Digital Taxation and Compliance: Evaluating the Role of E-Filing in Indonesia's Self-Assessment System

Khalifatur Rafi'ah, Dwi Koerniyawati
UIN Sunan Ampel Surabaya, Indonesia
Jl. Ahmad Yani No.117, Jemur Wonosari, Kec. Wonocolo, Kota SBY, Jawa Timur 60237
E-mail: khalifaurrafiah@gmail.com

Abstrak

Peningkatan sistem sesuai dengan digitalisasi yang semakin berkembang dihadirkan oleh Direktorat Jenderal Pajak sebagai upaya memudahkan wajib pajak dalam kepatuhan perpajakan untuk meningkatkan penerimaan negara dimana sumber terbesarnya berasal dari perpajakan. Sitem e-Filling akan membantu pelaporan pajak dengan mudah dan lebih fleksibel. Jadi apakah kepatuhan perpajakan dapat dipengaruhi oleh adanya sistem terobosan baru dari pemerintah ini. Penelitian ini bertujuan untuk menelaah penelitian-penelitian yang sudah dilakukan. Metode penelitian ini menggunakan pendekatan kualitatif dengan perolehan data melalui studi literatur yang berjumlah 8 referensi artikel jurnal. Hasil penelitian menunjukkan bahwa e filling memiliki pengaruh yang sangat positif pada peningkatan kepatuhan wajib pajak.

Kata Kunci*: E-Filling; Kepatuhan Pajak; Wajib Pajak;*

Abstract

System improvements in accordance with the increasingly developing digitalization are presented by the Directorate General of Taxes as an effort to facilitate taxpayers in tax compliance to increase state revenues where the largest source comes from taxation. The e-Filling system will help tax reporting easily and more flexibly. So can tax compliance be influenced by the existence of this new breakthrough system from the government. This study aims to examine the studies that have been conducted. This research method uses a qualitative approach with data acquisition through literature studies totaling 8 journal article references. The results of the study show that e-filling has a very positive influence on increasing taxpayer compliance.

Keywords*: E-Filling; Tax Compliance; Taxpayers;*

Introduction

Tax revenue remains the backbone of state financing in most countries, including Indonesia. As a developing economy with ambitious infrastructure and social spending needs, Indonesia depends heavily on taxation as its primary source of government revenue. However, the effectiveness of tax collection is closely tied to taxpayer compliance, which has historically posed challenges. Under Indonesia's **self-assessment system**, taxpayers are entrusted with calculating, paying, and reporting their own taxes. This approach is designed to encourage voluntary compliance and reduce administrative burdens, but it also creates risks of underreporting, errors, and intentional evasion if not supported by adequate enforcement and facilitation mechanisms (Gunadi, 2016).

In response to these challenges, the government has pursued a series of digital innovations, with **e-filing** emerging as one of the most significant reforms. Introduced by the Directorate General of Taxes (DJP) in 2005 and gradually expanded, e-filing enables

taxpayers to submit annual tax returns (SPT) electronically through the internet. By reducing reliance on manual processes, e-filing is intended to enhance efficiency, accuracy, and convenience in tax reporting. It is also expected to minimize opportunities for corruption and bureaucratic inefficiencies, as interactions between taxpayers and tax officers are reduced (Pandiangan, 2008; DJP, 2020).

Globally, the adoption of e-filing systems has been linked to improvements in taxpayer compliance and administrative efficiency. Studies in the United States, India, and Kenya, for instance, show that digital filing systems increase timeliness of submissions, reduce processing errors, and enhance overall compliance rates (Azmi & Kamarulzaman, 2014; Muturi & Kiarie, 2015). In Indonesia, similar trends are reported, with taxpayers increasingly acknowledging the convenience of e-filing compared to traditional manual submissions (Suminarsasi & Supriyadi, 2011; Rahayu, 2017). The COVID-19 pandemic further accelerated reliance on digital platforms, positioning e-filing not only as a compliance tool but also as an essential component of public health protocols in minimizing face-to-face interactions (Kusumawati, 2021).

Despite these advances, the impact of e-filing on compliance in Indonesia is not yet fully understood. Many existing studies focus on **technical adoption factors**, such as ease of use, perceived usefulness, or infrastructure readiness, often using the Technology Acceptance Model (TAM) as the theoretical basis (Davis, 1989; Indriani & Halim, 2017). While these studies highlight important aspects of user acceptance, they often stop short of linking adoption directly to measurable improvements in **taxpayer compliance behavior**. Moreover, issues of digital literacy, unequal access to technology, and varying levels of tax knowledge across different taxpayer groups remain underexplored in the Indonesian context (Mardiasmo, 2019).

This research seeks to fill that gap by focusing not only on the adoption of e-filing but also on its broader role in enhancing taxpayer compliance. Specifically, it examines how e-filing contributes to the dimensions of compliance, including timely submission, accuracy of reporting, and willingness to fulfill tax obligations. By synthesizing literature and evaluating empirical evidence, the study positions e-filing as more than a technical tool: it is a mechanism for strengthening the relationship between taxpayers and the state, fostering trust, and supporting the legitimacy of the tax system.

The significance of this research lies in three areas. First, it contributes to academic debates on digital transformation in public finance by linking e-filing adoption with compliance outcomes, an area that remains underdeveloped in Indonesian scholarship. Second, it offers practical insights for policymakers on how to optimize e-filing as part of broader tax reform strategies aimed at expanding the tax base and reducing compliance costs. Third, it highlights challenges such as the digital divide and literacy gaps, providing a more nuanced understanding of the conditions under which e-filing can be most effective.

In sum, while e-filing represents a promising innovation in Indonesia's tax administration, its effectiveness in improving compliance is shaped by a combination of technological, behavioral, and institutional factors. This study argues that e-filing has the potential to significantly enhance voluntary compliance, but only if its implementation is accompanied by supportive policies addressing access, education, and trust in the tax system

Literature Review

Theoretical Perspectives on Taxpayer Compliance

Tax compliance is a multidimensional concept that extends beyond mere submission of tax returns. Scholars generally distinguish between administrative compliance (timeliness and accuracy of reporting), technical compliance (correct application of tax rules), and behavioral compliance (willingness to fulfill obligations voluntarily) (James & Alley, 2004). In self-assessment systems such as Indonesia's, compliance depends heavily on taxpayer honesty and capacity, with the tax authority playing a facilitative rather than purely enforcement role (Gunadi, 2016).

From an economic perspective, taxpayer compliance has been modeled through deterrence theory, emphasizing audits and penalties (Allingham & Sandmo, 1972). However, behavioral approaches highlight that compliance is also shaped by trust, fairness perceptions, and the ease of fulfilling obligations (Kirchler, 2007). This insight is particularly relevant in the digital era, where technological innovations such as e-filing reduce compliance costs and thereby encourage voluntary compliance.

Technology Acceptance and E-Filing Adoption

The Technology Acceptance Model (TAM) developed by Davis (1989) has become a central framework in studying the adoption of e-filing. TAM posits that two main factors—perceived ease of use (PEOU) and perceived usefulness (PU)—determine user acceptance of a new system. Numerous studies in Indonesia and elsewhere confirm the relevance of these constructs in predicting taxpayers' willingness to adopt e-filing (Azmi & Kamarulzaman, 2014; Indriani & Halim, 2017).

Extensions of TAM, such as the Unified Theory of Acceptance and Use of Technology (UTAUT), also consider social influence, facilitating conditions, and user experience (Venkatesh et al., 2003). These variables help explain why adoption rates differ across taxpayer groups, depending on factors such as age, education, and access to digital infrastructure (Dwivedi et al., 2019).

In the Indonesian context, research by Nugroho and Hidayat (2019) finds that PEOU and PU significantly affect taxpayers' satisfaction with e-filing, which in turn influences compliance behavior. Similarly, Widiastuti (2020) demonstrates that facilitating conditions such as internet availability and assistance from tax officers strengthen the link between e-filing adoption and compliance outcomes.

Empirical Studies on E-Filing and Compliance

Globally, evidence suggests that e-filing improves compliance by simplifying procedures, reducing errors, and increasing transparency. For instance, studies in Kenya (Muturi & Kiarie, 2015) and India (Kumar, 2018) report higher filing rates and reduced late submissions after e-filing implementation. In Malaysia, Azmi and Kamarulzaman (2014) found that e-filing adoption correlated positively with perceived fairness of the tax system, thereby enhancing compliance.

In Indonesia, several studies have assessed the impact of e-filing. Suminarsasi and Supriyadi (2011) observed improvements in timeliness of reporting, while Rahayu (2017) linked e-filing usage with greater willingness to comply voluntarily. More recent studies by Suryadi and Kusumawati (2021) during the COVID-19 pandemic underscore that e-

filing ensured continuity of tax administration even amid restrictions on physical interaction, further embedding digital compliance habits.

Nevertheless, the relationship between e-filing adoption and compliance is not uniform. Research by Wibisono (2022) indicates that while e-filing reduces administrative burdens, compliance outcomes vary significantly across different taxpayer groups. For small businesses and individuals in rural areas, limited digital literacy and infrastructure constraints can reduce the benefits of e-filing. This highlights that technological solutions alone cannot guarantee compliance without addressing underlying structural disparities.

Challenges and Limitations of E-Filing

Despite its advantages, e-filing faces several limitations. Digital literacy gaps remain a key barrier, particularly among older taxpayers and those in rural areas (Mardiasmo, 2019). Access to stable internet and adequate devices also affects adoption, reinforcing existing inequalities in compliance behavior. Furthermore, trust in the system is essential: concerns about data security and system reliability can undermine willingness to use e-filing (Dwivedi et al., 2019).

Another limitation concerns the scope of compliance improvements. While e-filing enhances timeliness and accuracy, it does not automatically address issues of deliberate underreporting or tax evasion. Behavioral factors such as perceptions of fairness, corruption in tax administration, and the quality of public services financed by taxes continue to influence compliance decisions (Kirchler, 2007; Alm, 2019).

Research Gap

While numerous studies have explored adoption factors of e-filing using TAM or UTAUT, fewer have systematically examined the direct relationship between e-filing and taxpayer compliance outcomes in Indonesia. Much of the literature remains focused on technical or attitudinal aspects—ease of use, usefulness, satisfaction—without linking them explicitly to improvements in compliance behavior. Moreover, the digital divide and structural barriers are often underexplored, despite their critical role in shaping the inclusiveness of e-filing's impact.

This study addresses these gaps by synthesizing empirical evidence on e-filing's role in enhancing compliance, while also situating the analysis within broader debates on digital transformation in taxation. By highlighting both the strengths and limitations of e-filing, it aims to provide a balanced understanding of its contribution to Indonesia's self-assessment system.

Research Methodology

This study employs a qualitative literature review approach to examine the role of e-filing in enhancing taxpayer compliance in Indonesia. A literature review is appropriate given the aim of synthesizing theoretical perspectives, empirical findings, and policy implications from existing research (Snyder, 2019). Rather than collecting primary data, this approach systematically analyzes and integrates prior studies to identify common patterns, gaps, and areas for further exploration.

1. **Research Design and Sources**

The research design follows a structured literature review method. Sources were drawn from **peer-reviewed journals, books, government reports, and credible online publications**. Databases such as Google Scholar, Scopus, ScienceDirect, and the Indonesian Scientific Journal Database (Garuda) were used to locate relevant studies. Keywords included *"e-filing Indonesia"*, *"tax compliance"*, *"digital taxation"*, *"Technology Acceptance Model in tax"*, and *"self-assessment system"*.

2. Selection Criteria

To ensure quality and relevance, three criteria guided the selection of literature:
- **Publication year** – Priority was given to studies published between **2010–2024** to capture both foundational works and recent developments in digital taxation.
- **Context** – Only studies focusing on **Indonesia** or comparable developing economies were included, while global references were used for comparative insights.
- **Relevance** – Articles had to address either e-filing adoption, taxpayer compliance, or the relationship between technology and taxation.

3. Data Analysis

The selected literature was analyzed through **content analysis** (Miles, Huberman, & Saldaña, 2014). Key themes were coded around three dimensions of compliance: timeliness, accuracy, and voluntary willingness. These were then connected to theoretical frameworks such as the Technology Acceptance Model (Davis, 1989) and behavioral models of tax compliance (Kirchler, 2007). By comparing evidence across multiple studies, the analysis sought to identify consistent findings, divergences, and emerging research gaps.

This methodology allows the study to build a coherent narrative on how e-filing contributes to taxpayer compliance in Indonesia, while acknowledging contextual limitations such as digital literacy and infrastructure disparities..

Finding and Dicussion

Findings

The literature review reveals that the implementation of e-filing in Indonesia has produced significant changes in taxpayer behavior and compliance patterns. While the system is not without challenges, evidence consistently shows that e-filing has improved timeliness, accuracy, and administrative efficiency, thereby contributing positively to compliance outcomes.

Improved Timeliness of Tax Reporting

A consistent finding across multiple studies is that e-filing significantly enhances the timeliness of tax return submissions. Research by Suminarsasi and Supriyadi (2011) demonstrated that taxpayers using e-filing were more likely to submit their Annual Tax Returns (SPT) before the deadline compared to manual filers. This trend has been reinforced by subsequent studies (Rahayu, 2017; Nugroho & Hidayat, 2019), which

emphasize that the convenience of filing returns anytime and anywhere reduces procrastination and deadline clustering. During the COVID-19 pandemic, Suryadi and Kusumawati (2021) noted that e-filing allowed compliance to continue uninterrupted, despite restrictions on physical interaction.

Enhanced Accuracy and Reduction of Errors

Another key finding is the improvement in the accuracy of tax reporting. The e-filing system automatically validates taxpayer entries, reducing common mistakes such as miscalculations and incomplete forms. According to Wibisono (2022), this automation not only minimizes administrative errors but also reduces disputes between taxpayers and tax authorities. The reduction in errors contributes to smoother processing and builds taxpayer confidence in the fairness of the system.

Greater Convenience and Reduced Compliance Costs

Taxpayers perceive e-filing as a more convenient and cost-effective method compared to manual submission. Indriani and Halim (2017) found that perceived ease of use and usefulness directly affected taxpayer satisfaction, which in turn strengthened compliance. The elimination of travel to tax offices, shorter processing times, and reduced paperwork have been identified as factors lowering the overall cost of compliance (Muturi & Kiarie, 2015; Kumar, 2018). This aligns with the Technology Acceptance Model, which suggests that reducing effort and increasing utility enhances adoption.

Influence on Voluntary Compliance

Beyond timeliness and accuracy, e-filing has been shown to positively influence voluntary compliance. Studies suggest that by simplifying the filing process, e-filing fosters a sense of trust and fairness, making taxpayers more willing to comply. Rahayu (2017) emphasized that individual taxpayers using e-filing expressed stronger intentions to continue fulfilling obligations voluntarily. Similarly, Azmi and Kamarulzaman (2014) argue that digital filing enhances perceptions of system integrity, which is crucial in building long-term compliance behavior.

Persistent Challenges and Unequal Impact

Despite these improvements, the literature also highlights persistent challenges. Digital literacy and infrastructure limitations create unequal impacts across different taxpayer groups. Widiastuti (2020) found that small businesses and rural taxpayers often struggle with system access, undermining the overall effectiveness of e-filing. Concerns over data security and occasional system outages also affect taxpayer trust (Dwivedi et al., 2019). Furthermore, as Kirchler (2007) notes, compliance is not only technical but also behavioral; e-filing may not address deliberate tax evasion rooted in perceptions of unfairness or dissatisfaction with government services.

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Discussion

The findings confirm that e-filing has positively influenced taxpayer compliance in Indonesia by improving timeliness, accuracy, and convenience. Yet, these benefits are

mediated by behavioral and structural factors, highlighting the need to interpret e-filing's role within both technological acceptance frameworks and broader compliance theories.

E-Filing and the Technology Acceptance Model

The Technology Acceptance Model (TAM) provides a useful lens for understanding why taxpayers adopt e-filing and how adoption influences compliance. Perceived ease of use (PEOU) and perceived usefulness (PU) have been consistently shown to shape taxpayer attitudes toward e-filing (Davis, 1989; Indriani & Halim, 2017). The convenience of filing returns anytime and anywhere, combined with reduced administrative burden, enhances PU, while automated features that minimize errors enhance PEOU. These findings are consistent with studies in Kenya (Muturi & Kiarie, 2015) and India (Kumar, 2018), reinforcing the universality of TAM in explaining digital adoption across diverse tax systems.

However, the model alone does not fully capture the complexities of compliance behavior. While ease and usefulness explain adoption, **voluntary compliance** depends on deeper psychological and institutional factors such as trust, fairness perceptions, and civic responsibility (Kirchler, 2007). Thus, e-filing adoption may improve technical compliance (accuracy and timeliness) but may not automatically deter intentional evasion.

Behavioral Dimensions of Compliance

Beyond TAM, behavioral theories of tax compliance emphasize the interaction between deterrence, trust, and legitimacy. Alm (2019) argues that while enforcement mechanisms such as audits and penalties remain important, voluntary compliance is more strongly influenced by perceptions of fairness and government legitimacy. In Indonesia, e-filing strengthens perceptions of fairness by standardizing procedures, reducing face-to-face interactions with tax officials, and minimizing opportunities for corruption. These outcomes support voluntary compliance by building confidence in the integrity of the system (Rahayu, 2017).

At the same time, taxpayer willingness to comply depends on whether they perceive tax revenues as being used effectively. If dissatisfaction with public service delivery persists, e-filing alone cannot sustain long-term compliance. Thus, while digitalization reduces procedural barriers, broader governance reforms are necessary to foster enduring trust in the tax system.

The Digital Divide and Unequal Benefits

A recurring theme in the findings is the **unequal impact** of e-filing adoption. Urban taxpayers with reliable internet access and higher digital literacy benefit most from the system's efficiency. Conversely, rural taxpayers, small business owners, and older individuals often face difficulties in accessing or understanding the platform (Widiastuti, 2020). These disparities not only reduce the inclusiveness of compliance improvements but also risk widening the gap between compliant and non-compliant groups.

Policy responses must therefore address structural barriers through capacity building and infrastructure investment. Tax authorities should expand digital literacy programs, provide help desks or mobile tax clinics in underserved areas, and ensure that technical support is accessible to all taxpayer segments. Without such measures, the benefits of e-filing will remain unevenly distributed.

Implications for Tax Administration and Policy

The study has several implications for tax administration. First, it highlights that digital transformation is not merely a technical project but also a behavioral and institutional reform. Tax administrators must view e-filing as part of a broader compliance strategy that integrates taxpayer education, trust-building, and enforcement.

Second, the persistence of intentional evasion underscores the need for complementary enforcement policies. E-filing makes non-compliance more visible by generating electronic records, but effective audits and penalties are still required to deter deliberate evasion.

Third, the system must be continuously improved to ensure **reliability and security**. System outages or concerns about data protection can undermine taxpayer trust, which is essential for voluntary compliance (Dwivedi et al., 2019).

Finally, the Indonesian experience contributes to broader debates on digital governance. E-filing illustrates how digital platforms can enhance compliance, but also how they must be embedded within supportive policies to address social inequalities and behavioral factors.

Toward Inclusive and Sustainable Compliance

In sum, e-filing has proven effective in improving procedural aspects of compliance—timeliness and accuracy—while also contributing to voluntary compliance through transparency and convenience. However, its impact is constrained by structural inequalities and the persistence of behavioral challenges.

To achieve sustainable improvements in compliance, e-filing must be complemented by:
1. **Capacity-building initiatives** to close digital literacy gaps.
2. **Infrastructure investment** to ensure equitable access.
3. **Governance reforms** that enhance taxpayer trust in how revenues are used.
4. **Balanced enforcement** combining facilitation with deterrence.

By integrating these elements, Indonesia can maximize the potential of e-filing as both a technological and institutional reform, supporting the long-term legitimacy and effectiveness of its self-assessment tax system.

Conclusion

This study set out to examine the role of e-filing in enhancing taxpayer compliance within Indonesia's self-assessment tax system. The findings demonstrate that e-filing has improved compliance in three major ways: it increases the timeliness of return submissions, improves accuracy by reducing errors, and lowers compliance costs through greater convenience. These outcomes show that digital innovations can significantly strengthen tax administration by simplifying procedures and fostering voluntary compliance.

However, the study also highlights important limitations. First, while e-filing adoption is strongly influenced by perceived ease of use and usefulness, as suggested by the Technology Acceptance Model (Davis, 1989), compliance outcomes are shaped by broader behavioral and institutional factors. Voluntary compliance depends not only on convenience but also on trust, fairness, and perceptions of government legitimacy (Kirchler, 2007; Alm, 2019). Second, the benefits of e-filing are distributed unevenly. Taxpayers in urban areas with higher digital literacy benefit the most, while small businesses, older taxpayers, and those in rural regions often face barriers in accessing and using the system effectively.

These findings carry important implications. For policymakers, e-filing should be seen as part of a comprehensive compliance strategy that combines digital innovation with education, capacity building, and enforcement. Expanding infrastructure and digital literacy programs will be essential to ensure inclusivity. Moreover, improving transparency in tax administration and demonstrating effective use of public funds will strengthen the trust necessary for sustained voluntary compliance.

In conclusion, e-filing represents a vital step forward in modernizing Indonesia's tax system, but its effectiveness ultimately depends on addressing structural inequalities and reinforcing taxpayer trust. Future research should explore how digital taxation can be integrated with broader governance reforms to create a tax system that is not only efficient but also fair and sustainable.

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