

Building Tax Compliance from the Start: Evidence from a Large-Scale Experiments among New Taxpayers in Indonesia

—Pre-Analysis Plan—*

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Abstract

The aim of this trial is to investigate whether early behavioural interventions can establish tax compliance among newly registered taxpayers and shape subsequent compliance behaviour. Using a large-scale randomised controlled trial involving approximately 1.1 million newly registered taxpayers who had never previously filed a tax return, the study examines whether targeted interventions can encourage taxpayers to develop a habit of tax compliance from the outset. The experiment compares different communication approaches, including formal and casual treatment messages, designed to reduce behavioural barriers to filing and encourage initial compliance. The study further employs a repeated-trial design in which taxpayers receive progression treatment letters over subsequent filing periods, allowing us to examine whether repeated exposure strengthens the effectiveness of the intervention through learning and the formation of compliance habits. Outcomes include taxpayers' decisions to file, filing timeliness, tax payments, and subsequent engagement with electronic tax services.

JEL-Classification: C93, H25, H26

Keywords: Tax Compliance, Natural Field Experiment, Habitual Formation, New Taxpayers, Behavioral Insights

Motivation

The period immediately following tax registration provides a critical window for establishing long-term compliance behaviour. Although newly registered tax-

payers are already part of the formal tax system, many have not yet developed the knowledge, routines, or experience required to file their annual tax returns. Their first interactions with the tax system may therefore shape the costs and perceived difficulty of compliance in subsequent periods. Early successful filing experiences may facilitate learning, reduce future compliance frictions, and encourage taxpayers to develop persistent compliance habits. This motivation maps to three candidate mechanisms. First, **learning by doing** suggests that repeated exposure to the filing process allows taxpayers to acquire knowledge and experience that reduce the cognitive and procedural costs of future filing. Under this mechanism, taxpayers may become increasingly capable of complying as they gain experience, potentially reducing the need for subsequent interventions. Second, **state dependence (habit persistence)** suggests that compliance in the current period may causally increase the probability of compliance in future periods, holding underlying incentives and taxpayer characteristics constant. In this case, past compliance becomes a determinant of subsequent behaviour, such that $a_{i,t-1}$ enters the choice function directly rather than merely capturing persistent differences in taxpayer type. Third, **reduced friction** suggests that the intervention may increase compliance by lowering immediate informational or administrative barriers to filing, such as uncertainty about filing requirements, deadlines, or available filing channels. Unlike learning and habit formation, this mechanism primarily affects the current-period cost of compliance and need not generate persistent behavioural change.

Target Population and Eligibility

The target population consists of individual taxpayers who are newly registered with the DGT and have not yet submitted an annual income tax return. To be eligible for inclusion in the trial, taxpayers must have been registered within the previous three months, have valid digital contact information through WhatsApp and/or email, and be required to submit an Annual Income Tax

*This PAP's behavioural mechanism draws on an earlier round of interviews with taxpayers and tax officials. It was prepared before treatment assignment and before any treatment-outcome data exist. A planned round of interviews to pretest the treatment message content has not yet been conducted, due to budget and timing constraints, so the arms described here have not been pretested with taxpayers directly.

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Return (SPT Tahunan). Based on DGT administrative records, approximately 1.1 million taxpayers meet these eligibility criteria and constitute the sampling frame for the trial.

Timing

The project will run from August 2026 to April 2027 and is structured around an initial design and preparation phase, followed by six consecutive intervention cycles and a final outcome measurement and analysis phase. During August–September 2026, the study team will conduct FGD, refine the treatment content and delivery strategy, and finalise the experimental design. The FGDs will be used to ensure that the language, framing, and delivery of the messages are appropriate for newly registered taxpayers and to identify potential informational and behavioural barriers to initial filing.

The first intervention cycle will be implemented in October 2026, followed by five additional cycles in November 2026, December 2026, January 2027, February 2027, and March 2027. Each cycle will provide a new opportunity to interact with taxpayers through the assigned communication channel and treatment condition. The progression of treatment letters across cycles is designed to capture how taxpayer responsiveness evolves with repeated exposure.

Period	Activity
Aug–Sep 2026	FGD, finalisation of treatment design
Oct 2026	Intervention Cycle 1 (Email 1, WhatsApp 1)
Nov 2026	Intervention Cycle 2
Dec 2026	Intervention Cycle 3
Jan 2027	Intervention Cycle 4
Feb 2027	Intervention Cycle 5
Mar 2027	Intervention Cycle 6
Apr 2027	Main outcome analysis

Experimental Design

The trial examines whether the style and content of tax communication affect compliance among newly registered taxpayers. The primary experimental dimension is *formal versus casual* communication. All eligible taxpayers are randomly assigned to a control group or one of six treatment arms:

- **Control.** Standard DGT communication, with no additional behavioural intervention.
- **T1 – Formal Deterrence.** Formal communication emphasising filing obligations, deadlines, penalties, interest, and potential enforcement.
- **T2 – Formal Information.** Formal communication providing information on filing procedures, payment methods, digital services, and key deadlines.
- **T3 – Casual Deterrence.** The same substantive deterrence content as T1, delivered using simpler, conversational, and mobile-friendly language and visual elements.

- **T4 – Casual Information.** The same substantive informational content as T2, delivered using simpler, conversational, and mobile-friendly language and visual elements.

- **T5 – Formal Deterrence with Outlier Detection.** T1 content supplemented with personalised information identifying potential inconsistencies in reported business characteristics or financial indicators relative to relevant industry benchmarks.

- **T6 – Casual Deterrence with Outlier Detection.** T5 content delivered using the casual communication style of T3, with personalised outlier information presented in a clear and non-accusatory format.

The design therefore combines two dimensions: *message content* (deterrence versus information) and *communication style* (formal versus casual). Comparisons between T1 and T3, and between T2 and T4, identify the effect of communication style holding substantive content constant. Comparisons between T1 and T5, and between T3 and T6, assess whether personalised outlier information strengthens deterrence. The six treatment arms are delivered through repeated intervention cycles using progression treatment letters, allowing the study to examine whether treatment effectiveness evolves with repeated exposure and whether repeated compliance is consistent with learning and habit formation.

Randomisation and Stratification

Randomisation is conducted at the individual taxpayer level, with eligible taxpayers assigned to the control group or one of the six treatment arms. Randomisation is stratified to ensure balance across key characteristics that may be associated with compliance behaviour, including registration cohort, age, gender, income level where available, economic sector, geographic location, and communication channel (WhatsApp and/or email). The final allocation ratio and randomisation procedure will be determined prior to treatment assignment and documented for reproducibility.

Communication Channels

The intervention will be delivered through WhatsApp and email, depending on the availability of valid contact information in the DGT administrative records. Approximately 2.5% of eligible taxpayers ($\approx 30,000$ taxpayers) will receive the intervention through WhatsApp, while the remaining 97.5% (≈ 1.17 million taxpayers) will receive it by email. For taxpayers receiving WhatsApp messages, approximately 112,000 outbound messages will be delivered across the six intervention cycles, at an estimated cost of IDR 660 per message. Both channels will deliver the same six intervention cycles according to the same schedule. Communication channel will be retained as a stratification variable to ensure balance across treatment arms and to allow treatment effects to be examined separately by channel.

Channel assignment is determined by the availability of contact information rather than being independently randomised. Consequently, comparisons of treatment and control groups within each channel are causally identified, provided randomisation is correctly implemented within channel. In contrast, differences between WhatsApp and email recipients should not be interpreted as causal effects of the communication channel, as channel availability may be correlated with taxpayer characteristics such as digital engagement. Such comparisons will therefore be treated as descriptive or associational.

Messages will use non-identifying forms of address, such as “Wajib Pajak”, and will not display taxpayers’ names. Administrative data will be used for eligibility screening, stratification, treatment assignment, and outcome measurement. Where appropriate, messages will include a direct link or QR code to Coretax DJP to reduce informational and administrative frictions associated with filing.

Regression Specification

We compare responses across treatment and control groups within a common specification. For taxpayer i randomised within stratum s , the primary intention-to-treat model is

$$Y_i = \beta_0 + \sum_{k=1}^6 \beta_k T_{ik} + \mathbf{X}_i' \gamma + \delta_s + \varepsilon_i \quad (1)$$

where Y_i is a given compliance outcome, T_{ik} indicates assignment to arm k , $\mathbf{X}_i$ is a vector of baseline characteristics measured before randomisation, δ_s denotes strata fixed effects, and ε_i is the error term. Strata fixed effects are retained in all specifications, since omitting the strata used in assignment yields incorrect standard errors under covariate-adaptive randomisation.

For the repeated monthly obligation observed among non-employee taxpayers, the panel specification is

$$Y_{it} = \beta_0 + \sum_{k=1}^6 \beta_k T_{ik} + \mathbf{X}_i' \gamma + \delta_s + \tau_t + \varepsilon_{it} \quad (2)$$

with τ_t a set of period effects and ε_{it} the error term. Because the same taxpayer is observed in every period, standard errors in all panel specifications are clustered at the taxpayer level; in the cross-sectional models of equation (1) they are heteroskedasticity-robust, since randomisation is at the individual level.

Equation (2) constrains the treatment effect to be constant across cycles and so returns a single average. To recover the trajectory of response, which is the object of interest for habituation, we additionally estimate a dynamic form in which each arm is interacted with each period,

$$Y_{it} = \beta_0 + \sum_{k=1}^6 \sum_{t=1}^6 \beta_{kt} (T_{ik} \times \tau_t) + \mathbf{X}_i' \gamma + \delta_s + \tau_t + \varepsilon_{it} \quad (3)$$

so that β_{kt} traces the effect of arm k in cycle t . A profile of β_{kt} that rises across cycles is consistent with cumulative learning; one that declines is consistent with habituation to the message itself. Equation (2) is retained as the pre-specified summary estimate and equation (3) as the pre-specified test of its shape.

The arms T_1 through T_4 are additionally reparametrised into a factorial form separating the effect of receiving any message from the effects of switching tone and switching content. Arms T_5 and T_6 lie outside that factorial, so the effect of the personalised benchmark is identified by the contrasts $T_5 - T_1$ and $T_6 - T_2$.

Following the approach adopted in our earlier trial, persistence is examined by estimating the number of taxpayers who, having complied, subsequently revert. The survival function is estimated non-parametrically as

$$\hat{S}(t) = \prod_{i: t_i \leq t} \left(1 - \frac{a_i}{n_i}\right) \quad (4)$$

where t_i is the period at which compliance lapses, a_i the number of taxpayers lapsing at t_i , and n_i the number still complying immediately prior. Taxpayers still complying when the observation window closes are treated as right-censored: they enter n_i but never a_i . The discrete hazard of lapse is

$$h(t) = \mathbb{P}(\tau = t \mid \tau \geq t), \quad (5)$$

so that the term $(1 - a_i/n_i)$ in equation (4) is the sample analogue of the conditional probability of continuing, $1 - h(t)$. The cumulative hazard $H(t) = \sum_{t_i \leq t} h(t_i)$ is estimated by the Nelson–Aalen estimator (Nelson, 1972; Aalen, 1978), and is reported because its shape is diagnostic: a constant slope indicates a constant rate of lapse, whereas a slope increasing with the count of unpunished non-compliance episodes indicates that lapse accelerates as the perceived probability of detection is revised downward.

Because the hypothesis on attention implies treatment curves that separate during the filing window and re-converge at the deadline, proportional hazards is not assumed; differences in restricted mean time-to-file are reported alongside the non-parametric estimates.

The **primary outcome** is a single variable: a dummy indicating submission of the annual tax return for tax year 2026 by the statutory deadline of 31 March 2027. It is designated in advance so that the trial has one criterion on which it succeeds or fails, and it is the outcome on which the power calculation is based.

Four further administrative variables are designated **co-primary**. Because six arms are tested against control on each, inference on this set is adjusted for multiplicity using a step-down procedure controlling the family-wise error rate across the full set of arm-by-outcome comparisons, with unadjusted values reported alongside:

- Dummy indicating annual tax return filing, irrespective of timeliness.

- Dummy indicating monthly tax payment, and timely payment.
- Amount of tax paid.
- Coretax application and reporting token activation.

Given the number of arms and the scale of the sample, randomisation inference p -values are also reported for the primary outcome.

Secondary outcomes are not corrected for multiplicity and are interpreted as evidence on mechanism rather than as tests of effectiveness. They capture the learning process and the formation of routine:

- Click on each embedded link, by taxpayer and by cycle.
- Elapsed time between dispatch and first click.
- Delivery failure, and, on the WhatsApp channel, blocking of the sender by the recipient, recorded cumulatively by arm and cycle. Blocking is a permanent loss of the delivery channel rather than a single failed message, so it is reported as an outcome in its own right and not only as a first-stage diagnostic.
- Length of the consecutive run of on-time monthly payments.
- Time until the first missed monthly obligation.
- Compliance in periods in which no message is dispatched.
- Response and engagement trajectories across the six cycles, estimated from the dynamic specification in equation (3).
- Quiz participation, completion and score, and the trajectory of scores across cycles.

Quiz outcomes are placed among the secondary measures deliberately. The reward is restricted to the first ten taxpayers completing each cycle, so participation partly reflects speed of response rather than interest, and reward-motivated participants need not represent the treated population. The score, not the participation rate, is treated as the measure of learning.

Behavioural Mechanisms

The experimental design is motivated by a unified dynamic model of tax compliance that combines the expected-utility approach to tax evasion with learning, habit formation, and repeated treatment. The framework builds on the seminal model of [Allingham and Sandmo \(1972\)](#), in which taxpayers balance the benefits of non-compliance against the expected costs of detection and penalties. It extends this static framework by allowing current compliance to depend on accumulated compliance experience and knowledge. Following the logic of [Becker and Murphy \(1988\)](#), past behaviour generates a behavioural stock that affects subsequent decisions. In the present setting, this stock is interpreted as *compliance capital*.

Let $Y_{it} = 1$ denote compliance by taxpayer i in period t . The latent propensity to comply is represented by

$$V_{it} = \beta_p p_{it} + \beta_f f_{it} + \beta_q q_{it} + \rho S_{it} + \gamma K_{it} - \delta A_{it} + X_i' \theta. \quad (6)$$

Here, p_{it} denotes the perceived probability of detection, f_{it} denotes the perceived penalty conditional on detection, q_{it} denotes the intensity of the intervention received in period t , S_{it} denotes the stock of accumulated compliance experience, K_{it} denotes accumulated compliance knowledge, A_{it} denotes administrative and cognitive costs of compliance, and X_i denotes a vector of taxpayer characteristics. The probability of compliance is given by

$$\Pr(Y_{it} = 1) = \Lambda(V_{it}), \quad (7)$$

where $\Lambda(\cdot)$ denotes the logistic cumulative distribution function.

The first two terms capture the deterrence mechanism. A higher perceived probability of detection or a higher perceived penalty increases the expected cost of non-compliance and therefore increases the propensity to comply. The deterrence treatment therefore operates primarily through an increase in perceived enforcement risk. The deterrence treatment with personalised outlier detection may strengthen this mechanism by making the detection process more salient and targeted. In particular, information about the ability of the tax authority to identify anomalous behaviour may increase the perceived credibility and precision of enforcement.

The information intervention operates through a different mechanism. Information can increase taxpayers' knowledge about filing requirements and reduce uncertainty surrounding compliance. Let A_{it} denote the administrative and cognitive cost of compliance. Clear and actionable information can reduce this cost and can also generate knowledge that remains useful in subsequent periods. Thus, information may affect compliance both directly, through lower compliance costs, and dynamically, through learning-by-doing.

To capture persistence, the model introduces a stock of accumulated compliance experience:

$$S_{it} = (1 - \lambda)S_{i,t-1} + Y_{i,t-1}, \quad (8)$$

where λ denotes the depreciation rate of compliance experience. Previous compliance therefore increases the stock of compliance capital and can make subsequent compliance more likely. This generates state dependence: current compliance depends not only on current incentives and taxpayer characteristics, but also on previous compliance behaviour.

Similarly, accumulated compliance knowledge can be represented as

$$K_{it} = (1 - \kappa)K_{i,t-1} + L_{i,t-1}, \quad (9)$$

where $L_{i,t-1}$ captures learning acquired from previous filing experiences and information exposure, and κ represents the depreciation rate of knowledge. Learning-by-doing therefore provides a mechanism through which

repeated interaction with the filing system can reduce future compliance costs.

Treatment Channels The three treatment arms operate through distinct primary channels. For the deterrence treatment,

$$T_i^D \longrightarrow p_{it} \uparrow \longrightarrow \Pr(Y_{it} = 1) \uparrow. \quad (10)$$

For the deterrence treatment with personalised outlier detection,

$$T_i^{DO} \longrightarrow p_{it}^{\text{targeted}} \uparrow \longrightarrow \Pr(Y_{it} = 1) \uparrow. \quad (11)$$

The information treatment operates primarily through knowledge and compliance costs:

$$T_i^I \longrightarrow K_{it} \uparrow, \quad A_{it} \downarrow \longrightarrow \Pr(Y_{it} = 1) \uparrow. \quad (12)$$

These channels are not mutually exclusive. For example, repeated deterrence may also generate learning about enforcement, while repeated information exposure may generate persistent compliance through accumulated compliance experience.

Progressive Treatment and Repeated Exposure The repeated-treatment design introduces a dynamic treatment component. Let $c \in \{1, \dots, 6\}$ denote the intervention cycle and let q_{jc} denote the intensity or content of treatment j in cycle c . Treatment exposure is therefore allowed to vary across cycles:

$$q_{it} = \sum_{j \in \{D, DO, I\}} D_i^j q_{jc}, \quad c = 1, \dots, 6, \quad (13)$$

where D_i^j indicates assignment to treatment arm j , with D denoting deterrence, DO denoting deterrence with personalised outlier detection, and I denoting information.

The progression design allows the marginal effect of treatment to depend on the taxpayer's accumulated compliance experience. This relationship can be characterised by the cross-partial derivative

$$\frac{\partial^2 V_{it}}{\partial q_{it} \partial S_{it}}. \quad (14)$$

A positive cross-partial,

$$\frac{\partial^2 V_{it}}{\partial q_{it} \partial S_{it}} > 0, \quad (15)$$

implies reinforcement: treatment becomes more effective as taxpayers accumulate compliance experience. This is consistent with a process in which repeated intervention and repeated compliance mutually reinforce one another.

Conversely, a negative cross-partial,

$$\frac{\partial^2 V_{it}}{\partial q_{it} \partial S_{it}} < 0, \quad (16)$$

implies diminishing returns or message fatigue, whereby additional treatment becomes less effective as exposure accumulates. A non-linear relationship would permit an inverted-U pattern, with reinforcement at earlier stages followed by fatigue at higher levels of exposure.

Theoretical Predictions The unified framework generates the following predictions.

Prediction 1 – Deterrence increases initial compliance.

The deterrence intervention increases the perceived expected cost of non-compliance by increasing perceived detection risk. Thus,

$$\frac{\partial \Pr(Y_{it} = 1)}{\partial T_i^D} > 0. \quad (17)$$

Taxpayers assigned to deterrence are therefore expected to exhibit higher initial compliance than taxpayers in the control group.

Prediction 2 – Personalised outlier detection strengthens deterrence.

The deterrence intervention with personalised outlier detection is expected to increase the perceived precision and credibility of enforcement. Therefore,

$$\beta_{DO} \geq \beta_D > 0, \quad (18)$$

with the stronger prediction being

$$\beta_{DO} > \beta_D. \quad (19)$$

This prediction tests whether information about targeted outlier detection produces an incremental deterrence effect.

Prediction 3 – Information increases compliance.

Information should increase knowledge and reduce administrative and cognitive costs:

$$\frac{\partial K_{it}}{\partial T_i^I} > 0, \quad \frac{\partial A_{it}}{\partial T_i^I} < 0. \quad (20)$$

Consequently,

$$\frac{\partial \Pr(Y_{it} = 1)}{\partial T_i^I} > 0. \quad (21)$$

The relative magnitude of the information and deterrence effects is not imposed a priori.

Prediction 4 – Repeated treatment can generate reinforcement or fatigue.

If

$$\frac{\partial^2 V_{it}}{\partial q_{it} \partial S_{it}} > 0, \quad (22)$$

repeated treatment reinforces compliance. If instead

$$\frac{\partial^2 V_{it}}{\partial q_{it} \partial S_{it}} < 0, \quad (23)$$

repeated treatment exhibits diminishing returns or message fatigue. A non-linear pattern would be consistent with an inverted-U relationship between treatment progression and compliance.

Prediction 5 (Heterogeneous Effects)– Long-run effects may differ across treatments.

Although deterrence and information may both increase initial compliance, they operate through different mechanisms. Deterrence primarily affects perceived enforcement risk:

$$T^D \longrightarrow p \longrightarrow Y \longrightarrow S, \quad (24)$$

whereas information operates through knowledge and compliance costs:

$$T^I \longrightarrow K, \quad A \downarrow \longrightarrow Y \longrightarrow S, K. \quad (25)$$

The deterrence-with-outlier-detection treatment adds a targeted enforcement channel:

$$T^{DO} \longrightarrow p^{\text{targeted}} \longrightarrow Y \longrightarrow S. \quad (26)$$

Therefore, the treatment with the largest immediate effect need not necessarily generate the largest long-run effect.

Prediction 6 (Heterogeneous Effects) – New taxpayers are particularly sensitive to the initial treatment trajectory.

For a new taxpayer, accumulated compliance experience and knowledge are initially limited:

$$S_{i0} \approx 0, \quad K_{i0} \approx 0. \quad (27)$$

The first intervention can therefore affect initial compliance, while subsequent compliance generates the behavioural stocks that shape future decisions:

$$T_{i1} \longrightarrow Y_{i1} \longrightarrow (S_{i2}, K_{i2}) \longrightarrow Y_{i2} \longrightarrow (S_{i3}, K_{i3}) \longrightarrow \dots \quad (28)$$

The strongest evidence of habituation would therefore be a persistent increase in compliance after the six intervention cycles have ended.

Empirical Implications The theoretical framework implies that the analysis should distinguish between immediate treatment effects and dynamic treatment effects. An immediate effect is represented by

$$T_{it} \longrightarrow Y_{it}, \quad (29)$$

whereas treatment-induced persistence follows the sequence

$$T_{it} \longrightarrow Y_{it} \longrightarrow S_{i,t+1}, K_{i,t+1} \longrightarrow Y_{i,t+1}. \quad (30)$$

Accordingly, treatment effects will be estimated both within each intervention cycle and over subsequent periods. Changes in treatment effects across the six cycles will provide evidence on reinforcement, diminishing returns, or message fatigue. Persistence after the intervention period will provide evidence consistent with state dependence, learning, and habituation.

For new taxpayers in particular, the framework predicts that an intervention can have a cumulative effect if it successfully initiates a sequence of repeated compliance. Starting from low levels of compliance capital and knowledge, an initial treatment-induced filing can increase subsequent compliance, which in turn increases accumulated experience and knowledge:

$$T_{i1} \longrightarrow Y_{i1} \longrightarrow (S_{i2}, K_{i2}) \longrightarrow Y_{i2} \longrightarrow (S_{i3}, K_{i3}) \longrightarrow \dots \quad (31)$$

The ultimate outcome of interest is therefore not only whether the treatment induces compliance during the intervention period, but whether it changes the taxpayer's subsequent compliance trajectory. Such persistence would be consistent with the formation of compliance capital and learning, while recognising that the experimental design cannot completely distinguish habit formation from other forms of persistent treatment response.

References

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Figure 1: FORMAL DETERRENCE

djp Direktorat Jenderal Pajak

JANGAN LUPA LAPOR SPT TAHUNAN!

Kewajiban Anda, Bukti Kontribusi untuk Negeri

BATAS WAKTU PELAPORAN 31 MARET 2027
Tepat Waktu, Hindari Sanksi

SANKSI KETERLAMBATAN

- Keterlambatan Pelaporan SPT Tahunan**
Denda **Rp100.000**
(Pasal 7 UU KUP)
- Keterlambatan Pembayaran Pajak Sanksi Bunga**
2% per bulan
Maksimal 24 bulan
(Pasal 9 Ayat (2a) UU KUP)

DJP melakukan pemantauan terhadap pemenuhan kewajiban perpajakan setiap Wajib Pajak. Pastikan Anda patuh dan terhindar dari sanksi administrasi.

LAPORKAN SPT TAHUNAN ANDA SEKARANG MELALUI **CORETAX DJP**
coretaxdjp.pajak.go.id

SCAN QR **CORETAX**

PATUH PAJAK, AMAN DAN NYAMAN!
Kontribusi Anda membangun negeri.

Kling Pajak 1500200 | WhatsApp 0811 1500 200 | www.pajak.go.id

PAJAK KUAT, INDONESIA MAJU

DETERRENCE MESSAGE

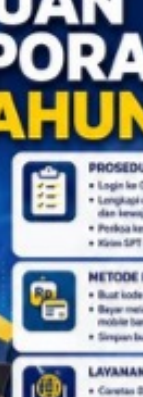
The boxed text is the treatment context of this arm. It warns that late filing or late payment of tax may incur administrative penalties under the applicable regulations, and then states that DJP monitors every taxpayer's fulfillment of their obligations.

Penalty plus monitoring is what makes this the deterrence arm. Nothing else in the poster differs from the informational version.

Figure 2: FORMAL INFORMATIONAL


Direktorat Jenderal Pajak

PANDUAN PELAPORAN SPT TAHUNAN



PROSEDUR PELAPORAN

- Login ke Coretax DJP
- Lengkapi data penghasilan dan kewajiban perpajakan
- Periksa kembali data SPT
- Kirim SPT secara elektronik

METODE PEMBAYARAN

- Buat kode billing
- Bayar melalui bank/ATM/ mobile banking/Internet banking
- Simpan bukti pembayaran

LAYANAN PAJAK DIGITAL

- Coretax DJP untuk pelaporan dan pembayaran
- Akses informasi perpajakan secara online

BANTUAN WAJIB PAJAK

- Kring Pajak 1500200
- WhatsApp 0811 1500 200
- www.pajak.go.id
- Kantor Pelayanan Pajak terdekat

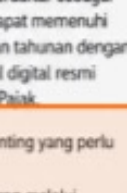
BATAS WAKTU PENTING

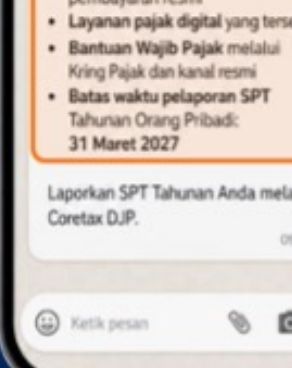
- SPT Tahunan Orang Pribadi: 31 Maret 2022
- Lakukan pembayaran pajak sebelum pelaporan apabila terdapat tunggakan

Batas Waktu Pelaporan SPT Tahunan OP: 31 Maret 2022

Scan QR untuk akses Coretax DJP

coretaxdjp.pajak.go.id





Kring Pajak 1500200

WhatsApp 0811 1500 200

www.pajak.go.id

Diijikan Pajak

PAJAK KUAT. INDONESIA MAJU

INFORMATION MESSAGE

The boxed text is the treatment content of this arm. It lists what a new taxpayer needs in order to act: the filing procedure via Coretax, payment methods, the digital services available, help channels, and the filing deadline.

No penalty is mentioned anywhere. That absence is precisely what separates the informational aim from the deterrence aim.

Figure 3: FORMAL INFORMATIONAL WITH OUTLIER DETECTION

djp Direktorat Jenderal Pajak

JANGAN LUPA LAPOR SPT TAHUNAN!

Kewajiban Anda, Bukti Kontribusi untuk Negeri

BATAS WAKTU PELAPORAN
31 MARET 2022
Tepat Waktu, Hindari Sanksi

SANKSI KETERLAMBATAN

- Keterlambatan Pelaporan SPT Tahunan**
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DJP melakukan pemantauan terhadap pemenuhan kewajiban perpajakan setiap Wajib Pajak. Pastikan Anda patuh dan terhindar dari sanksi administrasi.

LAPORKAN SPT TAHUNAN ANDA SEKARANG MELALUI **CORETAX DJP**
coretaxdjp.pajak.go.id

SCAN QR

PATUH PAJAK, AMAN DAN NYAMAN!
Kontribusi Anda membangun negeri.

Lapor Sekarang --

Cara Lapor --

Kling Pajak 1500200 | WhatsApp 0811 1500 200 | www.pajak.go.id

PAJAK KUAT, INDONESIA MAJU

Email ini dikirim otomatis oleh Direktorat Jenderal Pajak. Mohon tidak membalas email ini.
Berhenti membaca pengingat

PERSONALISED BENCHMARK

Added on top of the deterrence message. The heading reads 'Average tax-to-income ratio (It)', and the bar shows where the average for the taxpayer's own business sector falls.

The line beneath tells the taxpayer that most people in their sector pay about that share of income. This is the outlier-detection element: it gives the recipient a reference point for judging their own position.

Figure 4: FORMAL INFORMATIONAL WITH OUTLIER DETECTION

djp | Direktorat Jenderal Pajak

PANDUAN PELAPORAN SPT TAHUNAN

PROSEDUR PELAPORAN

- Login ke Coretax DJP
- Lengkapi data penghasilan dan kewajiban perpajakan
- Periksa kembali data SPT
- Kirim SPT secara elektronik

METODE PEMBAYARAN

- Buat kode billing
- Bayar melalui bank/ATM/instansi perbankan/Internet Banking
- Simpan bukti pembayaran

LAYANAN PAJAK DIGITAL

- Coretax DJP untuk pelaporan dan pembayaran
- Akses informasi perpajakan secara online

BANTUAN WAJIB PAJAK

- Kring Pajak 1500200
- WhatsApp 0811 1500 200
- www.pajak.go.id
- Kantor Pelayanan Pajak terdekat

BATAS WAKTU PENTING

- SPT Tahunan Orang Pribadi: 31 Maret 2023
- Lokasi penyelesaian pajak sebelum pelaporan: wajib terdapat buwang/bayar

Batas Waktu Pelaporan SPT Tahunan OP: 31 Maret 2023

Scan QR untuk akses Coretax DJP

coretaxdjp.pajak.go.id

Lapor Sekarang →

Cara Lapor →

Kring Pajak 1500200 | WhatsApp 0811 1500 200 | www.pajak.go.id | Ditjen Pajak

PAJAK KUAT, INDONESIA MAJU

Crédit is given secara oleh Direktorat Jenderal Pajak, bukan akan membuat email ke. Berhenti menerima pengingat

PERSONALISED BENCHMARK

The same sector benchmark and gauge as the difference-plus-benchmark arm, but attached to the informational message instead.

Comparing this arm with the one above isolates whether the benchmark works differently when it follows a warning rather than an explanation.

Figure 5: CASUAL DETERRENCE

Eh, Jangan Telat Lapor SPT Tahunan!

Kalau telat, ada sanksinya.

Jangan Sampai Kena Sanksi!

Scan QR untuk akses Coretax DJP

coretaxdjp.pajak.go.id

1 Batas Waktu Penting
SPT Tahunan Orang Pribadi:
31 Maret 2027

2 Kalau Telat, Ada Sanksinya
• denda Rp100.000 (Pasal 7 UU KUP)
• bunga 2% per bulan maksimal 24 bulan (Pasal 9 Ayat (2a) UU KUP)

3 DJP Tetap Memantau
Kepatuhan perpajakan setiap Wajib Pajak dipantau.

4 Wajib Pajak Baru, Jangan Sampai Skip
kamu tetap wajib lapor sesuai ketentuan.

Lapor Sekarang >

Kring Pajak 1500200 | WhatsApp 0811 1500 200 | www.pajak.go.id

DETERRENCE MESSAGE, CASUAL REGISTER

The boxed text says, in colloquial Indonesian: 'If you're late, expect penalties' - a Rp100,000 fine for late filing, 2% per month for late payment - followed by 'DGT keeps monitoring taxpayer compliance.'

The content matches the formal deterrence aim exactly. Only the register differs: informal address, contractions, and an exclamatory tone. This pair isolates the effect of tone from the effect of content.

Figure 6: CASUAL INFORMATIONAL

djp

SPT Pertama?

Tenang, Ada Panduannya!

Coretax DJP Online

Halo, Wajib Pajak! 🌟
Sudah waktunya menyiapkan SPT Tahunan pertamamu. Prosesnya bisa dilakukan secara online melalui Coretax DJP. 09.00 ✓

- 1. Laporan di mana?**
Melalui Coretax DJP. 09.01 ✓
- 2. Bagaimana caranya?**
Login, lengkapi data, periksa, lalu kirim SPT. 09.02 ✓
- 3. Bagaimana jika ada pajak yang harus dibayar?**
Buat kode billing dan bayar melalui bank, ATM, m-banking, i-banking, atau kanal resmi lainnya. 09.03 ✓
- 4. Butuh bantuan?**
Hubungi Kring Pajak 1500200, kunjungi pajak.go.id, atau datang ke KPP terdekat. 09.04 ✓
- 5. Kapan batas waktunya?**
SPT Tahunan Orang Pribadi: 31 Maret 2027. 09.05 ✓

Yuk, Mulai Lapor Sekarang!

Scan untuk masuk ke Coretax DJP

coretaxdjp.pajak.go.id

Kring Pajak 1500200 | www.pajak.go.id | KPP terdekat

INFORMATION MESSAGE, CASUAL REGISTER

Five plain-language questions and answers: where to file, how to do it, what to do if tax is owed, where to get help, and when the deadline falls.

Same informational content as the formal ams, delivered as a friendly question-and-answer exchange rather than a formal notice. No penalty content appears.

Figure 7: FORMAL DETERRENCE IN WHATSAPP MESSAGE FORMAT

 **Direktorat Jenderal Pajak** 

Akun bisnis resmi

Hari ini



djp | Direktorat Jenderal Pajak

PANDUAN PELAPORAN SPT TAHUNAN

PROSEDUR PELAPORAN

- Login ke Coretax DJP
- Lengkapi data penghasilan dan kewajiban perpajakan
- Periksa kembali data SPT
- Kirim SPT secara elektronik

METODE PEMBAYARAN

- Buat kode billing
- Bayar melalui bank/ATM/ mobile banking/Internet banking
- Simpan bukti pembayaran

LAYANAN PAJAK DIGITAL

- Coretax DJP untuk pelaporan dan pembayaran
- Akses informasi perpajakan secara online

BANTUAN WAJIB PAJAK

- Kring Pajak 1500 200
- WhatsApp 0811 1500 200
- www.pajak.go.id
- Kantor Pelayanan Pajak terdekat

BATAS WAKTU PENTING

- SPT Tahunan Orang Pribadi: 31 Maret 2027
- Lakukan pembayaran pajak sebelum pelaporan apabila terdapat tunggak bayar

Batas Waktu Pelaporan SPT Tahunan OP: 31 Maret 2027

Scan QR untuk akses Coretax DJP

coretaxdjp.pajak.go.id



PAJAK KUAT, INDONESIA MAJU

Yuk, Lapor SPT Tahunanmu sebelum tanggal 31 Maret

Pelajari cara lapor disini:

<https://pajak.go.id/coretaxpedia/lapor-spt-tahunan-orang-pribadi>

1. [Link Token Coretax](#)
2. [Link Belajar Pelaporan SPT](#)
3. [Link Belajar Penyetoran Pajak](#)
4. [Link Quiz](#)

09:00 

 Lapor disini

WHATSAPP DELIVERY FORMAT

This figure shows the delivery channel, not a different message. The poster is sent as an image attachment, followed by a caption reading 'File your Annual Tax Return before 31 March' and 'Learn how to file here', four resource links, and a tap-through button labelled 'Report here'.

NOTE: the poster shown in this figure is the INFORMATIONAL one (Panduan Pelaporan / 'Filing Guide'), not the deterrence poster.

Figure 8: FORMAL INFORMATIONAL IN WHATSAPP MESSAGE FORMAT



WHATSAPP DELIVERY FORMAT

The same WhatsApp delivery format: poster as an image attachment, caption, four resource links, and a tap-through button labelled 'Report here'.

NOTE: the poster shown in this figure is the DETERRENCE one (Jangan Lupa Lapor, with the penalty table), not the informational poster.