Tax Audit Effectiveness, Auditor Competence, and Procedural Clarity in Individual Tax Refund Resolution Certainty

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Abstract

This study examines whether perceived tax audit effectiveness, tax auditor competence, and procedural clarity are associated with the certainty of resolving individual taxpayers' overpayment or refund cases. A quantitative cross-sectional survey was conducted among 40 individual taxpayers in Ogan Komering Ulu Timur Regency who held a taxpayer identification number and experienced an audit related to tax overpayment during 2022-2025. Fifteen Likert-scale items were analyzed using SPSS 25 through validity and reliability testing, residual diagnostics, multiple linear regression, partial t-tests, an overall F-test, and adjusted R^2. Audit effectiveness (B=.648, p<.001), auditor competence (B=.149, p=.002), and procedural clarity (B=.388, p=.003) were positively associated with refund resolution certainty. The model was jointly significant, F(3.36)=133.345, p<.001, with an adjusted R^2 of.911. Taxpayers report greater administrative certainty when audits are timely and effective, auditors are competent, and procedures are clear and transparent. The small purposive sample, self-reported single-source measures, the presence of respondents with tax-consulting expertise, and the high overlap between audit effectiveness and procedural clarity constrain generalization and may inflate model fit. Contribution: This study extends Indonesian tax-administration evidence by shifting attention from compliance outcomes to perceived certainty in the resolution of individual tax refund rights.

Keywords: *Administrative Certainty, Auditor Competence, Procedural Clarity, Tax Audit Effectiveness, Tax Refund*

1. INTRODUCTION

The central problem addressed in this study is not simply whether individual taxpayers comply with tax rules but whether a taxpayer who has reported an overpayment can obtain a clear, timely, and predictable resolution of the refund claim. A compliant taxpayer may still experience administrative uncertainty if the audit stage is prolonged, the required evidence is not explained, the basis for the correction is unclear, or the final refund status cannot be anticipated (Syathiri, Widyanata, Kumalasari, & Wahyudi, 2026). This problem is especially important because an overpayment represents a taxpayer's right to funds already paid to the state, whereas general compliance outcomes usually measure filing, payment, reporting, or willingness to obey tax obligations. Therefore, refund-resolution certainty requires separate investigation as an administrative-rights outcome rather than being treated as a residual consequence of compliance or audit quality (Lempas et al., 2017; Arif & Rosid, 2025; Kholiek & Firzah, 2025).

In a self-assessment tax system, enforcement and services are inseparable. Taxpayers calculate and report their own obligations, while the tax authority must verify compliance and simultaneously protect lawful taxpayer rights (Bhimasta & Dismas, 2025). This dual role becomes especially visible when an individual taxpayer reports overpayment and seeks a refund. The audit is no longer experienced only as a compliance-control instrument, it also becomes the administrative pathway through which the taxpayer expects a clear, timely, and legally understandable resolution. Indonesian evidence shows that tax audits can influence subsequent reporting behavior, while audit effectiveness depends on how well audit resources, procedures, and information are managed (Nugrahanto and Cahyono, 2020; Melliniawati and Mulyono, 2023; Sulfan, 2023). Related research on individual taxpayers also shows that tax strategies and administrative conditions shape *Wajib Pajak Orang Pribadi* (WPOP) tax outcomes, reinforcing the need to examine taxpayer-facing processes rather than tax liabilities alone (Damayanti et al., 2020).

The refund context deserves separate attention because administrative certainty is not the same as tax compliance. A taxpayer may comply with filing and payment rules but remain uncertain about when an overpayment case will be concluded, why an adjustment is made, what amount will be refunded, or what procedural step remains outstanding (Gumay & Syarif, 2025). Earlier Indonesian work on individual tax refunds documents the importance of restitution and compensation mechanisms for returning excess payments to taxpayers (Lempas et al., 2017). More recent evaluations of tax-audit practices likewise emphasize the importance of structured procedures, audit quality, and the ability of the tax authority to explain and complete the audit process consistently (Arif & Rosid, 2025; Kholiek & Firzah, 2025).

From a behavioral perspective, certainty is shaped by how taxpayers interpret their experiences. Attribution theory explains that individuals infer causes from observable behavior and situational cues, and these causal interpretations influence later judgments and expectations (Malle & Korman, 2017). In tax administration, taxpayers cannot directly observe every internal decision made by the authority. Therefore, they form judgments from visible indicators such as timeliness, the competence displayed by the examiner, consistency of procedural steps, quality of explanations, and clarity of the final decision. When these cues are coherent, taxpayers have stronger grounds to attribute the outcome to a functioning administrative system rather than arbitrariness or personal discretion.

The procedural justice literature reinforces this argument. Procedural fairness, respectful treatment, understandable information, and opportunities to comprehend authority decisions are associated with trust and acceptance in taxation (Gobena & Van Dijke, 2017; Murphy, 2004; Niesiobędzka & Kołodziej, 2020). In an experimental tax-audit setting, Shima et al. (2024) show that procedural justice interacts with authority context to shape taxpayers' acceptance of audit assessments. Indonesian evidence similarly indicates that respectful treatment and institutional trust matter for taxpayers' responses to tax authorities (Prastiwi & Diamastuti, 2023; Fajriana et al., 2023). These studies focus mainly on compliance or acceptance, but the same logic is relevant to a taxpayer's perceived certainty that a refund case is being handled through a predictable process.

Tax auditor competence is the second mechanism. Tax audits require regulatory knowledge, evidence evaluation, analytical judgment, communication skills, and professional conduct. Indonesian studies consistently associate auditor competence, information technology use, integrity, and professional experience with tax audit quality (Budiyanto et al., 2021; Nugrahanto & Alhadi, 2021; Angganis et al., 2023; Pahala et al., 2024; Harfadhilah & Firmansyah, 2024). Competence should therefore matter not merely for technical correctness but also for the taxpayer's ability to understand why a case is progressing in a particular direction. A technically sound conclusion that is poorly communicated can still leave taxpayers uncertain.

The broader compliance literature also shows that administrative relationships cannot be reduced to coercive powers. Trust, perceived fairness, tax-justice perceptions, and authority power jointly shape taxpayer behavior in countries and institutional settings (Aktaş Güzel et al., 2019; Batrancea et al., 2019; Siglé et al., 2018; Aulia et al., 2022). In Indonesia, trust in tax administration, service quality, governance, and modernization are repeatedly linked to taxpayer attitudes and voluntary compliance (Djajanti, 2020; Darmawan & Wirasedana, 2022; Daneshwara & Riandoko, 2023; Fabian & Herianti, 2025; Anjarwi, 2025). These findings support the view of refund certainty as an administrative-quality outcome: taxpayers need both credible authority and an intelligible process.

Despite the literature, relatively little empirical work directly treats the certainty of resolving individual taxpayer overpayment cases as a dependent construct. Most studies have examined compliance, audit quality, revenue, deterrence, fairness, and trust. The present study addresses this gap by simultaneously examining three process-facing attributes: perceived tax audit effectiveness, perceived tax auditor competence, and perceived clarity of the audit procedure. The setting is the Ogan Komering Ulu Timur Regency, and the respondents are individual taxpayers who have direct experience with an audit related to an overpayment during 2022-2025.

This study contributes to the literature in three ways. First, it shifts the outcome from compliance to administrative certainty perceived by taxpayers when exercising their refund rights. Second, it integrates process effectiveness, human competence, and procedural clarity into one explanatory model. Third, it reports the unusually high model fit and substantial overlap between the two predictors transparently rather than treating a high R^2 as unqualified evidence of model superiority. The research question is whether the three audit-related perceptions are individually and jointly associated with the certainty of resolving individual taxpayer refund cases.

2. LITERATURE REVIEW

Attribution theory provides a central interpretive lens. Individuals use observable information to infer why outcomes occur and whether those causes are stable, controllable, or attributable to a person or situation (Malle & Korman, 2017). Applied to tax administration, an individual taxpayer evaluates an audit not only from the final monetary outcome but also from the pattern of interactions that precede it (Yudiska, Rosalina, & Yanto, 2026). Timely progress can be attributed to an effective system, accurate explanations to examiner competence, and consistent steps to procedural order. These attributions shape expectations that the case will reach a definite and comprehensible resolution.

Procedural justice complements attribution theory because it explains why the quality of the process matters, even when the authority retains decision power. Fair procedures communicate neutrality, consistency, respect and informational adequacy. Gobena and Van (2017) show that procedural justice can strengthen voluntary compliance, particularly when trust conditions make fairness information salient to the public. Niesiobędzka and Kołodziej (2020) demonstrate that fair processes influence the acceptance of tax authority decisions, while Shima, Shim, and Shim (2024) show that procedural justice remains relevant in the specific context of audit assessments. Therefore, the present study treats clarity and consistency not as decorative service attributes but as signals from which taxpayers infer administrative reliability.

The integrated conceptual model begins with the taxpayer's observable experience of the audit process and ends with perceived refund-resolution certainty. Attribution theory explains the interpretation mechanism, such as taxpayers use visible timeliness, examiner behavior, and procedural information to infer whether the administrative cause of an outcome is orderly, competent or controllable (Hasan, 2026). Procedural justice explains the evaluation mechanism: clear information, consistent treatment, neutrality, and respectful communication make the process appear legitimate, even when the refund outcome is not necessarily favorable. Accordingly, tax audit effectiveness (X_1), auditor competence (X_2), and procedural clarity (X_3) are modeled as complementary predictors of refund resolution certainty (Y). X_1 concerns whether the process progresses and resolves the case, X_2 concerns whether the examiner can correctly analyze and explain the case, and X_3 concerns whether the taxpayer can understand and anticipate the process. The model predicts positive relationships for each path and a positive joint effect while recognizing that the three perceptions may share common process information (Murphy, 2004; Niesiobędzka and Kołodziej, 2020).

The mechanism for H_1 is that effective execution converts a formally available refund right into a process that taxpayers can observe as progressing toward closure. Timely completion reduces uncertainty about whether the claim is still being examined, whereas a smooth examination and clear resolution path provide evidence that the authority has control over the administrative process. This mechanism is consistent with recent Indonesian evaluations that treat audit effectiveness and procedural quality as determinants of administrative performance (Melliniawati, & Mulyono, 2023; Arif, & Rosid, 2025; Kholiek, & Firzah, 2025). Therefore, a taxpayer who observes fewer unexplained delays and more consistent progress should attribute the expected resolution to an effective system and report greater certainty.

Tax audit effectiveness refers to the extent to which the audit process achieves its intended administrative purpose without unnecessary delays or unresolved procedural friction. In the instrument used here, effectiveness is represented by completion within the expected time, smoothness of the examination process, and perceived ability of the audit to resolve the overpayment problem. Prior Indonesian studies have linked effective audits to stronger administrative performance, compliance oversight, and audit outcomes (Agustin, Darmansyah, & Suyanto, 2020; Melliniawati and

Mulyono, 2023; Sulfan, 2023). Risk-based and structured audit approaches also emphasize that an audit must combine enforcement objectives with a process that taxpayers perceive as legitimate and manageable (Surbakti, Maisyarah, & Nasution, 2026). If audit moves predictably toward resolution, taxpayers should perceive greater certainty.

H_1: Tax audit effectiveness is positively associated with the certainty of individual tax refund resolutions

The mechanism for H_2 is both informational and attributional. Competent examiners reduce uncertainty by identifying relevant evidence, applying the correct provisions, distinguishing valid refund components from invalid ones, and explaining why a determination is reached. These actions provide taxpayers with observable reasons to attribute the result to professional judgment rather than arbitrary discretion. Recent evidence continues to link auditor competence, professionalism, information technology capability, and experience with tax audit quality, making competence relevant not only to the technical accuracy of an examination but also to the taxpayer's confidence that the case can be resolved rationally (Angganis, Pahala, & Nasution, 2023; Pahala, Hafifah, Angganis, Mediawati, & Anugrah, 2024; Harfadhilah, & Firmansyah, 2024).

Tax auditor competence captures the knowledge and skills displayed by the examiner in understanding tax regulations, analyzing documents, communicating audit reasoning, and acting professionally and objectively. Audit quality research consistently treats competence as a core capability. Budiyanto, Mursalim, and Lannai (2021) found that functional competence is associated with tax audit quality. Nugrahanto and Alhadi (2021) identified competence and information technology as important audit quality resources. Angganis et al. (2023), Pahala et al. (2024), and Harfadhilah and Firmansyah (2024) likewise report that competence and professionalism matter for the quality of tax examinations. For taxpayers seeking refunds, competence reduces uncertainty because knowledgeable examiners can identify relevant evidence, apply the applicable rules consistently, and explain the basis of the final determination.

H_2: Tax auditor competence is positively associated with the certainty of individual tax refund resolutions

The mechanism for H_3 is the reduction of procedural ambiguity. When the authority explains the stages, documentation requirements, expected sequence, and basis for a decision consistently, taxpayers can form more stable expectations about what will happen next. Procedural justice research indicates that understandable and consistent treatment can strengthen acceptance and trust, even when the outcome is not fully favorable, while recent audit research emphasizes the importance of procedural justice under different authority conditions (Shima et al., 2024; Arif and Rosid, 2025; Surbakti et al., 2026). Therefore, procedural clarity should increase certainty by making the administrative path predictable, not by guaranteeing that every refund claim will be approved.

Procedural clarity refers to the clarity of communication and implementation of the stages, flow, consistency, and requirements of the examination. It is closely related to informational and procedural fairness issues. Taxpayers are more likely to accept authority decisions when the process is understandable and perceived as fair, even though favorable outcomes remain important (Niesiobędzka & Kołodziej, 2020). Shima et al. (2024) further demonstrated that procedural justice in audits can influence acceptance under specific authority conditions. In Arif and Rosid (2025) emphasize the evaluative importance of audit process clarity, and Prastiwi and Diamastuti (2023) show that respectful treatment helps build trust in tax administration. A clear procedure reduces ambiguity regarding what will happen next and what information is required.

H_3: Procedural clarity is positively associated with the certainty of tax refund resolution

These three predictors are conceptually complementary. Effectiveness concerns whether the process works and progresses, competence concerns whether the examiner has the capability to execute and explain the examination, and procedural clarity concerns whether the taxpayer can understand and anticipate the process. Trust-and-power research suggests that taxpayer responses emerge from combinations of institutional capability and relationship quality rather than from a single enforcement characteristic (Aulia, Rosdiana, & Inayati, 2022; Batrancea, Nichita, Olsen, Kogler, Kirchler, & Hoelzl, 2019; Siglé, Goslinga, Speklé, van der Hel, & Veldhuizen, 2018). Indonesian research on fairness, trust, tax morale, and administrative modernization reaches a similar conclusion: taxpayers respond to an interconnected institutional environment (Djajanti, 2020; Fajriana, Irianto, & Andayani, 2023; Daneshwara, & Riandoko, 2023; Fabian, & Herianti, 2025).

H_4: Tax audit effectiveness, tax auditor competence, and procedural clarity are jointly associated with the certainty of individual tax refund resolutions

3. RESEARCH METHODOLOGY

This study uses a quantitative cross-sectional survey design with primary data collection. The target population comprised individual taxpayers in Ogan Komering Ulu Timur Regency who experienced an audit related to tax overpayment during 2022-2025. The exact population size was not publicly available to researchers because taxpayer case information is restricted. Consequently, purposive sampling was used to reach respondents who matched the substantive experience required to answer the research question.

The eligibility criteria were an individual taxpayer in Ogan Komering Ulu Timur Regency, possession of a taxpayer identification number, and direct experience of a tax audit associated with an overpayment or refund during 2022-2025. Data collection was conducted through both offline distribution and online media. The original questionnaire used a screening question before substantive items. Forty questionnaires were returned, verified for completeness, and retained for analysis; thus, the analytical sample was N=40. Table 1 reports the respondent screening sequence.

Table 1. Respondent screening and analytical sample

Stage	Number
Questionnaires distributed and returned	40
Questionnaires meeting the study criteria	40
Final analytical sample	40

The sample size and sampling technique followed the substantive requirements of the research question. The population of individual taxpayers with specific overpayment-related audit experience is not publicly enumerated because taxpayer-case information is protected, therefore, a probability sampling frame could not be constructed. Therefore, purposive sampling was selected to ensure that every respondent had the experience needed to evaluate refund resolution rather than general tax compliance. The 40 usable responses represent all eligible questionnaires obtained during the source study's collection period and are sufficient for the reported exploratory instrument and regression analysis. However, they are not the basis for claiming population-level estimates. The small, single-regency sample and non-probability selection are consequently treated as limits on external validity, not hidden assumptions about representativeness.

The questionnaire contained 15 statements measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Tax audit effectiveness consists of three items, such as timely completion, smoothness of the audit process, and the ability of the audit to resolve the overpayment issue. Tax auditor competence consists of four items covering regulatory knowledge, analytical ability, communication, and professional and objective conduct. Procedural clarity includes four items, such as clarity of audit stages, transparency of resolution flow, procedural consistency, and ease of understanding. Refund resolution certainty contains four items, such as clarity of the audit result, certainty of case status, certainty of the refund amount, and clarity of the basis for the final determination. Construct scores were formed by summing the respective item responses, as evidenced by the tabulated TOTAL X_1, TOTAL X_2, TOTAL X_3, and TOTAL Y fields in the source dataset. The operationalization of each construct, including items, dimensions, and scoring methods, is presented in Table 2.

Table 2. Construct operationalization

Construct	Items	Dimensions	Scoring
Tax audit effectiveness (X_1)	3	Timeliness, process smoothness, and ability to resolve overpayment	Likert total score
Tax auditor competence (X_2)	4	Regulatory knowledge, analysis, communication, and professionalism/objectivity	Likert total score
Procedural clarity (X_3)	4	Clarity of stages, transparency, consistency, and ease of understanding	Likert total score
Refund-resolution certainty (Y)	4	Clarity of result, case status, refund amount, and basis of determination	Likert total score

Instrument development followed the construct definitions in the source thesis and the theoretical indicators used in previous tax-administration research. The researcher first translated each construct into observable dimensions and then mapped those dimensions to 15 statements, such as three for audit effectiveness, four for auditor competence, four for procedural clarity, and four for refund-resolution certainty. The wording was oriented toward the direct experience of individual taxpayers in overpayment-related audits, and screening questions were used to exclude respondents without that experience before calculating construct scores. Validity and reliability were then checked using the procedures reported below. The source document did not report a separate pilot sample or a formal expert panel record; therefore, this article does not claim an additional validation stage that cannot be verified. The analysis was conducted using IBM SPSS Statistics 25. Item validity was evaluated against *r-table*=.312 for n=40 and df=38. Internal consistency was assessed using Cronbach's alpha with a .70 benchmark. Residual normality was assessed using Shapiro-Wilk because the sample was below 50; the thesis also reports the Kolmogorov-Smirnov statistic. Multicollinearity was examined using tolerance and VIF, and heteroskedasticity was examined using the Glejser test. Multiple linear regression was estimated as:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon \quad (1)$$

Formula 1 represents the relationship between the dependent variable (Y) and three independent variables (X_1, X_2, and X_3). In this model, α represents the constant value, β_1, β_2, and β_3 represent the regression coefficients indicating the effect of each independent variable on Y, and ε represents the error term. This model is used to examine the extent to which changes in the independent variables explain variations in the dependent variable.

Partial t-tests were used to evaluate H_1-H_3, while the overall F test was used to evaluate H_4. Statistical significance was interpreted at 5%. Two methodological cautions are important to note. First, all constructs were self-reported by the same respondents in a single questionnaire, creating a potential common method component. Second, the VIF values for audit effectiveness and procedural clarity are 6.847 and 6.894, respectively. These values remain below the threshold of 10, but are sufficiently high to indicate substantial shared variance. Therefore, this study avoids interpreting the standardized coefficients as pure measures of independent construct importance. Third, the source thesis notes that at least one respondent worked as a tax consultant. Such expertise may make responses more homogeneous or more informed than those of ordinary individual taxpayers. These issues are treated as limitations rather than being removed retrospectively.

Because this study uses primary responses concerning tax experiences, ethical transparency is important, even though the data are not administrative case files. The source thesis records that respondents received an explanation and instructions before completing the questionnaire, but it does not provide a verifiable institutional ethics approval number, a formal written consent template, or a detailed confidentiality protocol. Therefore, this study explicitly reports the limitations and does not invent an approval identifier or consent claim. The authors should insert the actual approval and consent wording if those records are available before submission otherwise, the final manuscript should state only the participant information procedures that can be documented. The source document records that respondents were given a brief explanation of the study and instructions before completing the questionnaire, but it does not reproduce an institutional ethics approval number or a formal written informed consent statement. Therefore, this study did not create an ethics identifier. Any submission statement on ethics or consent should be finalized by the author based on the institution's actual research records.

4. RESULTS AND DISCUSSION

Table 3. Respondent profile

Characteristic	Category	n	Percentage (%)
Gender	Male	14	35.0
	Female	26	65.0
Age	23-25	14	35.0
	26-30	15	37.5
	31-40	4	10.0
	41-47	7	17.5
Education	Senior high school	2	5.0
	Diploma I-III	6	15.0
	Diploma IV/Bachelor	32	80.0
Occupation	Private employee	13	32.5
	Civil servant/permanent employee	15	37.5
	Educational institution employee	8	20.0
	Other	4	10.0

Table 3 shows the sample was dominated by female respondents (65%). The largest age groups are 26-30 years (37.5%) and 23-25 years (35%), while 80% report a Diploma IV/Bachelor education. Respondents came from several occupational groups, with civil servant/permanent employees and private employees comprising the largest categories. These characteristics indicate a relatively educated and working-age sample, but the sample remains small and purposively selected; therefore, demographic diversity should not be equated with population representativeness.

Table 4. Construct-level descriptive statistics

Variables	N	Min	Max	Mean	SD
Tax audit effectiveness (X_1)	40	8	15	11.98	1.732
Tax auditor competence (X_2)	40	11	20	16.13	2.186
Procedural clarity (X_3)	40	11	20	16.03	2.069
Refund-resolution certainty (Y)	40	11	20	16.00	2.025

Table 4 shows the construct-level descriptive statistics. Audit effectiveness had a mean total score of 11.98 on a three-item scale, while auditor competence, procedural clarity, and refund resolution certainty had means of 16.13, 16.03, and 16.00, respectively, on four-item scales. The distributions were concentrated toward agreement. This is substantively consistent with respondents generally evaluating the experienced audit process positively, but it also creates restricted variance and makes the high explanatory power of the regression especially important to examine.

Table 5. Measurement quality and regression diagnostics

Test	Result	Interpretation
Item validity	Corrected item-total r=.409-.672, r-*table*=.312	All 15 items valid under the thesis criterion
Reliability	Alpha: X_1=.745, X_2=.784, X_3=.751, Y=.753	All constructs >.70
Residual normality	Shapiro-Wilk p=.981, K-S p=.200	Normality not rejected
Multicollinearity	Tolerance=.145-.980, VIF=1.020-6.894	No VIF>10, X_1/X_3 overlap remains substantial
Heteroskedasticity	Glejser p=.717-.984	No predictor significant at 5%

Table 5 shows measurement-quality results were acceptable under the procedures used in this study. All corrected item-total correlations exceeded the .312 criterion, ranging from .409 to .672. Cronbach's alphas were .745 for audit effectiveness, .784 for competence, .751 for procedural clarity, and .753 for refund-resolution certainty. Residual normality was not rejected (Shapiro-Wilk p=.981), and the Glejser test provided no evidence of heteroskedasticity. The multicollinearity results are more nuanced, competence has a VIF of 1.020, while effectiveness and procedural clarity have VIFs close to 6.9. Although these values do not exceed 10, the two constructs clearly overlap in terms of process perceptions. This overlap is conceptually plausible because an audit that appears smooth and effective can also appear clearer and more consistent.

Table 6. Multiple regression and partial hypothesis tests

Variables	B	SE	β	t	p	Decision
Constant	-0.393	0.996	-	-0.395	.695	-
Tax audit effectiveness (X_1)	0.648	0.147	0.554	4.425	<.001	H_1 supported
Tax auditor competence (X_2)	0.149	0.045	0.161	3.331	.002	H_2 supported
Procedural clarity (X_3)	0.388	0.123	0.397	3.153	.003	H_3 supported

Table 6 shows the regression results of the analysis. Tax audit effectiveness has B=.648, β=.554, t=4.425, p<.001. Tax auditor competence has B=.149, β=.161, t=3.331, p=.002. Procedural clarity has B=.388, β=.397, t=3.153, p=.003. All three coefficients are positive and statistically significant, supporting H_1-H_3.

$$Y = -.393 + .648X1 + .149X2 + .388X3 \tag{2}$$

Formula 2 shows the constant value of -0.393 indicates the expected value of Y when all independent variables are zero, while the coefficients 0.648, 0.149, and 0.388 represent the magnitude and direction of the influence of each independent variable on Y. The positive coefficients indicate that an increase in each independent variable is associated with an increase in the dependent variable, assuming other variables remain constant. The intercept is statistically insignificant and lies outside the meaningful observed range of the Likert totals; it should not receive substantive interpretation as an actual state in which all perceptions equal zero.

Table 7. Model fit and simultaneous hypothesis test

Statistic	Value
R	.958
R^2	.917
Adjusted R^2	.911
Std. error of estimate	.606
F(3,36)	133.345
p-value	<.001

Statistic	Value
Final N	40

Table 7 shows the overall model was highly significant, $F(3.36)=133.345$, $p<.001$, with $R=.958$, $R^2=.917$, and adjusted $R^2=.911$. Therefore, H_4 is supported. A 91.1% adjusted explanation of perception-based outcomes is unusually high. This should not be read as evidence that these three predictors causally determine almost all real-world refund certainties. Instead, the result likely reflects a combination of genuine conceptual proximity, shared respondent method, restricted sampling of people with direct refund-audit experience, and overlap between effectiveness and procedural clarity. The thesis itself notes that respondents with professional tax knowledge may provide highly consistent answers. Transparency about these conditions makes the results more credible than simply celebrating a high R^2.

A high adjusted R^2 also requires a robustness perspective. The source thesis reports one cross-sectional OLS specification, therefore, additional checks such as leave-one-out re-estimation, nested models that separate process dimensions, heteroskedasticity-robust standard errors, bootstrapped confidence intervals, or confirmatory factor analysis cannot be reported without reconstructing the respondent-level dataset and making new analytical decisions. The available diagnostics show acceptable tolerance values under the thesis criterion, but the VIF values near 6.9 for audit effectiveness and procedural clarity indicate that their effects are not fully independent of the observed responses. The 91.1% fit should therefore be treated as a source-reported explanatory overlap in a restricted, perception-based sample rather than as robust evidence that the three constructs explain almost all real-world refund certainty.

Tax audit effectiveness showed the largest standardized association. Substantively, this means that respondents who perceive audits as timely, smooth, and capable of resolving overpayment also report greater certainty about their refund resolution. This is consistent with Indonesian audit effectiveness research, which links structured audit implementation to stronger administrative outcomes (Agustin, Darmansyah, & Suyanto, 2020; Melliniawati, & Mulyono, 2023; Sulfan, 2023). This is also compatible with evidence that tax audits influence individual taxpayer behavior after examination (Nugrahanto & Cahyono, 2020). The present outcome is different, however, the relevant mechanism is not deterrence but the taxpayer's expectation that the administrative right will be completed through a functioning process. The effectiveness results also have an attributional interpretation. Taxpayers directly observe the timing and process of continuity. When an examination progresses according to the expected stages and produces a comprehensible result, the taxpayer can attribute the outcome to an orderly administrative system. Conversely, unexplained delays or repeated procedural friction can create ambiguity regarding whether the case is progressing. This makes audit effectiveness especially important in refund cases, where taxpayers are waiting for the authority to resolve a claim to funds that have already been paid.

Auditor competence also had a positive and significant association, although its standardized beta was smaller than those of the two process variables. This finding is consistent with studies that place regulatory knowledge, analytical skills, information technology capability, integrity, and professional experience at the center of tax audit quality (Budiyanto, Mursalim, & Lannai, 2021; Nugrahanto, & Alhadi, 2021; Angganis, Pahala, & Nasution, 2023; Pahala, Hafifah, Angganis, Mediawati, & Anugrah, 2024; Harfadhilah, & Firmansyah, 2024). Competence matters for certainty because refund examinations involve more than selecting a correct rule; the examiner must translate the rule into evidence requests, assess documentation, explain corrections, and communicate the basis of the final position. For taxpayers, competent behavior reduces interpretive uncertainty, even before the case is formally closed.

The procedural clarity coefficient is also positive and significant. This finding strongly aligns with procedural justice research. Fair and intelligible procedures can enhance taxpayers' acceptance and trust, even when they do not guarantee a favorable outcome (Gobena, & Van, 2017; Niesiobędzka,

& Kołodziej, 2020). Shima, Shim, and Shim (2024) add direct tax-audit evidence that procedural justice becomes consequential depending on the authority's environment. In the Indonesian setting, Prastiwi and Diamastuti (2023) demonstrated that respectful treatment supports trust, while Fajriana, Irianto, and Andayani (2023) linked tax fairness and trust with voluntary compliance. The current study extends this logic from compliance to administrative certainty: clarity helps taxpayers anticipate the sequence, documentation, and basis of a refund decision.

The close statistical relationship between audit effectiveness and procedural clarity deserves substantive rather than purely technical treatment. A process may be perceived as effective partly because its stages are clear; likewise, a procedure may appear clear because the audit progresses without any problems. The VIF values near 6.9 do not invalidate the regression, but suggest that future measurements should sharpen the discriminant boundaries. Effectiveness items could focus more narrowly on timeliness, completion rates, and problem resolution, whereas clarity items could focus on information transparency, sequence communication, documentation requirements, appeal channels, and consistency of instructions.

The findings also connect with broader research on trust, fairness, and tax administration issues. Cross-national evidence shows that trust and authority power operate as distinct but interacting foundations of compliance Batrancea, Nichita, Olsen, Kogler, Kirchler, and Hoelzl (2019), and that trust-based strategies can improve compliance relationships when authority power is exercised credibly (Siglé, Goslinga, Speklé, van der Hel, & Veldhuizen, 2018). Indonesian studies similarly connect administrative modernization, tax service quality, trust, governance, and tax morale with taxpayer behavior (Djajanti, 2020; Darmawan, & Wirasedana, 2022; Daneshwara, & Riandoko, 2023; Fabian, & Herianti, 2025; Anjarwi, 2025). Tax refund resolution belongs to this institutional relationship: a taxpayer who experiences a timely, competent, and transparent refund process receives a concrete signal that the tax system protects rights as well as enforces obligations.

For the Directorate General of Taxes, the practical implication is not simply to shorten every examination, regardless of risk. Speed without evidentiary quality can weaken legal defensibility. The more appropriate implication is to reduce avoidable delays while maintaining traceable evidence standards, communicate milestones and outstanding requirements, and ensure that taxpayers understand what must occur before a determination can be issued. Therefore, risk-based audit development should be paired with procedural justice and communication quality rather than being treated as a purely selection-oriented technology (Surbakti, Maisyarah, & Nasution, 2026).

For tax auditors, competence development should combine technical regulations, analytical reviews, digital audit tools, and communication. The audit quality literature shows that information technology and competence can reinforce examination quality (Budiyanto et al., 2021; Nugrahanto and Alhadi, 2021). In refund cases, the communication component is particularly important because the taxpayer must understand why evidence is requested, how adjustments relate to the claim, and what the final decision means. Professionalism should therefore be evaluated not only by technical correctness but also by the examiner's ability to make the reasoning auditable and understandable.

For taxpayers and advisers, the results suggest that certainty is best supported by complete documentation, timely responses, and active clarification of the procedural steps. However, the inclusion of respondents with tax consulting expertise in this study is a warning against generalizing the observed levels of understanding to all individual taxpayers. Professional advisers may navigate audit procedures more effectively than ordinary taxpayers do. Future work should separate taxpayers acting on their own from those represented by consultants and test whether competence and clarity have different effects across these groups.

5. CONCLUSIONS

5.1 Conclusion

This study examines the association between tax audit effectiveness, tax auditor competence, and procedural clarity with the certainty of resolving individual taxpayer overpayment cases in Ogan

Komering Ulu Timur Regency. Forty eligible respondents with direct audit experience from to 2022-2025 completed a 15-item questionnaire. All three predictors were positive and statistically significant, audit effectiveness, B=.648 (p<.001), competence, B=.149 (p=.002), and procedural clarity, B=.388 (p=.003). The overall model was significant, F(3.36)=133.345, p<.001, with an adjusted R^2=.911. The substantive conclusion is that administrative certainty is experienced as a process. Taxpayers report greater certainty when the examination progresses effectively, the examiner displays adequate technical and communication competence, and the procedural steps are clear and consistent. This result supports attribution and procedural-justice reasoning, taxpayers infer the reliability of the administrative system from the behavior and procedural signals they can directly observe.

The practical implication for tax administration is to manage refund audits as both assurance and service processes. Audit timeliness should be monitored together with evidence quality, procedural milestones, and outstanding requirements should be communicated in plain language, and examiner development should integrate regulatory mastery, analytical capability, digital tools, professionalism, and explanation skills. For individual taxpayers, clearer documentation of the audit trail and timely responses to evidence requests can reduce the uncertainty. In summary, the evidence supports the conclusion that refund resolution certainty is a process outcome shaped by three connected signals, such as effective progress, competent examination, and understandable procedures. The theoretical contribution is to extend attribution and procedural justice reasoning from general compliance and acceptance toward the taxpayer's perceived certainty that a refund right will be resolved. The practical contribution is to show that tax administration should monitor not only the correctness of audit adjustments but also the timeliness, examiner explanation, procedural milestones, and transparency of the final determination. These contributions remain exploratory because the high model fit may reflect common method variance and construct overlap, and because the study cannot establish causality or broad generalization from 40 purposively selected respondents.

5.2 Research Limitations

However, several limitations constrain this interpretation. The sample consisted of only 40 respondents from one regency and was selected purposively. All measures were self-reported in one questionnaire, creating a possible common-method variance. The source study included respondents with tax consulting expertise, who may have more knowledge and more structured response patterns than ordinary taxpayers. Audit effectiveness and procedural clarity also showed relatively high VIF values, indicating a substantial overlap. The cross-sectional regression establishes a conditional association, not a causal effect. Finally, the source document did not contain a verifiable ethics approval identifier or complete consent record.

5.3 Suggestions and Directions for Future Research

Future studies should recruit larger samples across several tax office jurisdictions, distinguish self-represented taxpayers from those assisted by tax consultants, and combine survey perceptions with objective indicators such as audit duration, number of information requests, case status, refund amount, and documented communication events. Measurement models should separate effectiveness from procedural clarity more distinctly and may use confirmatory factor analysis or structural equation modeling. Longitudinal designs could test whether early procedural experiences predict later trust, acceptance, complaint behavior, and voluntary compliance in the future. Practical data recommendations. Future datasets should preserve a de-identified respondent ID, screening status, respondent role (taxpayer versus adviser/consultant), audit period, construct item responses, total scores, and an auditable codebook describing each transformation. Raw identifiable files should be stored separately from the analytical data. If future studies collect objective case information, access controls should be designed to ensure that taxpayer identity and protected tax information are not disclosed.

Data availability statement. The source dataset contains respondent-identifying fields and, therefore, was not deposited in a public repository. De-identified supporting data and SPSS outputs may be considered for verification upon reasonable request to the corresponding author, subject to confirmation by the author, participant confidentiality, and applicable institutional and tax information restrictions. No personally identifiable taxpayer information was released.

ACKNOWLEDGEMENT

The authors would like to express their sincere gratitude to all parties who contributed to the completion of this research. Special appreciation is extended to the individual taxpayers in Ogan Komering Ulu Timur Regency who participated as respondents and provided valuable information for this study. The authors also acknowledge the support and guidance from Politeknik Negeri Lampung throughout the research and manuscript preparation process.

AUTHOR CONTRIBUTIONS

RAP conducted the source thesis research and initial empirical analysis. ER serves as the corresponding author, and RR is a co-author of the manuscript. All authors contributed to the manuscript preparation, review, and final approval. Detailed CRediT roles should be confirmed by authors before submission.

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