AKRUAL: Jurnal Akuntansi *Vol 18, issue 1, October 2026*
p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

Taxpayers' Perceptions, Tax Penalties, and the Tri Nga Doctrine on the Average Effective Rate of the Article 21 Income Tax

Uum Helmina Chaerunisak[1*], Nidia Dinda Salsabila Naufita Sari[1]
[1*]Departement of Accounting, Faculty Economics, Universitas Sarjanawiyata Tamansiswa, Indonesia
e-mail: helmina.uum@ustjogja.ac.id

Abstract

Introduction/Main Objectives: The Average Effective Rate (TER) method was introduced to simplify tax calculation and provide greater certainty in the implementation of article 21 income tax. This study examines the effects of taxpayer perceptions, tax sanctions, and TRI NGA principles on the implementation of article 21 income tax using the TER method. **Research Methods:** This study employed a quantitative approach using a questionnaire to collect data form taxpayers in the Special Region of Yogyakarta, Indonesia. The data were analyzed using multiple linear regression with IBM SPSS version 27. **Finding/Results:** Specifically, the study found that taxpayers' perceptions have a positive effect on this application. Meanwhile, tax penalties do not influence the implementation of Income Tax Article 21 using the TER method, suggesting that the existence of penalties does not directly affect the application of this method. Furthermore, the Tri Nga teachings, which encompass the values of NGERTI (understanding), NGRASA (feeling), and NGELAKONI (practicing), have a positive influence on the implementation of Income Tax Article 21 using the TER method. **Conclusion:** These findings suggest that taxpayer perceptions and the internalization od TRI NGA principles are important factors in supporting the effective implementation of the TER method, whereas tax sanctions have not yet demonstrated a deterrent effect. The culture context of TRI NGA provides an important contextual dimension for understanding tax behavior in the Special Region of Yogyakarta. Future research may examine the applicability of TRI NGA or comparable cultural values in different regional contexts to strengthen the generalizability of the findings.

Keywords: Article 21 Income Tax; Taxpayer Perception; Tax Sanctions; TER; Tri Nga
JEL Classification: M40; M41

Article History: Received: April, 15th 2026 Revised: August, 10th 2026 Accepted: August, 29th 2026 Published: October, 1st 2026
How to cite: Chaerunisak, U.H. & Sari, N.D.S. (2026). Taxpayers' Perceptions, Tax Penalties, and the Tri Nga Doctrine on the Average Effective Rate of the Article 21 Income Tax. *AKRUAL: Jurnal Akuntansi*, *18*(1). DOI: 10.26740/jaj.v18n1.p.17-30
Conflict of Interest Statement: here is no conflict of interest in the articles resulting from this research

INTRODUCTION

Taxes are one of the most important sources of government revenue, essential for the comprehensive development of the nation and the improvement of public welfare (Hidayatulloh & Pebrina, 2020). Tax revenue constitutes the largest component within the structure of the State Budget (APBN) and is utilized to fund various government activities, such as infrastructure development, education, health services, and other public services (Direktorat Jenderal Anggaran, 2024). In the 2025 State Budget, the government plans total government spending of Rp3,005.1 trillion, a portion of which comes from tax revenue of Rp2,490.9 trillion (Surjantoro, 2024). This indicates that successful tax management plays

a strategic role in maintaining fiscal stability and supporting national economic growth (Ha et al., 2022).

One of the tax categories that contributes significantly to state revenue is Income Tax (PPh), specifically PPh Article 21, paid by individuals as a result of their employment or the supply of services, including but not limited to salary, wages, honoraria, supplementary benefits, and any other forms of compensation. Article 21 PPh is a tax directly related to the economic activities of the public; therefore, changes in policy regarding its calculation can influence the behavior of taxpayers as well as withholding agents (Sastrawan Gede & Wahyoni Ida Ayu, 2021). In accordance with the provisions of Government Regulation No. 58 of 2023, the Indonesian government subsequently introduced a new calculation process for Income Tax Article 21 withholding, namely using *the Average Effective Rate* (TER) to simplify the monthly tax calculation process (Indah Kurniyawati, 2025). This policy aims to facilitate tax administration for both taxpayers and withholding agents and to improve efficiency in the tax withholding and reporting process (Dewi, 2024).

Although the implementation of the TER method is expected to simplify tax calculations, this policy change has also sparked various perceptions and reactions from the public, particularly among taxpayers (Judijanto, 2024). A good level of knowledge regarding tax regulations tends to foster a positive attitude and enhance taxpayers' awareness in fulfilling their tax obligations (Timothy & Abbas, 2021). Conversely, a low understanding of changes in the tax system can lead to negative perceptions that may reduce tax compliance rates (Hassan et al., 2021). In practice, changes in tax calculation methods, such as the implementation of the TER for Article 21 Income Tax, also raise various concerns and issues among the public, for example regarding potential changes in the amount of tax withholding during specific periods, such as holiday allowance payments or other additional incomes (Singgih, 2024). In addition to the PPh Article 21 calculation system, the implementation of Coretax has not been optimal due to ongoing adaptation issues, technical challenges, service instability, and diverse user perspectives (Artavia et al., 2026).

In addition to perception factors, taxpayer compliance is also influenced by the existence of tax penalties imposed by the government as a form of law enforcement in the tax sector. Tax penalties serve as a preventive measure to deter taxpayers from violating applicable tax regulations (Kirchler & Wahl, 2010). Errors in tax computations are possible under Indonesia's self-assessment system since taxpayers are left to their own devices to determine, pay, and report their own tax obligations (Gaol et al., 2025). Such errors can result in underpayment or overpayment of taxes, which may subsequently lead to administrative sanctions for taxpayers or withholding agents (Sherra & Fitriani, 2025). Therefore, the existence of tax penalties is expected to encourage taxpayers to be more careful and improve compliance in fulfilling their tax obligations (Okafor, 2023).

Open Access
©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

In addition to economic and regulatory factors, a cultural values approach can also influence taxpayers' compliance behavior in fulfilling their tax obligations (Wardani & Pawestri, 2024). One cultural value that can serve as a foundation for fostering awareness and compliance is the Tri Nga doctrine introduced by Ki Hajar Dewantara in the Tamansiswa educational concept (Trisharsiwi et al., 2020). In the context of taxation, this teaching can encourage taxpayers not only to understand tax regulations but also to recognize the importance of taxes for the state and to fulfill their tax obligations voluntarily and responsibly (Wardani & Rohmayanti, 2024).

Various previous studies have shown varying results regarding the factors influencing the application of Article 21 Income Tax using the TER method. A study conducted by (Sijabat & Astuti, 2024) indicates that taxpayer perceptions have a positive impact on the application of the TER for Article 21 Income Tax. These results align with the study (Hidayah & Kurniawan, 2024) which states that changing the tax calculation method through the TER can increase taxpayer satisfaction and loyalty. However, another study conducted by (Sundoro et al., 2024) indicates that taxpayer perceptions do not have a significant influence on the application of the TER for Article 21 Income Tax. Furthermore, research on the impact of tax penalties on tax compliance has yielded mixed results. According to some research, tax fines actually increase taxpayer compliance (Syawali & Machdar, 2025), while others suggest that tax penalties are not always effective in improving taxpayer compliance (Nurwati & Umaimah, 2024).

These differing research results indicate a research gap that still requires further study regarding the factors influencing the application of Article 21 Income Tax using the TER method. Furthermore, most previous studies have primarily focused on economic and regulatory aspects, while culture-based approaches such as the teachings of Tri Nga are still rarely used as variables in tax research (Wardani & Rohmayanti, 2024). Therefore, this study attempts to integrate the perspectives of taxpayer behavior, law enforcement through tax sanctions, and local cultural values through the teachings of Tri Nga in analyzing the application of the TER method for Article 21 Income Tax.

This study is grounded in attribution theory and the Theory of Planned Behavior (TPB), which are used as tools to understand taxpayers' attitudes in responding to new tax policies (Fitria et al., 2024). According to attribution theory, a person's actions are determined by various factors—both internal and external—that shape how individuals interpret a specific event or policy. Meanwhile, the Theory of Planned Behavior explains that an individual's behavior is determined by their intention, which arises from their attitude toward the behavior, the social norms they perceive, and the extent to which they believe they can control that behavior (Suryaputra et al., 2024). In the context of taxation, taxpayers' perceptions, the existence of tax sanctions, and cultural values such as the teachings of Tri Nga can influence taxpayers' intentions and behavior in fulfilling their tax obligations.

This study contributes to the taxation literature by integrating taxpayers' perceptions, tax penalties, and the Tri Nga teachings into a single research framework to explain the implementation of the Average Effective Rate (TER) for Article 21 Income Tax. By combining Attribution Theory and the Theory of Planned Behavior (TPB) with local cultural values, this study offers a broader perspective on taxpayer behavior that extends beyond economic and regulatory aspects. The findings are expected to enrich the literature on tax compliance and provide evidence-based recommendations for policymakers in designing more effective and culturally relevant tax policies and educational strategies.

This study aims to show how taxpayer perceptions, tax penalties, and Tri Nga teachings affect the implementation of Article 21 Income Tax using the TER method. It is motivated by recent changes in tax policy, inconsistent findings from prior research, and the importance of incorporating behavioral elements and cultural values to improve tax compliance. Contributions to the growing body of taxation research, especially that which addresses taxpayer conduct, are anticipated outcomes of this study, and to provide recommendations to the government in designing more effective tax regulations to enhance taxpayer compliance in the future.

Previous research indicates that taxpayers' perceptions play a significant role in the implementation of Article 21 Income Tax using the TER method. A study conducted by (Sari & Saputra, 2025) explains that taxpayers' perceptions regarding the application of the TER for Article 21 Income Tax are generally positive and have a significant impact on compliance with tax obligations. This is consistent with the study (Sugandi & Ekowati, 2024) which found that tax understanding and knowledge can enhance positive perceptions regarding changes in the calculation method of Income Tax Article 21. Thus, it can be concluded that positive perceptions among taxpayers will encourage increased compliance and the successful implementation of the TER policy.

Contrary to taxpayers' perceptions, tax penalties are another factor influencing the application of the TER method under Article 21 of the Income Tax Law. Research (Amalia et al., 2023) suggests that taxpayers are more likely to comply with their tax duties when penalties are in place, suggesting that fines might motivate taxpayers to be as compliant as possible. Having said that, there is some inconsistency in the outcomes, as the research (Devita et al., 2024) actually found that tax penalties have a negative effect on the implementation of tax policies, including in the context of Article 21 Income Tax. These differing results signify that the effectiveness of tax penalties is highly dependent on the perceptions and circumstances of the taxpayers themselves. Therefore, although tax penalties are designed as a control mechanism to enhance compliance, their implementation must be accompanied by a thorough understanding to avoid counterproductive effects on the implementation of the TER policy.

Open Access
©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

In addition to perception and sanctions, cultural value approaches such as the Tri Nga teachings also serve as important variables in supporting the implementation of the TER under Article 21 of the Income Tax Law. Research on demonstrates that cultural values can enhance taxpayer compliance through understanding, internalization, and direct practice of tax obligations. Thus, it can be concluded that the teachings of Tri Nga have great potential in shaping taxpayer compliance behavior, but this must still be balanced with adequate systems and regulations so that the implementation of TER can run optimally.

Based on the background, literature review, and problem formulation, a hypothesis is derived. Based on the theoretical review, the research hypothesis can be formulated as follows:

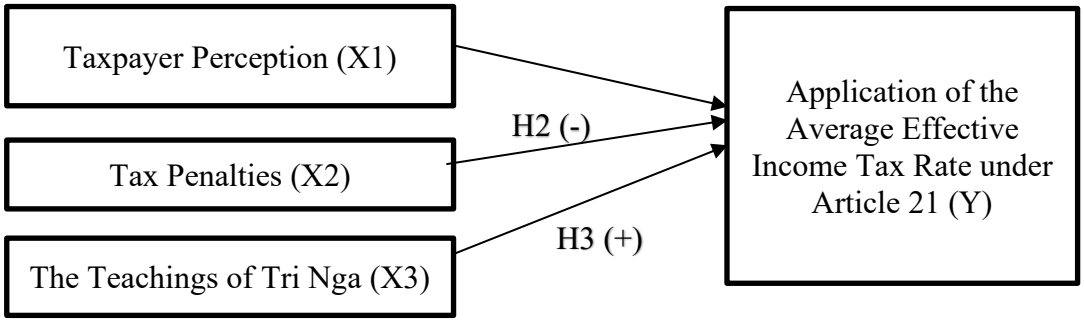


Figure 1. Research Framework

Taxpayers' perceptions have a positive impact on the application of the Average Effective Income Tax Rate under Article 21. This means that the better taxpayers' understanding, the more effectively the rate is applied. Taxpayers who understand tax regulations are generally more compliant in fulfilling their obligations.

Tax penalties have a negative impact on the implementation of the Average Effective Income Tax Rate under Article 21. The higher the penalties, the more the implementation of this rate may be hindered. If many taxpayers are subject to penalties, the implementation of this rate becomes less than optimal.

The Tri Nga Doctrine has a positive effect on the application of the Average Effective Income Tax Rate under Article 21. The better the application of the Tri Nga Doctrine, the better the application of the tax rate. Taxpayers who apply this doctrine are expected to fulfill their tax obligations more effectively.

RESEARCH METHOD

A quantitative approach is a method for acquiring knowledge by utilizing numerical data as a means to analyze information related to the subject of study. In this study, the population under investigation consists of individual taxpayers registered at the Tax Office (KPP) in the Special Region of Yogyakarta (DIY), which includes the City of Yogyakarta as well as Sleman, Bantul, Kulon Progo, and Gunungkidul Regencies. The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in a total of

327 respondents selected as the sample for this study. Data analysis in this study was conducted using IBM SPSS 27 software. The research method employed a questionnaire. Respondents were asked to provide answers using a Likert scale with four response options: strongly disagree, disagree, agree, and strongly agree. The researcher omitted a neutral option to ensure confident responses and avoid indecision. The questions in the questionnaire were formulated according the indicators of each research variable. Table 1 presents the research variables and indicators as follows:

Table 1. Research Variable Indicators

No.	Variable	Indicator	Reference
1.	Taxpayer Perception (X1)	a. Tax outreach for taxpayers regarding the implementation of the Average Effective Rate (TER) under Article 21 of the Income Tax Law	(Sijabat & Astuti, 2024)
		b. Taxpayers' understanding of the application of the Average Effective Rate (TER) in Article 21 Income Tax.	
		a. Taxpayers'/employees' satisfaction level with the tax withholding system using the TER method	(Sari & Saputra, 2025)
		b. Taxpayers' views on the ease, transparency, and efficiency of the tax calculation process using the TER method	
		c. Taxpayers' compliance rate in fulfilling their obligations to report and pay Income Tax Article 21 following the implementation of the TER method	
		d. Taxpayers' perceptions of changes in their tax burden before and after the implementation of the TER method	
2.	Tax Penalties (X2)	a. Delays in tax reporting should be subject to penalties	(Hantono & Sianturi, 2021)
		b. Taxpayers who do not pay taxes on time should be penalized	
		c. Penalties can be used to improve taxpayer compliance	
		Calculation/recording errors resultin in underpayment/overpayment	(Mariana & Wijaya, 2021)
3.	The Tri Nga Doctrine (X3)	a. Ngerti or mengerti	(Trisharsiwi et al., 2020)
		b. Ngrasa or sensing	
		c. To practice or to do	
4.		Reporting of Periodic Income Tax	(Kristianto & Widodo, 2025)

Open Access
©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

No.	Variable	Indicator	Reference
	Application of Income Tax Article 21 Using the Average Effective Rate Method (Y)	Return (SPT Masa PPh 21) for Individual Taxpayers through the use of E-Bupot	
		The effectiveness of the TER method in reducing the tax burden for certain taxpayers	(Novitasari & Anggraini, 2025)
		Advantages and Disadvantages of the TER Method in Calculating Income Tax Article 21	(Sugandi & Ekowati, 2024)

Source: Processed Data 2025

RESULTS AND DISCUSSION

The results of the reliability test show that all variables have a Cronbach's Alpha value for taxpayer perception of 0.833, a Cronbach's Alpha for tax sanctions of 0.754, a Cronbach's Alpha for the Tri Nga Doctrines of 0.834, and Cronbach's Alpha for the application of Article 21 income tax using the Average Effective Rate (TER) method is 0.732. Thus, all variables in the study are reliable because they have a Cronbach's Alpha greater than 0.6, meaning the questionnaire instrument used is valid and can be used for further analysis or statistical testing.

The results of the normality test using the one-sample Kolmogorov-Smirnov test yielded an Asymp. Sig. (2-tailed) value of 0.078. Since this value is greater than the significance level of 0.05, it can be concluded that the data in this study are normally distributed and meet the assumptions required for further analysis.

Table 2. Descriptive Statistics Results

	N	Minimum	Maximum	Mean	Standard Deviation
Taxpayer Perception	327	18	52	43.57	5.802
Tax Penalties	327	13	40	33.77	4.201
The Teachings of Tri Nga	327	6	24	18.33	4.347
Application of TER	327	5	20	16.28	3.032
Valid N (listwiss)	327				

Source: Processed Data 2026

Based on Table 2, the descriptive statistics show that the Taxpayer Perception variable reflects the respondents' level of understanding and views regarding tax regulations, particularly the application of the Average Effective Tax Rate (TER) method. According the outcomes of the descriptive statistics, this variable shows a minimum value of 18, reflecting the lowest perception among respondents, and a maximum value of 52, reflecting the highest perception. The mean value of the Taxpayer Perception variable is 43.57, suggesting that the majority of respondents have a fairly positive perception of the application of the TER. A standard deviation of 5.802 indicates that the data is relatively dispersed but still falls within

the homogeneous category. The Tax Sanctions variable ranges from a minimum value of 13 to a maximum of 40, with an average of 33.77, suggesting that respondents have a sufficient understanding of tax sanctions as a compliance control tool. A standard deviation of 4.201 indicates moderate variation in responses. The Tri Nga Teachings variable has a minimum value of 6, a maximum of 24, and a mean of 18.33, suggesting that most respondents have understood and applied the values of Ngerti, Ngrasa, and Ngelakoni in the context of taxation. A standard deviation of 4.347 indicates relatively small data dispersion. Meanwhile, the TER Application variable has a minimum value of 5, a maximum of 20, and a mean of 16.28, suggesting that the respondents' application of TER is fairly good. A standard deviation of 3.032 reflects the overall level of policy implementation.

Table 3. Results of Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std.Error	Beta	t	Sig.
1	(Constant)	0.702	0.735		0.955	0.340
	Persepsi	0.140	0.031	0.267	4.567	0.000
	Wajib Pajak	0.066	0.037	0.091	1.777	0.076
	Sanksi Pajak	0.397	0.030	0.570	13.054	0.000
	Ajaran Tri Nga					

a. Dependent Variable: Penerapan TER

Source: Primary data processed in 2026

The structural equation obtained from the regression analysis is

$$Y = 0.701 + 0.140(X1) + 0.066(X2) + 0.397(X3) + e.$$

This equation indicates that the constant value (α) is 0.701, meaning that when the variables of taxpayer perception (X1), tax penalties (X2), and the Tri Nga doctrine (X3) are assumed to be zero, the TER implementation variable (Y) has a value of 0.701. Furthermore, the regression coefficient for taxpayer perception (b1) is 0.140 and positive, indicating that every one-unit increase in taxpayer perception will increase TER implementation by 0.140 units, assuming the other variables remain constant. The regression coefficient for tax penalties (b2) is 0.066 and positive, meaning that every one-unit increase in tax penalties will increase TER implementation by 0.066 units, ceteris paribus. Meanwhile, the regression coefficient for the Tri Nga doctrine (b3) is 0.397 and positive, indicating that every one-unit increase in the Tri Nga doctrine variable will increase TER implementation by 0.397 units, assuming the other variables remain unchanged. Overall, all independent variables have a positive influence on TER implementation, with the Tri Nga doctrine showing the strongest effect among the three variables.

Open Access

©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

Table 4. F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2240.089	3	746,696	319,014	0.000[b]
	Residual	756.027	323	2,341		
	Total	2996.116	326			

a. Dependent Variable: Implementation of TER
b. Predictors: (Constant): Tri Nga Doctrine, Tax Penalties, Taxpayer Perception

Source: Processed Data 2026

According the outcomes of the F-statistic test above, the calculated F-value is 319.014 with a sig. level of 0.000, while the table F-value is 2.630. Thus, the calculated F-value is greater than the table F-value, suggesting that Taxpayer Perception, Tax Sanctions, and the Tri Nga Doctrine simultaneously influence the Implementation of TER.

Table 5. of T-Test Results

Coefficients[a]

Model		Unstandardized Coefficients B	Std.Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	0.702	0.735		0.955	0.340
	Persepsi	0.140	0.031	0.267	4.567	0.000
	Wajib Pajak	0.066	0.037	0.091	1.777	0.076
	Sanksi Pajak	0.397	0.030	0.570	13.054	0.000
	Ajaran Tri Nga					

b. Dependent Variable: Penerapan TER

Source: Processed Data 2026

According the outcomes of the partial test (t-test) above, the calculated t-value and sig. level were obtained to assess the degree of influence of each independent variable on the dependent variable. The t-table value used for 327 respondents was 0.955 with a sig. level of 5% or 0.05.

Taxpayers' perceptions and the Tri Nga Doctrine were proven to have a positive and significant influence on the implementation of Article 21 income tax using the TER method, as indicated by calculated t-values of 4.567 and 13.054, respectively (greater than the critical t- value of 1.650) with a sig. level of 0.000 (< 0.05), as well as beta values of 0.140 and 0.397. Conversely, tax penalties do not have a positive effect on this application because although the t-calculated value of 1.777 > 1.650, the sig. level is 0.076 (> 0.05), so the related hypothesis is not supported.

Table 6. Results of the Coefficient of Determination Test (R^2)

Model Summary				
Model	R	R-Square	Adjusted R-Square	Standard Error of the Estimate
1	0.865[a]	0.748	0.745	1.530

a. Predictors: (Constant): Tri Nga Doctrine, Tax Penalties, Taxpayer Perception

Source: Processed Data 2026

According the outcomes of the SPSS output coefficient of determination test in the Model Summary section, it can be seen that the Adjusted R Square value is 0.745, meaning that the variables of taxpayer perception, tax sanctions, and the Tri Nga doctrine influence the application of TER by 74.5%, while the remaining 25.5% is influenced by other factors not included in this research analysis.

The first hypothesis of this investigation was confirmed, suggesting that taxpayers' perceptions have a positive impact on the implementation of the Average Effective Tax Rate (TER). Taxpayers generally understand and accept this policy as a relevant and fair mechanism that facilitates the fulfillment of monthly tax obligations, particularly by simplifying the calculation of Income Tax Article 21 without the need for annual progressive calculations. The high level of respondent approval reflects a strong awareness of the benefits of the TER. This finding aligns with the Theory of Planned Behavior (TPB), which explains that positive attitudes play a role in shaping compliance intentions and behavior. Furthermore, the outcomes of this investigation are also consistent with research conducted by the Indonesian Taxation Research Institute, which confirms that a positive attitude toward taxation has a positive impact on taxpayer compliance and intention, suggesting that perceptions regarding the ease of administrative aspects and tax knowledge play a role.

The second hypothesis is not supported, indicating that tax sanctions do not have a statistically significant effect on the implementation of the TER method ($\beta = 0.066$; $p = 0.076$). Although respondents generally recognized the importance of tax sanctions, these perceptions were not sufficient to influence TER implementation. Since this study measured taxpayers' perceptions rather than their actual experiences with administrative sanctions, the findings cannot determine whether specific sanctions, such as late filing penalties or interest on underpaid taxes, affect taxpayer behavior. Future research should distinguish between perceived and actual tax sanctions to better evaluate their deterrent effect. These research results align with a study conducted by (Mulatsih et al., 2024), which revealed that taxpayer awareness and tax penalties do not influence compliance, and are consistent with (Wibowo & Yanti, 2024), which found that tax penalties do not have a significant influence on compliance behavior, while other factors such as tax knowledge and service convenience play a greater role in influencing taxpayer behavior.

Open Access

©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

p-ISSN: 2085-9643 DOI:10.26740/jaj.v18n1.p.17-30
e-ISSN: 2502-6380 https://journal.unesa.ac.id/index.php/aj

The third hypothesis is supported, indicating that the Tri Nga teachings positively influence the implementation of the Average Effective Rate (TER) method, as respondents who understand the values of ngerti, ngrasa, and nglakoni tend to be more compliant and accept tax obligations, particularly PPh 21. This is reflected in the majority of respondents who stated they comply with tax payments, suggesting that understanding, moral awareness, and the fulfillment of obligations have been internalized into actual behavior. This finding is also supported by TPB theory, which explains that subjective norms, attitudes, and behavioral control play a role in strengthening intentions and tax compliance behavior. Additionally, the outcomes of this investigation align with the findings of which signify that an understanding of the Tri Nga teachings has a positive influence on the compliance of prospective taxpayers within a cultural and moral context. This reaffirms the alignment between local cultural values and the implementation of modern tax policies such as the TER method, and reinforces that the integration of cultural values is a crucial factor in enhancing compliance and remains relevant in the application of PPh 21

CONCLUSION

This investigation was conducted among individual taxpayers in the Special Region of Yogyakarta (DIY) with a sample size of 327 respondents. The findings indicate that taxpayers' perceptions and the Tri Nga teachings positively influence the implementation of Income Tax Article 21 using the Average Effective Rate (TER) method, while tax penalties have no significant effect. This study contributes to tax research by demonstrating that psychological factors and cultural values play an important role in supporting the implementation of tax policies. The findings suggest that improving taxpayer perceptions through outreach, education, and greater tax understanding is more effective than relying solely on a punishment-based approach. Furthermore, integrating the values of the Tri Nga teachings into tax education may strengthen voluntary compliance, particularly among individual taxpayers in the Special Region of Yogyakarta. However, this study is limited to individual taxpayers in the Special Region of Yogyakarta and examines only taxpayers' perceptions, tax penalties, and the Tri Nga teachings. Therefore, future research should involve broader taxpayer groups from different regions and include additional variables to provide a more comprehensive understanding of the factors influencing the implementation of the TER method.

AUTHORSHIP CONTRIBUTION STATEMENT

This article was written by two authors. The first author was responsible for the study design, data analysis, and manuscript preparation. The second author contributed to data collection, the literature review, and the revision and refinement of the article. Both authors have read and approved the final version of the manuscript.

REFERENCES

Amalia, E. V., Hernawati, R. I., Durya, N. P. M. A., & Isthika, W. (2023). Pengaruh Sanksi

Perpajakan, Kesadaran Wajib Pajak, Dan Kualitas Pelayanan Pajak Terhadap Kepatuhan Pelaporan SPT Wajib Pajak Orang Pribadi. *Jurnal Ilmiah Akuntansi Kesatuan*, *11*(3), 1–10. https://doi.org/10.37641/jiakes.v11i3.2211

Artavia, A. H., Kusumaningarti, M., & Rahayu, P. (2026). Implementasi Coretax terhadap Efisiensi Proses Administrasi Perpajakan dan Kepuasan Wajib Pajak di Era Digital. *Owner*, *10*, 1–12. https://doi.org/10.33395/owner.v10i1.3044

Devita, Nabila, D., Harahap, L., & Vientiany, D. (2024). Pengaruh Kualitas Pelayanan Perpajakan, Dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmiah Ekonomi Dan Manajemen*, *2*(7), 1–12. https://doi.org/10.61722/jiem.v2i7.1879

Dewi, N. L. P. K. (2024). *Serba-Serbi TER PPh Pasal 21: Pajak Baru atau Formula Baru?* Direktorat Jendral Pajak. https://pajak.go.id/id/artikel/serba-serbi-ter-pph-pasal-21-pajak-baru-atau-formula-baru

Direktorat Jenderal Anggaran. (2024). *Pedoman Proses Perencanaan, Penganggran, dan Pelaksanaan APBN (REVISI I)*. Kementrian Keuangan Republik Indonesia. https://anggaran.kemenkeu.go.id/in/post/pedoman-proses-perencanaan-penganggaran-dan-pelaksanaan-apbn-revisi-i

Fitria, G. N., Murwaningsari, E., & Mulyani, S. D. (2024). Does Tax Compliance Intention Mediate The Determinant Of Tax Compliance ? Evidence From Indonesia. *Revista De Gestao Social E Ambiental*, *18*, 1–24. https://doi.org/10.24857/rgsa.v18n6-056

Gaol, J. H. L., Franita, R., & Wardhani, N. S. (2025). The Influence Of The Self-Assessment System And Tax Sanctions On Value Added Tax (VAT) Revenue At Kantor Pelayanan Pajak Pratama Binjai. *Blantika: Multidisciplinary Journal*, *4*(1), 1–12. https://doi.org/10.57096/blantika.v3i11.448

Ha, N. M., Binh, Q. M. Q., & Minh, P. T. (2022). The determinants of tax revenue: A study of Southeast Asia. *Cogent Economics & Finance*, *10*(1), 1–20. https://doi.org/10.1080/23322039.2022.2026660

Hantono, H., & Sianturi, R. F. S. (2021). Pengaruh Pengetahuan pajak, sanksi pajak terhadap kepatuhan pajak pada UMKM kota Medan. *Jurnal Audit dan Perpajakan (JAP)*, *6*(1), 1–12. https://doi.org/doi.org/10.33395/owner.v6i1.628

Hassan, I., Naeem, A., & Gulzar, S. (2021). Voluntary tax compliance behavior of individual taxpayers in Pakistan. *Financial Innovation*, *21*, 1–23. https://doi.org/10.1186/s40854-021-00234-4

Hidayah, F., & Kurniawan, F. A. (2024). The Influence Of Changes In The Average Effective Rates Of Income Tax Article 21 On The Effectiveness Of Taxpayer Satisfaction and Loyalty At KPP Pratam Gresik. *EDUCORETAX*, *4*(7), 1–14. https://doi.org/10.54957/educoretax.v4i7.908

Hidayatulloh, A., & Pebrina, R. (2020). Pengaruh Penerapan E-SPT, Pemahaman Peraturan Perpajakan, Sanksi Perpajakan, dan Kualitas Pelayanan Terhadap Kepatuhan Wajib Pajak. *Jurnal Ilmiah Ekonomi dan Bisnis*, *17*(1), 1–8. https://doi.org/10.31849/jieb.v17i1.2563

Indah Kurniyawati. (2025). Analysis Application of Average Effective Rate (TER) In Regulation No. 58 of 2023 and its Implications. *Journal of Economics and Business (JECOMBI)*, *6*(2), 1–15. https://doi.org/10.58471/jecombi.v6i02.150

Judijanto, L. (2024). Persepsi Masyarakat Terhadap Kewajiban Perpajakan. *Jurnal*

Open Access

©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License

Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan, *1*(4), 1–16. https://doi.org/10.59407/jakpt.v1i4.908

Kirchler, E., & Wahl, I. (2010). Tax compliance inventory TAX-I : Designing an inventory for surveys of tax compliance. *Journal of Economic Psychology*, *31*(3), 331–346. https://doi.org/10.1016/j.joep.2010.01.002

Kristianto, D. E., & Widodo, C. (2025). Pelaporan Spt Masa Pph 21 Wajib Pajak Orang Pribadi Dengan Menggunakan E-Bupot Pada Kantor Konsultan Pajak Excellent Eagleswan: Skema Pengenaan Tarif Efektif Rata-Rata (TER). *Land Journal*, *6*(1), 1–17. https://doi.org/doi.org/10.47491/landjournal.v6i1.3728

Mariana, F., & Wijaya, P. H. (2021). Analisis Kewajiban Pajak Penghasilan (PPH) Badan Pada PT Setyanata Bersaudara Tahun 2018. *Jurnal Paradigma Akuntansi*, *3*(3), 1–9. https://doi.org/10.24912/jpa.v3i3.14928

Mulatsih, S. N., Saepuloh, D., Putri, W. A., & Alicia, R. (2024). Improving Tax Compliance Intentions and Self-Assessment System : Approach to the Theory of Planned Behavior. *Review of Applied Socio-Economic Research*, *28*(2), 1–21. https://doi.org/10.54609/reaser.v28i2.524

Novitasari, A. D., & Anggraini, D. I. (2025). Pengaruh Penerapan Tarif Pajak Efektif Rata-Rata (TER) Terhadap Perhitungan Pajak PPh 21 Wajib Pajak Orang Pribadi Karyawan Tetap pada CV ASM. *PENG Jurnal Ekonomi dan Manajemen*, *2*(2), 1–12. https://doi.org/10.62710/80aw1k71

Nurwati, E., & Umaimah, U. (2024). Understanding Regulations, Tax Sanctions And Taxpayer Compliance: The Role Of Risk Preference Moderation. *Jurnal Akademi Akuntansi*, *8*(1), 1–17. https://doi.org/10.22219/jaa.v8i1.38365

Okafor, O. N. (2023). Shaming of Tax Evaders : Empirical Evidence on Perceptions of Retributive Justice and Tax Compliance Intentions. *Journal of Business Ethics*, *182*(2), 1–19. https://doi.org/10.1007/s10551-021-05011-y

Sari, Y. P., & Saputra, E. T. (2025). Analisis Penerapan Tarif Efektif Rata- Rata (TER) pada Pajak Penghasilan Pasal 21 dalam Peraturan Pemerintah Nomor 58 Tahun 2023 (Studi Kasus pada PT . Medikaloka Wonogiri). *Jurnal Penelitian Ekonomi Manajemen dan Bisnis*, *4*(1), 1–21. https://doi.org/https://doi.org/10.55606/jekombis.v4i1.4866

Sastrawan Gede, & Wahyoni Ida Ayu. (2021). Pengenaan Pajak Penghasilan di Indonesia (Pasal 21 Undang-Undang Nomor 36 Tahun 2008 Tentang Pajak Penghasilan). *Jurnal Locus Delicti*, *2*(1), 1–12. https://doi.org/10.23887/jld.v2i1.456

Sherra, A. M., & Fitriani, N. (2025). Evaluasi Risiko Lebih Bayar PPh 21 Akibat Implementasi Tarif Efektif Rata-Rata (TER) Di CV. X. *Ilmiah Wahana Akuntansi*, *20*(1), 1–11. https://doi.org/10.21009/Wahana.20.013

Sijabat, A. M., & Astuti, C. D. (2024). Persepsi Wajib Pajak Terhadap Penerapan Ter PPH Pasal 21. *Economic Reviews Journal*, *3*(3), 1–12. https://doi.org/https://doi.org/10.56709/mrj.v3i3.420

Singgih, V. (2024). *Potongan THR membengkak dengan skema pajak baru, publik kaget dan protes - "Enggak ikhlas."* BBC News Indonesia. https://www.bbc.com/indonesia/articles/c28020kw7mdo

Sugandi, M. R. A., & Ekowati, L. (2024). Pengaruh Pengetahuan Dan Pemahaman Pajak Terhadap Persepsi Mahasiswa Tentang PPh Pasal 21 Metode TER. *Akuntansi dan Manajemen*, *5*(1). https://doi.org/2880 – 943X

Sundoro, A., Azis, N., Purnawan, L., Suhartono, & Muarief, F. (2024). Analisis Perbedaan Perhitungan Tarif Pajak Progresif Dengan Tarif Efektif Rata Rata (TER) Pajak Penghasilan (PPh) Pasal 21 Atas Karyawan Tetap Pada CV. X Di Tangerang. *INNOVATIVE: Journal Of Social Science Research*, *4*(5), 1–10. https://doi.org/doi.org/10.31004/innovative.v4i5.15307

Surjantoro, D. (2024). *Siaran Pers: APBN 2025: Pemerintah Berkomitmen untuk Mengakselerasi Pertumbuhan Ekonomi yang Inklusif dan Berkelanjutan*. Kementrian Keuangan Republik Indonesia. https://www.kemenkeu.go.id/informasi-publik/publikasi/siaran-pers/Siaran-Pers-APBN-2025

Suryaputra, R., Daryanti, S., & Setyowardhani, H. (2024). Role of Social Media in Promoting Sustainable Green Lifestyles: Influencers and Value Co-Creation with Gen Z in Indonesia. *JANE Journal of Entrepreneurial Economic*, *1*(1), 1–18. https://doi.org/10.61511/jane.v1i1.2024.1036

Syawali, A., & Machdar, N. M. (2025). Kontribusi Kesadaran, Self Assessment, Dan Sanksi Dalam Meningkatkan Kepatuhan Wajib Pajak. *JAKPT Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan*, *2*(3), 1–11. https://doi.org/10.70248/jakpt.v2i3.1653

Timothy, J., & Abbas, Y. (2021). *Tax Morale , Perception Of Justice , Trust In Public Authorities , Tax Knowledge , And Tax Compliance : A Study Of Indonesian Smes*. *19*(1), 1–17. https://scholar.ui.ac.id/en/publications/tax-morale-perception-of-justice-trust-in-public-authorities-tax-/

Trisharsiwi, Prihatni, Y., Karyaningsih, E. W., & Dkk. (2020). *Ketamansiswaan*. https://fe.ustjogja.ac.id/files/lpm_dokumen/4/Ketamansiswaan/BUKU KETAMANSISWAAN-Tim Ketamansiswaan-isbn-Secured.pdf

Wardani, D. K., & Pawestri, P. D. (2024). Tri Nga And Implementation Of E-Billing System Intent To Commit Tax Fraud. *Proceeding of International Conference on Accounting & Finance*, *2*(1), 1–8. https://journal.uii.ac.id/inCAF/article/view/32770/16269

Wardani, D. K., & Rohmayanti, T. (2024). Pengaruh Pemahaman Ajaran Tri Nga Dan Religiusitas Terhadap Niat Patuh Calon Wajib Pajak. *Jurnal Manajemen Terapan dan Keuangan*, *13*(4), 1–11. https://doi.org/10.22437/jmk.v13i04.33492

Wibowo, J. Y., & Yanti, Y. (2024). The Effect Of Tax Knowledge , Tax Sanctions , E-Filing On Tax Compliance. *International Journal of Application on Economics and Business (IJAEB)*, *2*(4), 1–11. https://doi.org/10.24912/ijaeb.v2i4.977-987

Open Access

©author(s)
Creative Commons
Attribution Non Commercial 4.0 International License