Jurnal Penelitian Ilmu Ekonomi dan Keuangan Syariah
Volume 4, Nomor 3, Agustus 2026
e-ISSN :2988-134X; p-ISSN :2988-148X; Hal 94-109
DOI: https://doi.org/10.59059/jupiekes.v4i3.3330

Tax Administration Services, Tax Understanding, SP2DK, and Taxpayer Compliance: Evidence from Individual Taxpayers at the Madiun Primary Tax Office

Carolina Anggraini [1], Kurnia [2*]
[1-2]Program Studi S2 Akuntansi, Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA), Surabaya
*Corresponding Author: kurnia@stiesia.ac.id

Abstract*. This study aims to analyze the effects of Tax Administration Services, Tax Understanding, and the Request for Explanation of Data and/or Information Letter (SP2DK) on Individual Taxpayer Compliance among taxpayers registered at the Madiun Primary Tax Office. This study employed a quantitative approach using a survey method through questionnaires administered to 100 individual entrepreneur taxpayers selected using purposive sampling from a population of 1,687 taxpayers who received SP2DK during the 2022-2024 period. The data were analyzed using multiple linear regression with validity, reliability, classical assumption, F-test, t-test, and coefficient of determination analyses. The results show that Tax Administration Services have a positive and significant effect on Taxpayer Compliance (B = 0.436; β = 0.382; p < 0.001), Tax Understanding has a positive and significant effect (B = 0.457; β = 0.358; p < 0.001), and SP2DK also has a positive and significant effect (B = 0.235; β = 0.236; p = 0.007). Simultaneously, the three variables have a significant effect on Taxpayer Compliance (F = 13.603; p < 0.001) and explain 29.8% of the variation in taxpayer compliance (R^2 = 0.298), while the remaining 70.2% is explained by other factors outside the research model. These findings show that improving the quality of tax administration services, strengthening tax understanding, and optimizing the supervisory function through SP2DK are important factors in improving taxpayer compliance within the self-assessment system.*

Keywords: *Individual Taxpayers; SP2DK; Tax Administration Services; Tax Understanding; Taxpayer Compliance.*

Abstrak. Penelitian ini bertujuan untuk menganalisis pengaruh Layanan Administrasi Perpajakan, Pemahaman Pajak, dan Surat Permintaan Penjelasan atas Data dan/atau Keterangan (SP2DK) terhadap Kepatuhan Wajib Pajak Orang Pribadi yang terdaftar di KPP Pratama Madiun. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui kuesioner kepada 100 wajib pajak orang pribadi pengusaha yang dipilih menggunakan teknik *purposive sampling* dari populasi 1.687 wajib pajak penerima SP2DK selama periode 2022-2024. Data dianalisis menggunakan regresi linear berganda dengan pengujian validitas, reliabilitas, asumsi klasik, uji F, uji t, dan koefisien determinasi. Hasil penelitian menunjukkan Layanan Administrasi Perpajakan berpengaruh positif dan signifikan terhadap Kepatuhan Wajib Pajak (B = 0,436; β = 0,382; p < 0,001), Pemahaman Pajak berpengaruh positif dan signifikan (B = 0,457; β = 0,358; p < 0,001), dan SP2DK berpengaruh positif dan signifikan (B = 0,235; β = 0,236; p = 0,007). Secara simultan, ketiga variabel tersebut berpengaruh signifikan terhadap Kepatuhan Wajib Pajak (F = 13,603; p < 0,001) dan mampu menjelaskan 29,8% variasi kepatuhan wajib pajak (R^2 = 0,298), sedangkan 70,2% dijelaskan oleh faktor lain di luar model penelitian. Hasil penelitian menunjukkan peningkatan kualitas layanan administrasi, penguatan pemahaman perpajakan, dan optimalisasi fungsi pengawasan melalui SP2DK merupakan faktor dalam meningkatkan kepatuhan wajib pajak dalam sistem *self-assessment.*

Kata kunci: Kepatuhan Wajib Pajak; Layanan Administrasi Perpajakan; Pemahaman Pajak; SP2DK; Wajib Pajak Orang Pribadi.

1. INTRODUCTION

Taxation is an essential source of government revenue used to finance public expenditure at both the central and regional levels. In modern public finance, taxes serve not only a budgetary function as a major source of state revenue but also a regulatory function aimed at maintaining economic stability, promoting growth, and supporting social equity. In Indonesia, tax revenue consistently contributes more than 80% of total state revenue, showing the strategic importance of taxation in supporting national development. This high dependence

Naskah Masuk: 05 Juni, 2026; Revisi: 04 Juli 2026; Diterima: 23 Agustus 2026; Terbit: 03 September 2026

on tax revenue requires an effective tax administration system and an optimal level of taxpayer compliance. One indicator commonly used to assess the performance of tax revenue is the tax ratio, which compares tax revenue with Gross Domestic Product (GDP). Indonesia's tax ratio increased from 9.11% in 2021 to 10.38% in 2022, before declining slightly to 10.31% in 2023 and 10.07% in 2024. These figures remain relatively low compared with Organisation for Economic Co-operation and Development (OECD) member countries, where tax ratios generally exceed 20%. The relatively low tax ratio shows that Indonesia's tax collection capacity remains suboptimal, which may be associated with several factors, including insufficient taxpayer compliance.

The importance of taxpayer compliance is particularly relevant because Indonesia applies a self-assessment system, under which taxpayers are entrusted with calculating, paying, and reporting their own tax obligations. Under this system, taxpayer awareness and compliance become essential foundations for the effective implementation of taxation. Tax compliance refers to a condition in which taxpayers understand and fulfill tax regulations correctly, completely, and on time (Rahayu, 2017). Accordingly, compliance should not be understood merely as the fulfillment of formal tax obligations but also as an indication of taxpayers' substantive awareness of their responsibilities as citizens. Low compliance may hinder the achievement of tax revenue targets and negatively affect the government's capacity to finance public development. Taxpayer compliance is influenced by various internal and external factors. Internal factors include taxpayers' understanding of tax regulations, perceptions of tax fairness, and moral awareness of their responsibility to pay taxes, whereas external factors include the quality of tax administration services, the ease of taxation systems, supervision by tax authorities, and the effectiveness of law enforcement. Among these factors, tax understanding is particularly important because taxpayers with adequate tax knowledge are generally better able to calculate their tax liabilities accurately, make payments, and submit tax reports correctly and on time. Adequate tax understanding can also reduce reporting errors and minimize the risk of administrative sanctions, while limited understanding may contribute to both intentional and unintentional non-compliance.

Then, another important element in promoting voluntary compliance is the availability of modern, efficient, and technology-based tax administration services. In response to advances in information technology, the Indonesian government has undertaken digital transformation of tax administration to facilitate taxpayer services and encourage compliance. This transformation is reflected in the implementation of various electronic services, including e-Filing, e-Billing, e-Bupot, and e-Faktur, which are designed to simplify tax reporting and payment procedures. These innovations aim to improve efficiency, transparency, and convenience in fulfilling tax obligations. Furthermore, Indonesia has implemented the Core Tax Administration System Reform (Pembaharuan Sistem Inti Administrasi Perpajakan/PSIAP), which was initiated in 2017 as part of a broader tax bureaucratic reform intended to improve the effectiveness of tax collection and strengthen the tax database (Kemenkeu, 2023). Modern tax administration is expected to improve data quality, strengthen risk-based supervision, and support the integration of national tax information systems. Mardiasmo (2018) emphasizes that an effective tax administration system should provide simple, fast, accurate, and accountable services capable of encouraging voluntary compliance. Nevertheless, digital transformation does not automatically resolve all compliance problems, because digital literacy, internet accessibility, and taxpayers' readiness to adapt to new systems may remain significant obstacles.

The same issue can be observed at the Madiun Primary Tax Office, where the number of registered individual taxpayers has increased substantially while the level of compliance has moved in the opposite direction. In 2022, the number of registered individual taxpayers reached 65,569, with a compliance rate of 86%. In 2023, the number increased to 70,953, whereas the compliance rate declined slightly to 85.8%. In 2024, the number of registered individual taxpayers increased further to 80,977, but the compliance rate decreased considerably to 79.23%. This pattern shows a gap between the expansion of the taxpayer base and the achievement of taxpayer reporting compliance. The expansion of the tax base does not automatically result in higher compliance, suggesting that other factors continue to influence taxpayers' ability and willingness to fulfill their obligations. In response to this situation, the Madiun Primary Tax Office has implemented various strategies, including periodic educational programs for individual taxpayers. These programs are intended to improve taxpayers' understanding of their rights and obligations, tax calculation, payment and reporting procedures, as well as the use of digital tax administration services. However, despite these efforts, the decline in compliance shows that education and service modernization alone may not be sufficient to address all forms of taxpayer non-compliance.

One of the administrative supervision instruments used by the Madiun Primary Tax Office is the Request for Explanation of Data and/or Information Letter (Surat Permintaan Penjelasan atas Data dan/atau Keterangan/SP2DK). SP2DK is a supervisory instrument that functions as an initial communication mechanism between the tax authority and taxpayers when risk analysis or third-party information identifies potential discrepancies between reported tax data and information obtained by the Directorate General of Taxes. The information may originate from internal or external sources and may show inconsistencies that require clarification. SP2DK provides taxpayers with an opportunity to explain or voluntarily correct potential discrepancies before more formal tax audit procedures are undertaken. Directorate General of Taxes Circular Letter Number SE-39/PJ/2015 emphasizes the strategic role of SP2DK in encouraging taxpayer compliance without immediately resorting to formal audit mechanisms that may require more time and resources. The issuance of SP2DK is intended to encourage taxpayers to submit tax reports that are correct, complete, and consistent with applicable tax regulations through a systematic process of collecting and analyzing relevant data, information, and evidence. Its implementation is expected to be objective and professional and may function as a mechanism for clarifying taxpayer compliance under both self-assessment and official assessment mechanisms, potentially leading to administrative sanctions when necessary. At the same time, SP2DK may generate a deterrent effect by showing active supervision by the tax authority, while its persuasive character supports the principle of cooperative compliance between taxpayers and tax officials. Empirically, the number of SP2DK issued to individual taxpayers in the Madiun Primary Tax Office area fluctuated from 704 letters in 2022 to 452 in 2023 and subsequently increased to 531 in 2024. This fluctuation reflects changes in supervisory activities that may be associated with risk-based supervision strategies, the availability of third-party data, policy developments, and the digitalization of tax administration. Nevertheless, the number of SP2DK issued cannot by itself show whether the instrument effectively improves taxpayer compliance.

Previous studies have produced varying findings regarding the determinants of taxpayer compliance. Murni and Nuryati (2024) found that tax knowledge, taxpayer awareness, modern tax administration services, and tax sanctions have positive effects on taxpayer compliance. Similarly, Denny and Vidyarto (2021) reported that tax services, tax knowledge, and the strictness of tax sanctions positively influence taxpayer compliance. Regarding SP2DK, Muzaki *et al*. (2020) found that this instrument can increase taxpayer compliance and consequently contribute to higher state revenue. However, these findings are not entirely consistent across studies. Amir (2020) found that understanding tax regulations did not significantly affect taxpayer compliance, partly because limited internet access and difficulties in understanding and using the tax administration system may restrict taxpayers' ability to apply their knowledge. Azyarah (2017) also reported that tax understanding did not have a significant effect on taxpayer compliance. These differences show that the relationship between tax understanding and compliance may depend on the administrative and technological context in which taxpayers fulfill their obligations. Moreover, the increasing number of taxpayers alongside declining compliance at the Madiun Primary Tax Office suggests that the effectiveness of tax administration services, taxpayer understanding, and administrative supervision through SP2DK requires further empirical investigation. Therefore, this study focuses on three principal independent variables tax administration services, tax understanding, and SP2DK to examine their effects on the compliance of individual taxpayers registered at the Madiun Primary Tax Office.

2. RESEARCH METHOD

This study employed a quantitative research approach to examine the effects of tax administration services, tax understanding, and the Request for Explanation of Data and/or Information Letter (SP2DK) on individual taxpayer compliance. Quantitative research is grounded in positivism and is used to investigate specific populations or samples through structured research instruments and statistical analysis to test predetermined hypotheses (Sugiyono, 2018). The research population consisted of active individual entrepreneur taxpayers registered at the Madiun Primary Tax Office who had received SP2DK during the 2022-2024 period. Primary data were collected directly from respondents through questionnaires designed to measure their perceptions and experiences regarding tax administration services, tax understanding, SP2DK, and taxpayer compliance. The sampling technique used was purposive sampling, whereby respondents were selected based on predetermined criteria relevant to the objectives of the study. The criteria required respondents to be active individual entrepreneur taxpayers registered at the Madiun Primary Tax Office through 2024, to have received SP2DK during 2022-2024, and to have actively reported and/or paid their tax obligations during the same period.

The population consisted of 1,687 individual taxpayers who received SP2DK during the 2022-2024 period, comprising 704 taxpayers in 2022, 452 in 2023, and 531 in 2024. Because the population was relatively large, the sample size was determined using the Slovin formula with a margin of error of 10%. The formula is expressed as (1) follows:

$$n = \frac{N}{1+Ne^2} \quad (1) \text{...........(ii)}$$

where *n* represents the sample size, *N* represents the total population, and *e* represents the margin of error. Based on the population of 1,687 taxpayers, the calculation was (2):

$$n = \frac{1{,}687}{1 + 1{,}687(0.1)^2} = 94.40 \quad (2) \text{..........(ii)}$$

The calculation showing a minimum sample requirement of approximately 94 respondents. To facilitate data collection and anticipate incomplete or unreturned questionnaires, the sample size was rounded up to 100 respondents. Thus, the final sample comprised 100 active individual entrepreneur taxpayers registered at the Madiun Primary Tax

Office who had received SP2DK during 2022-2024. Data collection was conducted using a structured questionnaire, as questionnaires are considered an efficient instrument for quantitative research because they can obtain standardized information from a relatively large number of respondents and facilitate statistical analysis (Sugiyono, 2018). All questionnaire items were measured using a five-point Likert scale ranging from 1 to 5.

The questionnaire measured four variables, namely Tax Administration Services (LAP), Tax Understanding (PP), SP2DK, and Taxpayer Compliance (KWP). Tax Administration Services were measured through indicators of service convenience, clarity and transparency of tax information, speed and convenience of services, accessibility of administrative information, and system security, based on Devano and Rahayu (2010). Tax Understanding was measured using indicators covering taxpayers' understanding of their rights and obligations, knowledge of tax regulations, ability to calculate tax liabilities, timeliness of tax payment and reporting, and application of appropriate tax rates, based on Anggara (2017). SP2DK was measured using indicators related to the intensity of receiving SP2DK, understanding of its content and purpose, the transparency of the clarification process, its effect on taxpayer compliance, and its effect on correcting taxpayer errors, based on Putri and Setiawan (2019). Taxpayer Compliance was measured through indicators of accurate and timely tax return submission, accurate calculation and payment of tax liabilities, completeness of tax reporting, compliance with tax regulations, and awareness of the legal consequences of non-compliance, based on Yunita (2017) and Zain (2011). The operational measurement of the variables is shown in Table 1.

Table 1. Variable Measurement Indicators

No.	Variable	Indicators	Questionnaire Statement	Scale
1	Tax Administration Services (LAP)	Ease of tax administration services	Current tax administration services are easy to use.	Likert 1-5
		Clarity and transparency of tax information	Tax reporting procedures through electronic systems are clear and transparent.	Likert 1-5
		Speed and convenience of services	Online tax services (DJP Online, e-Filing, e-Billing, Coretax) are easy to use in fulfilling tax obligations.	Likert 1-5
		Accessibility of information	Information regarding tax administration procedures is clearly available and easily accessible.	Likert 1-5
		System security	Taxpayer data are secure within the current tax administration system.	Likert 1-5
2	Tax Understanding (PP)	Understanding of rights and obligations	Understanding taxpayer rights and obligations is important.	Likert 1-5
		Knowledge of tax regulations	Taxpayers should understand and keep up with changes in tax regulations.	Likert 1-5
		Ability to calculate tax payable	Taxpayers should understand how to calculate tax payable according to applicable tax regulations.	Likert 1-5
		Timeliness of payment and reporting	Taxpayers should pay and report their tax obligations within the prescribed deadlines.	Likert 1-5

		Application of tax rates	Taxpayers should apply tax rates according to applicable tax regulations.	Likert 1-5
3	SP2DK	Intensity of receiving SP2DK	The issuance of SP2DK encourages taxpayer compliance.	Likert 1-5
		Understanding of SP2DK content and purpose	Taxpayers understand the reasons for and contents of SP2DK issued by the tax office.	Likert 1-5
		Transparency of clarification process	The SP2DK clarification process is transparent and easy to understand.	Likert 1-5
		Effect on taxpayer compliance	SP2DK makes taxpayers more compliant in fulfilling their tax obligations.	Likert 1-5
		Effect on correcting taxpayer errors	SP2DK motivates taxpayers to be more careful and compliant.	Likert 1-5
4	Taxpayer Compliance (KWP)	Accurate and timely tax return submission	Taxpayers should submit tax returns on time and complete them correctly.	Likert 1-5
		Calculation and payment of tax obligations	Taxpayers should calculate taxes correctly and pay them according to applicable regulations.	Likert 1-5
		Completeness of tax reporting	Taxpayers should submit complete tax reports in accordance with applicable regulations.	Likert 1-5
		Compliance with regulations	Taxpayers should be responsible for complying with their tax obligations.	Likert 1-5
		Awareness of legal consequences	Taxpayers should be aware of the legal consequences of failing to comply with tax regulations.	Likert 1-5

Before hypothesis testing, the questionnaire instrument was evaluated through validity and reliability testing. Validity testing was conducted to determine whether each questionnaire item appropriately measured the intended construct by examining the correlation between individual item scores and the total score (Ghozali, 2021). An item was considered valid when its significance value was below 0.05, whereas an item with a significance value above 0.05 was considered invalid. Reliability testing was conducted to assess the internal consistency of the questionnaire, reflecting the extent to which the instrument produces consistent results when used under similar conditions (Sekaran & Bougie, 2020). The instrument was considered reliable when the Cronbach's Alpha value exceeded 0.70, while a value below 0.70 showed insufficient internal consistency. The collected data were subsequently processed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical analysis was used to present the mean, standard deviation, minimum, and maximum values of each research variable. Classical assumption testing included normality, heteroscedasticity, multicollinearity, and autocorrelation tests to ensure that the regression model met the required statistical assumptions. The normality test examined whether the residuals were normally distributed, which is important for the validity of statistical inference in regression analysis (Ghozali, 2011). The heteroscedasticity test examined whether the residual variance was constant across observations, while the multicollinearity test examined correlations among independent variables using tolerance and Variance Inflation Factor (VIF), with tolerance below 0.10 or

VIF above 10 showing potential multicollinearity (Ghozali, 2011). The autocorrelation test was also conducted to identify potential correlations among residual observations.

The main analytical technique was multiple linear regression, which was used to examine both the simultaneous and partial effects of tax administration services, tax understanding, and SP2DK on taxpayer compliance. The regression model was formulated as (3):

$KWP = \alpha + \beta_1 LAP + \beta_2 PP + \beta_3 SP2DK + \varepsilon$ (3).......(ii)

where KWP represents taxpayer compliance, α represents the constant, β_1, β_2, and β_3 represent the regression coefficients, LAP represents tax administration services, PP represents tax understanding, SP2DK represents the Request for Explanation of Data and/or Information Letter, and ε represents the error term. The coefficient of determination (R^2) was used to assess the extent to which the independent variables explained variation in taxpayer compliance, with the adjusted R^2 value approaching one showing greater explanatory capacity (Ghozali, 2018). Model feasibility was assessed using the F-test at a significance level of 5% ($\alpha = 0.05$), where a significance value of ≤0.05 showed that the regression model was statistically significant and suitable for analysis, whereas a value above 0.05 showed that the model was not statistically significant. The t-test was then employed to assess the partial effect of each independent variable on taxpayer compliance. A significance value of ≤ 0.05 showed a statistically significant partial effect, while a significance value greater than 0.05 showed that the corresponding independent variable did not have a statistically significant partial effect.

3. RESULTS AND DISCUSSION

Results

Instrument Validity and Reliability

The validity and reliability tests were conducted to assess whether the questionnaire items adequately measured the intended constructs and showed acceptable internal consistency. The validity assessment used item-total correlations, with an item considered valid when the calculated correlation coefficient exceeded the critical value of 0.195 and the significance level was below 0.05. As showed in Table 2, all questionnaire items across the four constructs Tax Administration Services (LAP), Tax Understanding (PP), SP2DK, and Taxpayer Compliance (KWP) met these criteria. The item-total correlation coefficients ranged from 0.749 to 0.891, while all significance values were below 0.001. The highest correlation was observed for KWP2 ($r = 0.891$), whereas the lowest was recorded for PP1 ($r = 0.749$). These results show that all 20 questionnaire items showed adequate construct validity and could therefore be retained for subsequent analysis.

Table 2. Validity Test for All Variables

Variable	Item	r-calculated	Sig.	Decision
LAP	LAP1	0.843	<0.001	Valid
	LAP2	0.786	<0.001	Valid
	LAP3	0.785	<0.001	Valid
	LAP4	0.782	<0.001	Valid
	LAP5	0.810	<0.001	Valid
PP	PP1	0.749	<0.001	Valid
	PP2	0.760	<0.001	Valid
	PP3	0.760	<0.001	Valid
	PP4	0.782	<0.001	Valid
	PP5	0.837	<0.001	Valid
SP2DK	SP2DK1	0.799	<0.001	Valid
	SP2DK2	0.810	<0.001	Valid
	SP2DK3	0.814	<0.001	Valid
	SP2DK4	0.844	<0.001	Valid
	SP2DK5	0.849	<0.001	Valid
KWP	KWP1	0.868	<0.001	Valid
	KWP2	0.891	<0.001	Valid
	KWP3	0.883	<0.001	Valid
	KWP4	0.843	<0.001	Valid
	KWP5	0.882	<0.001	Valid

The reliability analysis further confirmed the consistency of the measurement instruments. As shown in Table 3, all four variables produced Cronbach's Alpha coefficients above the 0.70 threshold. The coefficients were 0.861 for LAP, 0.834 for PP, 0.881 for SP2DK, and 0.922 for KWP. The highest reliability coefficient was obtained by KWP (0.922), showing very strong internal consistency among its measurement items.

Table 3. Reliability Test for All Variables

Variable	Cronbach's Alpha	Decision
LAP	0.861	Reliable
PP	0.834	Reliable
SP2DK	0.881	Reliable
KWP	0.922	Reliable

Classical Assumption Tests

Classical assumption tests were subsequently performed to determine whether the multiple linear regression model satisfied the underlying statistical assumptions. The assessment covered residual normality, heteroscedasticity, multicollinearity, and autocorrelation.

Normality Test

The normality test was conducted to determine whether the regression residuals followed a normal distribution. As shown in Table 4, the Kolmogorov-Smirnov test produced a significance value of 0.135, while the Shapiro-Wilk test yielded a significance value of 0.080. Both values exceeded 0.05, showing that the residuals were normally distributed.

Table 4. Residual Normality Test

Test	Statistic	Sig.	Decision
Kolmogorov-Smirnov	0.078	0.135	Normal
Shapiro-Wilk	0.977	0.080	Normal

The normality result was also supported by the Normal P-P Plot. As showed in Figure 1, the observed points were distributed around and followed the diagonal reference line, providing additional evidence that the standardized residuals approximated a normal distribution.

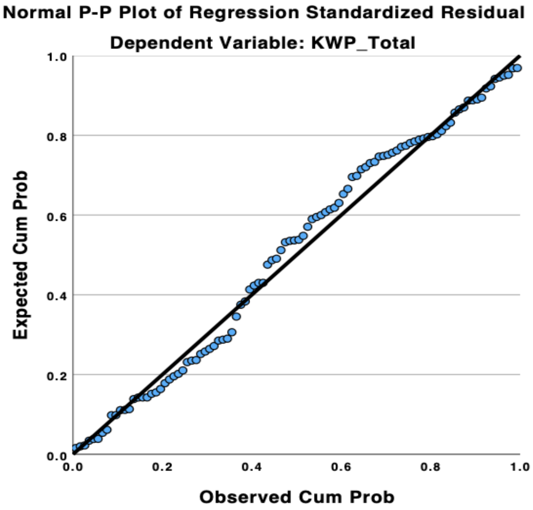

Figure 1. Normal P-P Plot of Regression Standardized Residual

Heteroscedasticity Test

The heteroscedasticity assessment was performed using a scatterplot of the standardized predicted values and residuals. Figure 2 shows that the residual points were distributed randomly above and below the zero line without forming a systematic pattern, such as a funnel, wave, or other discernible shape. This pattern shows that the variance of the residuals was relatively constant across the predicted values. Therefore, the regression model did not exhibit evidence of heteroscedasticity.

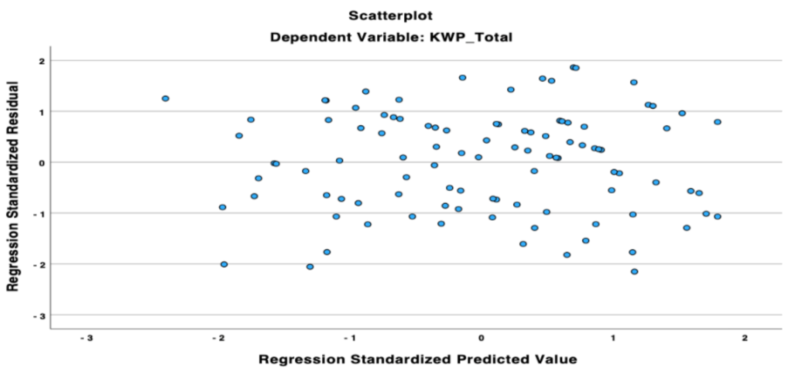

Figure 2. Scatterplot of Regression Standardized Residuals

Multicollinearity Test

The multicollinearity test was conducted to assess whether strong linear relationships existed among the independent variables. The results in Table 5 show that all independent variables had tolerance values substantially above 0.10 and VIF values well below 10. Specifically, the tolerance values ranged from 0.987 to 0.998, while the VIF values ranged from 1.002 to 1.013. These results show that no multicollinearity problem was present in the regression model.

Table 5. Multicollinearity Test

Variable	Tolerance	VIF	Decision
LAP	0.988	1.013	No multicollinearity
PP	0.998	1.002	No multicollinearity
SP2DK	0.987	1.013	No multicollinearity

Autocorrelation Test

The Durbin-Watson statistic was used to assess the possibility of autocorrelation among the regression residuals. As showed in Table 6, the obtained Durbin-Watson value was 1.795. This value falls within the acceptable range of 1.5-2.5, showing that the regression model did not exhibit autocorrelation.

Table 6. Autocorrelation Test

Durbin-Watson	Decision
1.795	No autocorrelation

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of Tax Administration Services (LAP), Tax Understanding (PP), and SP2DK on Taxpayer Compliance (KWP). The regression results are showed in Table 7.

Table 7. Multiple Linear Regression Analysis

Variable	B	Std. Error	Beta	t	Sig.
Constant	-3.775	3.573	-	-1.057	0.293
LAP	0.436	0.098	0.382	4.440	<0.001
PP	0.457	0.109	0.358	4.186	<0.001
SP2DK	0.235	0.086	0.236	2.738	0.007

The resulting regression of Tax Administration Services (LAP), Tax Understanding (PP), and SP2DK on Taxpayer Compliance (KWP) shown in equation:

$KWP = -3.775 + 0.436\,LAP + 0.457\,PP + 0.235\,SP2DK$ (4).......(ii)

The positive coefficient for LAP (B = 0.436) shows that higher-quality tax administration services were associated with higher taxpayer compliance, holding the other variables constant. Similarly, PP had a positive coefficient of 0.457, showing a positive relationship between tax understanding and taxpayer compliance. SP2DK also showed a positive coefficient (B = 0.235), showing that higher SP2DK scores were associated with increased taxpayer compliance. Among the three predictors, LAP showed the largest standardized coefficient (β = 0.382), followed by PP (β = 0.358) and SP2DK (β = 0.236).

Model Fit Test

The simultaneous significance of the regression model was assessed using the F-test. As shown in Table 8, the calculated F-statistic was 13.603 with a significance value below 0.001. Because the significance value was below 0.05, the regression model was statistically significant. This finding shows that LAP, PP, and SP2DK jointly contributed significantly to explaining variation in taxpayer compliance.

Table 8. F-Test

F-statistic	Sig.	Decision
13.603	<0.001	Significant

Coefficient of Determination

The explanatory power of the regression model is showed in Table 9. The model produced an R value of 0.546, an R Square of 0.298, and an Adjusted R Square of 0.276. The R Square value shows that LAP, PP, and SP2DK collectively explained 29.8% of the variance in taxpayer compliance. The remaining 70.2% was attributable to other factors outside the present model.

Table 9. Coefficient of Determination

R	R Square	Adjusted R Square
0.546	0.298	0.276

Partial Hypothesis Testing

The partial effects of each independent variable on taxpayer compliance were examined using the t-test. The results are showed in Table 10. All three independent variables had calculated t-values exceeding the critical value of 1.984 and significance values below 0.05. LAP had the highest t-value (4.440; $p < 0.001$), followed by PP (4.186; $p < 0.001$) and SP2DK (2.738; $p = 0.007$). Thus, all three independent variables had statistically significant positive effects on taxpayer compliance when examined individually.

Table 10. Partial t-Test

Variable	t-statistic	Sig.	Decision
LAP	4.440	<0.001	Significant
PP	4.186	<0.001	Significant
SP2DK	2.738	0.007	Significant

The results show that Tax Administration Services, Tax Understanding, and SP2DK each had a significant positive effect on Taxpayer Compliance, while their combined effect was also statistically significant. The regression model explained 29.8% of the observed variation in taxpayer compliance, with LAP exhibiting the strongest standardized contribution among the three predictors.

Discussion

The findings show that Tax Administration Services (LAP) have a positive and statistically significant effect on Taxpayer Compliance (KWP), with a regression coefficient of 0.436 and a significance level below 0.001. The standardized beta coefficient of 0.382 shows that LAP had the strongest relative influence among the independent variables. This finding suggests that better accessibility, responsiveness, transparency, and quality of tax services are associated with higher taxpayer compliance. Rahayu (2017) explains that tax administration modernization can improve tax management effectiveness while strengthening the relationship between tax authorities and taxpayers. Similarly, Hidayatulloh (2020) found that tax service quality significantly affects taxpayer compliance, while OECD (2022) emphasizes digitalization through systems such as e-Filing and e-Billing to reduce administrative barriers and compliance costs. Therefore, improving digital systems, service responsiveness, communication, and administrative procedures can strengthen taxpayer trust and make compliance easier to achieve.

Tax Understanding (PP) also has a positive and significant effect on Taxpayer Compliance, with a regression coefficient of 0.457 and a significance level below 0.001. Its standardized beta coefficient of 0.358 makes Tax Understanding the second strongest predictor after Tax Administration Services. This result shows that taxpayers who understand tax regulations, procedures, rights, obligations, and reporting requirements are more likely to fulfill their responsibilities correctly and consistently. Saad (2014) states that adequate tax understanding contributes to greater awareness and enables taxpayers to comply with their obligations more effectively. James and Alley (2004) similarly emphasize that knowledge of applicable tax rules is particularly important within a self-assessment system, where taxpayers are responsible for calculating, paying, and reporting their taxes. This finding is consistent with Arisandy (2017) and Kurniawan and Nugroho (2021), who found that tax understanding or knowledge has a positive and significant relationship with taxpayer compliance.

SP2DK was also found to have a positive and significant effect on Taxpayer Compliance, with a regression coefficient of 0.235 and a significance level of 0.007. Although its standardized beta coefficient of 0.236 was lower than those of LAP and PP, the result confirms that administrative supervision remains an important component of taxpayer compliance. SP2DK functions as an administrative supervision mechanism for clarifying discrepancies or indications of inconsistencies in taxpayer data and is regulated through Circular Letter of the Director General of Taxes No. 39 of 2015. This mechanism provides taxpayers with an opportunity to explain discrepancies or voluntarily correct their tax reporting before further examination is undertaken. James and Alley (2004) explain that tax compliance is influenced not only by awareness and understanding but also by the supervision exercised by tax authorities. The finding is consistent with Muzaki *et al*. (2020) and Hanik (2024), who reported that SP2DK contributes significantly to improving taxpayer compliance through clarification, supervision, and guidance.

Tax Administration Services, Tax Understanding, and SP2DK jointly contribute positively and significantly to Taxpayer Compliance, as showed by the significant F-test result. The model produces an R Square of 0.298, showing that the three variables explain 29.8% of the variation in Taxpayer Compliance, while the remaining 70.2% is explained by other factors outside the model. The standardized beta coefficients further show that LAP has the strongest relative influence ($\beta = 0.382$), followed by PP ($\beta = 0.358$) and SP2DK ($\beta = 0.236$). These findings support the broader view of James and Alley (2004) that effective tax compliance requires an appropriate balance between voluntary compliance and enforcement. They also reinforce Rahayu (2017) regarding administrative modernization, OECD (2022) regarding tax digitalization, and the empirical findings of Hidayatulloh (2020), Arisandy (2017), Kurniawan and Nugroho (2021), Muzaki *et al*. (2020), and Hanik (2024). Accordingly, improving taxpayer compliance requires an integrated approach combining accessible services, stronger tax understanding, and effective administrative supervision.

4. CONCLUSION

Tax Administration Services, Tax Understanding, and SP2DK each have a positive and statistically significant effect on Individual Taxpayer Compliance at KPP Pratama Madiun. Better tax administration services, including easier systems, faster services, clearer information, and professional assistance, are associated with higher taxpayer compliance, while stronger tax understanding enables taxpayers to calculate, pay, and report their taxes correctly and on time. SP2DK also contributes positively to compliance by providing an administrative supervision mechanism for clarification and guidance. Simultaneously, the three independent variables significantly affect Taxpayer Compliance and explain 29.8% of its variation, while the remaining 70.2% is attributable to other factors outside the research model. Therefore, all hypotheses in this study are accepted, confirming that improving service quality, strengthening tax literacy, and optimizing administrative supervision are complementary strategies for enhancing taxpayer compliance within the self-assessment system.

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