



The Effect of Tax Understanding, Service Digitalization and Service Quality on Increasing Tax Compliance with Volunteers as a Moderation Variable (Study on Individual Taxpayers Registered at KP2KP Sungguminasa)

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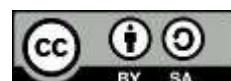
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ABSTRACT

This study aims to analyze the influence of tax understanding, service digitalization, and service quality on individual taxpayer compliance, with tax volunteers as a moderation variable. This study uses a quantitative approach with a data collection technique in the form of distributing questionnaires to 110 taxpayers registered at the Sungguminasa Tax Counseling and Consulting Service Office (KP2KP). Data were analyzed using multiple linear regression tests and Moderated Regression Analysis (MRA) analysis. The results of the study show that simultaneously and partially, tax understanding, digitization of services, and quality of service have a significant influence on tax compliance. The variable of tax volunteers strengthens the influence of understanding and digitization of services on tax compliance, but weakens the influence of service quality. This research shows that tax volunteers play the role of pure moderators.

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INTRODUCTION

National development requires a source of income in order to realize the welfare of the people as stated in the 1945 Constitution. The source of state revenue in Indonesia comes from tax and non-tax revenues (Mansur et al., 2022). Based on Law Number 28 of 2007 concerning General Provisions and Tax Procedures, Article 1 paragraph (1) stipulates that tax is a mandatory contribution to the state made by an individual or legal entity. Tax revenue is very important because it is used for national development, meeting state spending needs, and as a regulator of economic balance such as overcoming inflation and deflation (Hantono & Sianturi, 2021). Indonesia has high tax potential due to its large population, but the level of awareness of tax liability still needs to be increased. Data from the Directorate General of Taxes shows that the compliance rate of reporting the Annual Tax Return in 2019 was 73.06%, increasing to 77.63% in 2020, and 84.07% in 2021. Although it decreased in 2022 to 83.2%, compliance increased again in 2023 to 90.23%. This condition shows a positive trend but still requires continuous efforts to maintain and improve tax compliance in Indonesia.

Tax understanding is one of the internal factors inherent in taxpayers. Planned Behavior Theory explains that intention is a driving factor from within a person that can influence behavior to perform certain actions (Robiansyah et al., 2020). Taxpayers who understand tax regulations will find it easier and more motivated to comply with these tax regulations. Tax understanding can be seen as an effort to encourage and educate the public about the importance of complying with and understanding tax regulations (Prakasa Soen & Jenni, 2022). Indonesia uses a self-assessment system that requires taxpayers to be active in reporting their taxes, so a good understanding is essential for taxpayer compliance. Previous research by (Aglista Ramadhyanty, 2020; Lende et al., 2021; Risinia, 2023) shows that tax understanding has a significant positive influence on taxpayer compliance, although Permatasari (2022) found different results (Permatasari, 2022).

The digital era has brought changes in all areas of life, including taxation. Tax digitization is a breakthrough in digital taxation services provided by the Directorate General of Taxes through the DGT Online platform and registered Tax Application Service Providers (Darajat & Sofianty, 2023). These technological advances have had an impact on the shift in taxpayer behavior from conventional to digital, where taxpayers no longer have to come to the tax office to report their obligations manually. Digitalization in the tax sector has led to various types of changes from the traditional tax system to electronic and digital taxation systems (Tambunan et al., 2020). The goal of reforming the tax system with an e-system is expected to increase tax compliance, increase public trust in tax administration, and increase the productivity of tax officers (Rofiyanti et al., 2022). The Technology Acceptance Model developed by Davis (1989) explains that user acceptance of technology is greatly influenced by perceived usability and perceived ease of use (Nurfathonah et al., 2023).

The quality of the service also affects the level of tax compliance. The better the quality of the service, the higher the level of taxpayer compliance. Service quality is a service provided to taxpayers on an ongoing basis and in accordance with applicable regulations, which is based on several quality standards, namely the quality of human resources, tax information systems, and tax provisions (Raharjo et al., 2020). Improving service quality through information technology has become the main innovation carried out by the Directorate General of Taxes by implementing electronic systems such as the DGT Online Portal which can be accessed via the internet in real time. Research by Lende et al. (2021) states that service quality has a positive effect on taxpayer compliance, although Fahmi & Krisna Hari (2023) found different results (Fahmi & Krisna Hari, 2023; Lende et al., 2021).

The Directorate General of Taxes collaborates with non-authority communities to assist tax volunteer programs in order to achieve taxpayer awareness, satisfaction, and compliance. This strategic program is called the Tax Volunteer program which involves universities through the Tax Center. Tax volunteers are expected to provide benefits for all related parties, both Individual Taxpayers, Tax Volunteers, and Tax Authorities (Astuti et al., 2023). Based on Article 1 Number 9 of the Regulation of the Director General of Taxes Number PER-12/PJ/2021, tax volunteers are people who play an active role in tax education by donating time, energy, ideas, and expertise. The existence of a tax volunteer program can increase taxpayer compliance in reporting the Annual Personal Tax Return because tax liability information can be clearly socialized to taxpayers (Ambarwati & Nadiya, 2022). Research by Darmayasa et al. (2020) shows that the role of tax volunteers has a significant positive effect on individual taxpayer compliance (Darmayasa et al., 2020).

Although tax compliance research has been extensively conducted, most have only tested the direct influence of variables such as tax understanding, digitization of services, and quality of service on compliance, without considering moderation factors (Afrida & Kusuma, 2022; Ernita & Sudjiman, 2021). Tax Volunteer programs are rarely studied as a moderation variable that strengthens this relationship, especially in small service units such as the Sungguminasa Tax

Counseling and Consultation Service Office (KP2KP), which has different characteristics of regional taxpayers from big cities. This gap is the basis for this study to test the role of Tax Volunteers as moderation using Moderated Regression Analysis (MRA). This study aims to analyze the influence of tax understanding, service digitization, and service quality on WPOP tax compliance in KP2KP Sungguminasa with Tax Volunteers as a moderation variable. The results are expected to provide policy recommendations for the DGT to optimize tax revenue in a sustainable manner.

METHOD

This study uses a quantitative approach with a descriptive design to analyze the influence of tax understanding, digitization of tax services, and service quality on taxpayers' compliance with tax volunteers as a moderating variable (Sugiyono, 2019). The location of the research was carried out at the Sungguminasa Tax Counseling and Consulting Service Office located on Jalan Mesjid Raya Number 24, Sungguminasa, Somba Opu District, Gowa Regency, South Sulawesi. The research population is individual taxpayers registered in KP2KP Sungguminasa with a population of 208,991 taxpayers. The sample was determined using a purposive sampling technique with the criteria of individual taxpayers who have experienced tax volunteer services in Gowa Regency. The sample calculation using the Slovin formula with an error rate of 10 percent resulted in a sample size of 100 respondents which was then adjusted to 110 respondents to improve data representation.

The methodology of this study uses a quantitative method with a descriptive approach to analyze the cause-effect relationship between independent variables, moderation variables and dependent variables. The source of data in this study is primary data obtained directly from responses provided by individual taxpayers through questionnaires distributed at the Sungguminasa Tax Service, Counseling, and Consultation Office (KP2KP), Gowa Regency, South Sulawesi. The population in this study is all taxpayers who have NPWP and are registered at KP2KP Sungguminasa with a population of 208,991 taxpayers, while samples are taken using *the purposive sampling method* with the criteria of individual taxpayers who report Annual Tax Returns at KP2KP Sungguminasa and have experienced the services of tax volunteers in Gowa Regency.

The research instrument used a questionnaire arranged on a Likert scale consisting of five answer choices ranging from Strongly Disagree with a score of 1 to Strongly Agree with a score of 5. The variables of tax understanding were measured using indicators of understanding of tax provisions and procedures, tax systems, and tax functions adopted from Asrianti (2018) research (Asrianti, 2018). The variables of digitization of tax services are measured by indicators of online tax filing, e-Filing and reporting, and integration with other systems adopted from the study (2024) (Circulation, 2024). The service quality variables use indicators of reliability, responsiveness, assurance, empathy, and real evidence adopted from Safitri (2023) research. Tax compliance variables were measured by indicators of filling out the form correctly and clearly, filling out the tax return form completely, not receiving a warning letter, calculating correctly, and paying on time adopted from the research of Aras et al. (2024) (Aras et al., 2024). The variables of tax volunteer moderators were measured using indicators to provide convenience in filling out tax returns, assist with tax reporting, tax education, socialization of tax awareness, and taxpayer satisfaction related to tax volunteer services adopted from Setiawan's (2021) research (Setiawan, 2021).

Data collection was carried out through a questionnaire method that was distributed online and offline to respondents. The online method is carried out using a digital platform that makes

it easier for respondents to fill out questionnaires, while the offline method is carried out with respondents who visit directly registered at KP2KP Sungguminasa. The combination of these two methods aims to increase respondent participation rates and ensure better sample representation. The data collected is primary data obtained directly from respondents through answers to statements in questionnaires.

The data analysis technique using the help of the SPSS version 30 program includes several stages of testing. Descriptive statistical analysis is used to provide an overview of the variables being studied by presenting the mean value, minimum value, maximum value, and standard deviation of the research data. Data quality testing is carried out through validity and reliability tests to ensure that the research instrument can measure variables accurately and consistently. Validity testing uses the correlation of the product's moment with the criterion that the statement item is considered valid if the calculated value of r is positive and greater than the table r with a significance level of 5 percent. Reliability testing using the Alpha Cronbach method provided that a coefficient greater than 0.6 is to be declared reliable (Ghozali, 2018).

Classical assumption testing is performed to ensure that the regression model meets the statistical requirements which include normality, multicollinearity, autocorrelation, and heteroscedasticity tests, where the normality test uses the Kolmogorov-Smirnov method provided that the data is distributed normally if the significance value is greater than 0.05, the multicollinearity test looks at the tolerance value which must be greater than 0.10 and the VIF value which must be less than 10 to ensure that there is no correlation between independent variables, an autocorrelation test using a Run Test with the criterion that autocorrelation does not occur if the significance value is greater than 0.05, and a heteroscedasticity test using the Glejser test with the criterion that heteroscedasticity does not occur if the significance value of the independent variable is greater than 0.05; After that, hypothesis testing was carried out with two stages of analysis, namely double linear regression analysis to test the influence of tax understanding, digitization of tax services, and service quality on tax compliance with model equations

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

and Moderate Regression Analysis with an absolute difference value approach to test the role of tax volunteer moderation with model equations

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_1 M + b_5 X_2 M + b_6 X_3 M + e$$

while the criteria for hypothesis acceptance were determined through a determination coefficient test to measure the ability of independent variables to explain dependent variables, an F test to determine the simultaneous effect of all independent variables on dependent variables with a significance criterion of less than 0.05, and a t-test to determine the partial effect of each independent variable on a dependent variable with a significance criterion of less than 0.05 and a non-standardized positive beta coefficient value.

RESULTS AND DISCUSSION

Research results

The characteristics of the respondents in this study showed that of the 110 respondents who participated, most of them were individual taxpayers who had experience using tax volunteer services in Gowa Regency. The distribution of respondents includes various productive age

groups with different income levels, reflecting the diversity of economic conditions of taxpayers registered in KP2KP Sungguminasa. The diversity of respondents' characteristics provides a representative picture of the individual taxpayer population in the research field.

Descriptive statistical analysis showed that the tax understanding variable had an average value of 22.05 with a standard deviation of 5.423, a minimum value of 8 and a maximum of 30. A high average value indicates that most respondents have a relatively good understanding of taxes. The tax service digitization variable showed an average value of 21.11 with a standard deviation of 6.087, a minimum value of 7 and a maximum of 30, indicating that respondents had an adequate level of digitization of tax services. The service quality variable had an average value of 23.25 with a standard deviation of 5.528, a minimum score of 7 and a maximum of 30, indicating that the respondents received good quality service. The tax compliance variable showed an average value of 20.13 with a standard deviation of 2.883, a minimum score of 13 and a maximum of 25, indicating that respondents had a fairly high level of compliance. The variable of tax volunteers had an average score of 21.25 with a standard deviation of 3.904, a minimum score of 8 and a maximum of 25, indicating that respondents gave a relatively high value to the role of tax volunteers.

Table 1. Descriptive Statistics of Research Variables

Variabel	N	Minimum	Maximum	Means	Deviation hours
Tax Understanding	110	8.00	30.00	22.05	5.423
Digitization of Services	110	7.00	30.00	21.11	6.087
Quality of Service	110	7.00	30.00	23.25	5.528
Tax Compliance	110	13.00	25.00	20.13	2.883
Tax Volunteer	110	8.00	25.00	21.25	3.904

Source: Processed Primary Data (2025)

The results of the data quality test showed that all statement items in the questionnaire met the validity criteria with a value of a positive correlation coefficient and greater than table r, so that the questionnaire statement items obtained were valid and further data testing could be carried out. Reliability testing using the Alpha Cronbach method shows that all variables have values greater than 0.60. The tax understanding variable had an Alpha Cronbach value of 0.815, digitization of tax services 0.852, service quality of 0.871, tax compliance of 0.829, and tax volunteers of 0.868, so that the questionnaire instrument was declared reliable and trustworthy as a variable measurement tool.

The results of the classical assumption test show that the research data meet all the requirements for regression analysis. The normality test with the Kolmogorov-Smirnov method yielded a significance value of 0.200 that was greater than 0.05, indicating that the data was distributed normally. The multicollinearity test showed that all variables had a tolerance value greater than 0.10 and a VIF value of less than 10, so there were no symptoms of multicollinearity between independent variables. The autocorrelation test using the Run Test yielded a significance value of 0.444 which was greater than 0.05, indicating no autocorrelation problems in the study model. The heteroscedasticity test with the Glejser method showed that all variables had a

significance value greater than 0.05, so heteroscedasticity did not occur in the research regression model.

Testing the first to third hypotheses using multiple linear regression analysis yielded a regression equation $Y = 11.532 + 0.170X_1 + 0.093X_2 + 0.125X_3 + e$. The results of the determination coefficient test showed an Adjusted R Square value of 0.243 which means that 24.3 percent of the variation in taxpayer compliance can be explained by tax understanding, digitization of tax services, and service quality, while the remaining 75.7 percent is influenced by other variables that are not studied. The F test yielded an F calculated value of 12.672 with a significance of less than 0.001, indicating that tax understanding, digitization of tax services, and service quality simultaneously have a significant influence on taxpayer compliance.

Table 2. Results of Double Linear Regression Test

Variabel	Co-efficiency	t calculated	Say.
Konstan	11.532	7.977	<.001
Tax Understanding (X1)	0.170	3.514	<.001
Digitization of Tax Services (X2)	0.093	2.342	.021
Quality of Service (X3)	0.125	2.628	.010

R Squared = 0.264 R Adjusted Squared = 0.243 F calculated = 12.672 Sig. F = <.001

Source: Processed Primary Data (2025)

The results of the partial test showed that the variable tax understanding had a calculated t-value of 3.514 with a significance of less than 0.001 and a beta coefficient of 0.170, so the first hypothesis was accepted, meaning that tax understanding had a significant positive influence on taxpayer compliance. The variable of digitization of tax services has a calculated value of 2.342 with a significance of 0.021 and a beta coefficient of 0.093, so that the second hypothesis is accepted, meaning that digitization of tax services has a significant positive influence on taxpayer compliance. The service quality variable has a calculated value of t 2.628 with a significance of 0.010 and a beta coefficient of 0.125, so the third hypothesis is accepted, meaning that service quality has a significant positive influence on taxpayer compliance.

Testing the fourth to sixth hypotheses using Moderate Regression Analysis with the absolute difference value approach yielded a regression equation $Y = 14.641 - 0.128X_1 - 0.330X_2 + 0.574X_3 - 0.117M + 0.014X_1M + 0.020X_2M - 0.022X_3M$. The results of the determination coefficient test showed an Adjusted R Square value of 0.387 which means that 38.7 percent of the variation in tax compliance can be explained by tax understanding, digitization of tax services, service quality, tax volunteers, and moderation interaction variables, while the remaining 61.3 percent is influenced by other variables. The F test yields an F calculated value of 10.824 with a significance of less than 0.001, indicating that all variables simultaneously affect tax compliance.

Table 3. Results of the Moderate Regression Analysis Test

Variabel	Co-efficiency	t calculated	Say.	Description
Konstan	14.641	3.558	<.001	-

X1	-0.128	-0.902	.369	-
X2	-0.330	-2.888	.005	-
X3	0.574	3.975	<.001	-
M	-0.117	-0.575	.567	Insignificant
X1M	0.014	2.256	.026	Moderator Murni
X2M	0.020	3.759	<.001	Moderator Murni
X3M	-0.022	-3.124	.002	Moderator Murni

R Squared = 0.426 R Adjusted Squared = 0.387 F calculated = 10.824 Sig. F = <.001

Source: Processed Primary Data (2025)

The results of the partial testing showed that the variable of tax volunteers had a significance value of 0.567 which was greater than 0.05, indicating no direct relationship between tax volunteers and tax compliance. The interaction between tax understanding and tax volunteers X1M had a calculated value of t 2.256 with a significance of 0.026 and a beta coefficient of 0.014. Since the moderator variables are insignificant but the interaction is significant, the tax volunteer acts as a pure moderator which reinforces the influence of tax understanding on tax compliance, so the fourth hypothesis is accepted. The interaction between the digitization of tax services and X2M tax volunteers had a calculated value of t 3.759 with a significance of less than 0.001 and a beta coefficient of 0.020. Since the moderator variables are not significant but the interaction is significant, the tax volunteer acts as a pure moderator that reinforces the influence of the digitization of tax services on tax compliance, so the fifth hypothesis is accepted. The interaction between service quality and X3M tax volunteers had a calculated value of t -3.124 with a significance of 0.002 and a negative beta coefficient of -0.022. Since the moderator variable is not significant but the interaction is significant in a negative direction, the tax volunteer acts as a pure moderator which attenuates the influence of service quality on tax compliance, so the sixth hypothesis is rejected.

Discussion

The Effect of Tax Understanding on Tax Compliance

The results showed that tax understanding had a positive and significant effect on tax compliance with a regression coefficient of 0.170 and a significance value of less than 0.001. Taxpayers who understand the tax provisions, reporting procedures, as well as their obligations and rights, will find it easier to carry out their tax obligations properly and correctly. The Theory of Planned Behavior developed by Ajzen (1991) explains that the intention to behave is determined by the control of perceived behavior, where taxpayers who understand tax regulations will facilitate or become a supporting factor for taxpayers to comply with tax regulations (Robiansyah et al., 2020). This understanding forms a positive attitude towards taxes because taxpayers are aware of the benefits of taxes in national development as well as legal risks if they do not comply. Thus, cognitive aspects such as tax knowledge have an important role in shaping compliant behavior.

Indonesia uses a self-assessment system that requires taxpayers to be active in reporting their taxes. Taxpayers who do not understand the regulations clearly will tend not to comply due to a lack of understanding of reporting methods on acceptable sanctions (Afrida & Kusuma, 2022). Low taxpayer compliance is often caused by taxpayers' understanding or knowledge that is still low. Some taxpayers obtain tax knowledge from tax officers, information media, tax consultants, seminars, and tax training, so understanding the factors is very important in helping taxpayers achieve a level of compliance, especially a basic understanding of taxation (Asrianti, 2018). This shows that improving the quality of tax education and socialization can be an effective strategy in encouraging the level of taxpayer understanding so that it can increase tax compliance, both formally and voluntarily. The results of this study are in line with research conducted by Aglista Ramadhanty (2020), Lende et al. (2021), and Risinia (2023) which concluded that tax understanding has a significant positive effect on taxpayer compliance (Aglista Ramadhanty, 2020; Lende et al., 2021; Richmond, 2023). However, it is different from Permatasari's (2022) research which states that tax understanding has no effect on taxpayer compliance (Permatasari, 2022).

The Effect of Digitization of Tax Services on Tax Compliance

The results of the study show that the digitization of tax services has a positive and significant effect on taxpayer compliance with a regression coefficient of 0.093 and a significance value of 0.021. These findings show that the more sophisticated and convenient the digital tax service system, the greater the level of taxpayer compliance. The digitization of services such as e-Filing, e-Billing, and DGT Online makes it easier for taxpayers to access information, make reports, and pay taxes without having to come directly to the tax office. This reduces administrative barriers, improves time efficiency, and lowers compliance costs. Taxpayers who feel served practically and efficiently tend to be more compliant in carrying out their tax obligations.

The Technology Acceptance Model developed by Davis (1989) explains that user acceptance of technology is greatly influenced by two main factors, namely perceived usability and perceived ease of use. Digital tax services that are considered beneficial because they save time and cost will increase perceived usability, while a simple and easy-to-understand system interface will increase perceived convenience (Nurfathonah et al., 2023). If both perceptions are met, then users or taxpayers are more likely to accept and use digital services voluntarily, which ultimately has an impact on improving tax compliance. Digitization also improves the transparency and accuracy of the system, thereby reducing the possibility of errors in reporting or potential manipulation. Taxpayers who feel that the system is transparent and trustworthy will be more motivated to comply because they feel supervised and served fairly.

The results of this study are supported by several previous studies. A study by Tambun et al. (2020) stated that the digitalization of tax services provided by the Directorate General of Taxes is able to increase taxpayer compliance which has an impact on state revenue. Other research by Aini & Nurhayati (2022), Fikri Azhar Iswanto (2023), and Tambun et al. (2020) found that the digitization of services has a significant effect on the compliance of individual taxpayers in Indonesia (Aini & Nurhayati, 2022; Iswanto, 2023; Tambun et al., 2020). Digitizing tax services can make it easier for taxpayers to calculate and report their own taxes, as well as save taxpayers time and costs. However, these results are not in line with the research of Iman et al. (2023) which states that the digitization of tax services has no effect on tax compliance because for the general public, the use of digitalization is still considered quite complicated (Iman et al., 2023).

The Effect of Service Quality on Tax Compliance

The results showed that service quality had a significant positive influence on tax compliance with a regression coefficient of 0.125 and a significance value of 0.010. These findings show that the better the quality of service which includes speed, accuracy, friendliness, clarity of information, and professionalism of officers, the higher the likelihood of taxpayers carrying out their tax obligations compliantly. This shows that excellent service not only increases comfort, but also forms sustainable obedient behavior.

The Theory of Planned Behavior developed by Ajzen (1991) explains that tax compliance behavior is influenced by three main components, namely attitudes towards behavior, subjective norms, and perceived behavioral control. Good service quality can strengthen taxpayers' positive attitudes towards tax obligations because they feel well served, appreciated, and facilitated in the administrative process. This positive attitude will increase the intention of taxpayers to comply, which according to theory is a direct determinant of actual behavior. Service quality also has an impact on controlling perceived behavior, where if taxpayers feel that the tax reporting or payment process is easier because of the assistance and responsive services from tax officers, then they will feel more capable and confident in carrying out tax obligations.

Subjective norms can also be influenced by the quality of service. When services are provided with high professionalism and good ethics, the perception will be formed that tax compliance is a correct and respected social standard. Taxpayers who see that the people around them are also treated fairly and efficiently by the tax officer will feel compelled to follow those norms. The results of this study are in line with the research of Lende et al. (2021) which shows that taxpayers' perception of service quality has a positive effect on attitudes and intentions to comply (Lende et al., 2021). Research by Aishy et al. (2024) also found that the quality of tax services is mainly related to the provision of information and the attitude of tax officers has a significant impact on taxpayer compliance (Aishy et al., 2024). However, these results are different from the research of Fahmi & Krisna Hari (2023) which states that the quality of service has no effect on taxpayer compliance (Fahmi & Krisna Hari, 2023).

The Role of Tax Volunteers in Moderating the Influence of Tax Understanding on Tax Compliance

The results showed that tax volunteers acted as pure moderators who strengthened the influence of tax understanding on tax compliance with an interaction coefficient of 0.014 and a significance value of 0.026. Although tax understanding generally has a significant positive effect on compliance levels, when taxpayers get help from volunteers, their understanding becomes more applicable and in-depth, thus encouraging stronger compliance behaviors. The role of volunteers as educational facilitators has proven to be significant in bridging the knowledge gap between tax theory and practice. This shows that the presence of tax volunteers strengthens the effectiveness of taxpayers' understanding of the applicable tax system.

Tax volunteers in this case act as pure moderators, where the moderator variable does not have a direct effect on tax compliance, but serves to strengthen the relationship between the independent variable, namely tax understanding, and the dependent variable, namely tax compliance. This suggests that the main effect comes from the understanding of taxation, and that tax volunteers will only have an effect if they are incorporated in that relationship. The presence of tax volunteers is an important element in clarifying and deepening taxpayers' understanding that previously may have been limited or inaccurate.

The Theory of Planned Behavior developed by Ajzen (1991) explains that tax volunteers help strengthen the formation of positive attitudes, subjective norms, and perceptions of control of taxpayer behavior. Volunteers provide personal and practical explanations, strengthening taxpayers' attitudes towards the importance of compliance. They also form social norms that support compliance, as well as increase perceived behavioral control because taxpayers feel more capable and confident in carrying out their obligations after receiving assistance. These findings are consistent with the results of a study by Maharani et al. (2025), which concluded that tax volunteers are able to increase the effectiveness of tax education and compliance. Thus, the H4 hypothesis is accepted, and tax volunteers can be categorized as *pure moderators* who strengthen the relationship between understanding and compliance.

The results of this study are in line with the research of Maharani et al. (2025) which shows that tax volunteers can strengthen the influence of taxpayers' understanding of compliance (Maharani et al., 2025). Tax volunteers provide education and support to taxpayers who may still be confused in applying their knowledge. The role of tax volunteers as tax companions has been proven to significantly increase taxpayer compliance through increased understanding and trust in using the tax administration system. However, these results contradict the research of Anakotta et al. (2023) which stated that tax volunteers do not moderate the influence of tax understanding on taxpayer compliance (Anakotta et al., 2023).

The Role of Tax Volunteers in Moderating the Influence of Digitization of Tax Services on Tax Compliance

The results showed that tax volunteers acted as pure moderators who strengthened the influence of tax service digitization on tax compliance with an interaction coefficient of 0.020 and a significance value of less than 0.001. These findings illustrate that when taxpayers get help from volunteers, their understanding becomes more applicable and deep, thus encouraging stronger compliant behaviors. The role of volunteers as educational facilitators has proven to be significant in bridging the knowledge gap between tax theory and practice. This shows that the presence of tax volunteers strengthens the effectiveness of taxpayers' understanding of the applicable tax system.

Tax volunteers act as pure moderators where the moderator variable does not directly affect tax compliance, but reinforces the influence between the digitization of services and compliance of those services. This role is especially important in bridging the gap between the improvement of service technology and the ability or readiness of taxpayers to use it optimally. The Technology Acceptance Model explains that the acceptance of technology is greatly influenced by the perception of perceived ease of use and perceived usability. Tax volunteers play a role in improving the convenience and usability of digital services through education and direct assistance to taxpayers.

The reality on the ground shows that many taxpayers, especially in the regions or circles of MSMEs, still do not fully understand digital features such as e-Filing, e-Billing, or other tax applications. In this condition, the role of tax volunteers is crucial to ensure that digital innovation is not only a symbol of modernization but is really utilized to the fullest. When digitalization is not accompanied by education, the potential benefits may not be optimal. The existence of tax volunteers serves as a liaison between the system and users.

The results of this study are in line with several studies that show that interpersonal or social support can increase the effectiveness of digital-based systems. Research by Permadi & Mauludi

AC (2023) found that direct guidance in the use of e-Filing increases taxpayer trust and compliance (Permadi & Mauludi AC, 2023). Andini's (2016) research shows that tax volunteers are able to strengthen the influence of digitization of tax services on tax compliance (Andini, 2016). However, these results are not in line with Darmayasa et al.'s (2020) research which shows that tax volunteers do not moderate the effect of e-Filing implementation on tax compliance (Darmayasa et al., 2020).

The Role of Tax Volunteers in Moderating the Influence of Service Quality on Tax Compliance

The results showed that tax volunteers acted as pure moderators that weakened the influence of service quality on tax compliance with a negative interaction coefficient of -0.022 and a significance value of 0.002. This study initially hypothesized that the existence of tax volunteers would strengthen the influence of the quality of tax services on tax compliance, but the results of the analysis showed that this hypothesis was rejected. Instead of strengthening the relationship between service quality and tax compliance, the presence of tax volunteers has been identified as weakening these influences. This shows that, although the quality of service from tax officers has a positive influence on tax compliance, the presence of tax volunteers in service interactions can actually reduce taxpayers' perception of the quality of institutional services. This is likely to happen because taxpayers interact more with volunteers than directly with tax officers, so their experience of the quality of formal services becomes reduced or incomplete. As a result, the perception of institutional services becomes blurred, and its influence on compliance decreases

Tax volunteers act as pure moderators, i.e. variables that have no direct effect on tax compliance but moderate the relationship between service quality and tax compliance. Within this moderation framework, service quality remains the main factor influencing compliance, but the presence of tax volunteers actually weakens this influence. When viewed from the Theory of Planned Behavior, the perception of service quality can affect taxpayers' attitudes, subjective norms, and perceived behavioral control. However, when services are provided by parties who are not fully competent such as poorly trained volunteers, the taxpayer's perception of the service becomes less positive.

This shows that even though the services provided by tax institutions are relatively good, the existence of tax volunteers who have limited knowledge and experience in conveying tax information has the potential to reduce taxpayers' perception of the overall quality of service. Some taxpayers interact more with volunteers than with official officials of the Directorate General of Taxes, so the experience of service they feel comes from volunteers rather than professional officials. The lack of technical understanding from some volunteers causes the information conveyed to be less accurate, slow, or even confusing. This has the potential to reduce taxpayer satisfaction and ultimately weaken the positive impact of service quality on compliance. Although tax volunteers are present as a form of community participation, they still need to be accompanied by competent tax officers so that the quality of services is maintained and their influence on tax compliance can be maximized.

CONCLUSIONS

This study concludes that tax understanding, digitization of tax services, and service quality have a significant positive effect on increasing the tax compliance of individual taxpayers registered in KP2KP Sungguminasa. A good tax understanding helps taxpayers meet their tax obligations on time and correctly in accordance with the Theory of Planned Behavior. The

digitization of tax services provides ease of access and transparency that encourages voluntary compliance in accordance with the Technology Acceptance Model. Excellent service quality creates taxpayer satisfaction and trust in the tax authorities. Tax volunteers act as pure moderators who strengthen the influence of tax understanding and digitization of tax services on tax compliance through education, mentoring, and technical assistance that deepen taxpayer understanding and bridge capability gaps in using digital systems. However, tax volunteers actually weaken the influence of service quality on tax compliance because the limited knowledge and competence of some volunteers has the potential to reduce taxpayers' perception of the overall quality of service. The main contributions of this research include the enrichment of the literature with empirical evidence of Moderated Regression Analysis (MRA) in the context of small service units in the region, as well as the new discovery that tax volunteers are effective in bridging the gap in understanding and digital technology for WPOP. In practical terms, these results recommend that the DGT optimize the Tax Volunteer program through intensive training, integration with digital platforms such as DGT Online, and collaboration with professional officers to maximize service quality. The limitations of the study include focusing on only three independent variables, the potential for questionnaire bias, the limitation of regional generalizations, and incomprehensible moderation measurements—so the suggestion for future research is to test additional variables such as sanctions or tax morale on a national scale using mixed-methods methods.

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