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Tax Knowledge, Nationalism, and E-Filing System in Individual Taxpayer Compliance

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ABSTRACT: Taxation is the primary source of state revenue used to finance government operations and support national development aimed at enhancing public welfare and the provision of public facilities. However, taxation is also perceived as a burden by taxpayers, making tax compliance a critical issue in optimizing government revenue. This study aims to examine the effects of Tax Knowledge, Nationalism, and The Implementation of the E-Filing System on Individual Taxpayer Compliance in Jakarta, Indonesia. This study employs an explanatory causal research design and uses a sample of 100 individual taxpayers residing in Jakarta, Indonesia. Data are analyzed using multiple linear regression analysis. The results indicate that tax knowledge, nationalism, and the implementation of the e-filing system positively affect individual taxpayer compliance. Theoretically, this study contributes to the behavioral taxation literature by integrating cognitive factors (tax knowledge), socio-psychological factors (nationalism), and technological factors (e-filing) to explain individual taxpayer compliance. Practically, the findings provide insights for tax authorities in formulating policies to enhance taxpayer compliance through strengthened tax education, the internalization of national values, and the optimization of digital tax administration systems.

KEYWORD: Tax Knowledge, Nationalism, E-Filing System, Individual Taxpayer Compliance

INTRODUCTION

Taxation represents the primary source of government revenue across countries and plays a strategic role in financing public expenditure, supporting economic development, and providing public goods and services to society (OECD, 2021);(Omonijo, 2016). However, tax compliance remains a global challenge faced by both developed and developing economies, affecting the effectiveness of tax systems and long-term fiscal sustainability (Alm & Torgler, 2011). Taxes are often perceived by taxpayers as a financial burden, which may encourage non-compliant behaviors such as inaccurate reporting, delayed payments, and tax avoidance (Kirchler, 2005). International empirical studies indicate that low levels of tax compliance contribute to the emergence of tax gaps that weaken governments' fiscal capacity and erode public trust in state institutions (OECD, 2022). Tax compliance is commonly defined as the extent to which taxpayers fulfill their legal obligations by accurately reporting income, calculating tax liabilities, and paying taxes in a timely manner in accordance with prevailing tax laws (James & Alley, 2002). Consequently, enhancing tax compliance has become a key policy priority in many countries, prompting governments to strengthen tax education, foster civic responsibility, and adopt digital tax administration systems to improve mandatory compliance and administrative efficiency (OECD, 2021).

In the context of developing countries such as Indonesia, improving individual taxpayer compliance remains a persistent challenge despite ongoing tax reforms and administrative modernization efforts (Akitoby et al., 2019). Indonesia implements a self-assessment system that assigns greater responsibility to taxpayers to calculate, report, and pay their tax liabilities, making voluntary compliance a key determinant of tax revenue performance (Imron, 2018). Nevertheless, empirical studies indicate that compliance levels among individual taxpayers in Indonesia remain relatively low compared to potential tax capacity, partly due to structural and behavioral factors (OECD, 2022). Prior research suggests that limited tax knowledge reduces taxpayers' ability to comply accurately with tax regulations, thereby increasing the likelihood of unintentional non-compliance (Loo et al., 2010). In addition, nationalism has been identified as an important socio-psychological factor influencing taxpayers' willingness to comply voluntarily with tax obligations (Torgler, 2013). To address administrative barriers and improve compliance, the Indonesian government has introduced digital tax administration initiatives, including the electronic filing (e-filing) system, which aims to simplify reporting procedures and enhance compliance efficiency (Aliah, 2020). However, existing empirical evidence on the effectiveness of tax knowledge, nationalism, and e-filing in improving individual taxpayer compliance in Indonesia remains inconclusive, indicating the need for further empirical investigation (Palil, 2011).

This study differs from previous research, such as studies that examine only the effects of tax knowledge and e-filing on individual taxpayer compliance (Kristiani, 2025);(Sugiharto, 2020);(Santoso & Rahayu, 2020);(Imron, 2018), as well as studies that focus on determinants such as taxpayer awareness and tax administration systems without explicitly incorporating social-psychological factors (Mohd Rizal Palil, 2011);(Defitri et al., 2023). In contrast, this study simultaneously integrates tax knowledge, nationalism, and the implementation of the e-filing system into a single empirical model to explain individual taxpayer compliance, thereby combining social-psychological and technological aspects within a behavioral framework of tax compliance in the digital era. This study aims to examine the effects of tax knowledge, nationalism, and the implementation of the e-filing system on individual taxpayer compliance within the self-assessment system framework, as these factors are recognized as key determinants of mandatory tax compliance. This study is expected to contribute theoretically by enriching the tax compliance literature through the development of an empirical model that integrates tax knowledge, nationalism, and the implementation of the e-filing system to explain individual taxpayer compliance within a self-assessment system. Practically, the findings are expected to inform tax authorities in designing strategies to enhance compliance through strengthened tax education, the internalization of nationalism values, and the optimization of digital tax administration systems to promote sustainable taxpayer compliance.

1. LITTERATURE REVIEW AND HYPHOTHESIS DEVELOPMENT

Taxpayer compliance can be explained through the *Theory of Planned Behavior* (TPB), which posits that individual behavior is primarily driven by behavioral intentions shaped by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In the context of taxation, taxpayers' intention to comply is a key predictor of actual compliance behavior, particularly under a self-assessment system that requires taxpayers to actively calculate, pay, and report their tax liabilities (James & Alley, 2002);(Kirchler, 2005). Taxpayers' attitudes toward tax compliance reflect their beliefs and evaluations of tax regulations, which are influenced by their level of tax knowledge, prior experience, and internal awareness of the importance of taxation for public welfare (Wahyuandari & Talithahandari, 2025). Subjective norms refer to perceived social pressures from significant others, such as family members, peers, tax consultants, and tax authorities, that shape taxpayers' perceptions of compliance as socially expected and desirable behavior (Nurhayati et al., 2025). Meanwhile, perceived behavioral control reflects taxpayers' perceptions of their ability and available resources to fulfill tax obligations, including access to digital devices, internet connectivity, time availability, and familiarity with technology-based tax administration systems such as e-filing (Wijaya et al., 2025). When taxpayers exhibit favorable attitudes, supportive social norms, and adequate perceived behavioral control, their intention to comply strengthens and ultimately translates into actual tax compliance behavior (James & Alley, 2002);.(Saad, 2014).

Tax knowledge reflects the extent to which taxpayers understand tax rates, procedures, sanctions, and the benefits of taxation, all of which are critical for fiscal compliance (Frecky & Waluyo, 2025); (Made & Jati, 2025). Adequate tax knowledge enables taxpayers to fulfill their obligations accurately and on time, thereby enhancing compliance (Amalia, 2025). Within the framework of the *Theory of Planned Behavior*, tax knowledge shapes positive attitudes toward compliance, which in turn strengthens intentions and actual compliant behavior (Wahyuandari & Talithahandari, 2025). International studies indicate a significant relationship between tax knowledge and individual taxpayer compliance across various countries, highlighting the important role of tax literacy in promoting compliance under a self-assessment system (Mascagni et al., 2021);(Bellon et al., 2022); (Slimani, 2025).

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

A strong sense of nationalism motivates individuals to actively contribute to national development and public welfare, including fulfilling their tax obligations. Within the framework of the Theory of Planned Behavior, nationalism shapes taxpayers' attitudes toward compliance, which strengthens their intentions to comply and ultimately determines actual compliance behavior (Gangl et al., 2016);(Luttmer & Singhal, 2014);(Kirchler, 2005). Empirical studies indicate a positive relationship between nationalism and tax compliance, showing that individuals with a strong sense of civil duty are more likely to comply with tax regulations (Rahmalia et al., 2025);(Tambun & Haryati, 2022).

H2: Nationalism has a positive effect on individual taxpayer compliance.

The e-filing system facilitates taxpayers in submitting their annual tax returns electronically, thereby reducing administrative and time-related barriers that typically hinder compliance (Bagus P & Sulkiah, 2025). This ease of access enables taxpayers to fulfill their obligations accurately and on time, which, in turn, enhances tax compliance (Bellon et al., 2022). Within the framework of the *Theory of Planned Behavior*, e-filing increases perceived behavioral control, which refers to taxpayers' perception of their ability to meet tax obligations, thereby influencing their intentions and actual compliance behavior (Ajzen, 1991); (Sugiharto, 2020);(Kirchler, 2005). Empirical studies indicate that the use of electronic tax reporting systems is significantly and positively associated with taxpayer compliance, especially in countries that have effectively implemented digital tax administration (Alm & Torgler, 2011);(Loo et al., 2010);(Kristiani, 2025);(Defitri et al., 2023).

H3: E-filing system implementation has a positive effect on individual taxpayer compliance.

2. RESEARCH METHODS

This study employs an explanatory causal research design to examine the effects of tax knowledge, nationalism, and e-filing system implementation on individual taxpayer compliance. The population comprises all registered taxpayers in the Jakarta Indonesia, totaling 80.27 Million as of 2024 (Kurniati, 2025), and a sample of 100 taxpayers was selected for analysis. Primary data were collected through structured questionnaires, and respondents' perceptions were measured using a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). An index scoring method was applied to quantify responses for each variable, and descriptive statistics, including mean, standard deviation, minimum, and maximum values, were calculated to summarize the data. Validity and reliability of the questionnaire were assessed using Corrected Item-Total Correlation ($r > 0.1946$) and Cronbach's alpha ($\alpha > 0.7$), Classical assumptions for multiple regression analysis, including normality, multicollinearity, heteroscedasticity, and autocorrelation, were tested to ensure the robustness of the model (Sekaran & Bougie, 2011)..

Multiple linear regression was employed to test the hypothesized relationships between independent variables (tax knowledge, nationalism, e-filing system implementation) and the dependent variable (taxpayer compliance). The model is specified as:

$Y=a + b1X1 + b2X2 + b3X3 + e$

Where:

Y = Taxpayer Compliance
X_1 = Tax Knowledge
X_2 = Nationalism
X_3 = E-filing System Implementation
a = Constant
e = Error term

Hypotheses were tested using F-tests for simultaneous effects and t-tests for individual effects. Significance was evaluated at α = 0.05, where $p < 0.05$ indicates a significant effect. Adjusted R^2 was used to measure the explanatory power of the model.

3. RESULT

Descriptive statistics were employed to present respondents' demographic characteristics, including gender, age, work location, and education level. Gender was categorized as male or female. Based on questionnaires completed by 100 respondents, the descriptive analysis provides an initial overview of the demographic distribution of the study sample.

Table 1. Demographic Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	54	54%
	Female	46	46%
Total		100	100%
Age	< 25 years	49	49%
	25–35 years	29	29%
	36–45 years	15	15%
	> 45 years	7	7%
	Total	100	100%
Education	High School	51	51%
	Diploma	17	17%
	Bachelor's Degree	28	28%
	Master's Degree	4	4%
	Total	100	100%
Residence	West Jakarta	34	34%
	South Jakarta	18	18%
	North Jakarta	24	24%
	East Jakarta	11	11%
	Central Jakarta	13	13%
	Total	100	100%

Source: processed data

Based on the descriptive analysis, the respondents in this study were relatively diverse. The majority were male (54%) and under 25 years old (49%). Work locations were fairly evenly distributed, with the highest concentration in West Jakarta (34%). Regarding education, most respondents had completed high school (51%), followed by a bachelor's degree (28%) and a diploma (17%). This distribution reflects a representative demographic profile of individual taxpayers in DKI Jakarta. The following presents the statistical results of the independent variables, namely Tax Knowledge, Nationalism, and E-filing System Implementation, as well as the dependent variable, Individual Taxpayer Compliance, in this study:

Table 2. Descriptive Statistic

Variable	Obs	Min	Max	Mean	Std. Deviation
Tax Knowledge	100	1.78	5.00	4.07	0.72
Nationalism	100	1.54	5.00	4.24	0.58
E-Filling Implementation	100	3.00	5.00	4.11	0.43
Individual Taxpayer Compliance	100	2.20	4.00	3.63	0.41

Source: processed data

Based on the descriptive statistics, the respondents showed relatively high averages across all variables. Tax knowledge had a mean of 4.07, indicating that taxpayers generally have a good understanding of tax regulations. Nationalism had a mean of 4.24, reflecting a strong awareness and sense of obligation toward societal and national duties. E-filing system implementation had a mean of 4.11, showing that respondents generally find the e-filing system easy to use and actively engage with it. Individual taxpayer compliance had a mean of 3.63, indicating that taxpayers generally fulfill their obligations properly. These results suggest that higher tax knowledge, stronger nationalism, and effective use of e-filing are associated with better taxpayer compliance. Subsequently, validity and reliability tests were conducted to ensure that the measurement instruments were both accurate and consistent.

Table 3. Validity Test Result

Variable	Indicator	Pearson Correlation	Cronbach Alpha	Result
Tax Knowledge	Understanding of income tax procedures	0.88	0.81	Valid & Reliable
	Awareness of tax payment deadlines	0.91		Valid & Reliable
	Awareness of tax reporting deadlines	0.76		Valid & Reliable
	Overall understanding of the tax system	0.72		Valid & Reliable
Nationalism	Country-oriented motivation	0.66	0.83	Valid & Reliable
	Patriotism	0.74		Valid & Reliable
	Tax as civic duty	0.63		Valid & Reliable
	Compliance as nationalism	0.74		Valid & Reliable
	National interest priority	0.79		Valid & Reliable
	Active role in development	0.61		Valid & Reliable
	Shared responsibility for development	0.62		Valid & Reliable
E-Filling Implementation	Filing efficiency	0.56	0.77	Valid & Reliable
	Convenience	0.65		Valid & Reliable
	Accessibility	0.53		Valid & Reliable
	Performance improvement	0.73		Valid & Reliable
	Ease of use	0.69		Valid & Reliable
	Interface clarity	0.72		Valid & Reliable
	Learnability	0.63		Valid & Reliable
	Data confidentiality	0.70		Valid & Reliable
	Data security	0.55		Valid & Reliable
Individual Taxpayer Compliance	Timely reporting	0.74	0.76	Valid & Reliable
	Accurate tax calculation	0.83		Valid & Reliable
	Proper form completion	0.79		Valid & Reliable
	Full income reporting	0.68		Valid & Reliable
	Compliance with tax regulations	0.49		Valid & Reliable

Source: processed data

All indicators were considered valid, as the Pearson correlation values for each item exceeded the critical r-table value of 0.19, indicating a significant relationship between each item and the overall construct. The data are considered reliable, as all constructs achieved a Cronbach's alpha value above the threshold of 0.70, indicating acceptable internal consistency. Classical assumption tests were conducted, including assessments of data normality, multicollinearity, autocorrelation, and heteroscedasticity.

Table 4. Results of the Classical Assumption Tests

Preliminary Analysis	Criteria	Results	Conclusion
Data Normality This test checks whether the independent and dependent variables in a regression model are normally distributed	Asymptotic significance (2-tailed) > 0,05	0.20 > 0.05	The data are normally distributed

Heteroscedasticity: This test examines differences in residual variance between observations	The Glejser test results indicate a significance value greater than 0.05.	Mean sig 0.17 > 0.05	The data meet the heteroscedasticity assumption
Autocorrelation: This test determines whether there is no correlation between the error terms at time t and the previous period	dU < dW < 4 - dU	1.736<1.778<2.264	The data are free from autocorrelation
Multicollinearity: This test examines whether there is a correlation among the independent variables.	VIF < 10	Mean VIF : 1.27 < 10	The data are free from multicollinearity

Source: processed data

All data in this study met the assumptions of preliminary analysis. The normality test indicated that the data were normally distributed (Kolmogorov-Smirnov = 0.20 > 0.05). The Glejser test confirmed that there was no heteroscedasticity (Mean Sig = 0.17 > 0.05), while the autocorrelation test showed that the data were free from autocorrelation (Durbin-Watson = 1.736, 1.778 < DW < 2.264). Additionally, the multicollinearity test indicated that there were no correlations among the independent variables (Mean VIF = 0.27 < 10). Overall, these results demonstrate that the data meet all classical assumption requirements for multiple regression analysis.

Table 5. Hypothesis Test Results

Variables	Coefficients	P-Value	Conclusion
Tax Knowledge	0.04	0.01	H1 supported
Nationalism	0.08	0.00	H1 supported
E-Filling Implementation	0.02	0.00	H1 supported
Constant	0.31	0.00	
Observation	100		
R-Squared	0.46		
Adj R -Squared	0.44		
F	26.984		
Prob > F	0.000		

Based on the results of the hypothesis test above, the regression equation can be formulated.

Y = 0,31 + 0,04 X1+ 0,08 X2 + 0,02 X3

The constant value of 0.31 represents the baseline level of taxpayer compliance when all independent variables are zero. The coefficients indicate the expected change in taxpayer compliance for a one-unit increase in each independent variable, while holding the others constant. Specifically, a one-unit increase in tax knowledge (X1) is associated with a 0.04 increase in compliance. A one-unit increase in nationalism (X2) corresponds to a 0.08 increase in compliance. A one-unit increase in e-filing system implementation (X3) contributes to a 0.02 increase in compliance. These results suggest that all three factors positively influence individual taxpayer compliance, with nationalism having the strongest impact among them.

4. DISCUSSION

Tax knowledge has been shown to play a significant role in enhancing individual taxpayer compliance, as greater understanding of tax rules and procedures increases taxpayers' ability to fulfill their obligations effectively. Empirical evidence from multiple studies indicates that taxpayers with higher levels of tax knowledge are more likely to comply with tax regulations, demonstrating a positive relationship between knowledge and compliance behavior (Airlangga & Jati, 2025);(Putri & Agustin, 2018). Research conducted at various tax offices revealed that tax knowledge significantly improves compliance among individual taxpayers, highlighting that a better grasp of tax regulations helps taxpayers understand and meet their reporting and payment obligations (Anggadini et al., 2022). Furthermore, broader analyses of determinants of compliance support the idea that internal cognitive factors such as tax knowledge and education are key predictors of taxpayers' intention to comply, suggesting that increased knowledge reduces uncertainty and promotes adherence to tax laws (Kirchler, 2005);(James & Alley, 2002). Thus, enhancing taxpayers' understanding of taxation is critical for fostering mandatory compliance and supporting effective tax administration (Julius & Nuryati, 2025).

Empirical studies indicate that nationalism, reflecting a sense of national loyalty and duty, positively influences individual taxpayer compliance, as individuals who feel a strong obligation to contribute to national development are more motivated to fulfill their tax obligations (Gangl et al., 2016). A strong sense of nationalism encourages taxpayers to internalize their duties, viewing tax compliance not only as a legal obligation but also as a moral contribution to the welfare of society (Luttmer & Singhal, 2014). Research in Indonesia supports this, showing that individuals with a high sense of nationalism are more likely to comply with tax regulations, perceiving their contributions as part of active participation in nation-building (Rahmalia et al., 2025);(Tambun & Haryati, 2022). These findings suggest that, beyond economic and legal incentives, fostering nationalism as a form of national commitment can significantly enhance taxpayer compliance (Loo et al., 2010).

The implementation of e-filing systems positively influences individual taxpayer compliance, as it simplifies tax reporting procedures and reduces the effort required to fulfill tax obligations (OECD, 2021). According to the Theory of Planned Behavior, perceived behavioral control is a key determinant of intention and actual behavior; by making tax reporting easier and more accessible through e-filing, taxpayers feel more capable of complying, which strengthens their intention and actual compliance (Ajzen, 1991);(Wijaya et al., 2025);(Bellon et al., 2022). Empirical studies show that digital tax administration improves taxpayers' perception of convenience, accessibility, and efficiency, which encourages timely and accurate reporting (Alm & Torgler, 2011);(Defitri et al., 2023). Therefore, integrating e-filing into tax administration reduces procedural barriers and enhances voluntary compliance, consistent with the idea that higher perceived control leads to stronger intention and behavior in compliance with tax regulations (Slimani, 2025);(Mascagni et al., 2021).

5. CONCLUSION, LIMITATIONS, AND IMPLICATIONS

Based on the results of the study, it can be concluded that tax knowledge, nationalism, and the implementation of e-filing have a positive effect on individual taxpayer compliance. Adequate tax knowledge helps taxpayers understand their reporting and payment obligations, nationalism promotes compliance through awareness of their contribution to national development, and e-filing facilitates the reporting process and increases efficiency. These findings are consistent with the Theory of Planned Behavior, which suggests that attitudes, subjective norms, and perceived behavioral control influence the intention and behavior of tax compliance. This study has several limitations, including a sample limited to 100 individual taxpayers in the DKI Jakarta area, which may not be fully generalizable, and a cross-sectional design that captures relationships between variables at a single point in time without explaining long-term dynamics. Practically, tax authorities can enhance compliance by strengthening tax education, fostering nationalism, and optimizing the use of e-filing systems. Theoretically, this study reinforces empirical evidence that the combination of knowledge, nationalism, and digital technology plays a significant role in taxpayer compliance behavior, while also supporting the application of the Theory of Planned Behavior in the context of tax compliance.

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