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The moderating role of risk preference in advance value-added tax refund implementation

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Abstract

Research aims: This research is motivated by the limited studies on Value Added Tax (VAT) refund in advance. This study aims to examine the influence of the variables of ease of use, efficiency, and risk preference on the intention to implement VAT refund in advance and taxpayer compliance. This study also tests the role of risk preference as moderator.

Design/Methodology/Approach: This research was conducted using a quantitative approach with an associative study design. The data used are primary data obtained from the distribution of questionnaires to respondents consisting of taxpayers in Yogyakarta, Indonesia. The present study also utilized Partial Least Squares Structural Equation Modelling (PLS-SEM) for data analysis. From the distribution of the questionnaire we obtained 102 taxpayers.

Research findings: This study shows that ease of use and efficiency positively influence the intention of corporate taxpayers to carry out VAT refund in advance, while risk preference does not have a significant impact either as independent or moderating variable.

Theoretical contribution/Originality: This study provides insights into the factors influencing taxpayers' interest in VAT refund in advance, such as ease, efficiency, and risk preference.

Practitioner/Policy implication: This study highlights the need for the government and Yogyakarta Tax Office to simplify tax refund procedures, speed up tax refund processes, and ensure transparency to reduce taxpayer concerns.

Research limitation/Implication: This research is limited to the taxpayer population located in the Yogyakarta region. Conditions and demographics in other regions may differ, so this research may not yet be able to depict the situation in those areas.

Keywords: Advance Tax Refund; Indonesia; Value Added Tax

Introduction

Taxes are the highest source of revenue in Indonesia so far. In the context of Indonesia's fiscal policy, tax revenue remains the dominant source of government income. In 2023, taxes accounted for approximately 80.32% of total state revenue, with Income Tax contributing 49.13%, Value-Added Tax (VAT) and Luxury Goods Tax contributing 35.04%, and Excise Duties comprising 10.73% (BPS, 2024). It reinforces the crucial role of taxation in supporting Indonesia's national budget and development agenda.

Therefore, the government needs to emphasize taxpayer compliance in fulfilling their tax obligations. As of the deadline for reporting the Annual Personal Income Tax Notification Letter, March 31, 2023, the Directorate General of Tax has received 12.016.189 Annual Personal Income Tax Notification Letter from a taxpayer. This number is equal to 61.80% of the 2023 Annual Tax Return compliance ratio. This data highlights that a significant number of taxpayers have yet to fulfill their tax obligations. The low satisfaction among many Indonesian people over the construction facilities built by the government is significant. Communities' prosperity and justice realization are still fading away from reality. Therefore, this study describes what factors cause Indonesian people's noncompliance in paying taxes (Inasius, 2019).

VAT is a form of taxation in Indonesia that involves the calculation of input tax and output tax. Input tax refers to the tax paid at the time of purchasing goods or services, which can be credited (Fitriane et al., 2019). An overpayment in VAT arises when the input tax exceeds the output tax collected. In such cases, taxpayers are entitled to either compensate the excess payment against the next tax period or request a tax refund of the overpayment (Purnomo, 2023).

Kardiyati et al. (2020) further assert that significant obstacles arise during the examination process, which demands extensive data and often spans a prolonged period. Consequently, many taxpayers become increasingly reluctant to apply for tax refunds, preferring instead to offset the overpayment to the following tax period due to its perceived simplicity and faster resolution. Taxpayers generally only request a refund when immediate funds are necessary to support the company's liquidity (Daryatno, 2021).

In response to this issue, the government, through the Directorate General of Taxes, introduced a policy to accelerate tax refunds, as outlined in PMK No. 39/PMK.03/2018 (Anjarwi & Kharisma, 2021). This policy aims to enhance administrative efficiency, facilitate ease of process, and mitigate risk. A study by Mahfuza and Marfiana (2021) conducted at the KPP Pratama Bangkinang revealed a notable increase in advance refund requests in 2020 compared to 2018 and 2019. Furthermore, the Directorate General of Taxes reported a significant rise in VAT refunds in 2022, which grew by 42.99%, totaling IDR 280.41 trillion (Kontan.co.id, 2023). This increase is attributed to the implementation of the advance refund policy and the introduction of a new regulation under the Ministry of Finance, PMK No. 209/PMK.03/2021, which amended PMK No. 39/PMK.03/2018 by raising the threshold for advance refunds from IDR 1 billion to IDR 5 billion per application.

This study introduces a novelty approach by examining the moderating role of risk preference in enhancing taxpayers' intention to implement VAT refunds in advance. While Several previous studies have examined the role of risk preference as a moderating variable in the context of taxpayer behavior, their findings remain inconsistent. Saragih and Aswar (2019) found that risk preference significantly moderates the relationship between understanding tax regulations and taxpayer compliance. Similarly, Sadjiarto et al. (2020) demonstrated that risk preference

moderates the relationship between tax attitudes and tax compliance behavior, while Mareti and Dwimulyani (2019) reported a moderating effect of risk preference in the context of tax amnesty policies. These studies highlight the importance of individual psychological traits in shaping responses to tax policy and administration. In contrast, Murtiningtyas et al. (2024) reported no significant moderating effect of risk preference on the relationship between tax amnesty, regulatory understanding, and service quality with taxpayer compliance. Such discrepancies suggest that the influence of risk preference is likely to be contingent on specific contexts, types of tax policies, and behavioral targets.

Despite these mixed results, relatively few studies have examined the role of risk preference in the context of tax refunds, particularly VAT refunds in advance mechanisms, which often involve procedural uncertainty and perceived risk. This study addresses that gap by introducing a novel perspective—examining how risk preference moderates the effect of perceived ease and efficiency on taxpayers' intention to implement VAT refunds in advance. While most existing literature tends to focus on administrative and structural factors, this study emphasizes the psychological dimension, specifically individual risk tolerance, as a determinant of voluntary engagement in improved tax procedures. By doing so, the study contributes to a more comprehensive understanding of taxpayer behavior, integrating both cognitive evaluations and risk-related perceptions in the decision to participate in efficient refund processes.

The urgency of this study is evident, given the challenges many countries face in improving tax compliance and administrative efficiency. In the context of Indonesia, implementing VAT refunds in advance could increase compliance and trust in the tax system. However, psychological factors such as risk preference have not been fully explored in this domain. The study provides timely relevance by helping policymakers understand how these factors influence taxpayers' decisions to participate in refund programs, enabling the design of more effective and accessible tax refund systems.

This research makes a significant contribution both theoretically and practically. Theoretically, it extends the Theory of Planned Behavior by incorporating risk preference as a moderating factor in the context of tax refunds, offering new insights into how psychological factors shape taxpayers' decisions. Practically, the study provides valuable information for policymakers to design more efficient and user-friendly refund systems, taking into account taxpayers' perceptions of risk. Empirically, it adds to the growing body of evidence on the influence of psychological factors in fiscal decision-making, particularly in the realm of tax compliance and refund procedures.

Literature Review and Hypotheses Development

Theory of Planned Behavior

The Theory of Planned Behavior is grounded in the notion that individuals are rational agents who systematically use the information available to them. It builds upon the Theory of Reasoned Action, with the key distinction being the addition of the construct of Perceived Behavioral Control. Theory of Reasoned Action posits that an individual's intention to perform a behavior is influenced by their attitude toward the behavior and subjective norms (Fishbein & Ajzen, 1975). However, in practice, individual behavior is also shaped by constraints and limitations in resources that may impede the execution of the behavior. Theory of Planned Behavior was therefore developed to address these factors, incorporating elements such as skills, abilities, knowledge, and planning deficiencies, all of which can affect decision-making. Moreover, external barriers, such as limited time and opportunities, can hinder behavior. Limitations in time, opportunity, and knowledge may reduce an individual's willingness to engage in a particular behavior, while positive attitudes, support from close relationships, and a lack of external obstacles can increase the motivation to act (Bangun et al., 2023).

In the Theory of Planned Behavior, attitude toward behavior refers to an individual's belief that performing a particular behavior will result in either positive or negative emotions, which then influence their intention to engage in that behavior. Subjective norms describe an individual's perception of how others will react, either positively or negatively, which can impact their intention to carry out a specific action. Perceived behavioral control refers to an individual's belief in the existence or absence of factors that may obstruct or enable them to perform a certain behavior.

Ease of Use

In the context of this study, ease of use refers to the perceived simplicity and convenience in submitting an implemented VAT refund in advance of application. This concept aligns with the Technology Acceptance Model (TAM), which posits that the easier a system is to use, the greater the likelihood of individuals adopting and engaging with it (Davis, 1989). Similarly, the Theory of Planned Behavior suggests that individuals' intentions to perform a behavior are influenced by their perceptions of control over that behavior, which includes how easy or difficult they perceive the process to be. Therefore, if taxpayers perceive the advance refund process as simple and manageable, their intention to engage with the process is likely to be higher.

Recent studies have consistently supported the idea that perceived ease of use enhances users' intentions to engage with systems. For instance, Zaskia and Muna (2024) found that the perceived ease of use of the GoPay e-wallet significantly influenced users' behavioral intention, suggesting that the simpler the system, the more likely individuals are to adopt and engage with it. Amelia and Hurriyati (2022) also found that perceived ease of use played a more significant role than perceived usefulness in shaping users' intentions to continue using mobile payments. Furthermore, Dewi et al. (2024) emphasized that a user-

friendly online tax system enhances taxpayer satisfaction and compliance, reinforcing the idea that simplicity in the tax process increases engagement. These findings align with the Technology Acceptance Model (TAM), which suggests that ease of use enhances system adoption and engagement (Davis, 1989), as well as the Theory of Planned Behavior (Ajzen, 1991), which posits that individuals' perceptions of control, including the ease of a process, influence their behavioral intentions. Similarly, Manganya (2022) highlighted that simplifying administrative processes, including the ease of submitting advance tax refunds, directly impacted taxpayers' willingness to participate in such systems. Based on these findings, the following hypothesis is proposed:

H₁: Perceived ease of use positively influences the Intention to implement VAT refund in advance.

Efficiency

In the context of this study, efficiency refers to taxpayers' perception that the advance tax refund process minimizes the use of resources—such as time, cost, and effort—while still achieving the intended outcome, namely the successful and timely refund of overpaid VAT. This perception aligns with the Theory of Planned Behavior, which posits that behavioral intention is influenced by individuals' perceived control over performing a behavior, including how easy or difficult the process appears to them (Ajzen, 1991). When taxpayers perceive the tax refund process as efficient, they are more likely to experience a stronger sense of control, thereby increasing their intention to apply for tax refunds.

Previous studies support the view that administrative efficiency affects taxpayer intention. Indrawan (2022) found that the digitalization of tax administration—such as the implementation of e-filing and e-billing systems—enhanced the efficiency of tax reporting and positively contributed to taxpayer compliance. Similarly, Sulistiyanti and Damayanti (2022) demonstrated that the modernization of tax administration positively influenced individual taxpayers' compliance during the COVID-19 pandemic. Additionally, Ardin (2023) highlighted that efficient administrative processes, particularly in terms of service speed, significantly impact taxpayers' intention to adhere to tax procedures.

Therefore, this study hypothesizes that perceived efficiency positively influences taxpayers' intention to apply for VAT refund through the advance refund mechanism. Based on these observations, the following hypothesis is proposed:

H₂: Efficiency positively influences the Intention to implement VAT refunds in advance.

Risk Preference

In this study, risk preference refers to an individual's disposition toward uncertainty when making decisions involving potential gains or losses. Within the framework of the Theory of Planned Behavior, perceived behavioral control is not only shaped by the ease or

difficulty of performing a behavior but also by the perceived risks and outcomes associated with it (Ajzen, 1991). It implies that individuals with higher risk aversion may perceive less control over uncertain processes—such as VAT refunds—especially when these processes involve audits, delays, or possible rejections.

Therefore, when the advance VAT refund process is perceived as lower in risk compared to the conventional route, taxpayers with greater risk aversion may feel more confident and, thus, more willing to initiate tax refunds. In this context, risk preference functions as a moderating variable, shaping how perceptions of ease (i.e., convenience) and efficiency influence intention. It helps explain heterogeneity in behavioral responses—why some taxpayers respond strongly to improvements in the system while others remain hesitant. Previous empirical studies report mixed results regarding the moderating role of risk preference. For example, Saragih and Aswar (2019) identified risk preference as a significant moderator in the relationship between tax regulation understanding and tax compliance. Conversely, Murtiningtyas et al. (2024) found no moderating effect of risk preference on variables such as tax amnesty or service quality. These inconsistencies suggest that the impact of risk preference as a moderator may be context-dependent, particularly relevant in decisions involving procedural uncertainty like tax refunds. Based on these considerations, the following hypotheses are proposed:

H₃: Risk preference positively influences the Intention to implement VAT refunds in advance.

H_{3a}: Risk preference moderates the relationship between ease of use and the Intention to implement VAT refund in advance.

H_{3b}: Risk preference moderates the relationship between efficiency and Intention to implement VAT refund in advance.

Based on the ideas, a research model was developed and is depicted in Figure 1:

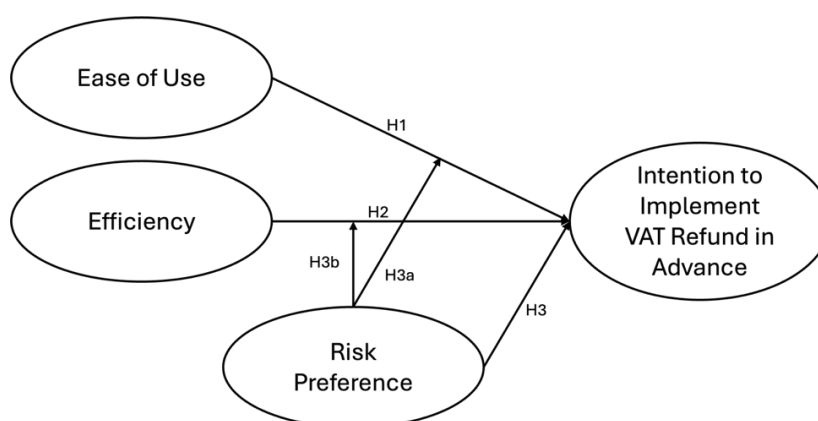


Figure 1 Research Model

Research Method

This study employs a quantitative research approach utilizing a survey method. The population surveyed consists of corporate taxpayers in the Special Region of Yogyakarta. Respondents were selected using non-probability sampling, specifically purposive sampling, based on a set of specific criteria—namely, corporate taxpayers who have been registered as taxable entrepreneurs. This criterion ensures that the respondents are able to provide informed and accurate responses to all questionnaire items related to tax refunds.

As suggested by Memon et al. (2020), studies using non-probability sampling methods should conduct a power analysis to determine the minimum required sample size. Based on the power analysis with a confidence level of 0.80 and three predictors for the dependent variable, the minimum required sample size is 77 individuals. The distribution of questionnaires resulted in a total of 102 respondents, thus meeting the required minimum sample size. Table 1 presents the demographic analysis of the respondents. The majority of respondents' tax service offices are from the Pratama Bantul Tax Office (39.2%). The most common type of business among respondents is Trade/Services (52%). Most of the samples have already been registered as Taxable businesses and have never applied for a VAT refund.

Table 1 Demographics Respondents

Information	Description	Number	%
Tax Service Office	Pratama Bantul	40	39.2
	Pratama Sleman	26	25.5
	Pratama Yogyakarta	34	33.3
	Pratama Wonosari	1	1.0
	Pratama Wates	1	1.0
	Total	102	100
types of business	Trade/Services	53	52.0
	Construction	39	38.2
	Mining	1	1.0
	Manufacturing	9	8.8
	Total	102	100
being subject to VAT	Yes, already	101	99.0
	Not yet	1	1.0
	Total	102	100.0
submitted a VAT refund	Yes, already	22	21.6
	Not yet	80	78.4
	Total	102	100.0

The measurement of variables in this study was adopted from previous studies and modified to fit the research context without altering their meanings. The measurements for ease of use were based on a study by Davis et al. (1989). The measurement of efficiency was based on the study by Parasuraman et al. (2005), and the measurement of risk preference was based on the study by Pavlou (2003), while the intention for a tax refund was based on the study by Susanto and Ha (2016).

The research questionnaire was developed with close adherence to the guidance provided by Blumberg et al. (2014). Each variable's dimensions (indicators) were clearly defined to ensure that the instrument met the study's objectives effectively. A 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), was chosen to measure all variables, as this scale is commonly used in Indonesian survey research. This choice was informed by the work of Revilla et al. (2014), who highlighted the scale's advantages for statistical analysis and ease of interpretation. Additional input from survey experts, including Lewis et al. (2005), was also incorporated, especially in the questionnaire development process.

Prior to testing the hypotheses, demographic analysis and descriptive statistics of the respondents were performed. To assess potential bias, Common Method Variance (CMV) was evaluated, following MacKenzie and Podsakoff's (2012) recommendation that data with less than 50% total variance is considered unbiased. The CMV result was 40.81%, confirming the absence of bias. Hypothesis testing was then conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM), a variance-based method. PLS allows for simultaneous model assessment (validity and reliability) and structural evaluation (hypothesis testing) (Hair et al., 2019). This approach is particularly suited to this study, given the non-parametric nature of the Likert scale and possible multicollinearity among variables (Hair et al., 2019). PLS is advantageous because it requires fewer data assumptions and is effective with small sample sizes, especially for hypotheses grounded in weaker theoretical foundations (Sofyani & Darma, 2024). Additionally, PLS is preferred over covariance-based SEM (CB-SEM) when the focus is on predicting exogenous variables' impact on endogenous ones rather than model fit (Hair et al., 2019). Experts have noted that PLS better captures the strength and direction of hypothesized relationships, even in complex models, especially when data lack multivariate normality. Consequently, PLS is deemed more suitable than CB-SEM for this analysis. To ensure robust findings, additional analyses were conducted, including tests for PLSpredict.

Result and Discussion

Descriptive Analysis of Respondents

Table 2 displays the results of the descriptive analysis, showing respondents' perceptions of all the variables in this research. The analysis reveals that respondents generally had moderate perceptions of each variable, with mean values ranging from 3 to 4, except for the risk preference variable, which has a mean greater than 4.

Table 2 Respondent Characteristics

	Minimum	Maximum	Mean	Std. Deviation
Ease of use	2.40	5.00	3.81	0.57
Efficiency	2.50	5.00	3.93	0.59
Risk preference	2.25	5.00	4.12	0.49
Intention for tax refund	2.00	5.00	3.77	0.73
Valid N	102			

The Evaluation of the Measurement Model

Prior to conducting hypothesis testing, it was essential to confirm that the measurements utilized were both valid and reliable (Hair et al., 2019). The results of the convergent validity test and reliability evaluation are displayed in Table 3. According to Hair et al. (2019), convergent validity can be assessed using outer loading results and average variance extracted (AVE), both of which should exceed 0.5. Reliability can be evaluated using Cronbach's alpha (CA) and composite reliability (CR), with values required to be greater than 0.6. Based on these statistical criteria, it can be determined that the requirements for both convergent validity and reliability have been satisfied (Hair et al., 2019).

Table 3 Convergent validity and reliability test results

Variable/ Item Code	Questionnaire Statement	Loading
Ease of Use -EU (AVE = 0.654; CR = 0.883; CA = 0.822)		
EU1	The advance tax refund procedure is brief and clearly structured	0.773
EU2	The requirements for submitting tax refund through the advance refund mechanism are easy to fulfill	0.877
EU3	All eligible taxpayers are considered capable of completing the tax refund process through the advance refund mechanism	0.751
EU4	I find the procedures for tax refund through the advance refund mechanism easy to understand	0.827
Efficiency -EF (AVE = 0.580;CR = 0.845; CA = 0.753)		
EF1	I am capable of applying for an advance tax refund in the event of an overpayment in my tax return	0.848
EF2	Information regarding the procedures for advance tax refunds is publicly accessible at any time and from any location.	0.620
EF3	Submitting a tax refund request through the advance refund mechanism does not require much time	0.840
EF4	The outcome of an advance refund can assist in improving the company's cash flow	0.714
Risk Preference-RP (AVE = 0.810; CR = 0.895; CA = 0.766)		
RP2	The existence of tax refund sanctions results in a financial disadvantage for taxpayers.	0.908
	The possibility of a tax audit for taxpayers who apply for advance tax refund creates apprehension about submitting a tax refund request.	
RP4	I am inclined to apply for an advance tax refund as I have adhered to all tax regulations.	0.892
	I plan to audit my financial statements in order to apply for an advance tax refund.	
Intention for tax refund -INT (AVE = 0.728; CR = 0.914; CA = 0.874)		
INT1	I am studying the procedures for advance tax refunds as I intend to apply for them.	0.769
INT2	I intend to continue utilizing the advance tax refund facility in the future	0.851
INT3	I engage in sharing information regarding advance tax refunds with other taxpayers	0.890
INT4	I plan to continue adhering to my tax obligations in the future	0.898

In addition to evaluating convergent validity, a test for discriminant validity was performed following Hair et al. (2019) guidelines to assess how well items differentiate between constructs or represent distinct concepts. Two commonly employed methods for testing discriminant validity are the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio. The Fornell-Larcker criterion requires that the square root of the average variance extracted (AVE) for each construct must exceed its correlations with other latent constructs (Fornell & Larcker, 1981). The results of the discriminant validity evaluation show that all criteria adhere to the established guidelines (see Table 4).

Table 4 Discriminant Validity (Fornell Lacker Criteria)

	Efficiency	Ease of Use	Intention for tax refund	Risk Preference
Efficiency	0.761			
Ease of Use	0.679	0.809		
Intention for tax refund	0.755	0.679	0.853	
Risk Preference	0.514	0.237	0.333	0.900

Inner Model Test Result

According to Hair et al. (2019), a comprehensive evaluation of the structural model requires examining multicollinearity, statistical significance, the size of regression coefficients for both direct and indirect relationships, as well as predictive strength indicators like R^2 and Q^2 . Initially, this study used the Variance Inflation Factor (VIF) to evaluate multicollinearity among constructs in the internal model testing results. Checking for multicollinearity is essential before analyzing structural relationships, as it can skew regression results. Hair et al. (2019) indicate that multicollinearity is present when VIF values exceed 3, suggesting that acceptable values should be 3 or lower. As shown in Table 5, the VIF values are below 3, which indicates the absence of multicollinearity and confirms that the constructs are independent.

Next, the prediction outcomes based on the coefficients of determination (R^2) and Q^2 reveal that the R^2 value Intention for tax refund is 60.6%. It indicates that the exogenous variables have strong predictive capabilities concerning the endogenous variables. Based on the results obtained, the variable of risk preference does not have a direct effect on the intention for a tax refund. The influence of risk preference as a moderating variable is also unsupported. The findings indicate that intention for tax refund can be influenced by ease of use and efficiency. It is further corroborated by the weak effect size (f^2) of risk preference and moderating effect, which is 0.005, 0.008, and 0.003, while a higher effect size is noted for perceived usefulness on intention, measuring at 0.191. The f^2 value is specifically employed to evaluate the strength of the relationship between exogenous and endogenous variables in regression analysis. A weak effect size implies that the exogenous variable has a relatively small impact on the endogenous variable in the context of this study (Hair et al., 2019). Additionally, the research model is considered appropriate, as the standardized root mean square residual (SRMR) value is below 0.10 (Henseler et al., 2015).

Table 5 Hypotheses Testing and Structural Result

Hypotheses	Endogenous Variable	<i>f-square</i>
	Intention for tax refund	
Direct Effect		
Ease of Use	0.310*	0.312
Efficiency	0.547*	0.131
Risk Preference	-0.058 ^{n.s}	0.005
Moderating Effect		
Ease of Use* Risk Preference	0.038 ^{n.s}	0.008
Efficiency* Risk Preference	-0.074 ^{n.s}	0.003
Adjusted <i>R</i> ²	0.606	
VIF	1.255-2.264	
SRMR	0.086	

Note: NH not Hypothesis; ^{n.s} Insignificant; * significant at alpha 5%

Furthermore, the Q^2 value is used to evaluate the predictive accuracy of the PLS path model (Hair et al., 2019). Statistical guidelines state that the Q^2 value should be greater than zero for specific endogenous constructs, demonstrating the model's predictive relevance for those constructs. A model is considered more precise when the Q^2 value approaches 1 (Chin et al., 2003). The predictive outcomes were also assessed by comparing the PLS-SEM results, specifically the *RMSE* and *MAE*, with those of a linear regression model (LM). The model demonstrates high predictive capability if the PLS-SEM *RMSE* and *MAE* indicators are lower than those of the linear regression model. Based on the results presented in Table 6, it can be concluded that the Q^2 value meets the necessary criteria. Furthermore, a minority of indicators in the PLS-SEM analysis exhibit higher prediction errors than the *naïve LM* benchmark, indicating a moderate predictive strength (Hair et al., 2019).

Table 6 Prediction Test

	Q^2 predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
INT1	0.352	0.739	0.598	0.733	0.561
INT2	0.431	0.633	0.501	0.672	0.533
INT3	0.395	0.639	0.473	0.690	0.505
INT4	0.482	0.615	0.474	0.657	0.507

The Direct Effect of Ease of Use on the Intention to Implement the Advance Tax Refund

The findings of this study indicate that ease of use has a positive and statistically significant effect at the 5% significance level. Consequently, the first hypothesis (H1), which posits that ease of use positively influences the intention to implement the advance tax refund method, is supported. It suggests that as the advance tax refund procedure becomes simpler, the intention to adopt the method also increases.

The ease offered by the advanced tax refund system includes simplified administrative processes and easily achievable requirements. These findings are reflected in the responses of the majority of participants, who reported that the reduced documentation requirements and shortened processing time significantly lowered perceived procedural barriers. This perception of simplicity directly contributes to a higher level of perceived

behavioral control, as conceptualized in the Theory of Planned Behavior, which refers to an individual's belief in their capability to perform a given behavior.

Supporting this, research by Hidayanto et al. (2023) found that perceived ease of use positively influences corporate taxpayers' compliance intentions, highlighting the importance of user-friendly systems in enhancing compliance behavior. Similarly, Melamaulidah et al. (2023) demonstrated that perceived ease of use and perceived usefulness significantly affect the intention to use electronic tax filing systems, with attitude serving as a mediating variable.

These studies collectively underscore the critical role of ease of use in influencing taxpayers' intentions to engage in tax-related processes.

A total of 71% of respondents perceived the advance tax refund procedures as straightforward and clearly articulated, and 73% expressed confidence in their ability to file for tax refund via the advance refund scheme, attributing their assurance to the system's simplicity. These results reinforce the idea that when taxpayers perceive the procedure as clear and accessible, they are more likely to intend to engage in the process. It aligns with the findings of Kasim and Hendri (2018), who observed that administrative ease, including the accessibility of relevant information, plays a crucial role in shaping taxpayers' compliance behavior.

Furthermore, recent studies support these findings. For example, Sari et al. (2022), reported that simplified tax procedures and the use of digital systems increase perceived fairness and administrative control, thereby enhancing tax compliance. Ismail et al. (2021) found that taxpayers' trust in the e-filing system and their perception of its ease of use significantly influenced their compliance behavior. It suggests that when tax processes are perceived as transparent and user-friendly, taxpayers are more likely to comply voluntarily. Thus, the present study contributes to the growing body of evidence showing that the simplification of tax procedures serves not only to improve efficiency but also to empower taxpayers and promote greater participation in the tax refund process.

The Direct Effect of Efficiency on the Intention to Implement the Advance Tax Refund

The findings of the study demonstrate that efficiency has a positive and statistically significant effect at the 5% significance level. Consequently, the second hypothesis (H2), which posits that efficiency positively influences the intention to implement the advance tax refund method, is supported. It suggests that as the efficiency of the tax refund system increases, so does the intention of taxpayers to engage in the tax refund process. Efficiency in the context of advance refunds refers to the ability to complete the process quickly and without unnecessary delays, thereby enhancing taxpayer convenience in adhering to the tax refund procedure.

To foster broader implementation of tax refunds, the government must ensure that the advance refund system operates efficiently, reduces procedural complexities, and guarantees timely reimbursements. This perspective aligns with the Theory of Planned

Behavior, particularly the construct of Perceived Behavioral Control, which refers to an individual's belief in their ability to perform a behavior given available resources such as time, effort, or cost.

Empirical findings from this study indicate that 58% of respondents agreed that the advance tax refund process can be completed swiftly, while 77% believed that the outcomes obtained through the tax refund process are worth the effort required. These results suggest that when taxpayers perceive the procedure as efficient and the results as equitable, they are more likely to intend to engage in the process.

In line with these results, Ningsih (2020) found that taxpayers are more inclined to initiate tax refund procedures that require minimal time and cost. Similarly, Sari and Fitria (2019) argue that accelerating the tax refund process contributes to improved taxpayer compliance. These findings underscore the importance of streamlining tax procedures to enhance taxpayer participation and compliance.

Recent studies have consistently demonstrated that the efficiency of tax systems significantly influences taxpayers' willingness to participate in processes such as advance tax refunds. A study by Idrus (2024) found that streamlined tax administration processes, characterized by reduced bureaucracy and faster processing times, positively affected taxpayer compliance and engagement. Similarly, research by Sari, Pradnyani, and Suprpto (2022) highlighted that the implementation of electronic filing systems and simplified tax procedures led to increased compliance among taxpayers, indicating that perceived efficiency enhances taxpayers' intentions to engage with the tax system. These findings underscore the importance of efficiency in fostering taxpayer participation and compliance.

The Direct Effect of Risk Preference on the Intention to Implement the Advance Tax Refund

The results of the study indicate that risk preference has a negative, yet statistically insignificant, effect on the intention to implement the advance tax refund method. Consequently, the third hypothesis (H3), which posits that risk preference negatively influences the intention to engage in an advance tax refund, is unsupported. It suggests that as taxpayers perceive higher levels of risk, their willingness to apply for tax refunds is not influenced. Risk preference reflects taxpayers' attitudes toward potential risks in the tax refund process, such as the likelihood of rejection or an audit. However, the lack of statistical significance suggests that while risk is an important consideration, it is not sufficiently influential to deter taxpayers from pursuing the tax refund process. In the context of the Theory of Planned Behavior, this relates to the Attitude construct, which captures an individual's evaluation of a behavior as either positive or negative. Risk preference indicates that taxpayers may feel reluctant to engage in tax refunds if they perceive potential risks, such as errors in tax calculations or incorrect refunds. This finding aligns with research by Saragih and Aswar (2019), which concludes that individuals with lower risk tolerance are more likely to avoid engaging in tax procedures that they perceive to have high risk or potential for negative outcomes, such as a refund rejection or audit.

The Moderating Role of Risk Preference in the Relationship Between Ease of Use, Efficiency, and the Intention to Implement the Advance Tax Refund

The results of the study reveal that risk preference has a positive, yet statistically insignificant, moderating effect on the intention to implement tax refunds via advance refunds. Furthermore, risk preference exhibits a negative and statistically insignificant moderating effect on the relationship between efficiency and taxpayers' intention to apply for tax refunds. It suggests that risk preference does not significantly influence the relationship between either ease of use or efficiency and the intention to implement tax refunds through advance refunds.

One possible explanation for this lack of moderation is that while risk preference is known to influence individual decision-making in uncertain conditions, the advance refund process may be perceived by taxpayers as sufficiently straightforward and low-risk. A study by Yuesti and Sudiartana (2021) examined the impact of understanding taxation rules, fiscal service quality, and tax sanctions on personal tax compliance, with risk preference as a moderating variable. The findings indicated that while understanding tax regulations and the quality of tax services positively affected taxpayer compliance, risk preference did not significantly moderate these relationships. It suggests that in contexts where tax procedures are clear and services are efficient, taxpayers' risk preferences may not significantly influence their compliance intentions. Supporting evidence for this explanation is found in recent studies, such as those by Agustina and Santoso (2022), who found that when tax procedures are perceived as efficient and transparent, risk preference has a minimal moderating effect on compliance behavior.

Thus, the findings of this study suggest that the moderating role of risk preference is weak in the context of advance tax refund because taxpayers tend to prioritize procedural ease and efficiency over psychological factors such as risk tolerance, especially when the refund process is clear, straightforward, and perceived to provide a reliable outcome.

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One possible explanation for this lack of moderation is that while risk preference is known to influence individual decision-making in uncertain conditions, the advance refund process may be perceived by taxpayers as sufficiently straightforward and low-risk. The findings of this study, which demonstrate a statistically insignificant moderating effect of risk preference on the relationship between practical factors (such as ease of use and efficiency) and the intention to implement tax refunds, are consistent with previous empirical research. Studies have shown that in contexts where tax systems are perceived

as clear, structured, and predictable, taxpayers' decision-making tends to rely more on rational evaluations of procedural benefits rather than psychological traits like risk tolerance (Yuesti & Sudiartana, 2021). In particular, Saragih and Aswar (2019) found that risk preference did not significantly moderate the relationship between understanding tax regulations and compliance behavior, suggesting that when administrative processes are well-defined, individuals tend to focus on tangible factors like simplicity and timeliness. These findings align with the Theory of Planned Behavior, which emphasizes perceived behavioral control and the role of accessible resources in shaping intention (Ajzen, 1991). Therefore, in the context of advance tax refund—where procedures are standardized and the outcomes predictable—risk preference may play only a marginal role, reinforcing the dominance of practical determinants such as system efficiency and ease of use.

Supporting evidence for this explanation is found in recent studies, such as those by Agustina & Santoso (2022), who found that when tax procedures are perceived as efficient and transparent, risk preference has a minimal moderating effect on compliance behavior. A study by Nurwati and Umaimah (2025) revealed that risk preference weakened the positive effect of tax sanctions on taxpayer compliance, indicating that when taxpayers perceive the tax system as fair and efficient, their compliance decisions are less influenced by their individual risk preferences.

Thus, the findings of this study suggest that the moderating role of risk preference is weak in the context of advance tax refund because taxpayers tend to prioritize procedural ease and efficiency over psychological factors such as risk tolerance, especially when the refund process is clear, straightforward, and perceived to provide a reliable outcome.

Theoretical Implications

From a theoretical standpoint, this study contributes to the Theory of Planned Behavior by extending our understanding of how external factors, such as procedural efficiency, can outweigh individual psychological traits like risk preference in shaping behavioral intentions. While the Theory of Planned Behavior traditionally emphasizes attitude, subjective norm, and perceived behavioral control as key predictors of intention, this study suggests that external procedural factors (e.g., ease of use, efficiency) can play a more significant role in influencing taxpayer behavior than personal characteristics such as risk aversion. The findings challenge the assumption that risk preferences are central to decision-making in all contexts, particularly in settings where processes are perceived as simple and low-risk.

Additionally, this study offers insights into the behavioral economics perspective by highlighting how the framing of tax procedures (e.g., clarity and efficiency) can influence taxpayers' willingness to engage in processes like advance refunds, regardless of their personal risk preferences. It suggests that policymakers and tax authorities should focus more on designing clear, efficient systems that minimize perceived risks, as opposed to focusing on psychological factors that might not significantly affect behavior in such contexts.

Conclusion

This study reveals that both ease of use and efficiency have a positive and significant effect on the intention of corporate taxpayers to apply for VAT refunds through advance refunds, whereas risk preference does not exhibit a significant influence. These findings are consistent with the Theory of Planned Behavior, which asserts that behavioral intentions are shaped by attitudes toward the behavior and perceptions of its ease of execution. In this context, ease of use and efficiency enhance corporate taxpayers' favorable perceptions of the VAT refund process, thereby strengthening their intention to apply for tax refunds. In contrast, risk preference does not emerge as a significant determinant of these intentions.

This study is limited to corporate taxpayers in the Yogyakarta region, which may restrict the generalizability of the findings to other regions with different tax environments. Additionally, the use of a questionnaire may introduce response bias and limit the depth of understanding of taxpayer behavior. The analysis method, PLS-SEM using SmartPLS, while suitable for exploratory research, has limitations in assessing model fit and may affect the precision of parameter estimates.

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Conflicts of Interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.



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