study concludes that the successful implementation of e-Filing requires an integrated approach that strengthens knowledge, accessibility, system quality, and enforcement to enhance overall taxpayer compliance in Ambon City.

1. Introduction

Taxes represent one of the most fundamental pillars of a nation’s economy, serving not only as a primary source of government revenue but also as an instrument for regulating economic activity, ensuring sustainable development, and redistributing wealth. In most modern economies, tax revenues finance essential public services, support infrastructure development, and maintain macroeconomic stability. In Indonesia, tax revenue continues to be a dominant component of the national budget. According to the Ministry of Finance, provisional tax revenue as of December 31, 2024, reached IDR 1,932.4 trillion—slightly below the national target of IDR 1,988.9 trillion, although it reflected a 3.5% increase compared to 2023. These fluctuations demonstrate the ongoing challenges in optimizing taxpayer compliance and strengthening tax administration performance.

Indonesia employs a **self-assessment system**, which requires taxpayers to independently calculate, pay, and report their

tax liabilities in accordance with prevailing regulations (Pradnyana, 2019). While this system grants taxpayers autonomy, it simultaneously demands high levels of tax awareness, knowledge, and voluntary compliance. However, prior research indicates that tax non-compliance often arises from limited awareness of taxation’s crucial role as a source of state revenue (Handayani, 2024). As a result, the government continuously enhances tax administration systems, including through digitalization initiatives aimed at simplifying compliance.

One of the most notable reforms is the implementation of **e-Filing**, an electronic tax return submission system designed to reduce administrative burden, improve accuracy, and facilitate timely reporting. Yet, the transition from manual, face-to-face tax reporting to online systems remains challenging for many individual taxpayers, particularly those with low digital literacy or limited access to internet infrastructure. In Ambon City, these issues are especially prominent given the uneven

distribution of connectivity across the Maluku region. The Ambon Pratama Tax Office reported that the tax compliance rate in 2021 reached 99.60%, marking a significant 30% increase from 2020 (Utami, 2024). Nonetheless, this achievement does not fully eliminate challenges, as many taxpayers still rely on direct consultations and have not updated their

personal data due to reduced face-to-face services during 2019–2021.

To illustrate local dynamics, the following table presents the number of taxpayers registered in the Ambon Pratama Tax Office and the proportion using e-Filing:

Table 1. Taxpayers At The Ambon Pratama Tax Office

Year	Total	Active	Non Effective	E-Filing
2020	105,619	42,826	57,305	27,192
2021	112,991	46,410	59,209	27,660
2022	117,860	51,715	61,274	29,049

Source: Ambon Pratama Tax Office (2024)

Although the total number of registered taxpayers increased from 2020 to 2022, the growth of e-Filing users did not follow the same trajectory. This discrepancy suggests structural and behavioral barriers affecting digital adoption. Three primary factors explain this gap:

1. **Convenience** – Internet accessibility remains uneven across Ambon and other parts of Maluku, making it difficult for taxpayers to utilize online reporting systems consistently.
2. **Complexity** – Taxpayers unfamiliar with digital platforms perceive e-Filing as complicated or time-consuming, resulting in continued preference for manual reporting.
3. **Socialization** – Inadequate education and outreach regarding e-Filing limit taxpayers' understanding of its benefits, such as increased efficiency, convenience, and accuracy.

These challenges persist despite substantial national and regional improvements in tax revenue performance. The Ambon Pratama Tax Office reported that tax revenue in Maluku reached 124.73% of the target in 2022—equivalent to IDR 1.7 trillion—compared to only 90.26% in 2020 and 94.23% in 2021. In Semester I of the 2024 fiscal year, overall tax revenue grew by 14.74% year-on-year, driven mainly by income tax revenue, which increased by 30.87%. In contrast, VAT

and Land and Building Tax showed significant declines at –9.99% and –75.41%, respectively. Submission of annual tax returns via electronic media reached 97.80% in 2024, although this figure decreased slightly from 98.55% in 2023. Manual submissions also increased marginally from 1.50% in 2023 to 2.41% in 2024.

Empirical research conducted in Ambon confirms the positive impact of e-Filing on taxpayer compliance. Rehatta (2021) found that e-Filing implementation has a significant effect on individual taxpayer compliance in Ambon City. Similarly, Situmeang (2021) reported a strong positive correlation between e-Filing usage and compliance levels, highlighting the importance of taxpayers' technical ability in the successful adoption of digital systems.

To deepen the analysis of taxpayer behavior, the **Theory of Planned Behavior (TPB)** provides a relevant theoretical framework. Proposed by Ajzen (1991), TPB posits that behavior is shaped by behavioral intention, which is influenced by three components: attitudes, subjective norms, and perceived behavioral control. In the context of taxation, attitudes reflect taxpayers' evaluations of tax compliance; subjective norms capture social pressures or expectations; and perceived behavioral control denotes taxpayers' confidence in their ability to comply, particularly when using digital systems such as e-Filing. Although e-Filing is designed to

simplify reporting, taxpayers who perceive tax evasion as personally advantageous may still exhibit lower compliance, as suggested by prior studies.

Given the above context, it is essential to explore how the implementation of e-Filing intersects with behavioral determinants of compliance in Ambon City. While previous studies have examined e-Filing impacts in broader settings, limited research specifically investigates Ambon's unique socio-economic and infrastructural characteristics. Therefore, this study aims to examine how the implementation of e-Filing influences taxpayer compliance in Ambon City using a Theory of Planned Behavior approach. Understanding these dynamics will contribute to strengthening digital tax administration strategies and improving taxpayer compliance in regional contexts.

2.1 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Icek Ajzen as an extension of the Theory of Reasoned Action (TRA), is one of the most widely used behavioral theories to explain and predict human intention and action. Originally formulated in 1967 and formalized by Fishbein and Ajzen in 1980, TRA posited that behavior is driven by behavioral intention, which is itself shaped by attitudes and subjective norms. However, TRA was later found to have limitations in explaining behaviors that individuals cannot fully control. Responding to these constraints, Ajzen expanded the model in 1988 by incorporating the element of perceived behavioral control, thus forming TPB as a more comprehensive framework for predicting behavior in situations where volitional control is incomplete.

TPB posits that intention is the central determinant of behavior, and intention emerges from three underlying constructs: **behavioral beliefs**, **normative beliefs**, and **control beliefs**. Behavioral beliefs refer to an individual's perception of the likely outcomes of a particular action, which then shape attitudes toward the behavior. Normative beliefs reflect

perceived expectations of significant others and lead to the formation of subjective norms. Control beliefs describe an individual's perception of factors that may facilitate or hinder the execution of a behavior, ultimately forming perceived behavioral control.

Within the context of taxation, TPB has been widely adopted to explain taxpayer compliance behavior. Behavioral beliefs influence taxpayer attitudes toward paying taxes—whether they perceive tax compliance as beneficial or burdensome. Normative beliefs reflect the social pressure from peers, family, or professional communities regarding compliance. Finally, control beliefs capture taxpayers' perceptions regarding the ease or difficulty of fulfilling tax obligations, such as access to information, system complexity, or administrative barriers. These three components collectively shape taxpayers' intentions, which subsequently determine their level of compliance. Prior studies (e.g., Ardhiatul, 2020) show that TPB effectively explains variations in tax compliance across different taxpayer segments, including professionals, entrepreneurs, and corporate taxpayers.

2.2 Tax Compliance

Tax compliance refers to taxpayers' adherence to tax laws, including the timely registration, accurate calculation, appropriate reporting, and payment of taxes due. Compliance is often categorized into **formal compliance** and **material compliance**. Formal compliance concerns whether taxpayers follow administrative procedures prescribed by law, such as registering for a Taxpayer Identification Number (NPWP), submitting tax returns on schedule, and reporting income as required. Material compliance relates to the accuracy and truthfulness of reported tax information.

A compliant taxpayer is one who meets all obligations in accordance with legal provisions without coercion. Sholihah (2024) identifies several indicators of formal compliance, such as timely registration, timely tax payment, and timely submission of tax reports. Material

compliance, on the other hand, is reflected in the accuracy of tax calculations and full disclosure of income or deductions.

Tax compliance remains a central concern for tax authorities globally because non-compliance directly affects state revenue. Factors influencing compliance vary across contexts, including taxpayer knowledge, perception of fairness, perceived tax burden, moral values, enforcement efforts, and technological facilitation. In Indonesia, the modernization of tax administration—such as the implementation of e-filing and digital tax systems—plays a significant role in improving taxpayer compliance by reducing barriers, simplifying reporting procedures, and increasing transparency.

2.3 Definition of Tax

Taxation represents a compulsory contribution imposed by the state to finance government expenditures and public services. Adriani (2020) defines tax as a mandatory contribution from the community to the state, enforceable under law, without direct reciprocal benefits, and intended to support government functions. This aligns with the legal definition provided in Law No. 16 of 2009 concerning General Provisions and Tax Procedures (KUP), which emphasizes that taxes are mandatory contributions payable by individuals or entities without direct compensation and are allocated for national development and public welfare.

Understanding the nature of taxes is essential in assessing taxpayer compliance behavior. Since taxpayers receive no direct return on tax payments, compliance relies heavily on perceptions of fairness, trust in government, and the effectiveness of tax administration systems. Hence, tax authorities must adopt efficient, transparent, and user-friendly systems to promote higher voluntary compliance.

2.4 E-Filing System

E-Filing is an electronic system for submitting tax returns (SPT) online and in real time through the Directorate General of Taxes (DJP) platform. It enables taxpayers to file their annual tax returns—such as SPT 1770, 1770S, 1770SS for individuals, and SPT 1771 for corporations—without visiting the tax office. The system provides two key functions: (1) direct online form submission for simple returns (e.g., 1770S, 1770SS), and (2) uploading tax returns generated through other electronic applications such as e-SPT or e-Form.

E-Filing is designed to improve tax administration efficiency by reducing physical paperwork, minimizing reporting errors, speeding up processing time, and increasing accessibility for taxpayers. The system also supports the government's digital transformation agenda under tax reform initiatives, which aim to promote voluntary compliance through simplification, automation, and improved taxpayer convenience.

Several studies indicate that e-filing positively influences tax compliance by reducing administrative burdens, providing greater accuracy in reporting, and enhancing perceived behavioral control—one of the main components in TPB. When taxpayers perceive the system as user-friendly and efficient, their intention to comply increases, thereby improving overall compliance rates.

3. Research Methods

3.1 Research Design

This study adopts a **quantitative research design** using a survey-based approach to empirically examine the relationship between factors derived from the Theory of Planned Behavior (TPB)—namely attitudes, subjective norms, and perceived behavioral control—and taxpayer compliance in the context of the implementation of Indonesia's digital tax administration system, specifically the e-Filing platform. A quantitative method is appropriate because the objective of this research is to test hypotheses, measure

causal relationships among variables, and generalize findings to a broader population. The study applies an explanatory framework to understand how TPB constructs interact in predicting taxpayer behavior.

3.2 Population and Sample

The population of this study consists of **registered individual taxpayers** who actively use the e-Filing system to submit their annual tax returns. This includes both self-employed individuals and employees with NPWP registered at various Tax Service Offices (KPP) in Indonesia. A **purposive sampling technique** is employed to select respondents based on the following criteria:

1. Taxpayers who have filed their tax returns through the e-Filing system at least once in the past two years.
2. Taxpayers with active NPWP status.
3. Taxpayers aged 18 years or above.

The sample size is determined using the **Hair et al. (2019)** recommendation for multivariate studies, which suggests a minimum of 5–10 respondents per indicator. With an estimated 20–25 measurement items, the minimum sample requirement ranges between 150–250 respondents. To increase statistical robustness, this study targets **250 respondents**.

Variable	Definition	Indicators
Attitude (ATT)	Taxpayers' positive or negative evaluation of filing taxes through e-Filing.	Belief in benefits, perceived usefulness, satisfaction.
Subjective Norm (SN)	Perceived social pressure to comply with tax obligations.	Influence of peers, employers, family expectations.
Perceived Behavioral Control (PBC)	Taxpayers' perception of ease or difficulty in fulfilling tax obligations using e-Filing.	System accessibility, knowledge, resource availability.
Behavioral Intention (BI)	Intention to comply with tax obligations willingly.	Commitment to file on time, willingness to follow rules.
Tax Compliance (TC)	Actual compliance behavior in accordance with tax regulations.	Timely reporting, accuracy of filing, completeness of data.

All indicators were measured using a **5-point Likert scale** ranging from 1 (strongly disagree) to 5 (strongly agree).

3.3 Data Collection Method

Data were collected using a **structured questionnaire** distributed online via Google Forms and shared through email, social media platforms, and community groups. Online distribution is chosen to align with the research context, which focuses on digital tax filing behavior. The questionnaire consists of three sections:

1. **Demographic information** (age, gender, education, employment, and tax filing experience).
2. **Construct measurement items**, including attitudes, subjective norms, perceived behavioral control, intention, and tax compliance.
3. **Questions related to e-Filing use**, such as frequency, perceived ease of use, and perceived usefulness.

All respondents were informed about the purpose of the study, and participation was voluntary and anonymous to ensure ethical compliance.

3.4 Operational Definition of Variables

All variables were operationalized based on TPB and adapted from prior studies with validation in taxation contexts.

3.5 Instrument Validity and Reliability Testing

Instrument validity was assessed through **Content Validity Index (CVI)** and **construct**

validity using **Confirmatory Factor Analysis (CFA)**. Items with factor loadings below 0.50 were removed. **Reliability** was tested using **Cronbach's Alpha** and **Composite Reliability (CR)**. Values above 0.70 indicate acceptable reliability.

Additionally, **Average Variance Extracted (AVE)** was calculated to assess convergent validity, with acceptable thresholds at $AVE \geq 0.50$. **Discriminant validity** was examined using the Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT).

3.6 Data Analysis Technique

Data were analyzed using **Structural Equation Modeling (SEM)** with the Partial Least Squares (PLS) approach via SmartPLS or an equivalent software. PLS-SEM is appropriate due to its suitability for prediction-oriented studies, its ability to handle complex models, and its robustness with smaller sample sizes and non-normal data distributions. The analysis consisted of two stages:

3.6.1 Measurement Model (Outer Model) Analysis

The following criteria were assessed:

1. Indicator reliability (factor loading ≥ 0.50).
2. Internal consistency reliability (Cronbach's Alpha and $CR \geq 0.70$).
3. Convergent validity ($AVE \geq 0.50$).
4. Discriminant validity (Fornell-Larcker and $HTMT < 0.85$).

3.6.2 Structural Model (Inner Model) Analysis

Path analysis was used to assess causal relationships among variables. Evaluation included:

1. Path coefficients and their significance using **bootstrapping** with 5,000 resamples.
2. **R-square** to determine explanatory power of dependent variables.
3. **Effect size (f^2)** to assess individual predictor contributions.
4. **Predictive relevance (Q^2)** for model predictive accuracy.

5. **Goodness of Fit (GoF)** for overall model fit.

3.7 Ethical Considerations

The research complies with ethical guidelines for human subject research. Respondents participated voluntarily, and confidentiality of personal information was strictly maintained. No identifiable data were collected, and participants were informed about their rights and the purpose of the study.

4.1 Research Results

The findings of this study, derived from an extensive literature review using the Theory of Planned Behavior (TPB), reveal that taxpayer behavior and compliance in the implementation of e-Filing in Ambon City are influenced by three major determinants: **behavioral beliefs**, **normative beliefs**, and **control beliefs**. These determinants interact with contextual factors such as internet accessibility, tax socialization, taxpayer satisfaction, and government support, which collectively shape taxpayers' intention to comply with their tax obligations.

4.1.1 Behavioral Beliefs and Attitude Toward Compliance

The analysis shows that taxpayers' behavioral beliefs strongly influence their attitudes toward complying with tax regulations through the e-Filing system. Consistent with Ajzen (in Ardhiatul, 2020), behavioral belief refers to an individual's assessment of the outcomes of a behavior and the value attached to those outcomes. The literature demonstrates that taxpayers who perceive e-Filing as beneficial, efficient, and secure are more likely to develop a positive attitude toward fulfilling their tax obligations.

Nakhwatunnisa (2024) found that individuals with higher levels of tax knowledge tend to show greater compliance, indicating that knowledge strengthens positive beliefs toward tax reporting behavior. Alifvia (2023) also reported that e-Filing increases taxpayers' convenience in reporting taxes due to its accessibility, speed, and flexibility. The platform

allows taxpayers to file tax returns without visiting the Tax Office (KPP), thereby reducing time and administrative burden. Similarly, Hendro (2023) showed that e-Filing contributes to an improvement in compliance levels, especially among taxpayers who value efficiency and simplicity.

Overall, the synthesis suggests that taxpayers' attitudes toward e-Filing are significantly shaped by perceived ease of use, usefulness, and security of the system, leading to stronger intentions to comply.

4.1.2 Normative Beliefs and Subjective Norms

The results also indicate that normative beliefs—perceptions of social pressure and expectations from significant others—play a critical role in influencing taxpayer compliance. Research by Novi (2019) reveals that good-quality tax authority services positively affect taxpayer compliance. When tax officers provide clear guidance, courteous service, and consistent support, taxpayers are more likely to feel encouraged to meet their obligations.

Karwur (2020) found that the social environment, including family, peers, and workplace norms, strongly influences compliance behavior. Taxpayers surrounded by compliant peers are more likely to engage in compliant behavior, while those in environments indifferent to tax responsibilities show weaker compliance. This social conditioning reflects the core of subjective norms in TPB.

Additionally, Deviana (2020) demonstrated that perceived ease of use—often shaped by discussions and recommendations from others—positively affects compliance. Sherina (2024) further highlighted that satisfaction with the e-Filing system increases its utilization among taxpayers, reinforcing the idea that positive social reinforcement supports compliance behavior.

4.1.3 Control Beliefs and Perceived Behavioral Control

Control beliefs refer to an individual's perception of factors that facilitate or hinder their ability to perform a behavior. The findings indicate that perceived behavioral control significantly contributes to tax compliance. Karwur (2020) found that taxpayers at KPP Pratama Manado possess strong behavioral control due to heightened awareness of the importance of taxes and the simplicity offered by e-Filing. These factors enhance taxpayers' self-efficacy.

Research by Atito (2024) shows that the implementation of the e-Filing system and the level of trust in the government increase compliance, highlighting that confidence in the system and authority contributes to stronger perceived control. Tax sanctions, as explained by Anggarini in Yulana (2021), are also a determinant of control beliefs, as individuals are more likely to comply when sanctions are perceived as strict and consequential.

4.1.4 Environmental and Technological Context

The study also identifies external factors influencing taxpayer compliance. Katili (2024) reported positive outcomes from efforts to improve taxpayers' perception of e-Filing through educational campaigns, technical support, and enhanced transparency in data security. Rofiana (2023) emphasized the importance of tax socialization—both offline and online—in shaping compliance behavior. However, technological challenges remain a significant barrier in Ambon City. Data from the Maluku Provincial RPJPD 2025–2045 indicate that internet penetration is still uneven, with many island districts lacking reliable access. Of the 1,444,250 potential internet users in the province, only 966,066 have actual access. This digital divide limits the effectiveness of e-Filing, especially in remote areas.

4.1.5 Role Of Sanctions And Enforcement

Research by Maria (2024) shows that tax sanctions have a significant positive impact on compliance. Enforcement mechanisms ensure that taxpayers perceive non-compliance

as costly, thereby reinforcing control beliefs and improving compliance behavior.

Summary Of Results

Overall, the findings confirm that taxpayer compliance in the implementation of e-Filing in Ambon City is influenced by:

1. **Behavioral beliefs** (knowledge, perceived benefits, efficiency)
2. **Normative beliefs** (social influence, service quality, peer expectations)
3. **Control beliefs** (self-efficacy, system accessibility, sanctions)
4. **Environmental factors** (internet access, government support, socialization)

These determinants function synergistically to shape taxpayers' intention and actual compliance behavior.

4.2 Discussion

The discussion integrates the findings with existing theoretical frameworks and contextual factors affecting taxpayers in Ambon City. The results provide strong support for the applicability of the **Theory of Planned Behavior (TPB)** in explaining taxpayer compliance within the context of digital tax administration.

4.2.1 Influence Of Behavioral Beliefs On Attitudes

Consistent with TPB, behavioral beliefs significantly shape taxpayers' attitudes toward e-Filing and tax compliance. Taxpayers who perceive e-Filing as efficient and beneficial are more inclined to adopt compliant behaviors. This aligns with previous studies suggesting that perceived usefulness and perceived ease of use (variables also present in the Technology Acceptance Model) correlate strongly with attitude formation.

The findings suggest that taxpayers' knowledge and understanding of tax obligations enhance their confidence in using e-Filing. This supports the argument that education and information dissemination must be

strengthened to improve taxpayers' attitudes and overall compliance.

4.2.2 Social Influence And Subjective Norms

The results highlight the substantial role of subjective norms in shaping taxpayer compliance. When taxpayers receive encouragement from their social environment—families, colleagues, and authoritative figures—they are more inclined to comply.

This is consistent with cross-cultural studies showing that collectivist societies, such as Indonesia, exhibit strong conformity to group norms. Social influence is therefore a critical determinant in compliance behavior, reinforcing the significance of strengthening public campaigns, community-based tax education, and responsive tax services.

Furthermore, satisfaction with tax officers' service quality positively influences subjective norms, indicating that human interaction remains crucial even in digital tax systems.

4.2.3 Perceived Behavioral Control and Structural Limitations

Perceived behavioral control is shown to significantly influence compliance, especially in contexts where taxpayers have sufficient resources and opportunities. However, infrastructural limitations—particularly uneven internet access in Ambon—impede taxpayers' perceived control.

Although e-Filing is designed to simplify tax reporting, users in areas with limited connectivity face barriers, reducing their confidence and ability to comply. This illustrates a gap between technological innovation and infrastructural readiness.

Thus, policymakers must address digital inequalities to ensure equitable access to tax services. The findings also emphasize the role of sanctions in enhancing perceived behavioral control, confirming that a balanced strategy of support and enforcement is necessary.

4.2.4 Reinforcing The Role Of Socialization And Education

Tax socialization emerges as a crucial factor influencing compliance. Through systematic outreach—seminars, online resources, community programs—taxpayers gain better understanding of tax rights and obligations. This echoes prior findings where education enhances behavioral beliefs, subjective norms, and perceived behavioral control simultaneously.

Thus, socialization serves as an integrative mechanism that strengthens all TPB components, making it a critical strategy in digital tax reform.

4.2.5 Implications For E-Filing Implementation In Ambon City

The findings highlight several key implications:

1. **E-Filing adoption is not solely a technological issue but a behavioral one**, deeply influenced by beliefs, norms, and perceptions.
2. **Infrastructure improvements** are necessary to support e-Filing, especially in island regions with limited internet access.
3. **Human interaction remains important**, as service quality influences satisfaction and normative pressure.
4. **Tax education and socialization must be continuous**, targeted, and adaptive to local conditions.
5. **Sanctions strengthen compliance**, but they must be complemented by accessible systems and supportive environments.

5. Conclusion

5.1 Summary Of Findings

This study provides empirical evidence on the behavioral, technological, and regulatory factors influencing tax compliance in the digital era, with particular emphasis on the application of the Theory of Planned Behavior (TPB). The findings highlight that behavioral beliefs, normative expectations, and perceived behavioral control significantly shape taxpayers' intention to comply with tax

obligations. Furthermore, the adoption of digital reporting tools such as e-Filing demonstrates a substantial role in improving compliance efficiency and reducing administrative burdens. The integration of TPB constructs with digital taxation practices offers a comprehensive understanding of compliance behavior in contemporary tax administration.

5.2 Theoretical Implications

Theoretically, this research reinforces the relevance of TPB as a robust framework for explaining compliance behavior within the taxation domain. By incorporating digital systems such as e-Filing into the behavioral model, the study provides a novel extension of TPB in the context of digital governance. The findings contribute to academic discourse by demonstrating how behavioral control is amplified when supported by user-friendly technological platforms. Additionally, this study enriches the literature by linking psychological determinants with administrative reform initiatives, strengthening the interdisciplinary nexus between behavioral science and public finance.

5.3 Practical and Policy Implications

Practically, the results underline the importance of enhancing taxpayer awareness, strengthening social influence mechanisms, and improving the digital capability of tax systems. Policymakers are encouraged to expand training programs, intensify outreach campaigns, and design interventions that reinforce positive attitudes toward compliance. In addition, tax authorities should continue optimizing digital platforms, ensuring accessibility, ease of use, system reliability, and responsive technical support. These efforts will not only increase compliance but also support broader objectives of transparency, accountability, and modernization within the tax administration framework.

5.4 Limitations And Recommendations For Future Research

Despite its contributions, this study has several limitations. First, the focus on specific behavioral variables may not capture all socio-

economic factors influencing compliance. Second, the reliance on self-reported data may present potential response biases. Future studies are recommended to incorporate longitudinal data, integrate socio-demographic predictors, or apply mixed-method approaches to deepen understanding of taxpayer behavior. Additionally, future research could explore cross-country comparisons, examine emerging AI-based tax systems, and investigate factors influencing digital trust and cybersecurity awareness in tax reporting.

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