

Improving Voluntary Tax Compliance: The Role of Account Representatives' Quality Services

Novi Khoiriawati^{1*}, Mashudi², Dianita Meirini³, Qasem Muhammadi⁴

¹²³UIN Sayyid Ali Rahmatullah Tulungagung, Indonesia

⁴International Cultural Center of Rahmatun Lil Alamin, Iran

¹novi_khoiriawati@ymail.com, ²mashudi_stain@yahoo.co.id, ³dmeirini@gmail.com, ⁴qmuhammadi@iccora.com

*Corresponding Author

Abstract

This study examines the mediating role of taxpayer's satisfaction in the relationship between service quality of account representative and voluntary tax compliance. The research employed a quantitative approach with a survey method. The data were collected by distributing questionnaires to 327 taxpayers who had previously consulted with an account representative. Structural equation modelling (SEM) using AMOS Graphics was employed to analyse the data. The research results showed that the service quality of account representatives and taxpayer satisfaction had positive and significant effects on voluntary compliance. This study also found that taxpayer satisfaction does not mediate the relationship between the service quality of account representatives and voluntary. This was because tax payments are compulsory and based on law, so whether the taxpayers are satisfied with the service of the account representative does not affect their compliance in paying the taxes.

Keywords: Voluntary Compliance, Tax Services, Account Representative, Taxpayer's Satisfaction

Meningkatkan Kepatuhan Pajak Sukarela: Peran Kualitas Layanan Account Representative

Abstrak

Penelitian ini menganalisis kepuasan wajib pajak dalam memediasi hubungan antara kualitas layanan Account Representative dengan kepatuhan sukarela. Pendekatan penelitian yang digunakan bersifat kuantitatif dengan metode survei. Data dikumpulkan dengan mendistribusikan kuesioner kepada 327 wajib pajak yang pernah berkonsultasi dengan Account Representative. Model penelitian menggunakan *Structural equation modelling* (SEM) dengan menggunakan grafik AMOS untuk menganalisis data. Hasil penelitian menunjukkan bahwa kualitas layanan Account Representative dan kepuasan wajib pajak berpengaruh positif signifikan terhadap kepatuhan sukarela. Studi juga menemukan bahwa kepuasan wajib pajak tidak memediasi hubungan antara kualitas layanan Account Representative dengan kepatuhan sukarela. Hal ini dikarenakan pembayaran pajak bersifat wajib, sehingga puas atau tidaknya atas layanan Account Representative tidak menentukan kepatuhan sukarela mereka.

Kata Kunci: Kepatuhan Sukarela, Layanan Pajak, Account Representative, Kepuasan Wajib Pajak

History: Received: 26 March 2025 Revised: 2 May 2025 Accepted: 2 September 2025

Citation (APA 6th): Khoiriawati, N., Mashudi, Meirini, D., & Muhammadi, Q. (2025). Improving voluntary tax compliance: The role of account representatives' quality services. *Jurnal Economia*, 21(3), 479-495. <https://doi.org/10.21831/economia.v20i1.84208>

INTRODUCTION

Many countries in the world are confronted with challenges in fiscal management, particularly in relation to tax revenue. Meanwhile, tax payments represent a burden that

must be borne by taxpayers, potentially leading to non-tax compliance. Nontax compliance refers to the propensity of taxpayers to engage in an unfavorable tax behavior, including tax avoidance and/or tax evasion (T. H. Nguyen, 2022).

Optimization of tax revenue can be achieved through taxpayer compliance. Various literature sources have discussed multiple dimensions of taxpayer compliance. Taxpayer compliance is defined as the willingness and ability of taxpayers to adhere to tax laws and regulations. This may be interpreted as the readiness to accurately report income each year and to pay taxes in a timely manner. Taxpayer compliance is seen as the extent to which taxpayers are satisfied with the tax regulations (Hassan et al., 2021).

Indonesia is a developing country that faces unique tax-related challenges, particularly in terms of taxpayer compliance. The compliance of a taxpayer can be seen through two sides, i.e. the compliance of paying the tax and delivering the Tax Return (SPT). The compliance of tax payment can be measured by using tax ratio. The tax ratio is a comparison between revenue taxes with Gross Domestic Product (GDP) in a period of time certain. In 2022, the tax ratio in Indonesia is 10.39%. This value is smaller than other ASEAN countries such as Thailand (17.8%), Vietnam (16.21%), Singapore (12.96%), and Cambodia (12.04%).

The low tax ratio in Indonesia is caused by the low level of tax compliance. The compliance of the Tax Return can be seen through the percentage of the taxpayers who had filed the Tax Return compared to the total numbers of the taxpayers. The compliance of the Tax Return filing in Indonesia is considered low. According to the implementation of National Tax Survey (SPN), the total number of taxpayers who had registered themselves were 22.89 million. From this number, 20.814 million of them were personal taxpayers and 2.07 million of them were institutional taxpayers. Meanwhile, the total of the annual Tax Return per 2024 was as big as 16.040.339. From this data, it can be seen that the formal compliance ratio in 2024 was 85.75%. This value is lower than the formal compliance ratio in 2023 and 2023 with values of 86.97% and 86.8%.

Several factors influence voluntary compliance, including the quality of tax services and the satisfaction of the taxpayers themselves. Voluntary compliance tends to improve when tax services are delivered optimally, thereby the taxpayer satisfaction increases, which ultimately encourages taxpayers to comply with tax regulations. One of the divisions within the tax office is Account Representative (AR). AR is an employee who is appointed in each section of supervision and consultation at the tax office which has implemented modern organization. The main job of an AR is to explore the tax potentials which haven't been caught and to control the tax potentials which have been discovered (Mebratu, 2024). *Pratama KPP Karangpilang*, Surabaya, is one of the tax service offices implementing modern organization and providing an AR. With the existence of AR, it is expected that there will be more tax potentials netted in the KPP. Further, by providing a free service of AR, it is also expected to increase the compliance of the taxpayers (Faizal et al., 2017).

With the availability of AR quality service, it is expected to increase the voluntary compliance of the taxpayers. Various previous studies have produced research on the effect of tax services on the voluntary compliance of individual taxpayers. The quality of tax services provided by the tax authority can be classified into information service, interaction service, and transaction service (e Hassan et al., 2021; Susuawu et al., 2020; Muche, 2014).

Transaction service is the main and core service provided by the tax authority. From various published articles, most have researched tax services in general, such as information services, interactive services, and transaction services (Lukman et al., 2022; Puspitasari & Meiranto, 2014; Rashid et al., 2021). Studies focusing specifically on the function of the Account Representative at tax service offices are still limited, even though the Account Representative has a special role in tax services as described above. Research on the quality of services in the Account Representative function remains very limited, especially in Indonesia. Therefore, the author seeks to fill this gap by narrowing down tax services to the Account Representative services available at tax service offices.

The research mechanism was done by analyzing the voluntary compliance of individual taxpayers who had received consultation services from an AR. However, it should be noted that not all individual taxpayers in Indonesia consulted with an AR, so this study will focus only on those who have ever consulted with an AR. Additionally, the author will include taxpayer satisfaction as an intervening variable, where before deciding to comply, taxpayers first experience satisfaction with the AR's services.

According to Lovelock (2016), someone's satisfaction level after utilizing a service was determined by the quality service given to them. The better the service received by the clients, the higher the satisfaction level of the compliance among the taxpayers (Faizal et al., 2017). The satisfaction among the taxpayers is expected to increase their compliance. Taxpayers who have received services from Account Representatives (AR) are likely to experience a sense of satisfaction first before deciding to comply with tax regulations. This has been proven by several research which stated that the satisfaction of a service significantly influenced the taxpayers compliance (Shiferaw & Tesfaye, 2020). The research result implicitly showed the meaning of the importance of service strategy given to the compliance of taxpayers. Thus, with the existence of the quality AR, the satisfaction among the taxpayers will be increased, and further, it will also increase the compliance of the taxpayers.

In general, taxpayers who willingly comply have a favorable tax attitude. Further, this will lead to their high degree of trust in tax services. Similarly, when the taxpayers are treated fairly, respectfully, and openly, tax administrators are satisfied. This condition will foster a relationship of mutual trust referring to this contentment as derived from a logical cognitive analysis of common objectives, the extent to which taxpayers rely on their Account Representative, internal or external variables of the tax administrator, or both (Al-Ttaffi et al., 2020). Implicit satisfaction is another type of enjoyment that can occur naturally and unconsciously without any significant consideration of the causes (Babatunde, 2023).

According to taxpayers, this type of instinctive response arises from personal knowledge and recollection of tax administrators. In order to boost voluntary tax compliance, this has led to another question: what tactics should tax administrators employ to promote implicit and reason-based trust? The way the taxpayers engage with their Account Representatives is directly tied to their tax compliance behavior (Chindengwike & Kira, 2022). This encounter, whether favorable or unfavorable, has the potential to either boost or decrease taxpayers' voluntary compliance by fostering or undermining their contentment (Sritharan et al., 2020). Wichmann et al. (2024) recommended that Account

Representatives should be prioritized in terms of honing their communication skills when giving services in order to increase taxpayer satisfaction and encourage voluntary compliance.

There are three primary components in this study. The study's history is covered in the first section. After reviewing previous research, the second section develops hypotheses for this investigation. The research methodology is provided in the next section, which is followed by a presentation of the findings and a discussion of the findings. The conclusion and implications part, covering the implications of the findings, limits, and future study direction, is the fifth and last section.

Various studies have been conducted to test whether there is a relationship between service quality and voluntary tax compliance. Research conducted by Saragih & Putra (2021) demonstrated that the level of tax services quality positively affects taxpayer compliance. Taxpayers' level of compliance increases with the quality of delivered services tax officers. In addition, Chindengwike & Kira (2022) also showed that individual taxpayers' voluntary compliance is significantly affected by the caliber of tax services. These results suggested that individual taxpayers' voluntary compliance is affected by the caliber of account representative services. Consistent with the findings of other studies, voluntary compliance increases with the quality of services rendered. Taking into account the arguments and references that are currently available, the study's initial hypothesis is:

H1: The quality of account representative services has a positive effect on the voluntary compliance on individual taxpayers.

The quality service is the main factor affecting the satisfaction of the clients. Research by Andreas & Savitri (2015) proved that the quality of tax service played a significant role in determining the satisfaction of the taxpayers. The research result of Al-Taffi et al. (2020) presented similar result where several dimensions such as tangibility, empathy, reliability, responsiveness, and assurance confirmed their significant effect towards the satisfaction of the taxpayers. This finding was in line with a study by Muche (2014) that revealed the positive effect of the quality service towards the clients' satisfaction. The hypothesis proposed in the research was to examine the connection of AR quality service and the taxpayers' satisfaction by relying on a view that the clients' satisfaction will be achievable if their willingness meet their expectations towards the products or service. If the service given to the clients are suitable or more than their expectations, the satisfaction will be achieved.

H2: The quality of account representative service has a positive effect on individual taxpayers' satisfaction

Several research had been done to study the relationship between the taxpayers' satisfaction and voluntary compliance. One of them is a study by Shiferaw & Tesfaye (2020) and Chandra et al. (2023) about the effect of Satisfaction of the Taxation Service on the Compliance of Taxpayers. The research result showed that the satisfaction of the taxpayers measured based on their physical evidence, skillfulness, responsiveness, trustworthiness, and empathy has a positive effect on the compliance of the taxpayers.

According to the research, the argument proposed to underline the hypothesis set for the study is:

H3: The taxpayers satisfaction has a positive effect on individual taxpayers voluntary compliance.

Chandra et al. (2023) stated that the quality service given by the account representative can increase the satisfaction of the taxpayers. Thus, it is expected that this can motivate the taxpayers to be more compliant in paying the tax voluntarily. The satisfaction towards the given service will make people think that paying the tax is not a forced-obligation. Instead, they will think that it is a responsibility that must be done with personal motivation and consciousness. A study conducted by Andreas & Savitri (2015) showed that the satisfaction of taxpayers played a role as the connecting variable between several dimensions i.e. empathy, reliability, responsiveness, assurance, dan loyalty of the taxpayer. The quality service will increase the satisfaction of the taxpayers which will, in turn, encourage them to boost up their compliance. Hence, an argument proposed for the hypothesis is that the quality service of an account representative can result in the satisfaction of the taxpayers which further impact to the compliance of the taxpayers.

H4: The satisfaction of the taxpayers mediates the relationship between the quality service of the account representative to voluntary compliance.

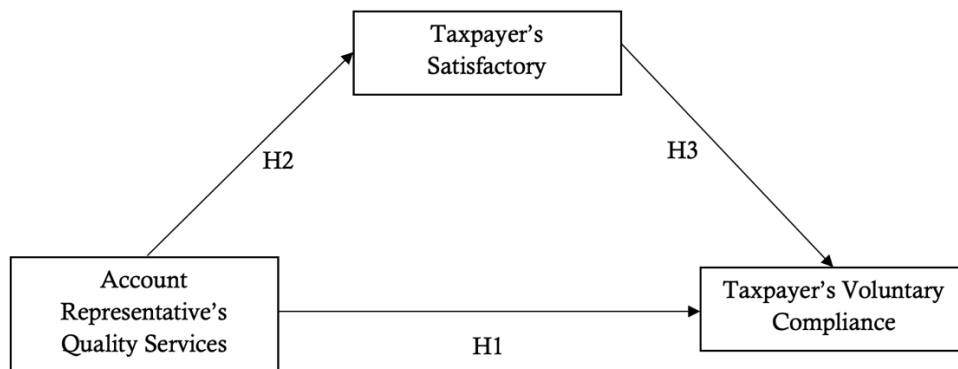


Figure 1. Research Model

METHOD

This research applied a quantitative approach, where the variables being observed can be identified and the relationship between variables is measurable. The quantitative approach relies on numerical data. On the other hand, this study is also testing the hypotheses. A research design that is used to test a hypothesis tests the connection between variables, both correlational and cause-effect relationships. In addition to that, this research employed a survey where information was gathered from the respondents by collecting data both directly and indirectly.

Operational Variable

Variables used in this research covered three points: (1) quality service of the Account Representative (AR) as an independent variable (X), (2) the satisfaction of the taxpayers as a mediated variable (Z), and (3) the voluntary compliance of the taxpayers as a dependent variable. Account representative quality service is defined as a service which is executed based on five dimensions of quality service by Kotler (2014): tangibility, reliability, responsiveness, assurance, and empathy. The indicator of taxpayer's satisfaction defined in this study is in line with a statement from Vukmir (2006) which has been used by Balinado et al. (2021) and Ali et al. (2021). It covers (a) the satisfaction with the service, (b) the fulfilled expectations after using the service, (c) willingness to recommend to others, and (d) the loyalty to consistently buy the products. Thus, the indicator of the taxpayers' voluntary compliance referred in this research is relevant to Slippery Slope Framework by Kirchler et al. (2008) which includes (a) awareness of timely tax reporting, (b) willingness to pay taxes without coercion, (c) understanding that paying taxes is a moral obligation, (d) compliance even without being supervised or audited, and (e) support for the tax system because it is considered fair. In this research, Likert scale is used with score ranging from 1 to 4.

1 = Strongly Disagree

2 = Disagree

3 = Agree

4 = Strongly Agree

Sample

The population applied in this research is all of personal taxpayers registered in *Pratama KPP Karangpilang*, Surabaya, who have done a consultation session with account representative in 2023 with 327 samples of the individual taxpayers. The questionnaire was distributed to all of them.

Table 1. *Respondent Demographic*

Variables	Classification	Amount	Percentage (%)
Age	18-30 years old	45	14.72%
	31-40 years old	137	41.89%
	41-50 years old	124	37.92%
	Above 50 years old	21	7.33%
Respondents' Education	High school	22	6.73%
	College level	120	36.7%
	University level	185	56.57%
Gender	Male	124	37.79%
	Female	203	62.21%
Visit Frequency to Account Representative	1-3 times	224	73.25%
	4-7 times	68	20.79%
	More than 7 times	35	10.07%

Data Analysis

Preliminary data analysis, including validity and reliability testing, data filtering, descriptive statistics, and classical assumption testing, was conducted using SPSS 25.0 application. However, the Covariance-Based Structural Equation Modeling (CB-SEM) was tested using AMOS application. CB-SEM allows researchers to simultaneously analyze complex relationships, making it widely used in social, psychological, management, and other research fields (Afthanorhan et al., 2020). CB-SEM is also suitable for studies involving large and normally distributed datasets. In this study, the data from 327 respondents were normally distributed. Therefore, the CB-SEM model is appropriate for testing the mediation relationship in this study, namely taxpayer satisfaction. The following is the statistical description of the analyzed sample.

FINDING AND DISCUSSION

Descriptive Statistic Test

The detail of descriptive statistic test was presented in the Appendix 1. in the end of this paper.

Validity and Reliability Test

The critical value (r_{table}) was obtained by referring to the correlation table using 95% confidence level or 5% significance level, with a degree of freedom for $n=327$ which is as big as 0.113. According to the validity test, all of the question items reached a bigger score than 0.113. Thus, it can be concluded that all items are valid and worth to proceed to the reliability test. Based on the reliability test, the reliability coefficient value of quality service (X) was 0.918, taxpayers' satisfaction (Z) 0.620, and taxpayers' compliance (Y) 0.656. It can be concluded that the value of Cronbach's Alpha for each variable is more than 0.6, which implied that the construct or variable used has been consistent and stable all the time.

Classic Assumption Test

a. Normality Test

In this study, the normality test was done by using *Kolmogorov-Smirnov* test from the residual value of a regression model under a condition. If the significance value is more than 0.05, the data are normally distributed. If the significance value is less than 0.05, the data are not normally distributed (Gozali, 2014: 31). The test result of this research showed that all data have been normally distributed. The result of normality test showed a significant value as big as 0.891 and it is normally distributed.

b. Heteroscedasticity Test

The result of the heteroscedasticity test is delivered in Table 3.

Table 2. *The Result of the Heteroscedasticity Test*

Model	t Value	Sig. Value
(Constant)	.692	.490
X	.998	.319
Z	.385	.701

From table 2, it can be revealed that the heteroscedasticity test result on variables showed a significant value on the variable of quality service (X) which was as big as 0.319 and the taxpayers' satisfaction (Z) as big as 0.791. Since the significance value is bigger than 0.05, it can be concluded that there is no heteroscedasticity problem.

c. Multicollinearity Test

Below are the results of the multicollinearity test:

Table 3. *The Result of the Multicollinearity Test*

	B	Tolerance	VIF
1 (Constant)	5.537		
X	.092	.754	1.326
Z	.328	.754	1.326

From table above, it can be seen that the tolerance number from both independent variables are 0.754 (X), 0.754 (Z), and VIF scores reached 1.326 (X) and 1.326 (Z). If the tolerance is more than 0.1 and the VIF is less than 10, it can be concluded that there is no multicollinearity problem.

The Result of the Determination Coefficient Test

Table 4. *Determination Coefficient*

R	R Square	Adjusted R Square
0.361	0.224	0.221

According to the table 4, it can be figured out that the value of Adjusted R Square is 0.221. It makes the contribution given by the independent variable—in this case, quality service of the AR—reached 22.1% while the remaining 77.9% was interpreted by other factors which were beyond the scope of this study.

Hypothesis Testing

Hypothesis testing was conducted to see whether the hypothesis proposed in this research was accepted or rejected. The hypothesis test in this study is the partial (t-test) of:

H1: Quality of account representative services has a positive effect on voluntary compliance.

The results of the hypothesis test between Quality of account representative services and voluntary compliance are as follows:

H0: Quality of account representative services does not have positive effect on voluntary compliance.

H1: Quality of account representative services has a positive effect on voluntary compliance.

Table 5. Results Hypothesis Testing of Quality of AR services and voluntary compliance

Std coefficient Beta	t count	t table	Sig	Decision
0.299	4.892	1.9697	.000	Accepted

According to Table 5 above, it can be seen that t count was bigger than the t table that was 1.9697 and the significance of $t=0.000 < 0.05$. Therefore, it was determined that H0 was rejected and H1 was accepted. The result indicated that the quality of account representative services has a positive effect on the voluntary compliance on individual taxpayers.

H2: Quality of account representative service has a positive effect Individual taxpayers' satisfaction.

The results of the hypothesis test between the quality of account representative services and Individual taxpayers' satisfaction are as follows:

H0: The quality of account representative service does not have positive effect on individual taxpayers' satisfaction

H2: The quality of account representative service has a positive effect on individual taxpayers' satisfaction

Table 6. Results Hypothesis Testing of Quality of AR Services and Taxpayers' Satisfaction

Std coefficient Beta	t count	t table	Sig	Decision
0,474	8.383	1.9697	.000	Accepted

According to table 6(Appendix 1) above, it can be seen that counted t-count was bigger than the t table that was 1.9697 and the significance of $t=0.000 < 0.05$. Thus, it was determined that H0 was rejected and H2 was accepted. The result indicated that the quality of account representative service has a positive effect on the individual taxpayers' satisfaction.

H3: The taxpayers' satisfaction has a positive effect on voluntary compliance

The results of the hypothesis test between the taxpayers' satisfaction and voluntary compliance are as follows:

H0: The taxpayers' satisfaction does not have positive effect on individual taxpayers voluntary compliance

H3: The taxpayers' satisfaction has a positive effect on individual taxpayers voluntary compliance.

Table 7. Results Hypothesis Testing of the Taxpayers Satisfaction and Individual Taxpayers' Voluntary Compliance

Std coefficient Beta	t count	t table	Sig	Decision
0,389	6.573	1.9697	.000	Accepted

According to Table 7 above, it can be seen that counted t-count was bigger than the t table that was 1.9697, and the significance of $t=0.000 < 0.05$. Thus, it was determined that H0 was rejected and H3 was accepted. The result indicated that taxpayers' satisfaction has a positive effect on individual taxpayers' voluntary compliance. Beta value of each variable showed positive numbers which means that each variable has positive relationship. It can also be interpreted that if the independent variable is increasing, the dependent variable will be so. The following is the result of direct and indirect impacts on each variable.

Table 8. *Direct and Indirect Effect*

Effect	Direct	Indirect Through Z	Total
H1: LAY towards KPT	0.299	-	0.217
H2: LAY towards KPS	0.474	-	0.496
H3: KPS towards LAY	0.389	-	0303
H4: LAY towards KPT through KPS	-	0.184	0.184
Total impacts of LAY towards KPT			0.483

Table 8 revealed that the total of direct effect was as big as 0.299 while the indirect effect through mediated variable as big as 0.184. The amount of direct effect is bigger than the indirect effect. This is proof that without the mediated variable, the quality service of the AR affects the compliance of the taxpayers. Thus, it can be stated that the satisfaction of the taxpayers is not the mediated variable or the intervention between the quality service of AR towards the compliance of the taxpayers. The total impacts of the quality service of AR towards the compliance of the taxpayers was calculated by accumulating the direct and indirect effect which was known to be 0.483.

It was discovered in the first findings that the quality service of AR had positive and significant effect on the compliance of the taxpayers. In other words, the higher the quality service of an account representative, the higher the compliance of the taxpayers. According to the distribution of the respondents' answers and observation conducted in the field, it could be seen that the quality service given by AR so far was considered good and satisfactory. This was proven through the average score of the indicator of AR quality service on Table 9 (Appendix 1) which is as big as 3.15. The highest mean score on the quality service is lied on the dimension of physical proof (tangibility) that was 3.22. The indicator with the highest mean score in the office of tax service where the AR service is worth to use was as big as 3.33 (item 1). Meanwhile, on Table 11 (Appendix 1) shows that the highest indicator of taxpayers' compliance lies on the filing of Tax Payment Slip which was relevant to the real condition of the taxpayers, that was 3.18 (item 25). This indicated that the taxpayers had the willingness to be honest in having their taxation rights and obligations. According to the attribution theory, each individual engages in the attribution process, which is explaining the cause of behaviour based on the internal factors (internal attribution) or external factors (external attribution). In this case, voluntary compliance can be affected by both internal and external factors. The example of internal factors is such as satisfaction with the Account Representative services and external factor is such as the quality services of account representative.

Unawareness or lack of information of someone will drive them to look for the needed information. The information-seeking process usually leads to an interaction with the other parties. In a taxation context, if the taxpayers are given information concerning the solution of their taxation problems and are obliged to follow those procedures, they will figure out that there is a solution that must be followed and obeyed. Thus, the information they received will motivate them to fulfill their taxation rights and increase their good deeds to be compliant. One of methods in encouraging the taxpayer compliance is by escalating the quality service of taxation administration or AR. The better the quality service of the AR provided by the government, the bigger the compliance of the taxpayers. It was proven in this study that there are positive and significant impacts of it (Chandra et al., 2023). The taxpayer compliance strongly determines the success of the achieved target of tax income and Tax Return. According to a research result by Sritharan et al. (2020), Lukman et al. (2022) and Albab & Suwardi (2021), the quality service of AR is proven impactful, positive and significant towards the level of taxpayers' compliance. It can be concluded that the improvement on the quality service of AR will give positive effects in increasing the taxpayers' compliance towards the realization of the taxation rights and obligation.

The second finding revealed that AR service quality has positive and significant effect on taxpayers' satisfaction. In other words, the higher the AR service quality, the higher the taxpayers' satisfaction. According to the distribution of the respondents' answers and the result of field observation, it was found that the service quality of AR in creating taxpayers satisfaction is already good. This can be seen through the mean value of "high service quality" variable which was as big as 3.15 and mean value of taxpayers' satisfaction which was known to be 3.10.

Based on the questionnaire result of the taxpayers' satisfaction, the highest mean score lies on the indicator of willingness to repurchase, which is in this case is the desire to consult with the account representative, which reached 3.15. This implies that the personal taxpayer registered in *Pratama KPP Karangpilang*, Surabaya, had been satisfied with the service of the AR. They believed that by consulting with the AR, they will get the solutions towards the problems they faced. Besides, having the service of AR is for free without spending a penny. This will encourage the taxpayers to revisit the AR. The AR service can increase satisfaction because individual will do an information-seeking process.

Satisfaction theory which is included in expectation disconfirmation model explains that the consumers' satisfaction and dissatisfaction are the effects of comparison between consumer's expectation before purchasing and what they really get after purchasing the products. Personal taxpayers' satisfaction level was determined by comparing the taxpayers' expectation before and after receiving the AR service. The better the service quality of AR, the higher the taxpayers' satisfaction. The formation of AR in KPP which was conducted by modern organization aims at serving the taxpayers who are facing difficulties in fulfilling their taxation rights and obligations. As a public institution, KPP works as an organization that is responsible in giving a premium service to community.

The service quality can increase the taxpayer satisfaction who had received the public service. It was found that the AR service quality positively and significantly impacts

the taxpayer satisfaction which is relevant to the findings of several previous research (e Hassan et al., 2021; Sritharan et al., 2020; Paramita et al., 2021). Therefore, the aim is to benefit the AR provided in KPP to serve all the taxpayers and affect the satisfaction level of personal taxpayers registered in *Pratama KPP Karangpilang*, Surabaya.

The results of the study indicate that taxpayers' satisfaction has positive and significant effects on taxpayers' compliance. Someone's behavior arises due to an internal drive. The satisfaction felt by the taxpayers for the services needed will encourage them to comply with tax regulations. Thus, taxpayers' satisfaction has positive effects on their compliance. The results of this study support the previous research by Susuawu et al. (2020), Andreas & Savitri (2015), Chindengwike & Kira (2022) that showed an effect between taxpayers' satisfaction and compliance among the individual taxpayers registered at the *Pratama KPP Karangpilang*, Surabaya.

The results of the study indicate that taxpayer satisfaction is not a mediation between the effect of AR service quality on taxpayer compliance. This is because the direct effect between AR service quality on taxpayer compliance is greater than its indirect effect, namely AR service quality on compliance through taxpayers' satisfaction. An explanation related to the magnitude of the direct effect compared to the indirect ones will be described based on theories that support the study, namely tax elements, external attribution theory, satisfaction theory, drive theory, questionnaire results from the average value of each variable indicator, and those which are supported by phenomena in the field obtained from the results of the observations and criticism in the form of suggestions given by the respondents.

Based on the attribution theory, each individual carries out an attribution process, namely the process of perceiving dispositional traits (a person's character) in situations in a certain environment. Lack of information from an individual will encourage the individual to seek the information needed. The tendency to seek information insist a person to interact with other individuals. Satisfaction is not a mediator between the quality of AR services and taxpayer compliance because tax is a rule that has legal force and is compelling for every citizen to comply with it. Tax is a mandatory payment based on the law that cannot be avoided for those who are obliged and those who do not want to pay taxes, coercion can be carried out. One of the elements of tax is that taxes are collected based on the power of the law and the procedures for implementing the rules.

In addition to having legal force, taxes also impose sanctions on anyone who violates the rules. Therefore, whether satisfied or not with AR services, taxpayers will still comply with tax regulations. In addition, the attribution made from the service delivery process was still low. Individual taxpayers registered at the *Pratama KPP Karangpilang*, Surabaya, in receiving AR services were still at a glance, therefore further services are needed to improve their understanding of taxation. This is evidenced by the characteristics of the respondents whom around 77% of them visited AR for 1-3 times. This condition was also seen from the small number of taxpayers who had visited AR. Of the 39,191 individual taxpayers registered at the *Pratama KPP Karangpilang*, Surabaya, there were 2,715 or around 7% have consulted with the AR. This indicates that the frequency of taxpayers visiting AR will effect the level of taxpayers' compliance. This result is also supported by the lowest mean value on the satisfaction indicator of 3.02 in which they will recommend

AR services to other taxpayers. This means that individual taxpayers registered at the *Pratama KPP Karangpilang*, Surabaya, did not feel the need to recommend AR services to other taxpayers because other professions are available such as tax consultants who are willing to serve and provide guidance and solutions to them.

Based on field observations and criticisms conveyed by the respondents, the services provided by AR at *Pratama KPP Karangpilang*, Surabaya, were considered good, but they complained about news of corruption in tax collection results, misappropriation of state development funds and not feeling the equal distribution of welfare from paying taxes. These complaints resulted in the reluctance among the taxpayers to comply with tax regulations. Meanwhile, taxpayers' compliance is a condition where taxpayers fulfill all taxation obligations and have their taxation rights (Rashid et al., 2021; Clark et al., 2020; Atawodi & Ojeka, 2012).

The compliance of individual taxpayers at *Pratama KPP Karangpilang*, Surabaya, in submitting SPT was categorized good. This can be seen from the high average indicator of taxpayers' compliance of 3.11, namely filing the Tax Return according at the due date. Based on the evidences obtained above, although there is a partial effect, the contribution of the effect of the independent variable is still small, which can be seen from the adjusted R-square value. Thus, taxpayers' satisfaction does not mediate between the quality of AR services and taxpayer compliance because taxes are regulations that have legal force and sanctions that bind all levels of society. In addition, low attribution process due to the small number of taxpayers visiting AR causes taxpayers to receive less solutions to the problems they are facing.

CONCLUSION

There is a positive effect between the quality of account representative (AR) services and voluntary compliance. The better the quality of AR services, the higher the level of voluntary compliance. AR services received by the taxpayers have a direct effect on their compliance. In addition, the quality of AR services also contributes positively to taxpayers' satisfaction whereby the better the service provided, the more taxpayers feel satisfied. Taxpayers' satisfaction, then, has a positive effect on their voluntary compliance. This study shows that taxpayers' satisfaction is not a significant mediator, because tax is an obligation regulated by law with binding sanctions. With the coercive nature of tax, taxpayers must still comply with tax regulations, whether or not they are satisfied with AR services, in which ensured voluntary compliance is maintained.

Information gathered from this study can assist the government, particularly the tax authorities, when formulating tax policies. Based on the findings of this study, taxpayer visits to Account Representatives (AR) reflect their trust in and expectations of the tax authority's services. Therefore, this trust and expectation must be managed by the tax authority to increase taxpayers' intention to comply with tax regulations. This study also recommends that the government increase the number of Account Representatives at Primary Tax Service Offices in various regions, considering the crucial role of ARs in enhancing taxpayer satisfaction and compliance.

This study has several limitations. The use of quantitative methods causes the research analysis to be limited to the results of statistical tests. For future researchers, it is suggested

to choose a qualitative research method with interview techniques, so that the information obtained will be deeper. Future research should consider conducting in-depth interviews as a complement to surveys, as they would be useful in providing a deeper understanding and explanation of the relationship between the variables.

REFERENCES

- Afthanorhan, A., Mamun, A. Al, Zainol, N. R., Foziah, H., & Awang, Z. (2020). Framing the retirement planning behavior model towards sustainable wellbeing among youth: The moderating effect of public profiles. *Sustainability (Switzerland)*, 12(21), 1–24. <https://doi.org/10.3390/su12218879>
- Al-Ttaffi, L. H. A., Bin-Nashwan, S. A., & Amrah, M. R. (2020). The influence of tax knowledge on tax compliance behaviour: A case of Yemeni individual taxpayers. *Journal of Business Management and Accounting*, 10(Number 2), 15–30. <https://doi.org/10.32890/jbma2020.10.2.2>
- Albab, F. N. U., & Suwardi, E. (2021). The effect of tax knowledge on voluntary tax compliance with trust as a mediating variable: A study on Micro, Small, and Medium Enterprises (MSMEs). *The Indonesian Journal of Accounting Research*, 24(03), 381–406. <https://doi.org/10.33312/ijar.528>
- Ali, B. J., Saleh, P. F., Akoi, S., Abdulrahman, A. A., Muhamed, A. S., Noori, H. N., & Anwar, G. (2021). Impact of service quality on the customer satisfaction: Case study at online meeting platforms. *International Journal of Engineering, Business and Management*, 5(2), 65–77. <https://doi.org/10.22161/ijebm.5.2.6>
- Andreas, & Savitri, E. (2015). The effect of tax socialization, tax knowledge, expediency of tax ID number and service quality on taxpayers compliance with taxpayers awareness as mediating variables. *Procedia - Social and Behavioral Sciences*, 211(September), 163–169. <https://doi.org/10.1016/j.sbspro.2015.11.024>
- Atawodi, O. W., & Ojeka, S. A. (2012). Factors that affect tax compliance among Small and Medium Enterprises (SMEs) in North Central Nigeria. In *International Journal of Business and Management* (Vol. 7, Issue 12). <https://doi.org/10.5539/ijbm.v7n12p87>
- Babatunde, S. A. (2023). IPSAAS attributes dissensions and SMEs tax payment compliance integrity. *Jurnal Economia*, 19(2), 236–254. <https://doi.org/10.21831/economia.v19i2.55438>
- Balinado, J. R., Prasetyo, Y. T., Young, M. N., Persada, S. F., Miraja, B. A., & Perwira Redi, A. A. N. (2021). The effect of service quality on customer satisfaction in an automotive after-sales service. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2), 116. <https://doi.org/10.3390/joitmc7020116>
- Carrillo, P. E., Castro, E., & Scartascini, C. (2021). Public good provision and property tax compliance: Evidence from a natural experiment. *Journal of Public Economics*, 198, 104422. <https://doi.org/10.1016/j.jpubeco.2021.104422>
- Chandra, T., Wijaya, E., Suryadiningrat, A., Chandra, S., Chandra, J., Bisnis, I., Teknologi, D., Indonesia, P., Dumai, P., & Office, T. (2023). Corporate taxpayer satisfaction and compliance analysis at Pratama Dumai Tax Office: Review of the Service System. *Business Management and Accounting (ICOBIMA)*, 1(2), 429–442. <https://doi.org/10.35145/icobima.v1i2.3071>
- Chindengwike, J. D., & Kira, A. R. (2022). The effect of tax rate on taxpayers' voluntary compliance in Tanzania. *Universal Journal of Accounting and Finance*, 10(5), 889–896. <https://doi.org/10.13189/ujaf.2022.100501>
- Clark, C., Davila, A., Regis, M., & Kraus, S. (2020). Predictors of COVID-19 voluntary compliance behaviors: An international investigation. *Global Transitions*, 2, 76–82.

- <https://doi.org/10.1016/j.glt.2020.06.003>
- e Hassan, I., Naeem, A., & Gulzar, S. (2021). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation*, 7(1). <https://doi.org/10.1186/s40854-021-00234-4>
- Faizal, S. M., Palil, M. R., Maelah, R., & Ramli, R. (2017). Perception on justice, trust and tax compliance behavior in Malaysia. *Kasetsart Journal of Social Sciences*, 38(3), 226–232. <https://doi.org/10.1016/j.kjss.2016.10.003>
- Gozali, I. (2018). Aplikasi analisis multivariate dengan program IBM SPSS 25.
- Kotler, Philip, & Armstrong, G. (2014). Principles of Marketing (Bob Sabran (ed.)). Erlangga.
- Lovelock, C., & Wirtz, J. (2016). Services marketing. Hackensack: World Scientific.
- Lukman, T. A., Hafni, L., Panjaitan, H. P., Chandra, T., & Sahid, S. (2022). The influence of service quality on taxpayer satisfaction and taxpayer compliance at Bapenda Riau Province. *Business Management and Accounting (ICOBIMA)*, 1(1), 40–59.
- Mebratu, A. A. (2024). Theoretical foundations of voluntary tax compliance: evidence from a developing country. *Humanities and Social Sciences Communications*, 11(1), 1–8. <https://doi.org/10.1057/s41599-024-02903-y>
- Muche, B. (2014). Determinants of taxpayer's voluntary compliance with taxation in East Gojjam-Ethiopia. *Research Journal of Economics & Business Studies*, 3(9), 41–50. www.theinternationaljournal.org
- Nguyen, T. H. (2022). The impact of non-economic factors on voluntary tax compliance behavior: A case study of Small and Medium Enterprises in Vietnam. *Economies*, 10(8). <https://doi.org/10.3390/economies10080179>
- Nguyen, T. T. D., Pham, T. M. L., Le, T. T., Truong, T. H. L., & Tran, M. D. (2020). Determinants influencing tax compliance: The case of Vietnam. *Journal of Asian Finance, Economics and Business*, 7(2), 65–73. <https://doi.org/10.13106/jafeb.2020.vol7.no2.65>
- Paramita, W., Rostiani, R., Winahjoe, S., Wibowo, A., Virgosita, R., & Audita, H. (2021). Explaining the voluntary compliance to COVID-19 Measures: An extrapolation on the gender perspective. *Global Journal of Flexible Systems Management*, 22(s1), 1–18. <https://doi.org/10.1007/s40171-021-00261-1>
- Puspitasari, E., & Meiranto, W. (2014). Motivational postures in tax compliance decisions: an experimental studies. *International Journal Of*, 5(1), 100–110.
- Rashid, S. F. A., Ramli, R., Palil, M. R., & Amir, A. M. (2021). Improving voluntary compliance using power of tax administrators: The mediating role of trust. *Asian Journal of Business and Accounting*, 14(2), 101–136. <https://doi.org/10.22452/ajba.vol14no2.4>
- Saragih, A. H., & Putra, I. D. N. S. (2021). Ethical perception of tax evasion: Determinants and consequences on voluntary tax compliance. *Jurnal Akuntansi Dan Keuangan*, 23(1), 1–14. <https://doi.org/10.9744/jak.23.1.1-14>
- Shiferaw, N., & Tesfaye, B. (2020). Determinants of voluntary tax compliance (The Case Category A and B Taxpayers in Dire Dawa Administration). *International Journal of Scientific and Research Publications (IJSRP)*, 10(06), 982–996. <https://doi.org/10.29322/ijssrp.10.06.2020.p102119>
- Sritharan, N., Salawati, S., & Cheuk, S. C. S. (2020). How social factor determine individual taxpayers' tax compliance behaviour in Malaysia? *International Journal of Business and Society*, 21(3), 1444–1463.
- Susuawu, D., Ofori-Boateng, K., & Amoh, J. K. (2020). Does service quality influence tax compliance behaviour of smes? a new perspective from Ghana. *International Journal of Economics and Financial Issues*, 10(6), 50–56. <https://doi.org/10.32479/ijefi.10554>

- Vukmir, R. B. (2006). International Journal of Health Care Quality Assurance Customer satisfaction Article information : *International Journal of Health Care Quality Assurance*.
- Wichmann, J., Leyer, M., & Altmüller, I. (2024). Do taxpayers consider quality labels as a form of recommendation for good tax-preparation services? Evidence from Germany. *Heliyon*, 10(1), e23357. <https://doi.org/10.1016/j.heliyon.2023.e23357>

Appendix

Table 9. *Respondents' Responses on Quality of Account Representative*

Dimensions	Item	Mean
Tangibility	The building used for AR services is suitable for use.	3.33
	The equipment used in the service is adequate.	3.17
	The AR staff always looks neat and professional.	3.27
	A contact number for the AR staff is available.	3.15
Reliability	The services provided are in accordance with the regulations.	3.20
	The AR always provides explanations when the taxpayer does not understand something.	3.11
	The AR always offers solutions to the taxpayer's problems.	3.19
	The AR provides guidance and counseling according to the scheduled time.	3.09
Responsiveness	Complaints submitted by the taxpayer are promptly responded by the AR.	3.08
	The AR is always ready to respond to the taxpayer's requests and inquiries.	3.12
Assurance	The AR has adequate understanding of tax regulations	3.18
	The AR has good ability in answering taxpayers' questions and providing solutions.	3.13
	During the service process. the AR always behaves politely toward the taxpayer.	3.21
	The information provided by the AR officer is reliable and free from doubt	3.11
Empathy	The AR gives sincere and wholehearted attention to the taxpayer	3.15
	The AR is easy to contact.	2.96
	The AR always communicates in a polite and respectful manner.	3.22
	The AR understands the taxpayer's complaints.	3.12
Mean Overall		3.15

Table 10. *Respondents' responses on Taxpayers' satisfaction*

Item	Mean
I am satisfied with the service provided by the AR.	3.14
Based on the service I received; I am willing to recommend it to other taxpayers.	3.02
The quality of service provided by the AR has met my expectations.	3.09
If I experienced difficulties in fulfilling my tax rights and obligations,I will consult the AR for assistance.	3.15
Mean Overall	3.10

Table 11. *Respondents' responses on Voluntary Compliance*

Item	Mean
In the past five years, I have submitted my tax returns within the specified deadline.	3.11
I complete my tax return in compliance with the guidelines issued by the Directorate General of Taxes.	3.09
The filing of Tax Payment Slip (SSP) was relevant to my real condition.	3.18
I support the tax system because it is considered fair.	3.09
I am willing to pay taxes without coercion.	3.03
I understand that paying taxes is a moral obligation.	3.10
In the past five years, I have never been convicted for violating tax regulations.	2.85
I comply even without being supervised or audited.	2.01
Mean Overall	2.76